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Bearers of Change: The Field Workers of NGOs in Bangladesh

Ph D Thesis

Mokbul Morshed Ahmad

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2 0 MAR 2001

A thesis submitted in fulfilment of the requirements for the degree of Doctor of Philosophy to the Department of Geography, University of Durham, Durham UK
2000

Declaration

This thesis has been composed by myself and it has not been submitted in any previous application for a degree The work reported within was executed by myself and all other work used is acknowledged at the point in the text

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Abstract

The importance of NGOs (Non-Governmental Organisations) in development to most 'aid' agencies is said to have been generated by the failure of the state in reaching and providing certain basic services to the poor and the disadvantaged Although many NGOs in Bangladesh have shown some success in reaching the poor, organising them to raise awareness of education and providing microcredit, the vast majority of the poorest in Bangladesh have remained beyond their reach The dependency of the NGOs on donors, lack of accountability and loss of quality in service provision during scaling up are the major problems for the NGOs in Bangladesh Except for missionary NGOs like MCC most NGOs in Bangladesh are preoccupied with microcredit which is mainly driven by NGOs search for self reliance and for good performance indicators

Field workers could be the movers and shakers of NGOs They implement the policies of NGOs but unfortunately they are rarely consulted during the making of these policies Above all their problems and opinions remain unheard and unaccounted for Very little research has been conducted on them in both North and South and even less in Bangladesh The research has a multiple methodology which includes questionnaire survey semi structured interviews, securing life histories in order to address the interfaces between the field worker with his/her clients and superiors Most field workers come from the rural middle or lower middle class Most wanted government jobs and fell back on NGO work when they failed to obtain them Most of those who by the time they reach the age of 40 have failed to get promoted either leave voluntarily or are made redundant Field workers of small NGOs try to switch over to large and international NGOs in search of higher job security and salary and benefits Due to high unemployment in the country instead of creating a stable and more skilled workforce NGOs often abandon their long service field workers in order to recruit cheaper younger field workers The personal problems of field workers include job insecurity financial difficulties and risks associated with accommodation, child-care and children s education These problems are more severe for women field workers

and are associated with issues related to their gender The professional problems of these field workers include poor or incorrect training heavy workloads, corrupt and limited promotion opportunities, irregular and undesirable transfers, low status at work, difficult external relationships, etc Again there are gender differences in these problems Yet with all these personal and professional problems, field workers are central to NGO performance It is the strengths of the field workers which make this possible This study calls for better utilisation of these strengths by the NGOs The poor relationship between field workers and their superiors can be tackled by better management in the NGOs A major challenge for the NGOs in Bangladesh is to become less bureaucratic, this supposed to be one of their comparative advantages over the state I also found that there is a big gap between what NGOs do and what their field workers think ought to be done This underscores the necessity of more discussion with field workers in policy making implementation and evaluation of the activities of NGOs

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Acronyms and Abbreviations

AC	Area Coordinator (PROSHIKA)
ADAB	Association of Development Agencies in Bangladesh
ADC	Area Development Centre (PROSHIKA)
ASA	Assistance for Social Advancement (NGO - Bangladesh)
ATM	Assistant Thana Manager (RDRS Bangladesh)
BRAC	Bangladesh Rural Advancement Committee (NGO)
DEW	Development Education Worker (PROSHIKA)
DFID	Department for International Development (formerly ODA UK)
DC	District Coordinator (RDRS Bangladesh)
DC	Deputy Commissioner (GO- Bangladesh)
EDW	Economic Development Worker (PROSHIKA)
FDF	Farm Development Facilitator (MCC Bangladesh)
FW	Field Worker (SCF (UK) partners)
FY	Financial Year
GB	Grameen Bank (Bangladesh)
GRO	Grass Root Organisation
GO	Government Organisation
HDF	Homestead Development Facilitator (MCC Bangladesh)
HRDP	Homestead Resource Development Programme (MCC Bangladesh)
IMF	International Monetary Fund
MCC	Mennonite Central Committee
NGO	Non-Governmental Organisation
NNGO	Northern Non Governmental Organisation
NPOs	Nonprofit Organisations
RDP	Rural Development Programme (BRAC)
RDRS	Rangpur Dinajpur Rural Service
SCF (UK)	Save The Children
SNGO	Southern Non Governmental Organisation
TC	Training Coordinator (PROSHIKA)
TM	Thana Manager (RDRS Bangladesh)
TNO	Thana Executive Officer (GO - Bangladesh)
UO	Union Organiser (RDRS Bangladesh)
WB	The World Bank
WDC	Women Development Coordinator (MCC Bangladesh)
ZC	Zonal Coordinator (PROSHIKA)

Glossary

Chars Shoals in rivers

Civil Society Civil society or civic space , in this thesis, occupies the middle ground between state and the private sector and between state and family

GROs (Grassroots Organisations) GROs are membership organisations The most important difference between GROs and NGOs lies in their accountability structures GROs are formally accountable to their members, while NGOs are not GROs are also sometimes called Community Based Organisations (CBOs)"

New Social Movements (NSMs) Are the loosest of these groupings, and are often not formally organised at all they may rather be people seeking to change their daily lives in roughly the same direction, perhaps linked by personal contact

NGO (Non-Governmental Organisations) Any group or institution that is independent from government, and that has humanitarian or co-operative, rather than commercial objectives Specifically NGOs in this thesis work in the areas of development relief or environmental protection, or represent poor or vulnerable people

Nonprofit Organisations (NPOs) The basic characteristics of NPOs are *Organised*, i e , institutionalised to some extent *Private* i e , institutionally separate from government *Non-profit distributing* not returning any profits generated to their owners or directors, *Self governing*, i e , equipped to control their own activities and *Voluntary* i e , involving some meaningful voluntary participation

Third Sector This can be designated variously as the voluntary sector or the nonprofit sector The *first sector* is the state, the *second sector* is the market, the *third sector* depends more on voluntaristic mechanisms involving processes of bargaining, discussion, accommodation and persuasion These are obviously ideal types, and they are not mutually exclusive

Note 1 Third sector and nonprofit organisations (NPOs) have been used interchangeably in this thesis Both are common terms Both are common terms in the North For a discussion on civil society please see chapter Two and Appendix

3 For a discussion of the place of NGOs in Bangladesh with respect to the third/nonprofit sector, please see sections 2 7 and 4 1

Note 2 1 US$ was @ 52 Taka in July 2000

CHAPTER I

Introduction

My research seeks to explore Bangladeshi NGOs (Non-Governmental Organisations) from below I have worked with the field workers of NGOs in Bangladesh, exploring their careers personal and professional lives interaction with clients and superiors, and their opinions on the policies and activities of their NGOs This research seeks to promote a better and fairer use by NGOs of the hidden resource which their field workers represent It will argue that the field workers of NGOs, the people working directly with the clients, are an undervalued and underused resource

Almost worldwide NGOs are getting increasing attention and resources from policy makers, donors, academics and others The New Policy Agenda accepts NGOs as agents for social welfare alongside the state and as fostering democracy in the South[1] This is even more the case in Bangladesh Since independence in 1971, Bangladesh has always been a donor dependent country, both financially and functionally In the 1980s donors started to turn away from the state which had been the recipient of almost all development aid and prescriptions

I come from a Bangladeshi urban middle class family characterised by absentee land ownership in the village and a house in the capital Dhaka My father (Maniruddin Ahmed) was a civil servant who served in different positions in the co operative directorate for 32 years I have seen the decline of the co operative movement the rise and fall of the famous two-tier Comilla co operatives and the NGO takeover in Bangladesh through my father s career

When I was doing my first MSc in Geography at Dhaka University I studied the income-generation programmes of the two largest NGOs in Bangladesh - BRAC and PROSHIKA (Ahmad 1991) This research was mainly on the changes in the

[1]The South is used in this thesis to refer to the Low Income Economies excluding China where NGOs are very few and conditions very different

economic conditions of the clients of NGOs in rural Bangladesh During my second MSc in rural and regional development planning at the Asian Institute of Technology in Bangkok, I wrote my thesis on the non-formal education programmes of two NGOs ASOD (Assistance for Social Organisation and Development) and VERC (Village Education Resource Centre) (Ahmad 1993) with fieldwork at Sitakunda (South-eastern Bangladesh) and Rangpur (North western Bangladesh) During this fieldwork I discovered how neglected field workers are I also found that field workers simply have to carry out the directions given by their superiors They were never consulted about why children do not come to school, why parents do not send their children to school or ask them to stop going to school Field workers have to ensure high enrolment (particularly of girls) and low dropout rates but they were never consulted on how to achieve success Field workers were simply seen as implementers Field workers were telling me that to achieve success in non-formal education of children it would be necessary to target the parents and to achieve their social awareness and economic uplift They also told me that 'development is something more than their NGOs perceive Talking to NGO managers and donors, I discovered how little they know about the realities in the field I shall never forget those discussions with the NGO field workers (which were beyond the scope of my AIT research) But I pledged those frustrated field workers that If fortune favours, I shall do research with field workers and convey their message to NGO managers donors, academics and policy makers

In 1995, I took a bold decision to leave the civil service in order to join the university as a lecturer (of which I sometimes repent, see section 6 5) Once at the university I started trying to pursue higher studies at a North American or West European university Wherever I applied my research proposal was the same, to study the field workers of NGOs While writing this dissertation I still remember the faces of those field workers of VERC and ASOD, who very logically told me that I would forget them and their problems in the luxuries of Bangkok and Dhaka My present research is a modest attempt to tell those field workers that I have not forgotten them even though I have not been able to keep contact with them over the years

When I came to Britain in 1996 to start my PhD research I carried out a massive library and on line search for research on the field workers of NGOs I found almost no research on field workers (other than volunteers) either in the North or the South In Bangladesh, the only work on the field workers of NGOs is that of Goetz and her colleagues (1997, 1996 1995 1994) with the women field workers of NGOs and GOs in Bangladesh So NGO field workers are neglected not only by their managers and policy makers but by researchers too Yet there is a rich texture of life, work and relationships in the NGOs with which I worked that invites research

This study is on samples of four types of NGOs in Bangladesh - international, national, regional and small local Although Bangladesh is a monotonous flood-plain, the study areas represent four geographical regions of the country One is in the coastal areas one on one of the two Pleistocene Terraces of the country, one from the poorer, least industrialised north west part of the country and one in the *char* (shoal) areas of the riverine country

One conflict is between men and women field workers If anyone looks at the newspaper advertisements for field workers or managers in NGOs in Bangladesh they will see women are encouraged to apply" To many male field workers and managers this is mainly due to a donor preference which directs the policies and activities of NGOs in Bangladesh I have seen a great discontent among men field workers with the increasing importance laid by the NGOs in recruiting women At the same time women field workers complained to me that their work is undermined by their men colleagues who fail to understand their (women s) disadvantages in a Muslim conservative society For example women field workers cannot work after dark for safety reasons One male field worker of an NGO told me that when he asked about the increasing number of women staff in his NGO, his superiors advised him not to be vocal about it because they (the male field workers and managers) have got jobs in the NGOs because of the women staff His superiors told him that one condition for getting funds from donors is

that they recruit women It is not clear to me how much donors know about the negative impact of their much loved gender policy

Throughout my PhD research, my supervisor has had serious problems with my English Thanks to her generosity for making corrections to my poor English Apart from my own limitations one reason for this could be the poor standard of English in Bangladesh's education (In the next chapter, in section 2 7 I shall discuss the class structure in Bangladesh and its effect on education) Unfortunately my father could not afford to send me to an expensive English medium school in Dhaka Also, my supervisor did not find me critical enough and she tried to make me so I would link this with our colonial and post independence socio-political structure under which we all suffer from the desire to become *shahibs* (bosses) and do not like to be questioned Interestingly my research subjects (the field workers) complained to me about the hierarchy in their organisations where they are at the bottom and are the least valued

Now let me give an idea how I have arranged my thesis To get a broader picture of NGOs in the world, in the next chapter I shall discuss the nonprofit or third sector Unfortunately, most of the discussion will be on the North because of paucity of research on this topic in the South Lewis points out that organisational issues have featured hardly at all in the NGO literature (Lewis undated) My research will try to elaborate on these That is why I shall also try to explore the nonprofit or third sector in Bangladesh in that chapter Interestingly most NGOs in Bangladesh cannot be equated as nonprofit organisations My findings are similar to those of Uphoff (1995) on the NGOs in the South that in Bangladesh their practices are more like businesses than like nonprofit organisations

In chapter Three and Four respectively I shall deal with the NGO debate (their role in development) in the South and in Bangladesh and review the limited research which has been done on the field workers of NGOs in the South and Bangladesh

Chapter Five will set the scene for my specific field research I shall discuss my research strategy and the methodology to address my research questions I

followed a multiple methodology because the questions I wanted to answer in my research could not be obtained by a single method like a questionnaire survey In the same chapter I shall describe my study areas the working methods of my study NGOs, and changes in my study NGOs Finally I shall make an effort to compare the benefits and facilities provided by the different NGOs to their field workers

To know about them Chapter Six will explore the socio-economic background of these field workers from my interview research This includes their family background educational qualification, age-structure etc I shall also explore how and why they have become field workers of NGOs, particularly their present one The backgrounds of field workers and mid-level managers will be compared to see the difference The mid level managers choice of field workers will be discussed

In the chapter Seven I shall examine the personal lives of the field workers Unfortunately this chapter will be a litany of their personal problems The main problems are fear or job insecurity, financial difficulties, problems of accommodation and family dislocation and risk These problems vary by gender marital status and the age of field workers The expenditure patterns and recreational lives of the field workers are also of interest

The professional lives of the field workers will constitute chapter Eight Again this is a litany of professional problems, including transfer, promotion group formation training and work loads Some field workers face difficulties in working with Muslim communities who suspect them (the NGO field workers) of being agents of 'Christian organisations engaged in evangelism The field workers assessment of their status in their NGOs, and the perceptions men field workers have of their women colleagues, and vice versa, are also important The chapter will make an effort to identify the weaknesses of the field workers as well as their strengths, which I think deserve due appreciation The life of a single field worker will highlight the corruption in NGOs in Bangladesh

Chapter Nine will examine the interactions between field workers and their clients and between field workers and their immediate superiors It will discuss the client/field worker interface the motivations of the field workers, and the clients perceptions of the services of their NGOs Field workers opinions of their clients, i e with what type of clients they prefer to work will be explored, as well as services clients demand from their field workers, which they do not get or field workers cannot give Between field workers and their superiors there are many difficulties Field workers' assessments of their achievements failures and future plans will be included in the chapter How far, I shall ask, are the problems and opinions of clients given due consideration in the planning of the NGOs?

Chapter Ten will detail field workers' opinions of their NGOs activities and policies, and on 'development' I think field workers should be the movers and shakers of their NGOs so they have every right to give their opinion on the activities and policies of their NGOs, particularly in the case of microcredit which seems to be taken as a cure-all for all problems of poverty by most NGOs in Bangladesh Similarly, these 'development' workers can give valuable opinions on 'development'

In the last chapter, I shall conclude the findings of my research From them I shall also make an effort to draw policy recommendations for NGOs towards their field workers and clients I shall make some recommendations for donors, the state and NGOs in order to make the activities of NGOs more effective and useful for their clients

CHAPTER II

The Third Sector

As a Bangladeshi researcher I feel that it is important to explore certain Northern concepts at length, particularly since donors often take it for granted that they do apply to Bangladesh, and since the literature which I shall cite is largely unavailable in Bangladesh These concepts explain many processes in Bangladesh which are incomprehensible to local academics who are unfamiliar with them Since the subject of my study is the field workers of NGOs in Bangladesh it is important to know what NGOs are and why they are important in development We now divide a society into three sectors public or state private or market and nonprofit or third sector The nonprofit sector is arguably present in almost every society today but its nature and function which is neither state nor market vary from country to country A clear difference could be found between the North and the South This chapter deals with my findings from a literature search on the third sector Interestingly, most studies on the third sector or nonprofit sector are on the North In Bangladesh there is little discussion of these themes, but some Northern writers (Lewis 1997 White 1999) as we shall see and argue that in Bangladesh NGOs are not part of the civil society

The nonprofit sector in the South is sometimes equated with civil society (see Appendix 3) The recent emphasis laid on building a civil society in the South is perhaps largely exported (I prefer to say imposed) from the North and rationalises the shrinking of the state sector and external funding of the NGOs By 'aid' agencies I mean international agencies like the World Bank and IMF Two salient features of these agencies are that they are controlled and financed by the North and donate or lend money on their own terms The influence of donors and lenders on the NGOs in the South will be discussed in the next chapter

I accept and argue (with the help of Uphoff, 1995) that many NGOs in the South have started to behave like business agencies but I still prefer to put NGOs in Bangladesh in the NPO sector I shall discuss the NPOs in Bangladesh in this

chapter There is a wonderful geography of the nonprofit sector in the South as well as in the North The movement against the colonial powers, the continuous struggle to oust autocracy and the economic and social deprivation of the masses in these countries have given rise to different kinds of nonprofit organisations in the South At the same time, because of the policies of the neo liberal economists there has been a mushroom growth of NGOs in many countries in the South The advantages and disadvantages of NGOs in the South will be discussed in the next chapter In the next chapter I shall narrow my focus to the field workers of NGOs in the South

2 1 Differences between Public, Private and Third/Nonprofit Sector

Despite the diversity of the resulting institutional reality, however, we have come to accept the existence of two grand complexes of organisations - two broad sectors - into which it has become conventional to divide social life the *market* and the *state*, or, in a different dimension the private or family and public or state How a set of organisations with this much diversity can be considered a sector with significant common features is difficult for many to comprehend (Salamon and Anheier 1997a) The emergence of the large-scale profit making firm and of public administration represented the major institutional innovations of the eighteenth and nineteenth centuries, and the results have been institutional complexes of enormous social and economic power Next to these immense institutional complexes, the roles of other social institutions such as those in the so called third or nonprofit sector (which is neither state nor the business sector) have seemed to pale in comparison Apparently lacking sufficient power or influence to attract serious attention these institutions and the sector of which they are a part tended to be ignored in many countries (Salamon and Anheier 1997a)

The argument that the third sector has not attracted attention because it is not very powerful turns out to be spurious For one thing, even in economic terms the nonprofit sector is a far more significant force than is commonly recognised In

the US, for example, the sector accounts for over half the hospital beds half the colleges and universities, most of the social services and almost all cultural activity (Salamon 1992) Beyond this, the third sector has given rise to a variety of social and political movements (for example, the environmental movement the civil rights movement and many others) that have successfully challenged the seemingly irresistible power of the market and the state (Salamon and Anheier 1997a) Basic information about the nature scope structure and financing of the institutions that comprise this sector internationally remains abysmally inadequate Under the circumstances improvement in basic knowledge about this set of organisations has become a matter of urgent practical, and not just academic concern (Salamon and Anheier, 1996)

Few countries use the American term nonprofit sector to describe the set of organisations located between the private, for profit, and the public sector While the term nonprofit sector refers to a relatively well-defined organisational universe in the United States and perhaps in the United Kingdom the term seems less precise when used to distinguish such sectors in most European countries Seibel and Anheier (1990) think it is useful to adopt the term third sector to designate all organisations which are neither profit-oriented businesses nor governmental agencies or bureaucracies

To Marshall (1996), if the private sector constitutes the marketplace for material negotiation, the voluntary sector provides the marketplace for negotiating social values and social relationships The public sector to Marshall is the marketplace for negotiating legal rights To Korten (1990) the state business and voluntary or third sectors represent three mutually dependent yet in some ways opposing forces within society The state is society s instrument for maintaining stability and for reallocating resources from one group to another for public purposes Business is its instrument for mobilising private entrepreneurship to produce and distribute goods and services in response to market forces Voluntary action is its instrument for insuring a constant process of self-assessment, experimentation and change in accordance with the evolving values of the people To Korten (1990)

the society that lacks any one of the three is a deeply troubled society To many the most important aspect of the nonprofit and the market sectors today is their effectiveness in restraining the state from becoming oppressive and anti-poor, while obliging the market not to be monopolised by one or two firms

Difficulties in classifying organisations by applying institutional characteristics such as nonprofit versus for profit or public versus private are, to a large degree, the result of continuous shifts in what societies define as private and public, for profit and nonprofit Sectoral boundaries are far from constant and have become increasingly blurred Moreover, 'private and 'public produce a misleading dichotomy which gives the false impression of a zero sum game between the two sectors (Anheier and Seibel 1990a)

The third sector offers a buffer zone between state and society and mediates social tensions and political conflicts It may, for instance, mitigate them, or it may be a source of them Third sector organisations take on functions which the state, for various reasons, cannot fulfil or delegate to for-profit firms (Anheier and Seibel 1990a) However the third sector, though having distinct features, is by no means independent of the government and the for profit sectors This interdependence is not only based on subsidies and other financial transfers Public and nonprofit sectors also overlap in the area of policy formulation Whether at local, regional, national, or international levels, governments seem to find it increasingly difficult to formulate policies on their own Third sector organisations, foundations, and 'think tanks' in particular, serve as policy formulating and consulting institutions for political bodies Analysing sectoral dependencies will most likely lead to a more explicit consideration of inter sectoral powers and influences, and will help to explain why the third sector has achieved a visible and prominent status (Anheier and Seibel 1990a)

2 2 Defining the Nonprofit Sector

There are very few studies on the nonprofit sector even in the North The Johns Hopkins Comparative Nonprofit Sector Project was launched in 1990 to study the scope, structure, history legal position, and role of nonprofit sector in the world Defining the nonprofit sector has always been a problem both in the North and the South The findings of this Project set the sector in Bangladesh in its global context and will be discussed at length here

The considerable variations that exist in the size purpose fields of activity, structure, and orientation of NPOs raise serious questions about whether a true sector exists and cause some experts to restrict their attention to particular subgroups of organisations such as 'charities' in the UK, or NGOs in the South (Salamon and Anheier, 1997c, see Appendix 3)

After studying the nonprofit sector in several countries (France, Germany, Italy Japan UK USA Hungary, Brazil Egypt Ghana India Thailand) Salamon and Anheier concluded that few countries have a coherent notion of an identifiable nonprofit sector What exists in fact is a wide assortment of institutional types that vary greatly in basic composition from place to place Under these circumstances efforts to make cross national comparisons using local definitions of this sector are destined to be seriously misleading at best (Salamon and Anheier 1997c) An explorer from outer space charged with locating NPO -type institutions in different societies throughout the world would thus have no trouble coming up with significant examples in virtually every country and region (Salamon and Anheier 1997c)

In their efforts to find a definition of the nonprofit sector Salamon and Anheier (1997d) found legal, economic/financial, functional and structural-operational definitions of NPOs Regarding the legal definitions, NPOs in the USA are legally defined as incorporated entities that qualify for exemption from the federal income

tax under any of twenty-six specific subsections of the Internal Revenue Code Under this type of definition, a nonprofit organisation is what the law (including judge made law) of a country says it is (Salamon and Anheier 1997d)

In the economic/financial definition, the U N System of National Accounts breaks all economic activity into five major sectors of which the nonprofit sector is one and non financial corporations financial corporations government, and households are the others (Salamon and Anheier 1997d) A third type of the nonprofit emphasises the functions or purposes that organisations in this sector carry out Perhaps the most common type of function attributed to the nonprofit sector is the promotion of what is variously termed the public interest or public purposes Thus O'Neill (1989) defines NPOs as private organisations serving a public purpose , i e some cause related to the good of the society (O Neill 1989)

A final set of definitions emphasises not the purposes of the organisations or their sources of income but their basic structure and operation By structural operational definition of nonprofit organisation Salamon and Anheier (1997d) mean

a) *Organised*, i e institutionalised to some extent
b) *Private* i e institutionally separate from government
c) *Non-profit distributing*, not returning any profits generated to their owners or directors
d) *Self governing* i e equipped to control their own activities
e) *Voluntary* i e , involving some meaningful voluntary participation

The notions nonprofit or 'voluntary are highly culture-bound and dependent on different legal systems, particularly fiscal and corporate law What is more, countries differ in the way they group some of these organisations into larger sets or sectors of one sort or another Efforts to make cross-national comparisons using local definitions of this sector are destined to be seriously misleading at

best Salamon and Anheier (1997d) in their study found in each country a large number of entities that fit comfortably within the concept captured in structural-operational definition (Salamon and Anheier, 1997d) This means that while a common notion of a nonprofit sector has not developed across the countries examined Salamon and Anheier (1997d) found nonprofit institutions and organisations are quite similar to each other The great similarity in the definition and treatment of associations among European countries is perhaps the best example of such commonalties Although more elegant, more rigorous, or more economical definitions may ultimately be found Salamon and Anheier (1997d) think that structural operational definition is a useful foundation around which we can organise serious thinking and research (Salamon and Anheier, 1997d)

2 3 The Workers in the Third Sector

Onyx and Maclean (1996) suggest that nonprofit organisations are more likely to recruit and retain those employees whose values and preferred modes of working are conducive to the nonprofit culture Third sector employees bring to their jobs greater commitment and nonmonetary orientations, find more challenge variety and autonomy in their jobs and have more positive social values (compare Mason 1996) I shall show from the next chapters how different it is from Bangladesh In a study on the nonprofit employees in New South Wales (Australia) Onyx and Maclean (1996) found that one reason for the greater attraction of women to third sector employment is that they are not required to make such a large salary sacrifice relative to comparable employment elsewhere The sacrifice is a third that required of men with negligible male-female wage differentials in the third sector (Onyx and Maclean, 1996) They also found that women are attracted to employment that is flexible and close to home, but that offers the chances to more demanding opportunities as the children grow older Women provide a highly committed and skilled labour force for third sector organisations (Onyx and Maclean 1996) Mirvis (1992) in the USA found that both the nonprofit sector and government offer proportionately more opportunities for employment for women and minorities and more options for part-time work And nonprofits

continue to attract (and retain) a highly educated work force Still business has been the growth sector attracting more of best educated new entrants to the work force

Onyx and Maclean (1996) found three kinds of reasons for job selection among the people employed in the third sector For an NGO in Australia, 1) some form of personal commitment to the work itself, in particular a commitment to social change 2) Convenience 3) Their earlier life experiences, either as volunteers or as service users Very few moved into the community sector by chance or necessity or through parental or study placement related influences Younger workers were more likely to have entered the nonprofit sector for reasons of philosophical or political commitment (Onyx and Maclean, 1996) Regarding the work environment most respondents preferred to work relatively independently They liked a team structure with a leader, operating within a small or-medium size organisation Almost without exception, respondents rejected large bureaucracies, this being the main objection to working in government agencies Only a few preferred to work alone Onyx and Maclean (1996) concludes that there is a strong evidence of a social commitment to the work itself This was not framed in terms of personal sacrifice, or duty to help others, but rather a commitment to work that is both socially worthwhile and personally rewarding (Onyx and Maclean, 1996)

But Mirvis (1992) found that the work climate in nonprofits is becoming more like a business and that nonprofits are reaping seeds of cynicism in their work force (compare Bangladesh in section 10 2) However, in the USA those employed in the sector were clearly more upbeat about life than those in business and government and have a more favourable view of their management and their organisation s integrity (Mirvis 1992)

Osborne (1996) points out that the voluntary sector needs training related to its requirements Part of the problem at present is, he argues that we do not have a true picture of these needs on which to plan training provision, at a time when the sector is facing massive changes in its role and function The result is the present

ad hoc range of courses Staff in the voluntary sector suffer from specific constraints in undertaking training Because of the small size of many organisations time off is hard to organise and finance is a genuine difficulty Even in the larger organisations, problems exist where senior managers will not recognise the importance of training or where they see it as antithetical to the voluntary ethos of the sector (Osborne 1996)

Onyx and Maclean (1996) speculate that nonprofit organisations are moving away from a climate that maximises worker potential Third sector organisations for good reasons are placing increased emphasis on formal accountability structures, bureaucratic controls and centralised decision making, they hope to not only improve efficiency but also rectify past unfair practices However, in doing so they are subtly shifting their underlying assumptions about what motivates employees and may be inadvertently undermining the basis of worker commitment and satisfaction Whether this is a widespread phenomenon remains to be ascertained in future research Certainly it is difficult to maintain a commitment to social change when the organisational emphasis is on the quantitative measurement of performance indicators It is difficult to continue to forego salary advantages and contribute unpaid additional work when the mounting pressure is for increased financial stringency and organisational efficiency (Onyx and Maclean, 1996)

2 4 The New Importance of the Nonprofit Sector

Historically, the role of nonprofit organisations has fluctuated over the decades their importance has increased in times of economic and social crisis, and has decreased in times of economic expansion and growth of public budgets (Bauer 1990) In other words, analysis of the evolution and current state of the third sector tells sometimes of the history of the country, and the way in which societies choose' to govern themselves

By the end of the 1970s, changing political and economic tides led to a reconsideration of the division between private' and the public in many European countries and elsewhere Researchers and policy-makers have begun to re examine decentralisation and privatisation and to consider the third sector as a remedy for the crisis of the welfare state In many European countries an increased interest in foundations and individual philanthropy has been discussed against the background of a restrictive tax structure (Anheier and Seibel 1990) NPOs have been called on recently to substitute for state social welfare spending in the United States and the UK, to help overcome the exclusion of the poor in France, to promote pluralism in Sweden, and to help foster a civil society in Russia and Central Europe In the South as well, such nongovernmental, but not-for-profit, institutions have come to be seen as crucial catalysts for a new approach to 'development' stressing grass-roots involvement and assisted self-reliance'

There is a particular emphasis on the advantages attributed to small-scale nonprofits These advantages centre around the benefits of debureaucratisation, decentralisation, de-professionalization, volunteerism and privatisation Both political left and political right in many countries promote the advantages of small scale nonprofits The political left sees self-determination, basic democracy mutual aid self governance, which nonprofits exhibit, as fundamental ingredients of post industrial society, while the political right sees nonprofits as instruments reducing state expansion through increasing client participation and responsibility in the welfare state (Bauer, 1990)

So NPOs are growing considerably in both scope and scale as faith has declined in the capability of the state to cope on its own with the interrelated challenges of persistent poverty, environmental degradation, and social change Indeed, as Salamon and Anheier point out, we seem to be in the midst of a global associational revolution that is opening new opportunities for organised private action and placing new demands and responsibilities on private not-for-profit groups The rise of the nonprofit sector may well prove to be as significant a

development of the latter twentieth century as the rise of the nation-state was of the later nineteenth century (Salamon and Anheier, 1996)

In recent years, social scientists and policy makers have paid increasing attention to the possibility of providing quasi public goods through private rather than public organisations Quasi-public goods yield both social and private benefits and can be funded from either private or social sources Common examples are health care education cultural activities and social services, all major services associated with the modern welfare state NPOs are also the major private providers of these services Therefore when we consider the private provision of welfare state services, we are also discussing the role of the nonprofit sector in a society (James 1990)

It is not clear, however, whether these lower costs in NPOs imply lower quality or greater efficiency This is what we would very much like to know but find it hard to determine because it requires us to measure the value added by the organisation Public and private schools or public and private hospitals often deal with different kinds of customers (students with different backgrounds and prior learning, patients with different diagnoses) So if they obtain different results, we do not know whether this is due to consumer differences *ex ante* or to the differential value added by the institution This seems to be a fertile area for research (James 1990)

2 5 The Nonprofit Sector a Global Overview

Despite several historical studies on the sector in the United States England, and Germany, comparative historical analyses remain all too rare (Anheier and Seibel, 1990b) Salamon and Anheier (1996, 1997) have laid foundations for such studies in a substantial project but sought to launch not conclude studies in the field

The structure of the nonprofit sector in different countries varies according to the historical development of the legal structure of those countries Anheier (1990b)

proposed four major structures of the voluntary sector based on the legal and constitutional structures of nations The *first* major structure is determined by countries organised under civil or common law (discussed in Appendix - 3) The *second* type of nonprofit structure that Anheier characterises is that of nonprofit organisations found in the former socialist countries, where the government was officially the only sector and nonprofit groups if they existed at all were totally controlled by the state In these countries the transformation to a private sector and nonprofit provision of certain welfare services pose considerable challenge

The *third* structure Anheier (1990b) defines comprises the various structures of the nonprofit sector in the South Increasingly, however, governments, the United Nations and other multi lateral organisations like the World Bank emphasise nonprofit organisations both for ensuring democracy and for promoting the goals of development To them, particularly in countries where state institutions are weak or mistrusted, nonprofit organisations have the capacity to reach out to a wider population and engage citizens directly in the process of change Understanding these organisations and the role they play in their societies has therefore never been more important than at present (Salamon and Anheier, 1997) The problems of the NPOs and NGOs in the South are discussed in the next chapter The patronage shown to NGOs in promoting democracy and civil society will be elaborated below

The *fourth* and final defining structure that Anheier (1990b) proposes is the type of philanthropy found in Islamic countries[1] Islam calls for charity (*zakat*), or the contribution of 2 5 per cent of one s income to serve the poor However, charity for the most part remains at the individual level

[1] Not all Muslim countries are Islamic countries Islamic countries are governed by shariah laws and collection and utilisation of zakat is the function of the state Most Muslim countries are governed by secular laws a point which Anheier perhaps missed Bangladesh is a Muslim country

2 5 1 NPOs in The South

According to Uphoff (1995) NGOs in the South do not belong to the third sector as third sector organisations differ from institutions in the public and private sectors in that they undertake voluntary collective action and self help Such a distinction assigns NGOs to the private sector rather than to the middle sector (Uphoff, 1995)

To Uphoff (1995) any organisation in the second and third sectors in Table 2 1 is nongovernmental But an examination of the roles that people find themselves in *vis-a-vis* these different kinds of institutions - and of the mechanisms for accountability they operate suggests that 'NGOs' are best considered as a sub sector of the private sector This is implied by one synonym used for NGOs private voluntary organisations

Table 2 1 Complementary Local Institutions, by Sector

Public Sector		*Membership Sector*		*Private Sector*	
Local administration	Local government	Membership organisations	Co operatives	Service organisations	Private enterprises
		Orientations of local institutions			
Bureaucratic Agents look upward	*Political* Agents look Downward	Common interests *(Self help)*	Pooled Interests *(Self help)*	*Charitable* Non profit	*Business* For profit
		Roles of individuals in relation to the different kinds of local institutions			
Citizens or Subjects	Constituents or voters	Members	Members	Clients or beneficiaries	Customers and employees

Source Uphoff, 1995 p 18

It is true that business enterprises, for example, differ from typical NGOs in that the former operate for profit while the latter do not But their relationships with the persons whom they serve clients and customers exhibit essential similarities that set them apart from the categories of institutions shown in the middle of the continuum depicted in Table 2 1 Uphoff (1995) thinks that NGOs belong to the category of service organisations NGO managers are not accountable for their actions in the same direct way as the staff of membership organisations to the members Clients and beneficiaries of NGOs are in a 'take it or leave it' relationship that is similar to that of customers and employees of private firms The relationship is different from that of persons who belong to and are served by a membership organisation or co-operative (Uphoff, 1995)

According to Uphoff (1995) most organisations referred to as NGOs thus belong, analytically to the private sector albeit to the service (i e not for profit) sub sector thereof Only if most of an institution's beneficiaries or clients are also its members is it appropriately considered as a Popular Organisation (PO) belonging to the third sector - i e , to the middle sector shown in Table 2 1 (Uphoff, 1995)

2 6 NPOs and Civil Society

The new importance given to the third sector in the South is related to the views of donors Many donors and 'aid' agencies now believe that NGOs (which to many writers like Uphoff (1995) do not belong to the third sector as mentioned above) can strengthen civil society in the South It is very difficult to define civil society For the definition used in this thesis please see the Glossary and for other definitions Appendix 3 Most donors now think that the strengthening of civil society in the South will ameliorate the inefficiencies of the state and the market To them NGOs are an appropriate vehicle for attaining this goal

This promotion of civil society is related to the fashionable ideal of democratisation in the South The establishment of multi-party democracy is seen as important to development The relationship between democracy and

development' in the South will be discussed in the next chapter Here I want to mention that there are many obstacles in establishing democracy in the South For example, Tetzlaff (1997) writes that the major obstacles that can hinder further democratisation in Africa are

a) Growing impoverishment of the people who will be indifferent to political reforms and as the final argument in the struggle to survive will choose the civil war option

b) The digging in of unpatriotic, self-enriching military juntas in the state machinery that can repress the political activities of the civil society with brutal violence

c) The reduction of educational facilities in the context of budget cuts and structural adjustment programmes by debt-burdened governments, which must lead to a retrogression in cognition and the political lethargy of the young generation (Tetzlaff 1997)

Acharya (1997) has made a vivid critique of the three sector model In this framework he says, civil society is the embodiment of ethics co-operation liberty democracy and development NGOs are then located at the very centre of this as champions of democracy and participatory social development The assumption is that all countries will and should make a transition towards a certain western form of governance and democracy, characterised by a strong and vibrant civil society (Acharya 1997) Acharya s critique resonates strongly with my own thinking and findings

As Blair (1997) points out a structural adjustment programme that cuts state support to education for instance may have a long-term negative impact on democratic development that far outweighs whatever good foreign assisted NGOs might do In some cases strengthening civil society may make policy reform more difficult (for example, stronger labour unions may be better able to oppose dismantling wasteful parastatals, or an energised 'comprador business community to fight trade deregulation) (Blair 1997)

Civil society can be a crucial contributor to democratisation because it enables and widens participation, protecting citizens against the abuse of state power and guaranteeing the political accountability of the state (Krut, 1997) Under certain circumstances civil society could become antithetical to democracy itself it could in a sense lose its creativity The institutions of civil society can after all promote destructive ethnic conflict or religious intolerance just as they can foster constructive pluralism Competition can go too far beyond pluralism in destructive directions Blair (1997) asks, are there ways to help channel civil society into more constructive paths? Could this be done without manipulation and co-optation? (Blair, 1997)

Macdonald (1997) thinks that both national and international NGOs need to be sensitive to local political realities and to listen to the demands of the popular movements which are most in touch with the needs and dreams of the people at the grassroots (Macdonald, 1997) Kothari (1999) points out in much of the South civil society is still very nascent I agree Acharya (1997) thinks that the idea of state' as independent of civil society is not correct The modern state needs to reproduce civil society, for its own interests and in the interest of the dominant system of social production The rights of citizens are recognised, defined and guaranteed by the state But Krut (1997) points out that civil society relies on a strong state and functions best under strong government Thus strengthening civil society is not an especially progressive, independent or radical role for NGOs to take up vis-à-vis the state Many of the large successful NGOs in the South such as BRAC, SEWA and others work as collaborators with the state, and on the basis of market principles too Even NGOs that set out to empower' usually end up complementing the instrumentalities of the state, and their micro-projects are more or less fully compatible with the stated policies of the state (Acharya, 1997, compare Macdonald 1997) But it must be noted that sometimes NGOs like BRAC went into conflict with the state too (section 4 1)

Riker (1995c) thinks that several Asian governments have viewed NGOs largely as being an extension of the state in the role of service delivery providers Those NGOs engaged in policy advocacy, many of which have sought to promote greater democratic capabilities are still seen largely by governments in oppositional terms The general trend has been for Asian governments to place various legal controls on NGOs activities This can be interpreted as an attempt by governments to recapture civil society through co optation or demobilisation of the more political, advocacy oriented NGOs Where NGOs seek to resist these moves and constitute a vital independent force in civil society, government-NGO relations will inevitably be charged with tensions and conflict (Riker, 1995c)

In a democracy the state is accountable to civil society (its organised citizens) and draws its legitimacy from them To whom are NGOs accountable, and from where in civil society would they draw their legitimacy? Do they represent anybody? Rather than NGOs, it is social movements and organisations based on membership that have played a progressive and radical role in contesting state power To Acharya (1997) the trinity framework is an ideological expression of globalisation and the market economy In trying to undermine the positive side of the role of the state in the South, it undermines the national sovereignty of South In trying to subsume everything under western liberal notions of what is 'civil and what is democratic it undermines local history, culture and alternative paths of development (Acharya, 1997) Harvey (1998) finds that international agencies have tended to focus on civil society institutions simply as conduits for aid money and that this has tended to create organisations which lack downward accountability are dependent on donors and are not addressing the wider roles of civil society envisaged in the approach (Harvey, 1998, compare McIlwaine, 1998)

Acharya (1997) asks the question can NGOs ever play a positive role in strengthening civil society? He thinks they can but only as catalysts They themselves are not civil society, and cannot claim to be so By definition, civil society consists of a variety of groupings These include fascists, terrorists, racketeers, criminal elements, as well as individuals and groups committed to

democracy and the much fancied neighbourhood associations Whatever system of classification one employs however, it should not be difficult to distinguish the poor marginalised sections of society from the richer sections Do the former have the same interests as the later, if not what criteria should the development agencies use to define partners for strategic alliances? (Acharya, 1997)

To Acharya (1997) the trinity framework presents an illusory picture of civil society as a melting pot of individual interests In reality, we find people organised into hierarchical relations of class, caste, ethnicity and gender NGOs that want to act as catalysts for social change will have to confront real inequalities within civil society, devising strategic alliances with particular social groups at all levels and working across the boundaries of state and business - rather than trying to work with a fictitious 'community' Increased participation and the formation of groups and committees will not then be enough in themselves If every citizen does not have equal access to knowledge, resources, opportunities and endowments, then NGOs working for social change must be able to assist the poor and marginalised to develop an organic form of leadership capable of articulating their interests Another role for NGOs lies in identifying and building networks and coalitions of organisations and individuals working towards broadly similar outcomes at various levels (international, national regional and local) At the same time, they will need to be clear about which actors are likely to resist or come into conflict with certain ideas However, at the moment these challenges lie beyond the experience and skills of most NGOs A catalytic role would depend on a complex understanding of the way in which groups in society function and interact and of change in these relations over time The trinity framework, which imagines a civil society uncontaminated by domination, competition and exploitation, seems to have little promise as a tool for building the insights and concepts that advocacy NGOs need (Acharya 1997)

2 7 NPOs in Bangladesh

The partition and independence of India in 1947 created two geographically separated organs of Pakistan - West and East (the latter became Bangladesh in 1971) East Pakistan was predominantly Muslim or made Muslim through one of most violent migrations in the world following Partition From the start, the disunity within Pakistan was apparent Religion proved inadequate to hold different peoples together in amity The West Pakistanis tended to look down on the Bangalee as a 'second class Muslim', a descendant of converts, and so not in the same direct line of religious purity as those who could look back to ancestors who brought Islam to the country The West Pakistanis (more specifically the Punjabi Muslims) could see themselves as a direct heirs to the ruling tradition of the Moghul Empire in which of course Bengal had been a subjugated territory Under the British, Punjabis formed the elite fighting troops of the Indian Army while Bangalees were regarded as a non-martial people suitable at best for employment in the military as clerks (Johnson, 1975)

The history of short-lived East Pakistan was marked by relative neglect by the West economically, politically and culturally Continuing economic neglect has left the country one of the poorest in the world by any standard Internal political oppression inhibited the growth of democratic political structure even after independence in 1971 A democratic political system at least helps in the growth of freedom of expression (free press fair multi-party elections) Bangladesh has started to get a little taste of it from the early 1990s Due to the strong influence of religion a large group of rural children went to religious schools learning mainly the religious doctrines and end up in becoming *imams* (prayer leader) and *muazzines* (announcer and assistant to the leader) in the mosques Those who learn not only Bangla but a little English (the language of the colonial rulers of India from 1756 to 1947) form the middle class of today's Bangladesh Those who have got some education are still lucky since around 60 per cent of Bangladeshis cannot read or write

The education system is a very good indicator of the paucity of a true voluntary sector in Bangladesh I am saying that because the education system in Bangladesh is a true representation of the class system of the country For the poorest it is more important to earn food so it is better to remain illiterate For the poor the education that awaits is religious and the student will struggle for a low-paid job in the mosque (if lucky enough to complete education) For the middle class, education is general education mainly in Bangla For the rich, the medium of education is English With independence, Bangladesh inherited a poor political organisation from military rule and a general antipathy among the people to politicians due their inconsistency in ideology, frequent change of party and policy and championing of corruption Military rulers grabbed power from 'elected' governments (1975, 1982) and formed their own parties picking politicians from other parties through distributing favour or oppression So, political parties in Bangladesh generally suffer from lack of credibility An interesting aspect of political structure of Bangladesh until the late 1980s is the heroic role played by students on many occasions such as resisting military rule or demonstrating against anti-people education policies Students were a very active feature of civil society Recently, student organisations have become puppets of the political parties Instead of taking the role as a conscience of the society, student organisations are involved in infighting among themselves So, the opportunity to get a social movement from the campuses has become dim

Is there any nonprofit sector in Bangladesh? Bangladesh is a country where the commonly known NPOs are basically NGOs and when we read Uphoff (1995) we cannot call them truly NPOs (compare Hashemi and Hassan, 1999, Lewis, 1997, White, 1999 Feldman, 1997, section 4 1)

The nature and activities of NGOs in Bangladesh is discussed in detail in section 4 1 So Bangladesh has no dominant nonprofit sector Why? I shall try to answer this question In the West, the Christian churches have played a significant role not only in providing charity but at time in advocating social justice In the recent past even in the South churches have played a glorious role in demonstrating

against the military or autocratic rule (in the Philippines against Marcos in Kenya against Daniel Arop Moi, in Brazil against the military etc) What was and is the role of the mosques and religious leaders in Bangladesh? When Bangladesh was struggling for independence most of the fundamentalist parties and many priests in the mosques supported the Pakistani occupation and many of them collaborated with the Pakistani forces This dealt a final blow to the credibility of the priests and religious organisations Most of the fundamentalist parties were banned soon after independence but, to restore relationships with the Middle East, most of them were later recognised The status of religious education has already been mentioned Usually the religious schools are established by the local rich and funded by local people They also receive government grants A major share of their income comes from donations from local people as a mark of religious obligation particularly during Muslim festivals But unlike Egypt, Islamic organisations in Bangladesh (voluntary or welfare) have not succeeded in mobilising the lower and the middle classes As Kandil says, in Egypt the state has found it difficult to disband the Islamic organisations or even to confront them effectively (Kandil 1997) In Bangladesh, Islamic political parties or voluntary organisations have never gained such strength that the state could be afraid of them The largest NGOs in Bangladesh are secular in nature, funded by the Northern donors and in many cases they are not liked by the Islamic political and cultural groups The attack by the fundamentalists on the NGO workers and their establishments is a good example of this antagonism (see section 3 3 10)

As in Britain, public universities in Bangladesh are almost totally funded by the state But in Bangladesh the Vice Chancellors and Pro-Vice Chancellors are appointed by the government Government also has its representatives on the policy making bodies Unfortunately, most universities in Bangladesh are politicised and teachers are divided into different groups aligned with political parties So, when there is a change of government, changes of Vice Chancellors and Pro-Vice Chancellors in the universities are inevitable Most political parties in Bangladesh have their own cultural organisations (Umar, 1999) Interestingly, the TV and Radio in Bangladesh are mainly state run With each regime change,

faces speeches even music and songs change Put differently, by way of changing things to the likings of the incumbent the power and policy of the governmental machinery remain unchanged (Ahmed 1997)

Most professional bodies in Bangladesh are politicised in the sense of being linked to political parties The history of post-independence Bangladesh is arguably a history of the politicisation of all institutions One a major reason for this lack of a non party nonprofit sector may be that the patron-client relationship is very strong in Bangladesh Although it is said that where there is no middle class there is no nonprofit sector (Salamon and Anheier, 1997a), in my view Bangladesh has a middle-class but it has no predominant nonprofit sector because the middle-class has become opportunist, escapist, corrupt and hypocritical

It is no wonder, therefore, we find, the President of Bangladesh commenting thus

> *Political parties here as elsewhere formulate public opinion and mobilise public support for gaining control of the state machinery But political parties here do not hesitate to adopt any means fair or foul to achieve this objective of power-capturing They use students the industrial work-force and even religion for political purpose There is hardly any congenial atmosphere for pursuit of knowledge in the educational institutions from where all moral values and education itself are fast evaporating Labour wings of political parties are seriously hindering industrial development on which the very survival of this populated country depends*
>
> *Non-payments of heavy amounts of bank loans has disrupted the financial and banking system of the country Law cannot touch the bank defaulters as many of them are themselves law makers belonging to the both government and the opposition in the parliament* (from Ahmed, 1997, pp 76 77)

Indeed with civil society having few consenting or civilising roles, the power of both state and society has come to rest symbolically as well as practically, in the political society or government It is in the context of this centric element that people s representation has become illusive, if not redundant (Ahmed 1997)

If NGOs are like contractors for donors and co operatives are very unsuccessful, is there a nonprofit sector in Bangladesh? Yes, there is but it has remained largely unnoticed There are many small local organisations organised by dedicated local educated or uneducated people to serve the poor There were many schools which were established by the local elite or educated youth and are running well There are free medical centres in many villages in Bangladesh which do not like to register themselves in government offices due to bureaucratic hassles, and do not want popularity Bangladesh is a country of poverty and natural hazards During natural calamities many national-international GO NGOs rush to the distressed people But still there are many individuals and local groups who extend their helping hand they do not wait for aid or publicity It is the people who organise themselves and they know the limitations of the GOs and NGOs Bangladesh has no famous environment movement like Chipko in India But it has a long and glorious history of uprising of the people Very few researchers have noticed them or worked on them Maybe intellectuals in Bangladesh are more interested in research (better to say paid consultancy) on well-paid foreign-funded GO NGO projects but they cannot avoid condemnation (including mine)

2 8 Review of Opinions

There is a lack of research on the third sector in the South, maybe that is one of the reasons why we know very little about it Research on this sector has been mainly in the North Voluntary efforts in the impoverished South have remained largely unexplored, uncared for The recent emphasis on NGOs in the South is largely donor driven Unfortunately we have overlooked many local efforts by the people in their struggle in facing natural and man-made disasters These are also voluntary efforts, we have had them for centuries

So, why there has been an increase in interest in NPOs among researchers? A major factor is the new importance laid on this sector After the world started facing the economic crisis in the late 70s, some policy makers of the North concluded that the state had become ineffectual in providing basic social services and running commercial enterprises So they decided to look to NPOs for providing these services and to privatise the state-owned corporations So it is all part of an effort to redefine the role of the state

But Mouzelis (1995) draws a very good picture of the states in the South He thinks in most semi peripheral countries the state resembles a colossus with feet of clay a shapeless monster incapable of reacting intelligently to a rapidly changing international context Whenever there has been a major crisis or challenge like the need to modernise agriculture at the turn of the century, the need for effective and selective import-substitution industrialisation after the 1929 world economic crisis, or the need for a shift to export oriented industrialisation in the 1960s and 1970s at every one of these critical turning-points the rigid overpoliticized and particularistic orientations of the state have often made it act in ways that further consolidate these countries semi-peripheral position in the world economy and polity (Mouzelis 1995)

Another thing that strikes me is the relationship between the NPO sector and the state In the North, it is more or less well-defined, mainly due to the presence of established democracy and state interest in contracting out its services to NPOs so even if the relationship is not well-defined at least there is trust between the two sectors In the South the relationship between the state and the NPOs (and in many cases NGOs) is usually hostile or based on mistrust A major reason for that is the nature of the state in those countries which is usually oppressive or autocratic (Kothari 1999) The NPOs (or NGOs) in the South could not avoid talk or work or at least demonstrations against the anti-poor activities of most regimes Corruption and inefficiency in the state sector also often made them more popular and effective than their state counterparts at least at the local level There is a high

risk that the relationship between the state and the NPOs in the South will not improve in the short-run because the recent upsurge of cosmetic democracy in the South will not benefit the poor The state is shrinking its services and the inherent problems of NPOs or NGOs in reaching the poor will always keep spaces open for issue-based social movements on environment, gender disparity etc These new social movements may even throw challenges to the donor favourite NGOs

The recent interest (or favour) shown to NPOs in the South for creating a civil society may be misplaced At the end of the 20th century we are living in world where the state cannot be separated from society To create a civil society we need NPOs controlled by their members not by their donors NPOs cannot change society unless they represent the people and force the state to fulfil their demands (Saha, 1998) We have seen that in Bangladesh NPOs which can pressure the state are not well developed We have to remember that while NPOs can work on only a few issues it is the state which has a countrywide network, accountability (nominal but most NPOs are not even nominally accountable) and has authority over every aspect of our life (Hirschmann, 1999) I am afraid that the recent fashion of establishing multi party democracy and deregulation will create a situation where the state can avoid providing basic services to the people and bringing in major changes like land-reform In Bangladesh most NPOs act mainly as service providers and we have to accept that NPOs can do little (due to their scale and resources) They are just doing the work of risk reduction for the state and the market The market has never been perfect Why don't we rectify the problems of the state making it more democratic, not delegitimising it further (Zaidi 1999, Kothari 1999)? The true test of a society is perhaps how we treat the disadvantaged of that society (the poor, aged disabled) People pay taxes for some basic services from the state The poor usually pay indirect taxes but what services are they getting for these payments? Why do not we redefine our states to help the poor why do not we accept the fact that it is the political commitment of the state that is the foremost thing for reducing poverty or illiteracy? If our concern is for

the poor it is wholly misdirected to contract out state services to the NGOs in the South

CHAPTER III

Development NGOs in the South

Now that we have explored the third sector overall, this chapter deals with my findings on NGOs and NGO workers in the South from a literature search More elaborately it discusses the current debate on NGOs in the South in development I shall try to see what academics and researchers think about the role of NGOs in the South To me this is important because NGOs are becoming more important to 'aid' agencies donors and policy makers Then I shall describe whatever little research has been done on my research subjects - the field workers (see Appendix 3 for definitions and classifications of NGOs)

3 1 NGOs and their New Importance in 'Development'

In development the new importance of NGOs to most of the 'aid' agencies and governments in the North has been generated by a disappointment in the past performance of the state in the South (Farrington and Lewis 1993a, Uphoff, 1993, Bhatt 1995 Korten and Quizon 1995, Riker, 1995a, Meyer, 1997, Semillosa, 1998 Malkia and Hossain, 1998 compare Bauer 1990 on the North) This poor performance has had economic and political dimensions There have been concerns from neo classical and neo-liberal economists about the inefficiencies created by the state s intervention in the economy, including its implementation of development' programmes Equally, there have been widespread political concerns that many governments have not been accountable to their societies and indeed have been more interested in controlling and moulding society to suit their (the government s) own interests than in responding to the needs of that society

Traditionally proposals for development programmes assumed that the state and its many agencies were the vehicles through which projects and policies would be implemented - even if the understanding of how the state operated was often both weak and naive (Long, 1988) The dominance of such state centred thinking and action originated in some cases from Keynesian growth and import-substitution models of development In this approach the state was given the role as main protagonist in seeking to expand domestic markets and domestic capacity for

industrial and agricultural production, and in breaking the dependency on export markets In other cases particularly in Africa, the state became the protagonist in the post-colonial project of nation-building and self-determined development (Farrington and Lewis, 1993a)

This growth of the role of the state in the South and the proliferation of its institutions with very limited democratic accountability brought with it a number of inefficiencies that caused growing concern to policy makers, and particularly to 'aid' agencies (for example the World Bank) (Martinez, 1990, Kruger et al, 1991 Lehman 1990) In addition, most 'aid' agencies (particularly the World Bank and IMF who arguably now often first dictate the polices of the governments of the South and then blame them for their failure) argued that the intervention of the state in markets pricing policies, and programme implementation brought inefficiencies (Kruger et al 1991) In rural development projects the tendency for state institutions to centralise decision making led to growing classes of urban based functionaries, and hierarchical decision-making which reduced flexibility and responsiveness This easily led to inappropriate and simply slow programme implementation at a local level The biting crisis of public sector finances (particularly the debt crisis) in the 1980s aggravated these problems (Farrington and Lewis 1993a)

In the 1980s, 'aid' agencies and governments in the North did not merely withdraw from earlier models of state centred development but made them the object of attack with an armoury of policy reforms As part of the general packages of structural adjustment, the IMF and the World Bank have set the trend by demanding public sector reforms centred on reduced levels of expenditure, public sector restructuring, and state withdrawal from the market and indeed from project interventions (Mosley *et al*, 1991) Many bilateral 'aid' agencies linked their aid to these reforms many governments had to bite the multilateral bullet before receiving any bilateral bandages (Farrington and Bebbington, 1993a)

In recent years, and especially since the end of the Cold War bilateral and multilateral 'aid' agencies have pursued what Robinson (1993) calls a 'New Policy Agenda which gives renewed prominence to the roles of NGOs and grassroots organisations (GROs) in poverty alleviation, social welfare, and the development of civil society' (Robinson, 1993) [1] The details of the policy agenda vary from one 'aid' agency to another There are significant differences between for example, the World Bank and the European bilateral agencies In all cases it is driven by beliefs organised around the twin poles of neo liberal economies and liberal democratic theory (Moore, 1996, 1993) The two elements are discussed below

The first is *economic* markets and private sector initiatives are seen as the most efficient mechanisms for achieving economic growth, producing goods, and providing services Even if they do this imperfectly the argument is that 'imperfect markets are better than imperfect states (Colclough and Manor, 1991, p 7) NGOs are viewed by many official agencies and members of the public (both in the North and the South) as more efficient and cost-effective service-providers than the state giving better value for money, especially in reaching poor people (Fowler 1988, Meyer 1992) In the New Policy Agenda, NGOs are seen as a preferred channel for social welfare and this is a fundamental change In other words they are seen by the 'aid' agencies as a preferred channel for service provision in deliberate substitution for the state (Edwards and Hulme, 1996)

The second element of the New Policy Agenda is *political* good (i e democratic) governance is seen as essential for a healthy economy even though the evidence underlying this claim is mixed (I shall discuss Lal's (1996) opinions on the relationship between democracy and 'development below I agree with most of them) NGOs and GROs are awarded a key role in the democratisation process by bilateral and multilateral 'aid' agencies, as witness recent policy statements from the World Bank (1994, 1996f) and the former British Overseas Development Administration (1993) among others They are seen as an integral component of a

[1] For operational definition of the terms like NGOs GROs civil society etc please see glossary

thriving civil society and an essential counterweight to state power opening up channels of communication and participation providing training grounds for activists and promoting pluralism (Edwards and Hulme 1996)

Farrington and Lewis (1993a) have identified the following factors as the three major advantages of NGOs They are

NGOs as a force for democracy In many development discourses SNGOs have increasingly become associated with grassroots development democracy and empowerment The concern in these and many other writings has been less with the establishment of multi party democracy in the western liberal sense and more with the establishment of checks and balances on the use and abuse of power, with the struggle for liberty to express views at odds with those of established interests and with increasing representation of the views of the poor (Lehman 1990 Carroll 1992 Friedman 1992 Healy and Robinson 1992 Asiaweek 1996)

NGOs as poverty alleviators and sustainable developers NGOs commitment to poverty alleviation underpins a strong presence in rural areas Their respect for self determination encourages them to support the establishment of mechanisms and grassroots organisations through which the rural poor can express views on their needs Their small scale and flexibility can also allow rapid response to these needs (Korten 1987, Clark 1991 Asiaweek, 1996)

NGOs as efficiency enhancers NGOs have shown their potential in enhancing the efficiency of service delivery in general and of state services in particular For example the Bangladesh government has selected 18 NGOs to set up 270 primary schools (Independent 1998d) Broadly there are three arguments *Firstly* the strong presence in rural areas and detailed knowledge of the poor allow SNGOs to deliver more appropriate services to the poor more cost effectively than the public sector could do This view in particular has led to substantial increases in funding allocations to SNGOs (Farnworth 1991 World Bank 1991a World Bank 1991b) *Secondly*, the innovations whether technological methodological or

institutional developed by SNGOs would enhance the efficiency of the public sector if it were to adopt them and apply them on a wider scale A specific facet of this view is that many SNGOs are concerned with technologies that are more environmentally sustainable than those relying on high inputs of agrochemicals and mechanical power, and so offer prospects of efficiency enhancements in the long run (Morgan, 1990, Edwards and Hulme 1993, Haverkort et al 1991) *Thirdly*, SNGOs can influence the agenda of public sector organisations informally through personal contacts and more formally through representation on advisory bodies (Abed, 1991, Carroll 1992) This demand-pull can be sustained in the long term by a gradual take over of SNGOs responsibilities by the grassroots organisations that they seek to support (Farrington and Lewis 1993a)

The prominence awarded to SNGOs and GROs as implementors of the two dimensions of the New Policy Agenda has led official agencies to channel increasing amounts of money through them Although the data vary considerably from country to country two trends are visible to Edwards and Hulme (1996)

a) The proportion of total bilateral aid channelled through NGOs is increasing The proportion of total aid from member countries of the Organisation for Economic Cooperation and Development (OECD) channelled through NGOs rose from 0 7% in 1975 to 3 6% in 1985 and at least 5% in 1993-94, some US$ 2 3 billion in absolute terms The ODA (now DfID) supported over 116 voluntary agencies through its Joint Funding Scheme (JFS) In 1994/95, the JFS was around £35 million The scheme provides up to 50 per cent of the cost of certain projects undertaken by NGOs For some bilateral donors the figure is much higher The Finnish government aid to NGOs increased from FIM 3 7 million in 1980 to FIM 124 million 1994 This represents the share of the total 'development aid of Finland for NGOs, 0 9 percent in 1980 and 6 7 percent in 1994 (Hossain and Myllyla, 1998) From 1983 to 1993, the UK increased its funding of NGOs by almost 400% (ODI 1995) thus reinforcing the preferred status tag According to The World Bank, from 1970 to 1985 total development aid disbursed by international NGOs increased ten-fold The Bank estimates that over 15 percent of

total overseas development aid is channelled through NGOs (World Bank, 1995)

b) Individual NGOs are becoming more dependent on official aid, especially during the last year or two when there has been a discernible flattening out of voluntary income from the public in many Northern countries For example, the five largest development NGOs in the United Kingdom all show a significantly rising trend, with levels of dependence on government grants oscillating between 18% and 52% in 1994, up from between 7% and 15% 10 years earlier Levels of dependency are much higher in continental Europe and in North America, for example, it is common to find government grants making up between 50% and 90% of the budgets of major NGOs in Scandinavia, the Netherlands and Canada, most of which is eventually passed on to NGOs in the South (Smith, 1993, Edwards and Hulme, 1996)

Figures for Southern NGOs are harder to come by, but the explosive growth of NGOs in many countries is clearly related to the availability of official funding In Nepal the number of NGOs registered with the government increased from 220 in 1990 to 1,210 in 1993 during a donor spending spree Direct funding of Southern NGOs by bilateral and multilateral 'aid' agencies (by-passing the traditional Northern NGO route) is also increasing (Semillosa, 1998) For example the British Overseas Development Administration (formerly ODA, now DfID) funded over 450 local NGOs in India directly, and a similar number in Bangladesh Rapid growth in NGO numbers has been accompanied in some countries (particularly in South Asia) by a trend toward expansion in the size of individual NGOs and NGO programmes on a scale not witnessed before NGOs such as BRAC and PROSHIKA in Bangladesh, Sarvodaya and SANASA in Sri Lanka, and SEWA and the Working Women s Forum in India each work with millions of people in thousands of villages Official funding has been a significant factor in supporting this expansion (Edwards and Hulme, 1996) Significant foreign funding will continue to be essential for the work of SNGOs well into the

twenty first century, and NNGOs will remain important providers of these resources (Smith, 1993)

The emphasis on NGOs in 'development by agencies like the World Bank, UNDP and DfID requires elaboration, since they (the agencies) have tremendous influence on the formulation and implementation of policy in the recipient countries The Commonwealth Foundation has prepared a guideline for good policy and practice for NGOs, donors and governments (Ball and Dunn, 1995)

The importance of NGOs to The World Bank can be demonstrated from the statement by its President at its Board of Governors meeting in Berlin in 1988

> *Government policies and public programmes play a critical role in poverty alleviation But governments cannot do everything Nongovernment organisations in many developing countries have enormous potential for flexible and effective action I have encouraged Bank staff to initiate a broadened dialogue with NGOs I hope and fully expect that this collaboration will continue and flourish* (Salmen and Eaves, 1991 p 94)

According to The World Bank, the NGO role should not be limited to project implementation though that seems to be the mode most often used by governments and 'aid' agencies NGOs were judged by a Bank appraisal team to be more effective than the public sector in reaching the target groups The Bank policy mentions that GO NGO collaboration should aim to complement, not by pass government efforts and to contribute to long-term institution building (World Bank, 1989 World Bank 1995) So, it is predictable that NGO World Bank interaction will expand While only 6% of all Bank-financed projects in the period 1973 88 included provisions for some form of involvement by NGOs, NGOs were to be involved in about 30% of all bank-financed projects in FY (Financial Year) 93, and between 40 and 50% of projects approved in FY94 and 95 (World Bank, 1996a) Bank financed projects are sometimes designed to

include mechanisms for channelling funds to NGOs the most significant are the social funds Since FY88, The World Bank has made a special effort to engage local, as opposed to international, NGOs in its operations, given their on-ground presence and first-hand knowledge of the needs and interests of local communities The World Bank has also prepared a practical guide to operational collaboration between The World Bank and NGOs (World Bank, 1989, 1995) To World Bank, the swing towards multi party democracy in many parts of the world may well lead to increased public participation at the local level, often with the involvement of NGOs It is expected that growing interaction between the World Bank and NGOs will help in the shaping of public understanding of global development issues (Paul, 1991, World Bank, 1996f)

Apart from its interests The World Bank cautions us about the limitations of NGOs To the Bank, the transaction costs of NGOs relative to resources deployed are often high Since they rarely work directly with governments, their capacity to change government institutions and policy is limited and efforts to scale-up their local successes have often proved problematic NGOs also differ widely in their approaches to development, not all operating in a participatory manner (The World Bank, 1994)

These policies of the World Bank mentioned above can be questioned on several issues *Firstly* the World Bank's policy of encouraging greater NGO-GO co operation seems to be in some sort forcing reluctant partners to co-operate Unfortunately this relationship has rarely been friendly The NGO-GO relationship will be discussed below *Secondly* the recent tendency to form cosmetic multiparty democracy in the South does not mean that this has improved or will improve the poverty situation when the World Bank has itself identified the 1980s as the "lost decade of the poor' As Schuurman (1993) wrote, democracy had not brought many benefits for the Latin American poor He thinks there may be democracy in a political sense but asks how we define democracy Of the standard denotation of democracy probably only the element of free elections applies in Latin America Democracy as a concept refers to the way in

which the following three actors interrelate the state, political parties and civil society (consisting of a conglomerate of social actors) Political parties should be the platform on which the demands of a plurality of social actors are translated into political projects The state and parliament constitute the scene where these political projects are translated via a process of consensus and/or compromise, into policy measures Formally, the Latin American governments are democratic but in many instances this democracy does not work for the poor (Schuurman, 1993) Schuurman s comment can be applied to many countries in Asia and Africa We are approaching the end of another decade but it is not clear how the World Bank will term this one Despite many "free and fair elections, the poor in the South have gained little It should be remembered that the World Bank did not hesitate to give aid to many of the autocratic regimes in the last 50 years

Lal maintains that the ultimate test of the NGO pudding is in the eating What decides whether operating through NGOs is good or bad is the cost effectiveness of each particular project nothing else Regarding democracy, he points out that the essential advantage of democracy is that it promotes liberty which is positive itself What is needed for economic development, on the other hand, is a functioning market economy so the state may contribute by good governance However, good governance is not necessarily fostered by democracy, nor is it a monopoly of democracy This, according to Lal, is clearly borne out both by the writings of such scholars as Adam Smith and David Hume and by the experience of the developing countries during post World War II period (Lal, 1996)

The 1993 *Human Development Report* recognised the role of the NGO in the South The tune is close to that of many Northern governments and aid agencies

> *Many people judge NGOs primarily by their success in improving the living standards of the poor and there are plenty of individual success stories the landless have obtained land farmers are growing more food wells and boreholes have been sunk children have been immunised against killer diseases In these and countless other ways NGOs have*

transformed the lives of millions of people all over the world (UNDP, 1993 p 94)

The *Report* also highlights the conflict between NGOs and the local and national power structures Obviously this has been caused by the changes brought by the NGOs But the report deals very little with the problems of NGOs, particularly in the South

The ODA s (now DfID) Bangladesh aid programme statement (1995) states that NGOs will remain the principal channel for their direct help to the poor (ODA 1995) So, their strategy is no different from that of most 'aid' agencies

3 2 Challenging The NGO Discourse

Many people and agencies give emphasis to NGOs, for these reasons But some people are very much against the discourse of depending on NGOs in 'development *Firstly*, for many, particularly radicals and socialists, NGOs are promoting capitalism in the South in the name of providing credit, skill training etc They point out that most SNGOs avoid talking about land reform or minimum wages which could change the very structure of the society, and even strong supporters of NGOs such as Korten (1990) agree

Secondly, to many radicals and socialists, SNGOs are nothing but the agents of imperialism Although almost all colonies in the South have become independent, they feel that their degree of independence is not beyond question These countries are not only economically dependent on their donors, they are politically dependent too The critics point out the strings related to 'aid and the recent donor preference for NGOs in 'development' rather the state To them, NGOs are just working to keep this dependency on the donors, which is one kind of neo colonialism (Senillosa, 1998, Najam, 1996)

Thirdly to many radical or socialist political activists and writers, NGOs are replacing or weakening the revolutionary movement Semillosa (1998) points out that NGOs have had a negative impact on many autonomous social movements To such writers NGOs are organising the poor in the name of giving credit or providing employment opportunities to activists to divert the poor and the politicised from being mobilised for a revolution They also think that it is cheaper to invite people to participate than to coerce them Wood (1994) finds that some NGOs may have entertained the hope of a revolution by the dispossessed through organised landless workers But there have not been many examples of success by this route, and even these have degenerated into 'Animal Farm (Wood, 1994) Recent changes in Eastern Europe and China have weakened and demoralised socialist movements in the South

Fourthly, SNGOs are trying to contain the social upheaval which might result from the disparities created by the structural adjustment measures in the South (Semillosa, 1998) Macdonald (1995) identified the emergence of two distinct types of NGOs in Central America neoliberal and progressive Neoliberal NGOs advocate the merits of market-led strategies for economic recovery They see their role as assuaging the worst suffering caused by economic structural adjustment, in order to ensure social stability These NGOs claim to support 'community development but they tend to favour individualistic solutions to the economic crisis Neoliberal NGOs are flourishing throughout Central America under the auspices of multilateral financial institutions (Macdonald, 1995) The situation is not very different in other parts of the South since the international patrons and the local problems are comparable The emphasis on microcredit is one example

Fifthly, from a very different perspective, for many neoliberals the subsidies provided to NGOs are simply discouraging the growth of the free market economy To them, it is better to leave the credit system to the market since the subsidised credit and in some cases other resources and inputs provided to the NGO clients are simply an unwarranted intervention in the market They think the NGO operation will create a class dependent on subsidies and grants So, to them

it is better to leave 'development' effort to the market where higher income will encourage higher savings and investment which will provide more employment

From a review of recent thinking and writings on Southern NGOs a distinct trend can be identified A general sense of disillusionment is evident among the writers, although multilateral and bilateral agencies are still in favour of an increasing role for NGOs This ' disillusionment could be recognised from the titles of recent books The concluding chapter of Edwards and Hulme's book "*NGOs States and Donors - Too Close for Comfort?*" (1997) is titled "Too Close to The Powerful, too Far from The Powerless?" To Edwards and Hulme, many SNGOs themselves have now become the powerful, with depressing consequences for their ability to be self critical, honest and courageous about the future They suggested that SNGOs return to their roots their ultimate achievements are not their scale, budgets or reputation but their capacity to support effective association at the local level

The title of a recent article by Zaidi (1999) is "NGO Failure and The Need to Bring Back The State For him that if we acknowledge that the state has failed, the only likely alternative to state failure is the state itself (compare Devine 1996) In a report on African NGOs Holman (1999) termed NGOs firemen hoping there will be no fire but knowing that their survival depends on having fires to put out (compare De Waal, 1997) A common element in all those writings is a caution that NGOs cannot replace the state and these writers are rather suspicious of the enthusiasm among some of the donors

3 3 Problems of NGOs

The overall picture of the late 1990s is one in which NGOs are seen as the 'favoured child' of official agencies and something of a cure all for the problems of development' Without very much evidence, official agencies (and the supporters of Northern NGOs) often see NGOs as a 'Magic Bullet' (Edwards and Hulme, 1995b) which can be fired off in any direction and will still find its target

(Vivian 1994) Clearly the increasing availability of official funding for NGOs, the popularity they enjoy and the increasing access they are offered to centres of national and international decision making represent both an opportunity and a danger (Uphoff 1993 Edwards and Hulme 1995a, Korten and Quizon 1995)

Performing effectively and accounting transparently are essential components of responsible practice, on which the legitimacy of intervention ultimately depends But the New Policy Agenda does complicate the issue of accountability considerably There are real dangers that dependence on official aid and the models of planning and intervention which underlie it will make an already unsatisfactory situation significantly worse (Edwards and Hulme 1995a) In many cases the 'production of project proposals by the Southern NGOs according to the requirement or interest of the Northern donors, and on the availability of funds has created a situation where local requirements are simply ignored It has created corrupt NGOs too (Independent 1998c) Although some Zimbabwean NGOs claimed independence from donors, two-thirds of those questioned in the survey by Vivian and Maseko (1994) acknowledged writing proposals in response to donor invitations for grant requests for specific projects (Vivian and Maseko 1994) Griffith (1987) found little evidence to suggest that adequate consultations were done at the village level in preparing project proposals in India (compare Fisher, 1997) He found that donors expected not results but progress reports at regular intervals He also found that NGO management in particular believe that some aspects of the truth do not secure funding so state precisely what they think the donors want to hear, they feel forced to disguise the reality of the rural situation in order to satisfy what it believes to be unreasonable demands This management has to devote a large proportion of its time to fund-raising The focus therefore moves away from the poor to whom they would prefer to dedicate most of their time, to the donors (Griffith, 1987, compare Fowler, 1997)

NGO growth and official funding of NGOs are not new phenomena, but the trends outlined above do give rise to important questions concerning NGO performance and accountability NGO state relations, and the ability of NGOs to act

independently in pursuing their goals Vivian and Maseko (1994) in Zimbabwe found that 81% NGOs revealed to them that they considered economic self-sufficiency to be a goal of their organisation They concluded that the result is not only a resurgence of income generating projects at the field level but also a growing commercial dimension to NGO activities (Vivian and Maseko, 1994) Their findings would be very similar in Bangladesh (see section 10 2 2) Edwards and Hulme (1996) hypothesised that official funding

a) Encourages NGOs to become providers of social and economic services on a much larger scale than hitherto, even though their long-term comparative advantage in this field is doubtful
b) Compromises the performance of NGOs and GROs in other areas of activity such as institutional development and advocacy
c) Weakens the legitimacy of NGOs and GROs as independent actors in society
d) Distorts the accountability of NGOs and GROs away from grassroots and internal constituencies, and overemphasises short-term, quantitative outputs (Korten, 1990, Edwards and Hulme, 1996)

There is very little research on the organisational culture, human resource management or development in the NGOs in the South This seems to be due to lack of attention of the donors and NGOs themselves in utilising their field workers better

Some of the major problem of SNGOs are discussed below

3 3 1 Failure in Reaching the Poorest of the Poor

Even where NGO service provision is 'low cost' it usually fails to reach the poorest of the people although it may reach a wider cross section of the population than state or commercial agencies (Streeten, 1997, Carroll, 1992) Hashemi (1992) finds that large NGOs in Bangladesh fail to reach the poorest in their efforts to achieve rapid expansion in geographical coverage - the drive for

breadth rather than depth Even taken together the largest NGOs in Bangladesh (including the Grameen Bank which is not an NGO) reached less than 20% of landless households of the country (Hashemi 1992) This failure has a regional dimension too Large influential and well-funded NGOs may be able to concentrate resources in regions and sectors that might not be the most important for national development with a patchwork quilt of services of varying quality emerging against a background of weak central oversight (Edwards and Hulme, 1996) Claims that NGOs reach 'the poorest of the poor are often inaccurate, as has been demonstrated in the NGO credit schemes (Hulme and Mosley, 1996) and other economic interventions (Riddell and Robinson, 1992, Vivian and Maseko, 1994)

NGOs' service provision to the poorest is not always without problems A good example is microcredit Currently microcredit is another fashionable cure-all The major problems of microcredit are low return, overemphasis on repayment etc (see section 10 2, Ahmad, 1999b)

3 3 2 Sustainability

The sustainability of large-scale service provision by NGOs has also been questioned (Holloway, 1989) SNGOs and their programmes become unsustainable as they usually treat the symptoms of poverty rather than the real causes Edwards and Hulme (1996) argue that if ministries of health and education were allowed access to resources on this scale, then over time they too would be able to provide services cost-effectively This is impossible in the South without a transformation of the state The state has been getting these resources as tax, but in many cases donors are simultaneously funding the state Most of the resources of these state agencies end up in paying the salaries and pensions of civil servants and recurring costs due to misuse of the fringe benefits like transport, telephone and other logistic facilities Indeed, the widening gap between state and NGO resources makes state inefficiency a self perpetuating reality Other problems are that government may be unable or unwilling to 'take over responsibility for such

services when an NGO ceases to operate and that the undesirable consequences of externally funded NGO growth may prove more severe than predicted (Bhatt, 1995) Very careful management of NGO expansion is necessary to avoid a decline in quality Most contemporary NGO service provision is not sustainable in its present form i e without continuous subsidy (Edwards and Hulme 1996, Schmidt and Zeitinger, 1996) Most SNGOs are organised by one or more charismatic figures The growth and reputation of the NGOs in the South are largely dependent on that usually autocratic founder leader Differences in opinion sometimes lead leaders to leave that organisation and to build a new one The NGO call for a 'democratic society becomes a farce when its management is by and large autocratic As Wood (1994) points out for Bangladesh, donors are often very guilty of reinforcing the position of central leaders at the expense of other staff by insisting upon dealing with the executive director' only (Wood, 1994) Sustainability of NGOs is threatened by changes in donors preferences Sustainability is also threatened by 'charismatic leaders who dominate and allow NGO to collapse when they leave or die as there is no one trained to take over

3 3 3 Cost effectiveness of NGO Activity

There is evidence that some large NGOs are able to provide some services more cost-effectively than the state (for example the Orangi Pilot Project in Pakistan Hasan, 1993) NGOs are not, however, automatically more cost-effective than other sectors, as was shown by Tendler's research (1983 and 1989) and by Riddell and Robinson s (1992) study of 16 African and Asian NGOs There is no empirical study that demonstrates a general case that NGO provision is 'cheaper" than public provision (Independent 1998e) Evidence from two CARE projects in West Africa under contract from the World Bank provides mixed results (Robinson, 1997) In terms of their capacity to target relatively poor people there is certainly some evidence that NGOs commonly perform better than state or commercial institutions (Edwards and Hulme, 1996)

3 3 4 Problems of Legitimacy and Accountability

NGO substitution for the state in key areas of provisioning also raises questions of accountability between a state and its citizens The increasing funding of NGOs by official foreign donor agencies thrusts the questions of legitimacy into centre stage If NGOs are becoming more responsive to external concerns, and are growing larger on the basis of foreign funding, what is happening to the links - to their values and mission, and to their relationships with 'the poor supporters and others - through which they derive their right to intervene? This implies that GROs or NGOs which have shallow roots in the society and depend for their survival on outside funding have a much weaker claim on funds (Zaidi, 1999 Moore and White 1998, White, 1999, Riker, 1995c) But even if NGOs are not client controlled they can still gain legitimacy by being transparent, accountable and acting in a spirit of genuine partnership with others In this respect, the increasing dependence by NGOs on official aid' is significant, for at least three reasons

Firstly legitimacy may be eroded by increasing reliance on official funding *If you have your hand in another man s pocket you must move when he moves* (a traditional African proverb quoted from Van der Heijden, 1987 p 106) Is it possible to have an independent mission while relying on funds from foreign donors? *Secondly* does the funding of NGOs to deliver social welfare services change the nature of the relationship with donors or the state from one of partnership, to one of contracting? The switch from partner to contractor (like that from client to consumer when services are privatised) constitutes a fundamental change in the value base of the relationship The legitimacy of the NGO is no longer based upon values of voluntarism but on its contract to an outside agency *Thirdly*, there are a deeper set of concerns about the possible rewriting of the social contract between the state and citizens as a result of NGO substitution for the state in key aspects of the development process, particularly the provision of services (Drabek, 1987) Uphoff (1993) reminds us that there is nonetheless a need for a well-functioning state for market and GRO/NGO

institutions to achieve their potential The accountability of non elected NGOs when providing services to 'clients is very different to the formal relationships established between state and citizens giving rise to what Wood (1997) has called a franchise state in countries such as Bangladesh

Legally, most NGOs, as nonmembership organisations, are accountable to their trustees (a self-selecting group, usually of the great and the good) Generally, SNGOs are also accountable to their donors and have very little or no accountability to their clients (Najam, 1996) By contrast, GROs are accountable to their members Both usually have a legal obligation to account to the governments of the countries in which they operate, though in practice this often means little more than a brief annual report and audit

3 3 5 Problems in Relationships with the State

Traditionally, most SNGOs have been suspicious of the state, their relationships varying between benign neglect and outright hostility (Sen, 1999, Fisher, 1997, Krut 1997, Riker 1995a) The state often shares a similarly suspicious view of NGOs, national and international, and their relationship, at least in Africa, has been likened to cat and mouse (Edwards and Hulme, 1993a) Vivian and Maseko (1994) in Zimbabwe found that in spite of the anti-government rhetoric, NGO activities were helped rather than hindered (or "co opted ') by government co-operation When the NGO sector is dominated by foreign or international NGOs problems can arise between the state and the NGO if the state feels that it is being squeezed out of 'development decision making (Clark, 1997) Indeed, SNGOs and states have often had quite different 'development objectives they could not have agreed on the 'why' of collaboration let alone 'how' (Farrington and Bebbington, 1993b) Indeed NGO-state relations vary from country to country (Riker, 1995b)

Where foreign funded NGOs simply provide uncontroversial services, particularly which are co ordinated by or under the auspices of the state, tensions need not

arise But where the NGO has activities which are in any way controversial, where it challenges the state and its decisions where it mobilises people against the vested interests of local elites or where its participatory approaches lead to the empowerment of population groups which are traditionally exploited it is likely to find its motives impugned as being 'guided by a foreign hand (Clark 1997 p 50)

Some suspicion still remains about the prospects for GRO and NGO involvement in the formal process of democratisation Some African governments for instance, have become adept at containing such a possibility through regulation and fragmentation of the NGO 'movement' NGOs themselves have failed to develop effective strategies to promote democratisation In part, these disappointments (if that is what they are) reflect the paradox of organisations promoting democratisation which are themselves only weakly democratic They also reflect what is an unresolved dilemma for GROs and NGOs in most societies - how to engage in the political process in order to achieve fundamental changes in the distribution of power and resources without becoming embroiled in partisan politics (Edwards and Hulme, 1996) Riker (1995a) recommended building an environment more conducive to better GO-NGO relations (Riker, 1995a, compare Atack, 1999)

3 3 6 The Problem of Scaling up

As NGOs become more involved in large scale service provision, and rely more on funding from official donor agencies, what happens to their flexibility and ability to innovate? Organisational growth necessarily brings with it a higher level of bureaucracy It is certainly possible to manage such growth successfully, but the dangers of bureaucratisation are very real There is evidence from Asia, Africa and Latin America that time and space for reflection and innovation are reduced as NGOs become contractors to donors and/or states (Fyvie and Ager, 1999, Edwards and Hulme, 1996)

Scaling up also has the problem of replicating the same intervention in very different geographical and cultural conditions (Bhatt, 1995) The whole problem of scaling up was well presented by Farrington and Lewis (1993) To them, the inherent advantages of NGOs are gradually worn away by increased funding, professionalization, bureaucratisation and the shifting of objectives away from social mobilisation' towards service delivery and income generation The ability of NGOs to react quickly and adapt to local requirements is undermined as the scale of operations is increased More distance may be introduced between the NGO and the people with whom it works (Farrington and Lewis 1993b) The biggest losers of a failed expansion drive are the clients Directly they lose their tangible and intangible contributions (e g time, resources, faith, commitment, etc) Later they are likely to be more hesitant to engage in future initiatives (Avina, 1993)

3 3 7 Barriers in Making Structural Changes

A major problem of SNGOs is their failure to make the right linkages between their microlevel work with the wider systems and structures of society and the state For example, village co-operatives are undermined by deficiencies in national agricultural extension and marketing systems Donors are assumed to have a particular reluctance to support undertakings which address structural and institutional issues affecting 'development (Vivian and Maseko, 1994) Such NGO projects as effective remain "islands of success' in all-too-hostile ocean (Zaidi, 1999, Edwards and Hulme, 1993a) The piecemeal way of working by most of the SNGOs and lack of co-ordination at the national and local level make this task more difficult Some NGOs lose sight of their inherent limitations and rush for growth, influence and status forgetting that voluntarism and values are their most precious asset Despite the increasing scale of the NGO sector, and the growing reputation that NGOs have won for themselves and for their work over the years, their contribution to development on a global level remains limited As a result, the impact of NGOs on the lives of poor people is highly localised, and often transitory There are arguments that NGO service provision acts as

palliative a barrier to the more fundamental structural changes in the ownership of land and capital assets which are essential if significant economic and political changes are to occur (Edwards and Hulme, 1996, Bhatt, 1995) Here, those concerns come not from local radicals or leftists, but from internationally known supporters of NGOs potential role

3 3 8 Problem in Advocacy

GRO/NGO performance in the field of advocacy may be both positive and negative On the positive side democratisation should open up opportunities for NGOs and GROs in the South On the negative side, governments can dismiss NGOs as dancing to the tune of a foreign piper with no legitimate right of entry into domestic policy debates (Nyamugasira, 1998) NGOs have gained remarkably in prominence and influence on the international stage but there nonetheless remain significant limits on their capacity to compel policy change Over the course of four UN conferences on women in twenty years (1975 to 1995), the number of government delegates to the international conferences had merely tripled while the number of NGOs had increased more than sixfold (Krut, 1997) Krut (1997) reminds us that although the door to NGOs has been opened somewhat at the World Bank, it was done largely in order to use these groups for specific Bank project needs Advocacy groups still have limited access to decision making in the Bank The doors to the WTO and most TNCs (Transnational Corporations) are essentially closed, access is more firmly denied The result is that advocacy groups are excluded from crucial debates and decisions that structure globalisation and its effects (Krut, 1997)

Kibble (1997) after evaluating the NGO role in East Timor and Angola observes that their success in influencing their own governments has been greatest in highly salient low policy and open door areas, and as the experiences since Rio Conference have illustrated, there are more and more policy debates falling into these categories (Rooy 1997) A final note of caution should be sounded on the possibility that very large NGOs might crowd out their smaller sister agencies

coming to dominate both resources and ideas to such an extent that they act as a barrier to the very pluralism and diversity of opinions and approaches that are the hallmark of a healthy civil society (Edwards and Hulme, 1996)

3 3 9 Review of Opinions

Although there are many arguments against NGOs any development discourse has its own pros and cons The situation of the poor in the South could be worse without the activities of the NGOs like BRAC, PROSHIKA etc (compare Fisher 1997) Undoubtedly SNGOs have reached some poor people (maybe it is only 20 or 30% of the poor) who were not reached by the state Those radicals or leftists in the South who talk against NGOs should remember that they themselves have failed to mobilise the poor Instead of going to the grassroots, they have often worked like many other bourgeoisie political parties and fronts in the South (Economist 1998) In addition their link (sometime dependency) to the former socialist countries particularly the USSR had given the phrase to their critics that if there is rain in Moscow they open their umbrella in any part of the world (a popular saying in Bangladesh)

Even those writers who talk or write against NGOs (obviously they have their reasons) have to remember that with the failure of the state in reaching and serving the poor we often have no immediate alternative to NGOs (Wood 1994)

In most countries of the South, NGO workers are more accessible to the poor than the state Generally local government offices with their barriers of lower level staff and (in Bangladesh) curtains on the door, act as a formidable (real as well as symbolic) barriers to entry for poor people In contrast, NGO workers mix freely with poor people, visiting them in their villages and talking with them about their life and problems Another advantage of NGOs is argued to be their investment in committed staff Unlike state bureaucrats, who as generalists, are used for so many different functions across different public sector bureaucracies that they lose a sense of personal effectiveness and organisational mission, NGO staff are

assumed to participate more closely in organisational decision making and to be more committed to the needs of clients (Goetz 1996) From my experience in Bangladesh those people who say that the public sector has accountability and is in many cases more cost-effective than the NGOs should remember that recent changes in multi party democracy have made little change in the public sector in the South in terms of reducing corruption or the power of the bureaucrats, or increasing democratisation at the local level We need to emphasise reduced corruption in the public sector, greater transparency and accountability of the state to the people and an independent and expeditious judiciary which in sum is better governance Most foreign 'aid has aided the bureaucratic (civil and military) elites in the South - we cannot bear it any more

If NGOs could not bring any change in the life of the poor, local elites would not attack NGO workers and their schools in Bangladesh and India (Hashemi and Hassan, 1999, News from Bangladesh, 1998) Those who seek to bring change in society, the power structure does not accept it when their interest is hampered

Southern NGOs are starting to ask their donors to report to them on the action they are taking to educate Northern publics and to tackle the international causes of global poverty (Clark, 1995) As Observer/CAF (1997) points out, maybe many NNGOs in the next century have to slim down to survive, drop most of their emergency relief work and give more emphasis to campaigning and lobbying on issues like fair trade, globalisation and debt (Observer/CAF, 1997)

3 4 Human Resource Management

Two major objectives of this research are a) to explore the level of job satisfaction among the field workers of NGOs in Bangladesh b) to see what can be done to improve the deployment of field workers (section 5 1) The paucity of literature on the management of staff in NGOs in the South (and also largely in the North) led to the exploration of literature on management of staff in business The motivation and work environment in the nonprofits in the North have been

discussed in the last chapter (Mason 1996, Mirvis, 1992, Onyx and Maclean, 1996, section 2 3) Also some authors have pointed out that nonprofits are behaving more like business and workers have to become more professional (Palmer and Hoe, 1997, Osborne, 1996, Slavin, 1988, Cyert, 1988 section 2 3, chapter Eleven)

Managers in business also manage their staff, making an effort to improve motivation and performance Above all, as argued in the last chapter, NGOs in Bangladesh have become more business like These all justify the consultation of selected literature on human resource management in business HRM (Human Resource Management) is a Northern idea, quite new and almost not practised where the research is focused i e Bangladesh My own experience has been in civil service and university and also in NGOs and I have never come across it (in practice) This research does not aim to impose or suggest Northern HRM practices in Bangladesh rather to explore what Bangladeshi NGOs should do in managing their staff (although most NGO activities are dictated by their Northern donors, discussed above) The search for HRM literature was conducted after the field work when the contradiction between the HRM practices in NGOs in Bangladesh and literature in the North became so apparent

Unlike other business practices, HRM is not valued by our NGOs This is important since NGOs in Bangladesh are behaving more like business than nonprofits (chapter Two) A good example is the recruitment process of field workers which is based on personal links rather than formal criteria like merit (section 6 7) In western HRM, productivity is a function both of skill and motivation and many managers now take a sophisticated view of pay as a motivator (Pearson, 1991) In HRM, low motivation and high turnover are seen dangerous to any organisation This is a relatively recent view even in the North and is, in my experience, a very uncharacteristic view amongst NGOs in Bangladesh

Schuler and Huber (1993) report that in HRM promotions are often largely determined by performance ratings (which in Bangladesh we shall see, are very narrow) Training, salary increases layoffs and terminations may also be directly tied to performance appraisal An important aspect of HRM is the promotion of staff The best persons, these authors admit may not be promoted because subjective, personal criteria are used in selection rather than objective criteria Subjective criteria include how well they are liked by the manager, how they dress, and how popular they are These subjective criteria are more important in Bangladesh than in the North, and in Bangladesh personal links and patronage may be the most important of all Also important to this research is Schuler and Huber's (1993) report that many competent managers are refusing promotion if it means moving to another location Increasingly, members of dual-career families refuse promotions involving a geographical change because it may require a career sacrifice on the part of the other person (Schuler and Huber, 1993) (see section 8 2 3)

Concern with the level of job satisfaction of employees has been of interest in HRM for many years According to Sethi and Schuler (1989), the major motivation for this interest has been to discover the link between satisfaction and job performance and ultimately to be able to document the link between satisfaction and productivity Investigations to this end have provided varied and often conflicting results Work dissatisfaction has been directly related to high rates of turnover, accidents tardiness and absenteeism, but these results are not consistent, and other studies show no relationship to other measures of job performances, including productivity measures Inability to document the relationships between satisfaction and a variety of job related factors has not led to a diminution of interest in work satisfaction in HRM In fact, interest has increased in recent years (Sethi and Schuler, 1989) Such an interest would again be very unfamiliar in NGOs in Bangladesh

Lawrence et al (1998) describe management by objectives (MBOs) At the individual level this is an interactive process whereby a manager and an employee

a) jointly identify and agree upon the subordinate s work goals, b) define each of their responsibilities for achieving the agreed upon goals, and c) then use goal accomplishments as a guide for examining and evaluating the subordinate s performance At the organisational level, MBO is a process for managing and guiding the firm in a consistent and logical way At this level, MBO requires senior management to develop clear, long-range organisational objectives Mid-level management then uses these objectives to form appropriate shorter-range objectives In turn, these become the basis for the traditional management employee MBO discussion and individual goal setting Regardless of individual or organisational level, the defining characteristics of MBOs are creation of specific, measurable goals in important areas, and the use of these goals to monitor and guide process (Lawrence et al 1998) To many Bangladeshis, this is an alien discourse

HRM writers do not claim that MBO is an easy solution MBO, say Lawrence et al (1998) may create a conflict of interest for the employee Since financial and other rewards are typically tied to successful goal achievement, it is in the subordinate s interest to set easily achievable goals Yet goal setting research consistently demonstrates that performance is highest with challenging goals Thus, the goal-setting aspect of MBO may take the form of a struggle, with the employee trying to set easy targets (to insure achievement), while the supervisor strives to set more challenging goals (to increase performance and insure unit success) This possibility highlights the critical role mutual trust and supportiveness play in any effective MBO implementation (Lawrence et al, 1998) The dismal picture of field worker supervisor interaction encountered in this research will be shown in chapter Nine

Lawrence et al (1998) also writes of the concept of 'career' which will be important in chapter Six below In the HRM literature, career refers to the series of occupations and jobs which individuals hold over their work lives It is not uncommon for law and medicine to be labelled as careers, but plumbing and construction not to be so labelled (Lawrence et al, 1998, compare the careers of

field workers of NGOs in chapter Six) When one analyses a large number of occupations certain generic career stages seem to characterise them a) period of pre career choosing of a field and educational preparation for entry into that field b) formal training in the chosen field or occupation c) entry into the occupation or organisation d) a period of learning apprenticeship and socialisation e) a period of full use of one's talent leading to some form of granting of tenure through being given permanent membership, a professional license or some other from of certification f) period of productive employment g) a branching into administrative, managerial, and other forms of becoming a leader, and h) gradual disengagement, part-time work, and eventual retirement (Lawrence et al, 1998) Chapter Six will show how different careers are in the case of field workers of NGOs in Bangladesh

Career stages can be thought of as a series of movements along three different dimensions a) *moving up* in the hierarchical structure of the occupation or organisation, b) *moving laterally* across the various subfields of an occupation or functional groups of an organisation, and c) *moving in* toward the centres of influence and leadership in the occupation or organisation Depending on what the person is looking for in his or her internal career, movement along each of these dimensions will have different meanings (Lawrence et al, 1998) Again the situation is totally different for most field workers of NGOs in Bangladesh (see chapter Six and section 8 2 3)

Another important aspect of HRM is the empowerment of staff For instance to Schuler and Huber (1993), delegating responsibility offers several advantages in terms of performance planning, goal setting and record keeping *First* subordinates are no longer passive participants, reacting to supervisor directives *Second*, because it is now their responsibility to identify performance hurdles and bring them to the attention of their manager, defensiveness is reduced *Third*, the supervisor is free to manage and coach rather than police Finally, the subordinate feels ownership of the process (Schuler and Huber, 1993) The findings of this research will show how alien this concept of empowerment of staff is to nearly all

NGOs in Bangladesh despite frequent reference to the empowerment of clients (chapter Eleven)

Organisational or corporate cultures have been a fashionable topic in HRM since the early 1980s At that time, the management literature begun to popularise the claim that the 'excellence' of an organisation is contained in the common ways by which its members have learned to think, feel and act An organisation is a social system of a different nature to a nation (to choose one example), if only because the organisation's members usually had a certain influence in their decision to join it, are only involved in it during working hours, and may one day leave it again (Hofstede, 1991) Most HRM models emphasise the management of the organisation's culture as the central activity for senior management According to Schein (1984) organisational culture is the basic assumption that a given group has invented, discovered or developed in learning to cope with its problems of external adaptation and internal integration, and that have worked well enough to be considered valid, and therefore, to be taught to new members as the correct way to perceive, think and feel in relation to these problems (from Legge, 1995) To understand a culture, Schein (1984) argues, it is necessary to penetrate the level of the underlying taken-for granted assumptions that determine how group members perceive, think and feel (Legge 1995)

A central plank of the normative model of HRM is the development of employee commitment to the organisation The rationale behind this can be found in the assumption that committed employees will be more satisfied, more productive and more adaptable Compliance, in contrast, is seen as maintained by externally imposed bureaucratic control systems, as generating reactive rather than proactive behaviours, of working to contract, of even 'working to rule' As we shall see in chapter Ten, field worker commitment is not seen as a goal by the NGOs in Bangladesh Rather field workers are managed bureaucratically and driven by performance indicators set by their employers, the NGOs to meet the objectives of their donors

Hofstede (1991) reports on qualitative research on the organisational culture which incorporates a) organisational symbols b) organisational heroes c) organisational rituals and d) organisational values For example questions on organisational values covers the issues what staff very much like to see happening in their organisation (chapter Eleven) what is the biggest mistake one could make and which problems can keep the staff awake in night As we shall see it is microcredit that keeps field workers awake at night (except in MCC Bangladesh, section 10 2)

There have been very little writing on the human resource management of NGOs in the South These all have been (except Hofstede, 1991) Northern standard texts of business

3 5 The Field Workers of NGOs

Fowler's (1997) *Striking a Balance*, which concentrates on recommendations for NGOs Wood (1994) includes comments on NGOs in his discussion of rural 'development', (see section 4 1 1) and (1997) explores issues of franchise Some of these writings are very relevant to the job satisfaction of NGO field workers, and possible ways of improving it, all are at the centre of this thesis (section 5 1)

Fowler (1997) in his book on enhancing the effectiveness of NGOs in international development' pointed out four key factors to enable staff and volunteers work better in addition to the availability of other resources These are organisational culture, the qualities of leadership, sensitivity to gender, and suitable approaches to human resource management, particularly getting incentives right and 'forming and empowering staff

On the *cultural dimension of NGOs*, Fowler (1997) argues when the organisation does not measure up to people s expectations, it is more difficult for them to comply with what is required, and their effectiveness lessens He thinks appropriate leadership and management in NGOs calls, therefore for an

understanding of what sort of expectations and needs staff and volunteers bring with them On this issue, Fowler's ideas differ greatly from the NGO practices found in this research

Fowler (1997) suggests an NGO s culture should be consistent with its vision and mission Where these are out of step, motivation can be negatively affected In theory, people who join an NGO located within the third sector do so to satisfy a personal commitment and expect an organisational culture founded on trust one which listens to people, respects their opinions, values personal judgement and shares responsibility and authority (but see sections 6 5, 6 6, 6 7 below) For service delivery NGOs, writes Fowler, staff expectations would probably be slanted towards recognition, valuing and rewarding of their expertise and personal efforts would be consistent with market standards and rewards Where leaders and managers use norms of responsible behaviour towards the poor and tailor their remuneration and life styles accordingly, a different signal is sent and staff respond accordingly (but see sections 10 2 4 5 and 10 2 4 6) Finally, Fowler suggests that treatment of personnel should be similar to that of primary stakeholders, so that staff experience what the NGO preaches in terms of its desired relationship with those it serves (but see sections 8 2 5 11 5)

On *NGO leadership and management*, Fowler (1997) argues that the inner conviction and drive of NGO leaders is a product of their individual potential, socio-political exposure and personal circumstances Fowler thinks that NGOs in Bangladesh initially started with the goal of nation-building after the war of independence This has been the history, but we shall see that things have changed (see sections 4 1 and 9 1)

On *the role of gender in NGOs*, Fowler (1997) believes that the judgement on performance often differs, with women having to prove themselves by being twice as good as men Norms of behaviour, rules, physical structures, organisational divisions of power and tasks, and functional categories tend to reflect and favour men rather than women And, importantly, informal communication, decision-

making and negotiation take place in male preserves (as borne out by sections 4 2, 4 5 and 8 4 below)

On *human resource management* in NGOs, Fowler (1997) thinks that in the early years of NGO activity financial incentives are supposed to be offset by the moral reward of contributing to social change The extent to which this really reflected the situation throughout the world is open to question especially in the resource poor South where cultural norms express service to others in different ways Whatever the answer in general, things are different today in Bangladesh Becoming more business-like and market-oriented in the 1990s affects NGO incentives by making financial rewards more significant for retaining and motivating staff In addition, the predatory behaviour of official 'aid' agencies is also altering the incentive pattern of NGOs (see section 6 5 Tables, 9 1 and 9 2)

Coming to change agents, Fowler thinks that change agents coming from outside the community are probably more appropriate Though not without its dangers, he argues that community members who are potential change agents have more to contribute through their actions in community-based organisations than on the NGO payroll (compare Jackson 1997a, 1997b, sections, 9 5 1, 10 1, 11 1 below) If a change agent's stance towards poor people is inappropriate, their technical skill and knowledge will seldom in Fowler's view be sufficient compensation Key personality traits which make up the needed stance include patience, a habit of listening rather than talking, interpersonal sensitivity, team work, self-confidence without arrogance, empathy, commitment, respectfulness, diplomacy and perseverance Skills in communications are vital, as is an ability to analyse and diagnose events Gender, age and socio economic standing are additional criteria to be applied, all directed at gaining community trust and fulfilling two roles, initially as facilitator of group awareness and then as adviser or consultant on the changes people want for themselves These are good words no doubt, unfortunately most field workers in Bangladesh have become debt collectors as we shall see Fowler also points out that a feeling of voicelessness in NGOs will become apparent in a change agent's work with communities In the words of one

change agent 'If you are not being heard, why listen" In essence, it is this argument which has led to this research (Fowler, 1997) Finally, Fowler (1997) gives some suggestions for recruiting staff and applying HRD in NGOs But this research will show NGOs in Bangladesh rarely apply them (see section 10 1 1)

Fowler (1997) thinks Northern countries cluster in an area of relatively low power distance together with relatively high individualism In other words, people generally do not tolerate a big spread in power and tend to look to their own interests first and those of others, afterwards Conversely, countries of South East Asia and Central America cluster in an area of high power difference together with greater valuing of collectiveness Here, dominant leaders and wide gaps in power are more readily accepted by those at the bottom, but those in power are respected by the degree to which their power is used for the common good Fowler has not made any comment on South Asia, but for that see Table 11 1

Although there is plenty of literature on the activities of NGOs, there are very few studies on their field workers[2] This seems a neglected field of NGO research, in both North and South (see Table 3 1) From my own research experience, NGO field workers are very important in development in Bangladesh because the GO field workers are so often corrupt, rigid and lacking in motivation for working for the poor The whole structure of government and local government in Bangladesh works against the poor Field workers are potentially very powerful in the NGO structure and could turn round the whole NGO (even if it is as big as BRAC) but are marginalised (Suzuki, 1998) The situation is like blaming the waiter (the field worker) in the restaurant (in the field) for the poor quality of food when actually it is the cook (the NGO manager) who should be blamed In extensive on-line searches of the literature, I found only a handful of studies of field workers, nearly all of expatriates I found some manuals available for NGO workers written for Northern people working in the South (Pratt and Boyden, 1985, Eade and Williams, 1995)

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2 Searches were carried out in BIDS (Bath Information and Data Services) until September 1999 This proved the most useful database for this research CAB (Commonwealth Agricultural Bureau) DSA (Development Studies Abstracts) WAERSA (World Agricultural Economics and Rural Sociology Abstracts) were also used particularly at an earlier stage

There is more research with volunteers, particularly in the North than with field workers This was reviewed but finally omitted from the study as it did not clarify issues of relevance to field workers in Bangladesh The characteristics and problems of volunteers are simply too different from those of field workers

Holcombe (1995) studied the field level management of Grameen Bank (GB) She sought to know how GB manages a staff of more than 14,000 who make daily visits to groups of village borrowers She interviewed mainly managers, and only a few field workers In her view, the responsibility for GB's core activities was diffused and decentralised Creating an organisational culture and encouraging management styles that differ from the norms of surrounding society is difficult Holcomb concluded that GB had succeeded, but this is challenged by the findings of Rahman (1999) who found field workers maltreating their clients to attain the high credit repayments set by the managers (section 10 2) She thinks the motivation for GB's field staff is in getting recognition for hard work, being part of a respected organisation and taking pride in professional work that achieves something good for the country The findings of Woolcock (1998) again differ strongly as he found that field workers told him they would leave GB tomorrow if they found a better paying job (sections 6 5, 7 4)

Although there is little research or publication on the field workers of NGOs (both North and South), there is a little-known Code for them (People in Aid, 1997) People in Aid is a project run by a steering group of NNGOs It began in 1994 when four British organisations, with funding from the former ODA (now DfID), commissioned a survey into the working experience of expatriate field staff and managers working for British and Irish based agencies In 1996, a group of eleven organisations began work on a Code of Best Practice in the Management and Support of Aid Personnel (Table 3 2), with three salient features *Firstly*, it has a very comprehensive application, being intended for use by 'development' as well as relief agencies and to be applied to both expatriate and local staff *Secondly*, it includes indicators against which achievement in implementing the Code can be

measured by internal and external evaluators *Thirdly*, the Code is to undergo testing by a number of agencies over a period of up to three years and its effectiveness will be evaluated The evaluation is scheduled to be held in 2000 People in Aid hopes that the Code will focus fresh attention on human resource issues and that the question of people who work in aid programmes will occupy a position deservedly high on the agenda of future debates (People in Aid, 1997)

Table 3 1 Research on Field Workers of NGOs in the South

Writers	Study Area
Musaka, undated	Uganda
Zhouri, forthcoming	Brazil
Alam, 1998	Bangladesh
Christoplos 1998	Angola
Rao and Kelleher 1998, 1995	Bangladesh
Goetz and Gupta, 1997, 1996 1995, 1994	Bangladesh
Jackson, 1997	India
Odwyer and Woodhouse, 1996	South
Edwards, 1996	Bangladesh
Hashemi and Hossain, 1995	Bangladesh
Rahman and Islam, 1994	Bangladesh
Garain, 1993	India
Begum 1993	Bangladesh
Cape 1987	Papua New Guinea
Griffith, 1987	India
Pastner 1982	Pakistan

Note For details see bibliography

Table 3 2 People in Aid Statement of Principles

Principle 1	The people who work for us are integral to our effectiveness and success
Principle 2	Our human resource policies aim for best practice
Principle 3	Our human resource policies aim to be effective, efficient, fair and transparent
Principle 4	We consult our field staff when we develop human resource policy
Principle 5	Plans and budgets reflect our responsibilities towards our field staff
Principle 6	We provide appropriate training and support
Principle 7	We take all reasonable steps to ensure staff security and well-being

Source People in Aid, 1997

So far, 11 organisations (all NNGOs)[3] have piloted the Code No one has signed up to implement it or been asked to do so It has not reached that stage Sara Davidson of People in Aid thinks that some international NGOs in Africa and Asia (including Bangladesh, for example Oxfam UK) know about the Code and use it informally for their human resource policies (personal communication, April 2000) A survey by People in Aid on the pilot NGOs found that just over half measured field staff recruitment against targets that reflect concern for racial or gender equality Examples of improvements included the extension of Headquarter policies on grievance, health and safety, equal opportunities and sexual harassment to field staff, but not to 'partner' NGOs who have all the actual field workers Fewer than half in the survey described in detail how they measured up to Principles 4 to 7 on consultation projects, training, safety and security Few limited staff working hours in the field It was generally acknowledged that Principle 7 (on safety and security) had often been effectively the sole responsibility of field managers or partner agencies, rather than a corporate responsibility (People in Aid, 2000)

[3] Action Health British Red Cross Concern Health Unlimited International Health Exchange MAF (Europe) Oxfam UK and Ireland RedR London Riders for Health Save the Children Fund Tear Fund

After studying the expatriate relief and development workers an ODI report recommends the agencies should evolve mechanisms to promote professionalism and good management practice (Macnair, 1995) Some writers explore the interface between local people and expatriates Zhouri (forthcoming) has studied the British campaigners for the Brazilian rainforest and found that none have personal links to that region of the globe, while contact with local NGOs plays a crucial role in the supply of information to NGOs in the UK The campaigners cultural distance from particular social contexts proved to generate difficulties in terms of communication implementation of policies and development of joint projects Zhouri (forthcoming) concludes that a crucial future challenge for environmental groups will be to escape from the asepsis of the technical-scientific distance from local cultural contexts, which seemed to her to have driven them currently into the trap of the liberal market-oriented agenda Odwyer and Woodhouse (1996) argue the motivations of Irish development' workers working in the South, which prove to be predominantly altruistic though more caring than liberating

After studying the expatriate staff in an international NGO working in Uganda, Musaka (undated) identified six key problems These are a) the frequent changes of expatriate staff, b) the tendency for local staff knowledge to be undervalued, c) the emergence of structural barriers in staff relationships d) poor cultural sensitivity and awareness, e) contradictions and lack of clarity in overall staffing policy and f) tensions around differences in lifestyles and living standards She argues that, while the presence of expatriates may potentially bring distinctive benefits and advantages to development work, more careful attention needs to be given by NNGOs to the management of expatriate staff (Musaka, undated)

Cape's (1987) comments seem very useful Although he was an expatriate his situation was not in any important way different from that of many Southern nationals who work with rural people as outsiders' - separated from them by language or level of education, or simply by the relative wealth and security of a

salaried job Cape a British volunteer posted to Papua New Guinea to work as a sub district agricultural officer, spent two and-a-half years in a remote station in the highlands His writings vividly explore the role and experience of the expatriate developers In one of his articles he describes how he learnt from early mistakes and how his approach to agricultural extension changed over the years in response to a growing awareness of the nature of his relationship with villagers and of villagers' own perceptions of their problems and needs (Cape 1987) To offer technical solutions to problems which he himself perceived, seemed to a young extension worker on his first posting the way he should do his job - particularly when he showed his dedication and energy by travelling on foot and by being careful never to fail to keep an appointment (Cape, 1987)

As an outsider Cape (1987) made three suggestions for volunteers like him working on village developments',

a) They (the volunteers) have no skills to teach People have developed their way of doing things in response to the many conflicting pressures that dominate their lives If they (the volunteers) evolve a solution that responds to one pressure, it may conflict with other pressures about which an outsider is not aware Thus the volunteers can only learn in company with village people what is best for them Best here means what is best socially and psychologically, (i e in terms of what makes each individual happy) not just best physically

b) The volunteer cannot learn if he/she is not in the same situation as villagers It is especially important that, like villagers, the volunteer is dependent on subsistence production for his/her food supply,

c) He/she cannot learn in a short time, nor can he/she bring about any effective changes in a short time In two years he/she can do little except to get an idea of how to continue his/her work afterwards (Cape, 1987)

Griffith (1987) in his study on the field workers of an NGO in India (GVA) found field staff to work mainly on projects away from their home One NGO manager gave him three reasons *Firstly*, taking up a dominant role in their home village

would be unacceptable to the traditional holders of power, such as the large land owners whose position might be seen as threatened *Secondly*, even poor villagers do not trust their own people There is little reason for villagers in general to believe that these individuals who are waged and becoming wealthy (by village standards) will change their attitudes towards others *Finally*, on the whole the field staff are concerned with job security Since they have no wish to lose this they like to keep low profiles Hence their work is unprovocative and not as effective as it could otherwise be This, however, fits in neatly with the desire of GVA not to upset local leaders, so is not seen as a feature that should be changed (Griffith, 1987)

Griffith (1987) also found that decision-making is confined within GVA and generally not likely to be undertaken by field staff Field staff do not go to the city, their encounters with management being generally confined to field office meetings As their concern for job security often makes them extremely loyal, so field staff tend to agree at meetings with the suggestions of management when, in private they often express very different opinions (Griffith, 1987) Among other problems of the GVA field staff *firstly*, they had not been trained to identify the poorest *Secondly*, field staff have gained employment with GVA largely to benefit themselves and their households Their major concern is to see that their employer is satisfied with their work *Thirdly*, field staff realise that programmes often fail to benefit the poorest and so become dispirited *Finally*, field workers usually approach those communities which are most readily accessible, being generally either nearby or known personally to the field staff (Griffith, 1987)

Jackson (1997a), working with field workers of an ODA (now DfID) funded project (Rainfed Farming project) in Eastern India, found that they faced rejection from the villagers who said they did not want anyone to come to their villages They encountered considerable resistance and fear, and faced real problems over explaining their identity Some field workers could not speak to the tribal people because they could not understand their language She observes that even with well trained and committed staff a minimal interaction and trust is difficult and

slow to establish (Jackson, 1997a, compare Sen, 1999 on India) The growing conflation of the personal and professional life of the field workers with village residence over time proved an important feature of field worker experience and behaviour Living in the village removes the usual separation between personal and professional life to a large extent and has considerable implications For instance, the field worker learns about corruption, such as the withholding of women's wages by contractors, but is unable to do anything about it and on other occasions notes social problems beyond their control (Jackson, 1997a) Many contradictory status demands appeared in the field worker role Low status minimises the social distance from villagers and facilitates participation, but high status is needed in order to have effective relations outside the village Formally they are equal to the technical staff but informally inferior In addition the pressures within the social dynamics of the village towards patronage, but against it in project objectives, are real problems in the lived experience of field workers but largely unrecognised in project planning and management (Jackson, 1997a Jackson, 1997b) She concludes that projects cannot succeed without mutually constructed co-operation between field workers and the local people (Jackson, 1997b)

Garain (1993), examining the training of the grassroot workers of the Centre for Experimental Learning in Maharashtra (India), found that some come from the ultimate beneficiary groups (i e , poor, tribal or landless families), others also from the less privileged stratum of society The trainees, mainly young men and very few women, are very familiar with the reality of deprivation and at least partly motivated by the need for training as a means to gainful employment Trainees had recognised a great difference in their knowledge and confidence before and after the training period (Garain 1993)

Suzuki (1998) highlights the tension between the headquarters and field offices of NGOs He also deals with issues like training, interactions between field staff and with their superiors, hierarchy in the NGOs etc , and made some suggestions which I find useful for the policy makers of NGOs

3 5 1 The Nature and Importance of Field Work in NGO Activity

Field work is the level at which the actual implementation of initiatives takes place 'Development' is, ideally, in my view, a bottom up process which involves building representative and inclusive community-based organisations which can take control of their own 'development Skilled field workers are the only workers who can develop the depth of understanding and empathy necessary to do this Sound field work can promote communities which are strengthened by a variety of self-sustaining and vibrant organisations At best, poor or inappropriately targeted field work results in 'development projects' which remain bound to their external initiators

NGO field work should be primarily about mediating or facilitating learning in individuals and groups and about creating an environment in which people can take risks, grow and develop They should present ideas but not issue orders encourage local initiatives but not organise people around preconceived ideas This may be achieved through helping groups and organisations to engage in a range of activities which may include managing and running pre-school schemes, planting and reaping crops, negotiating a return to the land, or simply offering advice Products from a production process can come quickly, but developing individuals and organisations takes time NGOs with field-work components should gear themselves up to give their field staff genuine support, provide career opportunities, and commit themselves to a style of management which facilitates field work (Heyns, 1996, Jackson, 1997a, Connell, 1997) A South African NGO worker training manual (Olive) has characterised 'development' fieldwork as a highly skilled activity It is a discipline with a specific body of knowledge The field worker requires an attitude of extreme patience, flexibility and yet consistency Furthermore, the field worker also has to be conscious of the power he or she brings to the task in order to mediate in conflictual situations where there is both power and powerlessness (Olive, 1996)

Rao and Kelleher (1995) identified the NGO field workers in Bangladesh as change agents' To them the change agent is not expected to enter as an expert and prescribe the nature of the change The primary role is one of a facilitator or catalyst, although from time to time she/he must be prepared to give advice, particularly in the process, timing and staging of the change (Rao and Kelleher 1995)

Ironically, while fieldwork is generally the 'core process' of an NGO, it is often the least understood process within NGOs (Olive 1996) The relative neglect of field workers by the NGO leaders (and even researchers) and of the ways they use their discretion in implementing policy may reflect a tendency of leaders and researchers to assume that implementation is a mechanical process of carrying out orders, and that changing outcomes is a matter of changing structural features of administration There is a considerable literature on the administration of rural development, but much of it focuses on structural features of organisations and their environments, rather than on processes of active structuration , which is the continuous process of recreating or transforming structure through individual actions (Giddens 1984) As critics have pointed out, the concern of the organisation-centred literature to demonstrate the monolithic effect of bureaucratic structures in controlling workers is such that workers are often depicted as more impotent and powerless than they actually are Structures become overarching, operating independently of people s actions, and individuals become a means for the functioning of the system (Goetz, 1996)

Approaches to organisational change have stressed the importance of fostering commitment and engagement on the part of those who people structures From this perspective an improvement in the discretion of field worker to respond to the needs of subaltern groups such as women or the poor, should be possible through structural reforms These should expand the decision making power of field workers and reverse information flows from top-down to bottom-up, to enhance the participation of local groups in decision-making For this reason, much has been made of the experiences of those NGOs with a decentralised

command and communication structures and investment in participatory decision making processes these are promoted as models for the public administration (Goetz 1996)

There is a continuous interplay between elements of control and standardisation from management on the one hand and field worker discretion and deviation from the rules in the field on the other Policy elites provide directives rules, levels of benefits, categories of eligibility, each of which defines the deserving objects of policy and their supposed needs The structure of field administration, as well as occupational and community norms, also shapes the practices of field workers, and leads to some standardisation of their work On the other hand, the sheer distance of field offices from the centre, the isolation of field work and the low levels of direct supervision give workers considerable freedom in acting on their own interpretations and preferences (Goetz, 1996)

3 5 2 Qualities of a Good Field Worker

Good field workers should, in this view recognise that there is no short cut to development' it is an inherently slow process which requires a long-term relationship with a community Nobody can undertake 'development' on behalf of anyone else, people must develop themselves 'Development field work creates conditions which help people to undertake their own development Field workers have to spend much time alone on their own taking risks and initiatives, and shouldering the resulting responsibility By definition, most of the work is done in the field, not the office They may have to travel long distances to get to their real places of work They often have to work at night or at the weekends, because that is the only time available for the people with whom they work This has a severe impact on routines and on personal and family life

Development work is conducted within a particular political and social context Field workers are challenged to mediate their work through local power brokers, yet to ensure that it is acceptable and accessible to the community as a whole

They have to balance what they believe is right with the realities on the ground Making compromises while sticking to principles requires delicate bargaining Field workers are often pressured to establish their credibility by aligning themselves with particular groups Once simmering tensions have been stirred up, field workers may find themselves the focus of anger, which may be so severe in volatile situations that their very lives are in danger (Hashemi, 1995)

Field work requires a high degree of skill Given the long term nature of community development', field workers need an attitude of extreme patience and a willingness to 'go the distance' From her experience in Pakistan, Pastner argued the woman field-worker to be sensitive to such local conditions as purdah, as well as an awareness of how the particulars of her ascriptive status (married or unmarried premenopausal, postmenopausal, childless or not) will intermesh with the local practice of purdah and help shape the perceptions of her status on the part of the practitioners of purdah, both male and female (Pastner, 1982) The contradictory qualities of flexibility and consistency are both necessary at times it is necessary to be firm or even confrontational, and at other times supportive and yielding Field workers cannot rely on the syllabus learned on training courses They have to be able to respond to whatever a situation throws up, to think on their feet Tools and training are important and may go some way to providing ways of dealing with the unexpected, but ultimately field workers have to rely on themselves as the instrument of their practice They must try to be open and undefensive when they are criticised Facilitating development in individuals, groups, organisations, and communities requires a sincere and serious commitment to one s own development Developing the necessary confidence maturity, creativity, flexibility, coherence resourcefulness, and integrity is a life long process (Heyns, 1996)

3 5 3 Denial of Respect and Refusal of Resources

Collectively, the field staff of NGOs have a wealth of information Unfortunately valuable field experience, research and knowledge is frequently unrecorded, or

remains confidential to the agency Clark, writing about voluntary organisations world-wide, notes that field knowledge is based on eyewitness assessments and is difficult to 'quantify and tabulate' It is not stored in papers with charts and tables as favoured by stereotypical H Q bureaucrats but in the programme staff's own memory The trouble is that this memory leaves when the person does (Clark, 1991) In a discussion on the denial of respect and lack of response to the field workers of NGOs, Heyns (1996) has outlined several reasons which are highly applicable in Bangladesh and I will therefore detail here To him, NGO field workers are very often denied respect and deprived of resources, for a number of reasons

a) *Lack of focus* Many NGOs suffer from the lack of a clear objective This results in the frustration among both field workers and clients

b) *Competing organisational priorities* Some organisations have several objectives Many field workers cannot cope with the frequent shift in priorities because it is difficult to use the experience of one method in a new activity Edwards (1999, 1996) found some field workers of SCF-UK had experienced four or five changes of role over the last twenty years from relief to feeding-centre workers to health and education workers, to community development workers and on to credit and savings promoters

c) *Inappropriate staff selection* Many young people do not have the life experience or patience essential to community development but are still appointed

d) *Low wages high staff turnover* Continuity is an essential part of 'developmental' field work The tendency to recruit people with little capacity and skill encourages a practice of low salaries for field workers which both does little to enhance the field work of the organisation, and leads to high staff turnover Adair (1992) reported that organisations that are most at risk of losing staff in Bangladesh are small NGOs who pay low salaries They are likely to lose their staff to larger local NGOs Larger local NGOs and international NGOs tend to lose staff to and between each other This transfer of resources' seems to involve men and women equally (Adair, 1992, compare Suzuki 1998)

e) *Inadequate training* Field work is a profession but the skills do not come naturally Field workers rarely receive proper orientation, induction or training, on the grounds that they are needed in the community as soon as possible Ideally they should be able to understand and work with group and organisational dynamics, have a clear understanding of development in the individual, group, and organisational contexts and know how to facilitate it

f) *Good field workers become managers* Good field workers are often taken out of the field to become managers, leaving the weakest behind

g) *Lack of internal capacity building* Many organisations engaged in capacity-building in communities neglect the development of their own staff and organisational capacity If they want to see democratic community-based organisations, they need to be sure that their own management and field work practices reflect this kind of approach This would require making time to reflect on practice and developing that practice in a systematic way

Similarly, Edwards (1996) found in the time allocation charts for field workers in an Income Generating Programme of SCF UK that most of the day is taken up by regulated tasks connected to service-provision or to 'doing', leaving little time available for the basics of awareness raising legal education, unstructured and unhurried group discussion, and so on

As Goetz (1996) noted, field workers have no control over the social and economic environments of clients, and being at the bottom of in their bureaucratic hierarchies, they have the least control over the programme inputs decided by superiors Where they do exercise control is over the amount of information about the programme which they share with clients In order to enhance the authoritativeness of their positions vis a vis clients they have an interest in limiting clients' demands to what they feel is the least trouble to deliver (Goetz, 1996)

3 5 4 Decentralised Management and the NGO Worker

One of the most obvious areas of contradiction concerns the work of large-scale NGOs operating in a variety of regional contexts, with different ecologies, resource endowments, educational levels, social structures, cultural practices and political options The structures of authority in an organisation will affect the opportunities of staff to participate in decision making (Suzuki 1998) For example a strictly centralised and steeply hierarchical organisation is commonly less open to the views and perceptions of lower level staff than an organisation in which decision-making is decentralised to the lower level Such structures will also affect the capacity of individual staff members to resolve professional and personal problems This is of particular importance for women staff if they need to resolve gender-related problems at the local level without alienating their immediate colleagues Management patterns affect the perceptions of local staff about the amount of influence they have in the organisation (Suzuki, 1998, Edwards 1997 Goetz and Gupta, 1995)

3 5 5 Problem of Intervention by Consultants

At their best consultants are able to bring specialised skills into diverse situations for a limited time In addition they may be able to do this at very short notice and commonly work within clearly-defined contractual obligations At their worst consultants engage in 'quick-and-dirty interventions that are not developmental In such cases they do not put the client organisation in a better position to solve its own problems Such interventions may encourage dependence or even destroy more than they build Even in an ideal situation, any short-term contractual relationship has inherent limitations For instance no responsibility can be taken for anything which falls outside the scope of the contract Field workers are able to work with the complex dynamics of communities far better than any consultant Unlike consultants, who can walk away to another contract, field workers have to live with the consequences of their actions (Heyns, 1996)

3 5 6 Problems in Promoting Business

Most NGO workers think their work is to do with the welfare of the poor and the disadvantaged, they do not think of building entrepreneurship among clients or of motivating them to start businesses NGO leaders (and also the donors in many cases) are responsible for this tradition It is important to realise that 'development does not end in organising groups providing conscientisation, credit or skill training The clients have to go to the same market as before in which they and their NGO have very little or no control In order to send their children to school poor parents should not only be conscious of the importance of education but should also be able to afford it World wide, many NGOs and even their workers do not think it important to provide market information to their small producers and in very few cases do they provide marketing facilities to their clients (interview with Jan Simmonds and Nick Kightley of Traidcraft on 3rd November, 1996)

The above discussion highlights the importance of research on the field workers The recent disenchantment among the researchers on NGOs compounds this necessity Since the field workers are the implementers, they can tell very well what went wrong and why They can also make suggestions for improvements The next chapter will narrow down the focus to the NGOs and their field workers of in Bangladesh to set the scene for elaborating the findings of this research

Chapter IV

NGOs in Bangladesh and their Field Workers

This chapter deals with two issues NGOs in Bangladesh and their field workers To know about their field workers it is important to know about their organisations The discussion below will show the growth of NGOs in post independence Bangladesh to be largely donor-driven It will also show that the paucity of research on the field workers is mainly due to the neglect of the donors policy makers and NGO managers towards them

4 1 NGOs in Bangladesh

There are probably more and bigger NGOs in Bangladesh than in any other country of the same size in the world ADAB (The Association of Development Agencies in Bangladesh) had a total membership of 886 NGOs/PVDOs in December 1997 of which 231 were central and 655 chapter (local) members (ADAB, 1998) But the ADAB Directory lists 1007 NGOs including 376 non member NGOs The NGO Affairs Bureau of the Government of Bangladesh (GOB) which approves all foreign grants to NGOs working in Bangladesh released grants worth about 250 million US $ in FY 1996-97 to 1,132 NGOs of which 997 are local and 135 are foreign (NGO Affairs Bureau, 1998) NGOs have mainly functioned in order to service the needs of the landless, usually with foreign donor funding as a counter-point to the state s efforts (Lewis 1993)

The target group approach has allowed NGOs in Bangladesh to work successfully with the rural poor and provide inputs to a constituency generally bypassed by the state This approach emphasised the centrality of landlessness to a development strategy, and placed the needs of landless women increasingly to the forefront of its programmes A second innovation by the NGOs in Bangladesh was the prioritisation of non land based sources of income generation for this target group, an area which had been substantially neglected by the state In particular,

these income generation activities are important to the survival strategies of poor women This innovation led to a concentration of efforts into small-scale home based income-generating activities such as cattle and poultry rearing food processing, social forestry apiculture and rural handicrafts, combined with the provision of formal credit, to which the landless had previously been denied access except from local moneylenders at high cost

NGO initiatives in establishing income-generating activities proved to be an effective alternative to top down state programmes of rural works, but the extremely low rates of return on such activities have caused many to question their long-term sustainability (Aminuzzaman, 1998) In fact, some NGOs in Bangladesh reject the idea of providing credit for income-generation activities in favour of organising the landless to strengthen control over assets such as land forests and water-bodies and strengthening their claims on government services Many of the larger national NGOs continue to combine both the approaches, arguing that there are important social benefits to income-generating activities over and above its direct value, particularly in the case of rural women (Lewis, 1993) But NGO relations with their clientele appear to have become increasingly credit oriented, and there are now more restrictive rules (such as savings) all of which mitigate against the feasibility of participatory procedures The likelihood, therefore, of NGOs facilitating empowerment of poor people seems to have diminished during their expansion (Ebdon, 1995, Montgomery et al, 1996)

Even the largest NGOs in Bangladesh taken together cover only a fraction of the population some have estimated that they reach only 10 20 per cent of landless households (Hashemi, 1995) NGOs like BRAC prefer slightly better-off clients amongst the poorest 50 percent who are the target populations, as the less poor are more likely to repay their loans on time than the less-well endowed and assetless Yet nearly 10 percent of BRAC members are widowed or divorced women, another highly vulnerable social category (Montgomery et al, 1996) NGO impact on poverty reduction has also been nominal Montgomery *et al* (1996) found little evidence that BRAC's clientele are altering their structural position within the

rural economy (Montgomery *et al* 1996) Only limited efforts have been made to make NGO operations truly participatory Clients are seldom allowed to make decisions on programmes or budgets, or even to participate in monitoring and evaluation Their participation is limited to relatively inconsequential areas of decision making (Fisher, 1997) The solidarity and strength of groups of poor people is overshadowed by, and dependent on, the presence of the NGO Clients who want access to state relief or who demand higher wages may do so less because of their own strength than because of the power of the NGO, which in some areas is more influential than the village landlord, the local contractor or the state functionary (Hashemi, 1995)

Rather than promoting self-reliance, the NGO presence reinforces the patron-client relationships, NGOs either replace old patrons or collude with them (Hoque and Siddiquee 1998, Fisher, 1997, Ebdon, 1995) Too much dependence, especially by the bulk majority of the rural poor, has led to a condition of 'NGO take over in the rural areas Indigenous social institutions have become weaker and are gradually disappearing In the NGO-infested areas, rural people, especially the poorer sections now look for the intervention of the NGOs over any socio economic issues The UPs (Union Parishads)[1] as local participatory bodies thus become merely a symbolic institution with no physical programme for socio-economic uplift of the rural poor NGOs, through their effective delivery system management and responsive programme packages, have practically pushed the UPs to the sideline and made the rural poor more dependent upon their intervention (Aminuzzaman, 1998)

If the general NGO priority is to provide resources and opportunities to those without them one would assume that it would be considered a waste of time and money to begin work where these are already available However, this has not been the case in Bangladesh Ebdon (1995) found NGOs competing for the same clients to provide credit in some villages for rapid expansion of their programmes

[1] Union Parishads or Union Councils are the lowest local level body in rural Bangladesh composed of elected members In other words the Union is the smallest administrative unit in Bangladesh Bangladesh has 4 451 unions with an average population of 25 000 (BBS 1998)

Such competitive behaviour contradicts the NGO philosophy of co operation and coordination with the common interests of empowering the poor Instead, it creates and perpetuates factions and conflicts at all levels (Ebdon, 1995)

Most Bangladeshi NGOs are totally dependent on foreign funds The volume of foreign funds to NGOs in Bangladesh has been increasing over the years and currently stands at just below 18 percent of all foreign 'aid' to the country in FY 1995-96 Donors increased their funding from 464 NGO projects in 1990 91 to 746 in 1996-97, a 1 6 times increase in six years The total amount disbursed showed a 143 percent increase over the period (NGO Affairs Bureau, 1998) However, the disbursement of funds to NGOs is highly skewed The top 15 NGOs accounted for 84 percent of all allocation to NGOs in 1991-92, and 70 percent in 1992-93 (Hashemi, 1995) NGO dependence on donor grants have kept the whole operation highly subsidised For example, annual operational costs of BRAC s branch level units are still more than three times their locally generated income (Montgomery *et al*, 1996)

High levels of donor funding have had two major consequences *First* NGOs have become donor-dependent, not merely in terms of the funding that is essential to their existence, but also in terms of seeking donor assistance to legitimise their activities One large NGO had to stop its operation due to non-availability of funds (The Daily Star, 1999a) *Second*, upward accountability to donors has skewed NGO activities towards donor-driven agendas for development rather than to indigenous priorities In keeping with the system of patron-client relationships NGOs are considered as new patrons bringing with them access to external resources (White, 1999)

Most NGOs in Bangladesh maintain a high level of secrecy of their documents, staff salary and budgets This makes the concepts of participatory grassroot development' advocated by the NGOs somewhat illusory NGO staff are not allowed to form trade unions like others Recently there have been allegations of misuse of funds, gender discrimination and nepotism against a large NGO called

GSS A state and a donor investigation found that the rural level female workers of GSS were compelled to go on maternity leave without pay, while GSS bought land worth millions of Taka to build its headquarters in Dhaka (Kabir 1999) In the long process of NGO development in Bangladesh, many NGOs have certainly empowered themselves with structures and buildings while empowerment of the poor beyond better services has been rather limited I find another interesting aspect of NGO activity in Bangladesh is that they do not call for movements to root out corruption despite their original commitment to political issues such as land reform How can social justice be achieved without reducing the present level of corruption in Bangladesh? It seems a hallmark of NGO dependency on donors that they are reluctant to promote social change

Not only the NGOs, but the economy of Bangladesh is highly dependent on foreign 'aid' This dependency is not only economic, but, something more The World Bank argues the quality of social services and of development efforts in rural areas could be enhanced through increased co operation between government and NGOs NGOs are better equipped than government to deliver certain types of services - for example supporting micro-enterprise in rural areas - where their small size and flexible organisation provide them an advantage In other cases competition between public entities and NGOs may be conducive to greater efficiency Sometimes co-operation between GO and NGOs leads to optimal results This has been particularly true in the area of non-formal delivery of primary education and mobilising society for the reduction of illiteracy (World Bank, 1996b) The influence of the World Bank forced the government to cooperate in the 'Integrated Nutrition Project' During the planning stages BRAC and Helen Keller International (an NGO) worked very closely with local GO officials as full and equal partners The most important aspect of NGO participation will be in the implementation of the project (World Bank, 1996c) But Lewis (1997) points out that NGO-state partnerships are dependent in character on and driven primarily by resource priorities

The World Bank seems very satisfied at the performance of NGOs in providing microcredit by the NGOs in Bangladesh It thinks of NGO-based institutions as effective and efficient delivery vehicles for (a) overcoming the failure of the formal financial sector to provide financial services to the poor, and (b) reducing poverty and correcting gender inequality Therefore according to The Bank, scaling up of NGO-based microcredit programmes is fully warranted within the context of a comprehensive poverty alleviation strategy comprising other complementary investments (World Bank, 1996d) The Bank, however, points out that the development of NGO programmes should proceed in a manner and pace that existing institutional and human capital capacity can sustain It recommends that undue pressure to speed up the pace of expansion of successful programmes in Bangladesh should be resisted With these caveats, the Bank suggests important steps in integrating NGOs with commercial financial markets to develop an appropriate supervision and regulatory framework for the financial operations of NGO sector, encourage large NGOs to establish themselves as banks encourage wholesaling credit to established NGOs and use smaller NGOs as brokers, utilise NGOs to mobilise self-help savings groups etc (World Bank, 1996e) The NGOs problem in providing in microcredit has already been mentioned The World Bank should arguably take note of the poor accessibility of microcredit to the vulnerable and realise that giving priority to credit makes other aspects of 'development almost ineffectual (for a discussion on microcredit see section 10 2)

Government-NGO relations in Bangladesh have moved through stages of indifference and ambivalence (White, 1999) In order to remain neutral in the eyes of the powerful, large and influential NGOs like BRAC have shown the tendency to retain good relations with local notables and the state (Montgomery *et al*, 1996, White, 1999) But Aminuzzaman (1998) found that there was practically no relationship between the UPs (local councils) and the NGOs NGOs tend to mistrust' the UPs and maintain a distance from the UPs, on the other hand, also have a kind of suspicion about the role and motive of NGOs (Aminuzzaman, 1998)

Many NGOs in Bangladesh took part in or supported some of the popular movements against the autocratic Ershad regime (1990) and demands for free and fair elections (1996) All of these movements were fostered by major political parties which obviously antagonised the government in power (White, 1999) This has resulted in the politicisation of NGOs too (Hoque and Siddiquee, 1998, Hashemi and Hassan, 1999, Independent 1999a) NGOs in Bangladesh cannot remain fully accountable to government while simultaneously launching a challenge to government power In reality the only way to counter the influence of government and donors is through increased reliance on the clients - the rural poor Only through the development of a system of accountability to the poor could NGOs truly transform themselves into organisations of the poor Only by becoming organisations of the poor could NGOs truly prepare for a sustained struggle for empowerment

4 1 1 Organisational Culture in NGOs in Bangladesh

The frequent dependency of an NGO on a charismatic figure has already been mentioned (section 3 3 2) In Bangladesh, the problem is particularly severe NGO staff are recruited using a leader s personal networks, sometimes including immediate and extended family, but certainly including friends, as favours To Wood (1994) this is not just nepotism, since the principle of loyalty among new staff has to be ensured, especially if the NGO operates in a hostile institutional environment Promotions and advancement within the organisation will follow the same pattern, other things being equal Also, many trivial decisions will be pushed up to the top for resolution, through fear of giving offence (Wood 1994) After several studies on the government's rural development projects, Wood (1994) identified several problems of GO field workers in Bangladesh Most of the Wood's recommendations are applicable to the NGOs since the society is the same and the clients are very similar

The *first* issue is the hierarchical structure of most administrations, especially in Bangladesh As part of the colonial inheritance, the structure of the administration

seems to be built upon a principle of mistrust in the competence and honesty of one s juniors, especially when decisions have budgetary or financial management implications As a result elaborate rules have developed over time, setting very severe limits to the discretion which junior officials can exercise This structure is anathema to the requirements of administration in rural development administration especially in a complex and dynamic agrarian structure where local variation makes nonsense of attempts to standardise too closely rules of implementation

Secondly there is a strong need for local socio economic analysis There is undoubtedly much tacit knowledge among the field workers, some of which is lost when personnel are transferred, or leave altogether

Thirdly, most rural 'development' projects have an ideology of empowering the poor through their mobilisation into groups (otherwise why do it at all?), but where is the ideology of empowering the field worker? (compare Fowler, 1997)

Fourthly, the issue of investing in and then trusting in good field workers should be connected to motivation Dynamic, innovative, and risk-taking (but not adventurist) performance cannot be sustained indefinitely without some prospect of recognition We should not expect field workers to be saints especially when those above them have rarely worked under similar conditions of deprivation Those not engaged in fieldwork have no right to romanticise about it Senior cadres of the staff should have progressive field experience (which they rarely do) This will enrich future rural development administration both with their experience, and with a revised relationship between themselves and those in the field at that time To Wood (1994) this is also a way to recruit well qualified and enthusiastic staff, and to keep them

Fifth, senior staff in rural 'development' administration should be seen much more as facilitators and monitors than as commanders

Sixth, working with the rural poor anywhere, and especially in Bangladesh, requires a balance between mobilisation and delivery objectives Delivery then is an essential part of the equation and improved access by the poor is made a more realistic goal by organisational innovations in their mobilisation

Finally, while working with the rural poor the issue of staff intensity should be noted Wood found in a subdistrict that PROSHIKA (an NGO) have 5 staff working with 350 groups - a ratio of 1 70 groups, instead of GO s 1 10 Field staff intensity should increasingly be altered, withdrawing from older groups and concentrating on newer ones (Wood, 1994)

4 1 2 Motivation for Field Work

Goetz (1995) found that BRAC (an NGO) is much better resourced than the equivalent government organisation, a fact signalled in many ways Field staff salaries were 50% higher than government field salaries, its well-appointed rural area offices contrasted with the more shabby quarters for the government staff, and it had extensive training programmes for staff while its Programme Organisers are assigned motorbikes in contrast to government organisers who must make do with bicycles rickshaws or travel on foot (Goetz 1995) What Goetz perhaps missed is that graduates in Bangladesh prefer government jobs to NGO ones because they have job security, pension and higher status (compare White, 1999, see section 6 5) In a comparative study of 'Benefit Packages Received by Functionaries of Government Organisation and NGOs', it was found that, in Bangladesh, in terms of pay scales, accommodation, transport, pensions and even foreign trips, high-level government functionaries were better off than top level NGO staff (Siddiqui, 1987) About half of all new-recruits in BRAC leave during the one year probation period to take up easier jobs elsewhere (Abed and Chowdhury, 1997, compare Suzuki, 1998) Montgomery (1996) found high staff turnover in BRAC and observed that it could be due to attractiveness of alternative employment, and regulations such as the inability of field staff to bring

their families to live in or near their postings (Montgomery, 1996) Goetz found three main reasons among women in rural Bangladesh for seeking employment as field workers They are - need for money, willingness to put her own education to use or the wish to be independent In many ways the desire to be independent is strongly linked to the desire to have an income (Goetz, 1995) These are very similar to the findings of Kirlels (1990) and Suzuki (1998)

4 1 3 Attitudes of the Workers - the Gender

In RDP s (Rural Development Programme) early days, field staff used to be addressed as 'brother' or (in rare cases where there are female field staff) 'sister Nowadays, field staff are more likely to be called 'sir This shift in staff-member relations is partly explained by a) the role which field staff play in managing VO (Village Organisations) and the absence of any member control over resources or decision making roles, b) the effect of RDP s rapid expansion in recent years (a third contributing factor may be BRAC s shift towards women-only recruitment and the fact that most field staff are men, the real power of (men) field staff over (women) members may therefore be reinforced by cultural norms of higher status) (Montgomery, 1996)

Ideally, it would be very important for NGOs to have no gender discrimination among their field workers or the senior staff, but unfortunately this is not always the case To solve the problem, BRAC has a Gender Quality Action Learning Programme (Rao and Kelleher, 1998) Goetz found among male field workers the attitude that it is in women's nature' to keep quiet This is an example of taking a socio-cultural construction as a given, as a fact, and, this kind of attitude can help reproduce and perpetuate this socio-cultural construction Where women are expected to keep quiet, and are seen as less competent for "representative work making quick decisions, any kind of problem ' (Goetz, 1995, p 68), they may not be given opportunities to prove themselves They will be aware of the opinions men have about their competence, and may internalise feelings of inferiority They may withhold their views and solutions because they know these will be accorded

less value than what men say As a result, they will be accused of lacking initiative, and competence, and of naturally wishing to keep quiet (Goetz, 1995) Interestingly, Daniels (1988) made the same observation on the women workers in the nonprofits in the US

4 1 4 Perspectives on the Implementation Problem and its Gender Variation

Goetz argues that in Bangladesh usually women staff differ from men in their perspectives on gender and development' issues in their attitudes to clients, in their perspectives on their own roles and in their attitudes to problems of implementation They appear to understand the relevance of gender relations to their work better than men They have a positive perspective on the quality of their relationships with clients and saw it as more effective than the way their male colleagues interacted with clients At the same time, they were more self-critical than men and were willing to take responsibilities for problems in the effectiveness of their work, unlike the men who often blamed clients They were sensitive to gender-related constraints on the capacity of women clients to respond to programme initiatives unlike men who tend to focus on rural women s inadequacies rather than the role of male guardians in limiting women s freedoms They are slightly more concerned than men with the problem of women s occasional loss of direct control over their loans And they are more able than men to identify personally with the gender related problems faced by their clients (Goetz, 1995)

4 1 5 Problems of Field Workers of NGOs in Bangladesh

Field workers appear in the literature as underpaid under valued, overworked, and under-appreciated It is difficult to recruit good people in any low status, low-pay occupation - and very difficult to keep them, once recruited (Suzuki, 1998 Heyns 1996) For example, until recently, BRAC s lowest level of village worker, the Programme Assistant, was not part of its regular staff structure Goetz termed the field level workers as kuccha (raw) bureaucrats which indicates the contingent

impoverished ambiguous role of field workers Most important, however, is the fact that field workers of the NGOs may be in the least desirable positions in their organisations from a career point of view - careers are not made in the field, nor on women's programmes (Goetz, 1996) Goetz (1997) found that working in rural areas requires stamina and can result in health problems for both men and women, while as many men as women are exhausted by field work The majority of field staff of both sexes who reported problems said that their main problem was fatigue and physical strain (Goetz, 1997)

Until now very little research has been done with the field workers of the NGOs in Bangladesh except by Goetz (1994, 1995, 1996) Alam (1998) describes the bitter experiences of field workers of NGOs in rural Bangladesh while carrying out their duties (Alam, 1998) Begum's (1993) article is on the experience of women relief workers after 1991 cyclone in Bangladesh (Begum 1993) There are some research publications on the GO/NGO field workers in family planning in Bangladesh In one study on the field level workers of health and family planning programmes by Hashemi and Hossain (1995), it was found that the key obstacles to improving delivery of services included women's low status, large distance to clients, low salaries, inadequate benefits, and poor referral services Almost all workers stressed the need for refresher training Other training needs were training on motivational techniques, on maternal care, and on clinical skills (Hashemi and Hossain, 1995) In another study on the family planning (FP) field workers as service providers, Rahman and Islam (1994) concluded that FP field workers increase the satisfaction of sterilised clients through motivation, and, therefore, their work should be strengthened with financial rewards (Rahman and Islam 1994) In another study on the FP field workers (Anonymous, 1994) it was found that the field workers were respected as doctors and role models by women clients

It is very difficult to get access to written information or policy papers of NGOs on their field staff One UK NGO working in Bangladesh (Save the Children-UK) kindly supplied a report showing problems with its expatriate staff (Mollison,

1996) At one time, the SCF Bangladesh programme was planned and managed by a highly paid team - all expatriates - and changes in the personnel of this team were frequent The members of the team were selected from a large pool of experienced and well educated applicants, but SCF found that they had tended towards autocratic, superior and untrusting behaviour while in Bangladesh It is likely that they defined themselves - and were treated - as outsiders Eventually all but one of this team were replaced by Bangladeshi nationals and SCF have now started to dismantle the culture (Mollison, 1996, compare Musaka, undated) But the report does not say how much money they have saved in recruiting local staff since the expatriate staff are usually paid a much higher salary than the local staff The report also gives emphasis to the greater autonomy now given to field workers for decision-making on the basis of local conditions SCF has recognised a serious gender imbalance in its team of senior managers (and above) Now they have a 7 5 male female ratio at this level in Bangladesh, as compared with a 6 1 ratio one year ago (Mollison, 1996) But no mention is made of the gender ratio at field level

Some major problems of field workers of NGOs in Bangladesh are discussed below

4 1 5 1 Problems with Promotion

The promotion and advance system is an important feature of management structures which affects personal motivation Staff at the lower field levels are probably the most important to keep motivated, as it is they who are directly responsible for interacting with clients and who most need to be motivated to deliver a good quality service Goetz (1995) found in BRAC a very clear system for personal advance through good performance for all regular staff (including field staff), with clear grades or levels signalling where an individual staff member is situated on pay status hierarchies During Goetz's survey BRAC was in a phase of expansion, so that there were plenty of new positions opening up - either field management positions, or opportunities to develop expertise in a sub

sectoral programme and become a trainer (Goetz, 1995) The situation may not however, be the same in other NGOs even when expanding

4 1 5 2 Problems with Training and Ignorance of Policies

The problem of training has already been mentioned (section 3 5 3) I repeat it is very important for the field workers to be able to understand and work with group and organisational dynamics, have a clear understanding of development in the individual, group, and organisational contexts, and know how to facilitate it Ackerly (1995) found that SCF USA staff received an average of 10 days training within the past year of her survey Grameen Bank staff had received an average of one She found that SCF-USA staff input and their training programme contribute to an organisational culture of women s empowerment (Ackerly, 1995) Adair (1992) found that PROSHIKA training for the field workers is very much programme led, that is, developed first and foremost to promote the organisation of the rural poor (Adair 1992) Goetz (1996) found that field worker training in Bangladesh rarely equips them with the capacity to share much more than general platitudes on key subjects Also there is a danger of uncoordinated training in some NGOs She found that the human development training includes an introduction to women s social and economic needs, but not training in legal literacy or women s rights in the family In any case in training the analysis of inequality and how it is maintained is neglected in favour of technical and accounting skills Montgomery (1996) found that due to rapid expansion of RDP of BRAC in the last few years, and to cope with a significant rate of staff turnover, BRAC had to employ staff with less experience and possibly less effective training (Montgomery 1996) In BRAC Goetz found that field staff on the credit programme often have to confront problems of the abuse of women s rights - for example, where violent husbands keep their wives from attending meetings Not trained in basic knowledge of the law or of procedures for pursuing in local family courts cases of domestic violence, dowry, or abandonment, field workers may, by default, dissuade group members from pursuing these issues (Goetz 1996, compare Vivian and Maseko 1994 on Zimbabwe)

Poor training also creates a lack of proper understanding of the legitimisation of the policies and goals of NGOs Goetz asked her respondents about the reasons policy change for by their organisations with a view to discovering their perspectives on the validity or relevance of working with ever-increasing numbers of women Hardly any respondents, men or women in either organisation, explained the policy shift by reference to the project of challenging inequities in gender relations Instead, most offered pragmatic reasons, arguing that women were much more tractable group members and more disciplined loan repayers than men So, they justify programme delivery approaches which rely upon exploiting women's tractability in the interests of programme efficiency not women s empowerment These perspectives minimise the significance and legitimacy of women's independent need for policy attention Instead, women s needs are subordinated to a programme concern with recovering loans (Goetz, 1996)

4 1 5 3 Problems with Pressures to Disburse Loans and to Show High Recovery Rates

The problem for the field worker is that failure to achieve a 100% repayment rate can sometimes be punished by a salary cut (Ebdon 1995, Goetz 1996) Ackerly points out that where workers have incentives to increase repayment rates by any means, women s empowerment will likely be sacrificed (Ackerly, 1995) Montgomery (1996) observed that the RDP field workers are more likely to perceive themselves (and perceived by clients) as 'policemen and debt collectors (Montgomery, 1996)

4 1 5 4 Problems in Women Group Formation

Group formation is not just a matter of designating appropriate members A critical component of the process is motivating people to join by persuading them of the advantages of membership Field workers must contend with the hostility and suspicion of villagers, which can be exacerbated because of the project s

focus on women which may bring them out of their homes in ways which may be unfamiliar or inadmissible in the village environment Field workers in Bangladesh are often suspected of Christian evangelising, or involvement in the traffic of women or of breaking up families (Goetz 1996) A familiar joke shared by village men is that their wives will be taught to reject their husbands and favour the 'bosses in the NGO Field workers have to establish their credibility within the village, and find ways of forming groups without offending powerful local people Often the easiest way to do this is to accede to rather than challenge, local systems of signalling prestige and social difference, by working through, rather than against, local power brokers This is not just a matter of gaining the approval of local elite such as the leaders of community factions or patronage groups It is also a matter of working through individual men who as husbands, are the power brokers mediating relationships between the household and the outside world Many field workers admitted to contacting husbands and seeking their permission for their wives to join groups Frequently, as an inducement husbands were told that they would soon have access to a loan through their wives (Goetz, 1996)

4 2 The Woman Field Worker in Bangladesh and her Importance as Social Pioneer

In the last decade in Bangladesh there has been a great increase in the numbers of women staff working in rural development agencies (both GO and NGO), particularly in the field This has occurred at the same time as the significant increase of women clients of rural development' programmes These programmes are encouraging the recruitment and promotion of women staff in part because of a recognition that women staff have certain advantages over men staff in working with poor rural women in a gender-segregated society Unlike men, women can have direct access to poor rural women and do not have to go first through their husbands Also, poor women may feel more comfortable raising gender-specific matters with women staff, such as reproductive health, or control over household spending patterns, matters which are related to empowerment

The employment of women to manage credit operations in the field is introducing women to new, path breaking forms of employment in the rural arena in Bangladesh The presence of women development agents in the previously male dominated world of rural development where they are doing the male-identified work of handling money deeply challenges traditional expectations about women s roles These women, change agents, through their visibility and mobility in rural areas and in their leadership roles in bringing change to the lives of rural women, are in a special position as social pioneers (Goetz, 1995)

Many women NGO workers have assisted women to become self-reliant By upsetting traditional economic relations and sending their children to BRAC-run schools they have thus directly challenged the power of village leaders including the religious leaders who have had defined influence in educational matters One consequence of this crossing of conventional boundaries has been a proliferation of *fatawas* or religious judgements against women who have been denounced as impure Another is burning down the schools (Eickelman and Piscatori 1996) Many women field workers expressed to Goetz a sense of pride and achievement in their work with rural women Unlike men, who might stress technical achievements such as good records of repayment rates women reported ways in which they had supported village women in protesting against violence or obstructing polygamous marriages This is a source of a new sense of heroism in the interests of women Goetz also found the NGO women field workers better than those of the government organisations (Goetz, 1996)

It is important not to assume any natural sisterhood between women staff and clients In many cases field workers and clients are positioned far apart on class and other hierarchies, with most regular field staff coming from middle class largely urban backgrounds What is ironic, however is that the women staff closest to clients in terms of class status - many of whom come from villages and from families that may be barely solvent - were the most reluctant to identify similarities between themselves and women clients (Goetz, 1995) They were

anxious to stress and indeed exaggerate class differences with village women, and were uncomfortable with acknowledging any shared experiences on the basis of gender Perhaps the very low organisational status of these staff explained their efforts to insist upon status by other means, particularly by emphasising their distance and difference from poor women Given their position at the bottom of organisational hierarchies it was in their interests to stress their identification with male colleagues and the organisation not village women

These findings warn against assuming a simple correlation between class or gender and attitudes It is best not to make a case for investing in women field workers on the grounds that they are always more effective than men in reaching rural women The case for women field workers is better made on the grounds of the importance of offering positive role models to women rather than on the instrumental grounds of doing participation better (Goetz, 1996 p 31)

Adair (1992) after investigating the situation of women staff in PROSHIKA made several recommendations *Firstly* to investigate the conditions that have so far acted as barriers to increasing the numbers of female staff *Secondly* review and modify PROSHIKA s personnel policy in support of gender equity *Thirdly* monitor evaluate and report progress to achievable targets in staff gender balance *Fourthly* focus on designing and implementing a gender training module for both men and women *Fifthly* focus on institutional management training for relevant staff with particular emphasis on preparing women to take on management functions (Adair 1992)

4 3 The Women Field Worker in Bangladesh and their Importance as Income Earners

In Bangladesh, sometimes there is resentment against women in paid work because it is assumed that they do not have to support as many dependants as men and therefore do not need their salaries as badly In many studies it has been found that it is not the case that women have fewer financial responsibilities than men

Goetz (1995) found that more men than women said their income was devoted to the full support of their spouse, children, and in-laws However, more women than men sent their incomes back home to support their parents or siblings Most of the married women use their incomes to supplement their husband s income (Goetz, 1995) They would see this as normal in this Muslim society where men are regarded as the breadwinners

4 4 Problems of Recruiting Women Field Workers in Bangladesh

Although women's participation in the formal, paid labour force is very low in Bangladesh and unemployment among qualified women who are seeking work quite high, recruiting women staff is not a very easy task for NGOs It is very difficult to motivate women in a conservative Muslim society to walk and work as an outsider in remote villages The situation becomes more difficult when they have to walk miles to reach their clients and it becomes worse when monsoon floods and rain make the journey more risky Some NGOs require their workers to be able to ride bicycles and motorbikes but here again it is very uncommon to see a women to ride these in the villages as it will make them a subject of ridicule and abuse Some NGOs policy of an urban mode of dressing for their women workers adds a new dimension to their problem When a woman knows about these from others it becomes really very difficult for NGOs to recruit dedicated women as field staff

Another major problem in the literature is the sexual harassment of women field workers in some NGOs A female telephone operator brought charges of persistent sexual harassment by her employer the Executive Director of GSS (one of the largest NGOs in Bangladesh) Her formal complaint was distributed to all major donors of GSS She said she found 80 per cent of the women employees of her NGO were to bear with similar harassment, but could not speak out It was learnt that relevant foreign envoys and donors who fund GSS advised the ED of GSS to resolve the issue (Reza, 1999) The telephone operator was put under suspension for the third time since her joining Another official of the NGO was

temporarily relieved of his duties, allegedly for supporting the defiant victim of alleged sexual harassment (Reza 1999)

It is widely held within BRAC that the main reasons for the high early drop out rate of women staff has to do with their reluctance to ride bicycles Some women staff said that villagers, especially young men, often tried to make them fell off their bicycles by distracting them throwing sticks into the spokes of their wheels or chasing them (Goetz, 1997)

Adair (1992) observed that there was no written affirmative action policy concerning the recruitment and hiring of women in PROSHIKA While recruiting women in field positions to assist women in meeting family demands, women are asked at the recruitment stage where in the field they would prefer to be posted and if it is possible PROSHIKA will place them accordingly In addition, the field level Area Coordinators are instructed to provide support to women staff to ensure that they are able to carry out their work safely and effectively (Adair 1992)

Ackerly (1995) observes that SCF-USA has done a particularly noteworthy job in this regard It hires local women as Group Promoters In addition, 43 percent of SCF-USA salaried staff are women compared with 10 percent and 9 percent of BRAC and Grameen Bank staff respectively But Rao and Kelleher (1995) inform that women comprise approximately 15 percent of all regular BRAC staff (this excludes its primary school teachers who were part-time, 'contract staff' during their survey) They also point out that bulk of the BRAC s programmes are directed to women (Rao and Kelleher, 1995) Moreover, SCF USA has a goal of gender equality at all levels of management In order to promote women s recruitment and retention, SCF USA s field programme has specific design features that are encouraging to women For example, in the field, women staff do not have to handle large sums of money which can be a source of perceived security risk Weekly, a male office assistant goes to a collection post and borrowers with payments due bring them there Using the collection post provides

secure working conditions for women who travel to and from meetings along remote roads or across paddy fields (Ackerly, 1995) But the SCF USA case seems an exceptional

4 5 Problems for Women in Achieving Change in Bangladeshi NGOs

In the Bangladesh cultural context it is easy and acceptable for men to carry out field work at night ride bicycles and motorbikes and live singly in villages, for women it is not (Jahan, 1988, News from Bangladesh, 1997) Women face harassment from villagers (in some cases from the local elites and fundamentalists) and from their own men colleagues If they protest, they are blamed as weak and inefficient with the strong implication that they are themselves responsible for behaviours which are forced on women by patriarchal norms that sort out what is appropriate and what is not and for their own vulnerability to physical violence (Rao and Kelleher 1995)

Kirlels (1990) observed that there are very few women in higher positions in NGOs and it can be said that even though NGOs pretend to try to increase the number of women staff, they are not often equally promoted as men (Kirlels, 1990)

Goetz has found that there are two main areas of constraint on women staff's capacity to exercise leadership in women s interests The first area is the practical constraints on women s capacities to be efficient as change agents when coping with their dual obligations to home and work The second area is the more strategic or cultural constraints on women s authority These strategic constraints make it difficult for women to have their views and the solutions they propose accepted The constraints may also reduce women s capacities to build up support and solidarity among themselves It must be noted that these are constraints which working women experience everywhere in the world (Kirlels, 1990 Adair 1992, Goetz 1995)

Working in rural areas poses personal problems for both women and men staff because it often means that staff must move far from their homes and adjust to a new environment If they have families there are problems associated with moving a family finding new schools, and finding accommodation Frequent transfers can exacerbate these problems For women, these problems are more severe, but affect single and married women differently For single women living far from home means the loss of the security and support provided by the family It also means that it becomes more difficult to begin arrangements for marriage as families are not close enough to consult with daughters and introduce them to prospective partners Some women cite the need to get married as the reason for leaving BRAC to Goetz (Goetz, 1997) Married women face special difficulties in bringing spouses with them to new locations, as husbands are often unwilling to abandon jobs and move to follow their wives Many married women must live away from their families or their husbands The high work intensity in the field and the spreading of working hours beyond the boundaries of office hours means that women with families will lack time for their domestic responsibilities and will have to bear the costs of finding child care and domestic help But when they have to leave their children to the care of servants they have to live in anxiety and be uneasy about the quality of care their children are receiving

The social problems of single and married women are also different Single women, face considerable criticism because they are away from socially acceptable forms of protection This is felt to undermine their personal honour and integrity and they face criticism on these grounds from male colleagues as well as from villagers Married women, apart from the problem of their children face criticisms from their husbands or their families for mixing with non-related people, giving less priority to the domestic tasks and above all not being involved in 'honourable' work (Goetz 1995)

But in her survey on SCF USA Ackerly (1995) found that women field workers live close to the borrowers on secure compounds and thus can easily return to the compound between meetings to go to the bathroom, drink water and eat, thereby

making their work socially and physically more comfortable and reducing health risks Moreover, the security of the compound makes women s SCF USA employment acceptable to their husbands and fathers and makes SCF-USA women workers less subject to local suspicions of impropriety (Ackerly, 1995)

Goetz (1997) found that there are few eating facilities in the field which are appropriate for women, who often do not feel comfortable eating in public restaurants Women often skip meals, which contributes to gastric problems and feelings of exhaustion There are no sanitation facilities in the field for women, and modesty prohibits them from using bushes in the way man can Women staff said to Goetz that they would avoid drinking water during the day because of this Insufficient water in a hot and exhausting working environment can result in dehydration and can exacerbate urinary tract infections and difficulties managing menstruation BRAC proposed, at the time of her study to make sure that proper latrines were built in every village where women worked Unfortunately, the resentment which men express about the special measures sometimes needed to accommodate women s bodily needs suggests that these needs are treated as constraint on the organisation rather than simply a necessary feature of working women (Goetz 1997)

Although both men and women NGO worker works at exactly the same tasks and in the same arena men usually devalue women s reproductive work and try to justify male dominance and privileges In many cases women staff are excluded from decision making or are actively ignored or undermined on the ground of their gender Women's capacity to do the job is always questioned Thus most women are faced with the difficult choice of conforming to counter cultural values without the support of their male colleagues within a system that espouses them but in effect practices the opposite Those who have fought their way up the system have proven they are as good as any man but are their struggles organisational requirements? Must women become men to succeed? Most BRAC men staff say that is not the case but many women contest that to Rao and Kelleher (Rao and Kelleher 1995)

To Goetz (1996) women field staff are in a curious position They are social pioneers, modelling new possibilities for feminine identities and affectivity in public, yet they face tremendous criticism for trespassing across gender boundaries One NGO field manager described herself as the bandit queen admired for her courage but a social outlaw nonetheless Some of the worst ostracism comes from within their own organisations, where their male colleagues may treat them with scorn, and where women, as a minority, are marginal to decision making, and are unable to gain a hearing for possible alternative or opposition perspectives on policy (Goetz, 1996) But Kirlels (1990) found an increase of professionalism instead of volunteerism among the women field workers of NGOs in Bangladesh This is mainly due to the pressure on them to act as instruments to fulfil what is expected by their organisation s executives (Kirlels 1990)

Long term qualitative change requires a long term investment in gradual attitudinal change as well as building up the human and physical resources for this Where women s empowerment is concerned, women staff can be an important resource in contributing to this empowerment The high perceived costs to the organisation of a slower pace of work which women may need to balance home and professional life may well be balanced by the qualitative benefits they may bring in working for women s empowerment

From the point of view of Gender and Development theory the key is not just in providing them with access, for example through recruiting more women staff and embracing greater numbers of women as clients in development programmes They key is in creating an environment in which the perspectives and values of women have an equal place in development Evaluating whether women s leadership has been enhanced therefore involves evaluating whether there has been a change in the values which inform the development process (Goetz 1995)

4 6 Conclusion

The above discussion highlights the changing nature of NGOs in Bangladesh, as they have moved from relief and social mobilisation to income generating activities At the same time, the general neglect of the field workers by Bangladeshi NGOs results in poor motivation and high turnover particularly in the case of women field workers But their importance as income earner and social pioneer cannot be neglected

Chapter V

Explaining the Research

This chapter outlines the strategy and methodology that were used to address the research questions and to realise the research aims and objectives of this study setting these in the context of both the NGOs and the places in which the research was conducted Since my research is with the field workers I shall try to compare the benefits they enjoyed because it is important to know about the NGOs and the environment in which my research subjects (field workers) operate Both the policies of the NGOs and the physical conditions and the infrastructural facilities greatly influence the lives and works of NGO field workers Unfortunately, the field workers have little or no power to influence them I shall also try to sketch the changes that my study NGOs have gone through (mainly from the voices of the field workers) In chapter Two I have argued that the most NGOs in Bangladesh have become business-like and in this chapter I shall give some evidence Both the positive and negative aspects of these changes will be elaborated in the later chapters

The nature of the research problem necessitated the use of a multiple methodology, and required a less structured, more interactive approach (Sayer 1992) Interlocking deep seated structures may be exposed through an understanding of both the professional and personal dimensions of the lives of field level workers of NGOs The intensive nature of the investigations enabled adequate emphasis to be laid on case histories of the field workers

Apart from the well-rehearsed argument for triangulation of evidence, a multiple methodology has the overriding advantage of enhancing reliability by both cross checking and qualitative depth (Mitchell, 1989)

5 1 Research Aims

The aim of the study is to see how the field workers of NGOs are utilised by organisations and how they could be utilised better to fulfil the goals of their organisations So the goal of the study is to see the NGOs from the bottom and to understand the interfaces between the NGO field workers with their clients and with NGO managers It is expected that the findings of the study will help the NGO and GO policy makers to utilise the field workers of their organisations in a better way It will help the development planners to learn strategies to attack poverty, and illiteracy from the voices of the people who are in direct contact with the clients or the poor

The broad research questions to be addressed in this research were

a) Who are the field workers of NGOs?
b) How satisfied/dissatisfied are they about their employment with NGOs?
c) How effectively are they utilised by their NGOs?
d) What can be done to improve the deployment of field workers by NGOs and how can this be promoted?

After the field research I obtained the People in Aid code and added

e) How far do the practices of the NGOs conform to People in Aid's Code (which is not or very little known in Bangladesh)

5 2 Objectives and Questions of the Research

My research objectives included interviews with the NGO field workers, their clients and also their immediate superiors (field level managers) So I planned to interview around 120 paid NGO field workers (around half of them women both married and unmarried) by a questionnaire survey from one large or national NGO

in Bangladesh one regional NGO one international NGO and a local or small NGO in Bangladesh The detailed description of the respondents of the questionnaire survey and the interviews is given in Appendix 1

I started my questionnaire survey simultaneously with my semi-structured interviews with the field workers in each study area I conducted semi-structured interviews of immediate superiors (field level managers) of each NGO worker whom I had interviewed At the other end, I interviewed at least one client of each worker interviewed This I did to see the interface between the NGO worker with his/her client and bosses Also this helped me to verify and compare the information that I received from one group of respondents with another (the details of my interview are presented in Appendix- 1) I also interviewed at least one of the high officials of each NGO In addition to that I interviewed some NGO experts of Bangladesh like Professor Syed Hashemi who was working with the Grameen Bank, Professor M Assaduzzaman, Dr Noor e-Alam Siddiqui of the Department of Public Administration, Professor A Q M Mahboob Department of Geography and Environment, Dhaka University Mrs Rina Sen Gupta who worked with Dr Anne Marie Goetz on the women field workers of NGOs and GOs in Bangladesh It may be mentioned that Rina is now the Regional Representative of Red Barnet (The Danish Save The Children)

Since I am doing my research in the UK I have interviewed some NGO experts based in the UK Dr Anne Marie Goetz has important research on the women NGO workers in Bangladesh and published in recognised journals Other eminent writers and researches on NGOs like Michael Edwards David Hulme David Lewis and Uma Kothari kindly cooperated My choice was to interview each (both Bangladeshi and UK experts) twice before and after my field work Due to time and resource constraints, I was not able to do that fully but I compensated to a degree through contacting them via telephone and mail I also visited offices of some donor agencies in Dhaka to learn their policies on giving funds to the NGOs I visited some reputed research organisations (like the Bangladesh Institute of Development Studies the Centre for Social Studies and the Centre for Urban

Studies) to learn about their current research projects publications and to meet some researchers

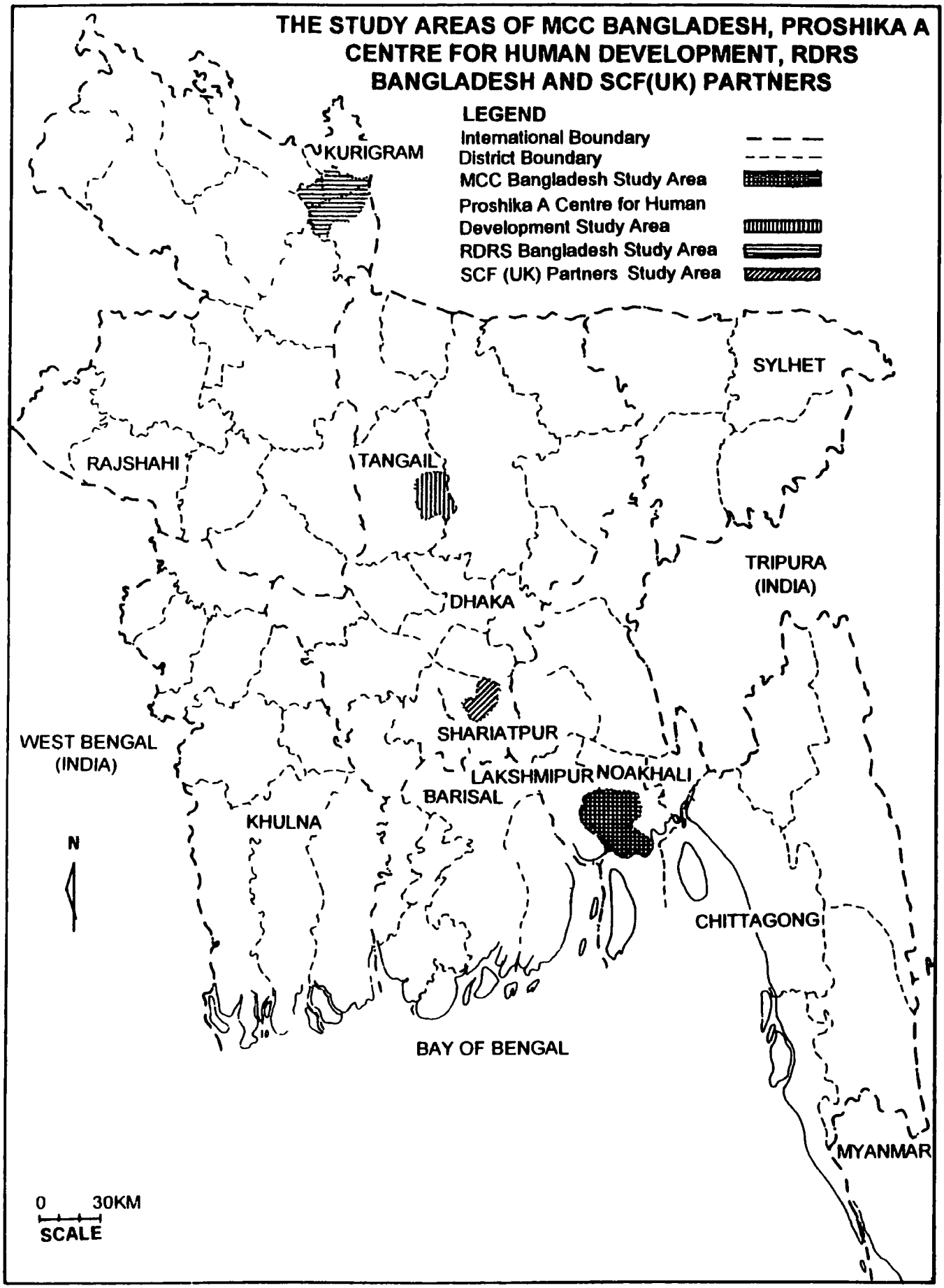
5 3 Understanding Knowledge

I have tried to understand the field workers as actors and to put my preconceptions to one side The main role of the field worker as seen in this study is to elevate the claim making capacity of the people, to empower them in such a way that they (the clients) can effectively press their demands and eventually reach the point at which they are able to pull down services to themselves making the utilizers customers in the business sense of the word, instead of passive receptors of other people s output (Murdoch and Marsden 1995) It is important to see whether the NGO field workers have been empowered or not

5 4 Choice of Organisations

From the category of international NGO I approached ActionAid Bangladesh and MCC (Mennonite Central Committee) Action Aid was interested in allowing me to do the research but their field workers were agitating in Bhola where ActionAid decided to stop its work by itself and to handover its activities to a local NGO The field workers were agitating against their job loses and the policy changes of ActionAid Bhola was the oldest working area of ActionAid in Bangladesh and ActionAid was interested to send me there Later while I was about to finish my field work the field workers formed a new NGO in Bhola called COAST I worked with MCC Bangladesh

One large national NGO of Bangladesh was selected for the study Here large NGO means those NGOs which employ hundreds of field workers (for example BRAC PROSHIKA, ASA) and work with thousands of clients For example BRAC has 19,000 full-time employees, 34,000 part time teachers and 2 3 million clients (96% women) (Economist, 1998) For this category of NGO I approached BRAC PROSHIKA and ASA PROSHIKA was most enthusiastic and co


THE STUDY AREAS OF MCC BANGLADESH, PROSHIKA A CENTRE FOR HUMAN DEVELOPMENT, RDRS BANGLADESH AND SCF(UK) PARTNERS
LEGEND
International Boundary
District Boundary
MCC Bangladesh Study Area
Proshika A Centre for Human Development Study Area
RDRS Bangladesh Study Area
SCF (UK) Partners Study Area
KURIGRAM
SYLHET
RAJSHAHI
TANGAIL
TRIPURA (INDIA)
DHAKA
SHARIATPUR
WEST BENGAL (INDIA)
LAKSHMIPUR
NOAKHALI
BARISAL
KHULNA
N
CHITTAGONG
BAY OF BENGAL
MYANMAR
0 30KM
SCALE

Map 1

operative from the very beginning (the correct name is PROSHIKA, A Centre for Human Development) while the others were less positive So, I decided to work with PROSHIKA To get a clearer picture of the all types of NGOs, some workers from medium or regional and small local NGO were also studied From the category of ' regional NGO', RDRS was my first choice because it is one of the oldest regional NGOs in Bangladesh I got permission to work with them easily RDRS has been working in the north-west of Bangladesh since independence in 1971

Most NGOs wanted to see my introductory letter from the chairman of my Department of Geography, University of Durham also the Discussion Paper that I prepared in May 1997 Most of the NGOs interviewed me and wanted to know what I was actually planning to do In the local NGO category I chose the SCF (UK) partners who were formed by the former SCF (UK) staff My way of choosing the NGOs was not only the size or reputation of the NGOs it was also based on the accessibility of the NGOs for doing the research

5 5 The Foundations of The Study

The methods of inquiry of my study were predominantly ethnographic and/or qualitative with limited quantitative work These included in depth case studies structured/semi-structured interviews, participant observation and informal interviews/discussions with selected field workers, NGO managers and clients, as well as documentary search

5 5 1 Interviews

Interviews included both semi-structured/informal discussion and a small questionnaire survey of field workers All interviews were conducted in Bangla except one with the Director of SCF (UK) Bangladesh Both types of interviews are discussed below

5 5 1 1 Semi-structured/Informal Interviews

The semi-structured/informal interviews of field workers were conducted by me In addition, semi structured/informal interviews were conducted with more senior NGO managers to investigate both their attitudes towards their field staff and their policy approach to development work (see Appendix 2) This helped me to establish the degree of similarity between the policy makers and the field level practitioners I tried to assess the level of sympathy of the NGO managers to the problems of their field workers I tried to see whether NGO managers pay due attention to the opinions of field workers in policy making I tried to know the extent to which policy decisions are watered down on the way to the field from the head office Informal discussion with clients of the NGOs also helped me to know their attitudes towards the services of the field workers

During my interviews I tried to ask questions which make sense and animate the narrator, guide the direction of the discussion while giving him/her plenty of space for self expression, and ensure that the necessary topics are covered and all leads however unexpected were followed through

The golden rule is perhaps not to box people in with a rigid set of questions, but to be flexible within an overall plan This need not be a list of specific questions, but rather a logical grouping of the topics to be covered Often a chronological sequence is most suitable This kind of interview guide' acts more like a map which shows where my interview is going, but will ensure that it does not drift aimlessly or lose direction when detours are taken I cross-checked the contradiction between the statements of the respondents and my observations and only after that I accepted them

5 5 1 2 Questionnaire Survey

I started with a pilot survey to check the validity of my questions and also to find out the most suitable way of getting the necessary information During the pilot

survey I asked for opinions from field workers on the best way of asking my questions After the pilot survey I finalised my questionnaire in Bangla (see Appendix 2) The questionnaire survey was conducted by my field assistants who were my students from the Department of Geography and Environment University of Dhaka I trained them beforehand and closely supervised during the survey Due to time and resource constraints my respondents were restricted to 109

In the PROSHIKA study area I planned to conduct a questionnaire survey with at least 30 field workers but I was allowed to work in only one Thana where the total number of field workers who fitted my criteria was 16 In the SCF (UK) partner NGOs the total number of field workers was 16 and I managed to interview 15 I chose only those areas as my study areas where NGOs have been working for more than 3 years This helped me to interview the experienced NGO field workers and clients The respondents (all full-time paid local staff) were selected randomly for interviews That is I applied the commonly used random number table to select my respondents from NGO lists of staff So I gave a number to each field worker who have been working for at least three years in each study area and chose them from a random number table

If someone was not available for interview for any reason the next one was selected by using the table In order to secure insights from experienced people the important criterion for selecting respondents for both surveys was that he/she had been working at the field level for at least three years I tried my best to maintain a fair ratio of female respondents and to recruit women field assistants who are most suitable for this purpose But unfortunately I failed to secure female students for my field work so I worked with the male students only In my judgement the questionnaire survey was little affected by that because the questions asked were not sensitive but it would have been better if I had women assistants

Closed questions in a computer coded questionnaire provided quantitative data on the socio economic backgrounds of respondents, their employment histories, and their everyday work patterns A few open ended questions provided qualitative data on their perceptions of their work and their clients, their relationships with male and female colleagues and superiors, personal problems arising out of working in the remote villages and their perceptions of policy legitimacy etc I gave priority to the closed questions in my questionnaire since they are easier to analyse than the open ended ones I designed each question to obtain information related to the topic and not information which appears interesting or which might prove relevant

5 5 2 Life History

To obtain an in depth understanding of information on the field workers I secured some life histories, to get a better understanding of field workers and to be able to compare my insights from the interviews with the life histories I also tried to record the history of a few long-term NGO clients who have had a long interaction with field workers The collective voice of any community tends towards generalisations simplifications or half-truths and is dominated by the loudest voices (Slim and Thompson 1993) Like the official document, the community view usually tends to concentrate on the concerns of the powerful or the leaders Individuals own accounts of their life and experience usually paint a much fuller picture than most researchers and development planners obtain Above all it helps to connect the various spheres of life such as family and work which many policy makers and development planners tend to separate (Slim and Thompson, 1993) Listening to individual testimonies acts as a counterpoint to generalisations and provides important touchstones against which to review the collective version It gave me access to views and experiences of more marginalised workers of the NGOs (including women) and clients Bringing in these hidden voices allows a much more subtle appreciation of the divisions and alliances within societies

I agree with Slim and Thompson (1993) who suggest that interviewers should respect traditional ways of communicating, instead of imposing vertical systems such as questionnaires and surveys or insisting on use of the official language In collecting oral testimony, the interviewer sits at the feet of the people who are obviously the experts on their own life and experience This role reversal, and the process of listening can generate greater mutual respect and a more equal and collaborative relationship (Slim and Thompson, 1993) I have guaranteed anonymity to all my respondents in all interviews There are two models of transcribing oral history interviews in magazines and dialogue in novels I prefer to adopt the magazine format because it maintains a greater sense of the intervention of the interviewer, even though the life histories are designed to allow greater power to the person being interviewed to digress and to redirect the dialogue The problem with this model is that it loses the inflections of voice, facial expression and gesture of the original conservation and these all affect the interpretation of what is said (Frenk, 1995)

There are some problems of oral testimony and I took note of them The great strength of oral testimony is its ability to capture personal experience and individual perception Oral testimony thus produces opinionated material in the best sense of the word However, it needs to be recognised as such One person s testimony represents one particular perspective and not an overview Much information is likely to be within the realms of conviction and belief rather than undisputed evidence, and many apparently factual statements will in reality represent people s judgement on an issue People s judgements and opinions are, of course, open to debate and alternative viewpoints on many issues exist within and outside any community Some opinions have been deeply considered and are based on extensive knowledge, others may be more in the nature of hunches intuition or simple prejudice They all reveal something about individual and collective values Above all, the element of subjective opinion in individual testimonies was always borne in mind (Slim and Thompson, 1993) Some other problems are,

a) A considerable part of any oral testimony reflects the memory opinion and culture of the narrator - and to a lesser extent the influences of interviewer and editor These aspects of oral testimony raise important questions about its reliability and its representative nature Going back many years in the space of one two or three hour life story interview can shake people up, putting them back in touch with difficult emotions or with a happy past which they may feel is slipping away for ever Memory may be the raw material of much oral testimony but the process of recollection may leave narrators raw as well (Slim and Thompson, 1993) So, I was cautious because memory is not an automatic reckoner and can be highly inaccurate Memory decay is rapid but uneven exceptional events are remembered from some considerable time but often incompletely (Dixon and Leach, 1977)

b) Collecting oral testimony is about collecting personal experience and it would be wrong to try to compare quantitative and qualitative information as if they were both competitors for the same high ground of objectivity They are best regarded as complementary - the one informing and qualifying the other Much of the information which oral testimony produces is, therefore perhaps best regarded as insight rather than data (Slim and Thompson 1993)

5 5 3 Focus Groups

I planned to conduct focus group interviews This would be to learn from a group of NGO workers An attempt was also made to work with a focus group of NGO clients But I found that during group discussions those who are vocal talk more There was every possibility of getting drawn into the internecine rivalry among the workers which may turn my whole endeavour into a futile exercise Above all since workers have a very busy schedule it was very difficult to get them all together for a few hours The same consideration applies to clients But I attended group meetings of the clients and monthly co ordination meetings of the NGOs field staff The group meetings helped me to witness the interaction between the clients and the field workers I also availed the opportunity to have a group

discussion with the clients after the meetings, sometimes in presence of the field workers sometimes in absence of the field workers Usually there is a monthly co ordination meeting in the NGO field offices All field workers and field level managers (sometimes their superiors from Dhaka) attend those meetings I attended these meetings while I was in the field which seemed to make casual interviews were more fruitful Group interviews with clients provided a 'check exploring the fit between field workers description of their activities and clients perceptions of the quality of programme delivery as well as their perceptions of their capacities to participate in the programme

5 5 4 Secondary Information

I made every effort to collect NGO statements and documents with respect to their policies for recruitment promotion posting, training and other aspects related to their field level personnel, as well as their policies regarding leave pension and other fringe benefits for field workers I also collected and analysed the documents which field workers use in reporting or recording their activities which gave me an idea of their load of paper work I verified with the workers whether these policies are implemented or not The meetings with experts on NGOs and NGO staff in both Bangladesh and UK and their opinions and suggestions were very useful for me

5 6 Problems and Solutions

Due to the sensitivity of the topics, I rarely used a tape recorder for my interviews Actually I used it once to interview the Director of SCF (UK) Bangladesh Otherwise when I put on the tape recorder the way of talking by the respondent simply changed dramatically I wrote down the key issues (or developed the detail) in the evening after every informal discussion or meeting I made a photocopy of my notes and drafts and sent it to Dhaka by registered mail to ensure that any untoward incident during field work (i e accident, heavy rain flood) was not a serious threat There are a number of problems associated with potentially

sensitive research on internal bureaucratic matters of NGOs which are listed below Every effort was made to minimise them

One was the problem of restricted access to the research area This I overcame by agreements with the organisation in question SCF (UK) compelled me to sign a Terms of Reference agreement for conducting research with its partners' During my field work I stayed at the guest houses of the NGOs except in the case of MCC where it was very expensive In all cases the guest houses are in the campuses of the NGO offices So, I was very close to the office and the staff in those organisations Except for the SCF (UK) partners , I travelled with the field workers in their motor cycles to their working areas

There were also problems of low response rates and unreliable answers due to the sensitivity of questions To overcome these I adopted several measures *First* the semi-structured questionnaire was carefully piloted to assess its suitability *Second* confidentiality was promised to all respondents and respected All names of field workers and managers are pseudonyms *Third* my capacity to interpret interviews and assess the validity of my interpretations was enhanced since I was involved in all phases of the field work

5 7 Analysis

The processes of interpretation are to some degree a continuum with the fieldwork This is simply due to the fact that, alongside the field work, there will be constant simultaneous reflections and mental inquiry or probing, all of which will be guided by the substantive and conceptual issues which underpin the proposed research Useful tape recording (only one) was transcribed and analysed Information from questionnaires were analysed by using stata, an appropriate statistical package Historical data from documentary search, oral histories, narratives (or interviews) literary records etc were critically examined Interrelatedness and congruency across these sources helped to complement and

complete the historical configurations The same was valuable for building scenarios as well as in drawing appropriate conclusions

5 7 1 Timetable

September 1997 week 1 4 Contact with the NGOs in Dhaka, pilot survey in an area near Dhaka, interview with 4 relevant experts on NGOs, finalising the questionnaire in Bangla and assembling of secondary material

October 1997 week 1 4 Contact with NGOs continued

November 1997, week 1-4 Survey of the SCF (UK) partner NGOs Shariatpur

December 1997 week 1-4 Survey of the regional NGO RDRS Bangladesh Kurigram

January 1998, week 1 4 Ramadan Contacting research organisations NGO experts in Dhaka

February 1998 week 1-4 Survey of the National NGO, PROSHIKA Shakhipur Tangail

March 1998, week 1 4 Survey of the international NGO MCC Bangladesh, Noakhali Lakshmipur

April-May 1998 Interview with NGO experts and NGO managers in Dhaka on preliminary findings and start of preliminary analysis

The above schedule gives a general picture of how I conducted the field work of my research I was lucky that there was no major flood in Bangladesh during my field work But my work was affected by strikes by a cold wave when I was in Kurigram and a heat wave when I was in Noakhali-Lakshmipur

Now I shall describe the NGOs and their working areas where I worked Throughout the thesis they will be discussed in the same order international, national regional and local

5 8 MCC Bangladesh

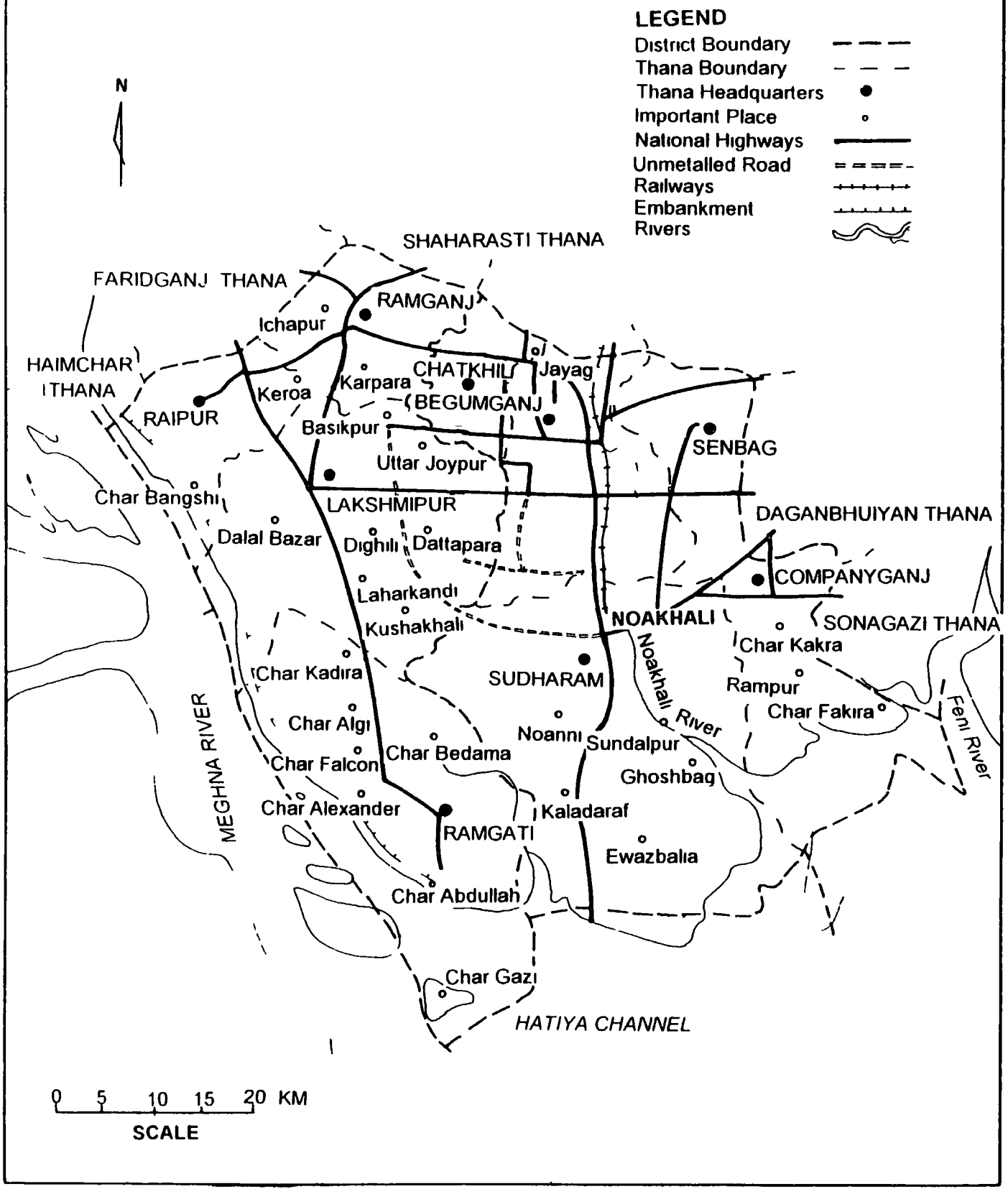
MCC is an international NGO Begun in 1920 the Mennonite Central Committee (MCC) is the relief and development arm of the Mennonite and Brethren in Christ Churches of Canada and the United States Over 1 000 volunteers, North Americans Asians and Europeans are involved in programmes of Agriculture and Community Development Job Creation Emergency Relief, Education Health and Peace Concerns in over 50 countries around the world All volunteers in MCC Bangladesh are from the North but they do not work as field workers

MCC first came to Bangladesh to assist the survivors of the great tidal bore disaster of 1970, centred at Noakhali MCC believes that the spirit of the people of Noakhali and their eagerness to participate with MCC in development became the basis for continued work there Now there are three main foci in the MCC programmes in Bangladesh agricultural and family development, employment creation and emergency assistance (MCC, 1998) I worked at Noakhali Lakshmipur on the first, the Agricultural Programme of the MCC, the goal of which is to improve the quality of life of rural poor people Here 'poor ' people are "those farm or farm labour families who cannot produce their year s need of food for the family from their own resources (MCC, 1998) The major objectives of the MCC Agriculture programme are to increase the ability of the farmers to utilise their resources more productively agricultural production, nutritional and health status income, the involvement of women in development and enhance education in their families (MCC, 1998)

To achieve the above, the Agricultural Programme has the following sub-programmes and activities

a) Farm Family Development Programme (FFDP) This programme works with the extension of technologies to farmers through the one-to-one (individual) contact method

THE STUDY AREAS OF MCC BANGLADESH, NOAKHALI SADAR (SUDHARAM) AND COMPANYGANJ THANA OF NOAKHALI DISTRICT AND RAMGATI, LAKSHMIPUR SADAR, RAIPUR AND RAMGANJ THANA OF LAKSHMIPUR DISTRICT



Map 2

b) Homestead Resource Development Programme (HRDP) This programme works with similar target sectors but organises the farmers into groups of between 20-25 members The groups are encouraged to start a group fund by making weekly saving deposits which is then invested in group projects This programme works with about 1700 farm families Seventy percent of the groups are of women

c) Partnership in Agricultural Research and Extension (PARE) This programme works with other NGOs around the country assisting them to develop an agricultural component in their organisations so that they too can benefit their farmers from MCC s experience

d) Soybean Programme This programme does not work with any particular socio economic group It is involved in extending the Soybean in Bangladesh with the intention of establishing it as a viable crop and promotes Soybean utilisation activities in the working areas selected In co-operation with the PARE programme, it also assists other NGOs in extending Soybeans to those NGOs contact farmers

e) Inoculant Bio-fertilizer Project This project was started with the intention of producing soybean inoculant for the soybean extension programme MCC thinks that the inoculant project will in time to come produce other pulse inoculants to help farmers in Bangladesh

f) New Life Seeds (NLS) This was a business set up within the framework of the agriculture programme but as a separate entity to cater to the seed needs of the soybean programme NLS procures soybean seeds for sale to farmers during the two soybean growing seasons in Bangladesh Although set up as a business so that it can operate on the profit it generates, to date it has not been able to earn enough profit to run without financial assistance from outside

g) Agriculture Training Programme (ATP) This is a support programme which looks after the training needs of the Agriculture Programme It assists the programmes in arranging training for the staff within the country and outside The ATP also helps the programme specialists develop training manuals and training techniques It assists with programme meetings, reviews and publications

MCC has many expatriate volunteers working for its Agriculture Programme They usually come for around 3 years and their food, lodging and transport costs are borne by MCC A major component of the FFDP is research, and senior staff in this programme are technical The expatriate staff or volunteers are mainly technical (for example TO or Technical Officer of the Soybean programme) All Programme Leaders are Bangladeshi nationals MCC policy-makers think that the advantage of putting expatriates in research and technical support is that they are well connected with the libraries and have more interest in doing research The FDFs (22) WDC (10), HDF (19) and extensionists (10) are the field workers of MCC I have worked with them A major feature of the HDF is that they work with groups (usually 20-25 members) all other field workers work individually but they organise some meetings with members

All MCC field staff are recruited through open advertisement Only in MCC and SCF (UK) partners did I find the field workers able to enjoy weekends Usually MCC field workers leave their working area (where they have to live) on Thursday evening to meet their families and come back to their working area on Sunday morning The management structure seemed bureaucratic and many field workers gave me the same opinion (see section 10 1 1)

5 8 1 Noakahali-Lakshmipur

The area where I worked with the field workers of MCC is mainly the *char* (shoals in rivers) areas of Noakhali and Lakshmipur districts south-east of Dhaka Noakhali and Lakshmipur are well connected with the two largest cities of Bangladesh Dhaka and Chittagong It took me 5 hours to go to Noakhali from

Dhaka by bus Noakhali Lakshmipur are closer to Chittagong which takes around 3 hours to reach Bangladesh is one of the most cyclone-prone regions of the world The vulnerability of this region to cyclones has brought many donors here Thanks to the donors cyclone shelters have been built Except at cyclone times these shelters are used as primary schools and the ground floor is a wonderful place for storing newly harvested crops Also there is a commendable coastal green-belt project which will not only help in the afforestation process in the region but in creating ecological balance The *chars* of Noakhali, Lakshmipur are similar with mainly unmetalled roads and no electricity in most places There are many villages where many men work abroad, mainly in the USA

Noakhali-Lakshmipur is probably the most conservative region in the country Women usually come out in Burkha (Veil) and a newcomer to any village should contact the senior respectable men in the village A new woman (say an NGO field worker) is expected to come in a veil

An important aspect of MCC activity in Noakhali-Lakshmipur is that they are trying to popularise soybean among the farmers Another important aspect of MCC activity is the research on agriculture This is really interesting as most NGOs in Bangladesh are involved in direct development work Another interesting thing about its activity is that the MCC has not joined the latest fashion of development (microcredit) which is really important to investigate A senior manager in MCC told me that he thinks microcredit is exploitative This is mainly due to the missionary nature of this NGO Missionary NGOs are a) better funded b) more aware of religious sensitivities c) more caring towards its workers That is the churches and private individuals who support MCC do so for its mission while the donors of other NGOs want more specific results MCC members can borrow money from their groups' savings Some field workers also gave me the same opinion but differences cannot be ignored too SCF (UK) has started doing its development through its partners But MCC partners are different (the PARE Programme) (see section 10 1)

5 9 PROSHIKA A Centre for Human Development[1]

PROSHIKA is one of the largest national Non-governmental Development organisations in Bangladesh I worked with the field workers of PROSHIKA at its Sakhipur Area Development Centre office (see Map 3) Sakhipur is a Thana (subdistrict) in the Tangail District (north west of Dhaka) PROSHIKA has 115 such Centres comprising 156 administrative Thanas of Bangladesh (PROSHIKA 1997)

Since its very inception in 1976 PROSHIKA s effort has been to engender a participatory process of 'development and it claims to have succeeded in pioneering an approach that puts human development at the centre This process is founded upon the understanding that poverty reduction and promotion of sustainable development are dependent upon the human and material capacity building of the poor and their socio economic and cultural empowerment through a process of generating human, social economic and cultural capital The very word PROSHIKA is an acronym of three words (the Bangla for training, education and action) which encapsulate the organisation s development ethos

Concurrent with group organisation and training the poor are also encouraged to pool their resources to pursue employment and income generating projects PROSHIKA has instituted a system of Revolving Loan Funds to provide needed initial investment to those groups deemed ready to undertake these projects In addition to initial investment capital, PROSHIKA also provides the necessary technical support to help make these projects succeed (Wong *et al*, 1998)

PROSHIKA works in 10,166 villages and in 654 urban slums in 45 districts it works with nearly 1 3 million men and women clients drawn from rural and urban poor households and organised into 68 897 groups This translates into a total

[1] Please note that this is the correct name of the NGO although I shall use the shortened form PROSHIKA Many PROSHIKA staff feel that outsiders diminish the NGO by using the shortened form but the correct name is very long

programme reach of over 7 1 million individuals (PROSHIKA 1997) The main areas of PROSHIKA activities are -

1 Organisation building among the poor
2 Development education, including human development training practical skills development training and people s theatre
3 Employment and income generating activities
4 Environmental protection and regeneration
5 Universal education programme
6 Health education and infrastructure programme
7 Integrated multisectoral women's development programme
8 Urban poor development programme
9 Housing programme
10 Disaster management programme
11 Development policy analysis and advocacy

5 9 1 The Management Structure

Although PROSHIKA says that it has a democratic management system and has no bossing system, it was found in this study that there is a hierarchy in the management of PROSHIKA All field workers call each other and their superior Bhai (brother) (compare White, 1999) but the social structure in Bangladesh is hierarchical and I observed the same in PROSHIKA (see section 10 1)

5 9 2 Facilities and Benefits Enjoyed by Field Level Staff

All field workers get logistic facilities like motorcycles and PROSHIKA pays for the fuel, with a ceiling for each month of 800 Tk Most field workers I interviewed complained that this is not enough PROSHIKA pays for the maintenance of the motorcycles There is no hire-purchase system in PROSHIKA like RDRS (see below) Many field workers reported that the recent purchase of India made motorcycles was a mistake since they have high maintenance costs although they

are cheaper than the Japannse made motorcycles Women field workers are usually given 50cc motorcycles but many try to avoid riding them due to shyness Some even produce a medical certificate to prove that they are physically unable to ride a motorcycle a familiar response among conservative Muslims in South Asia

During the survey most field workers complained that there is very limited scope for promotion in PROSHIKA particularly for field workers PROSHIKA has a different system of promotion for its field workers which I have not seen or heard of in any other NGOs in Bangladesh For a change of pay scale or elevation from one post to another one does not require any examination, as promotions are on the basis of evaluation of the field workers by the Area Co ordinator But for a change of duty (for example for promotion from Economic Development Worker to Training Coordinator) all field workers have to sit for a two-hour written test and face an interview Some field workers complained about the irregularities in the promotion and posting system in PROSHIKA Earlier there was no formal evaluation system in PROSHIKA and the current system of evaluation was introduced only in 1996 after many years of demands In the case of EDWs the most important criterion for evaluation is the repayment rate of their credit But still many field workers complained to me about the irregularities by their immediate superiors in their evaluation

All field workers get a house-rent allowance of 65% of their basic salary per month at the Thana level They also get a medical allowance - special (for severe ailments) and general (2% of the basic salary) For the general medical allowance they have to submit their prescriptions Most field workers thought that their general medical allowance should be given to them with their salary, as for government employees in Bangladesh All PROSHIKA staff have their own provident fund Like all staff field workers can take loans against the amount deposited in their provident fund Here again many field workers complained to me that there are irregularities in sanctioning loans One field worker said that he applied for three consecutive years for a house-building loan In the first year his

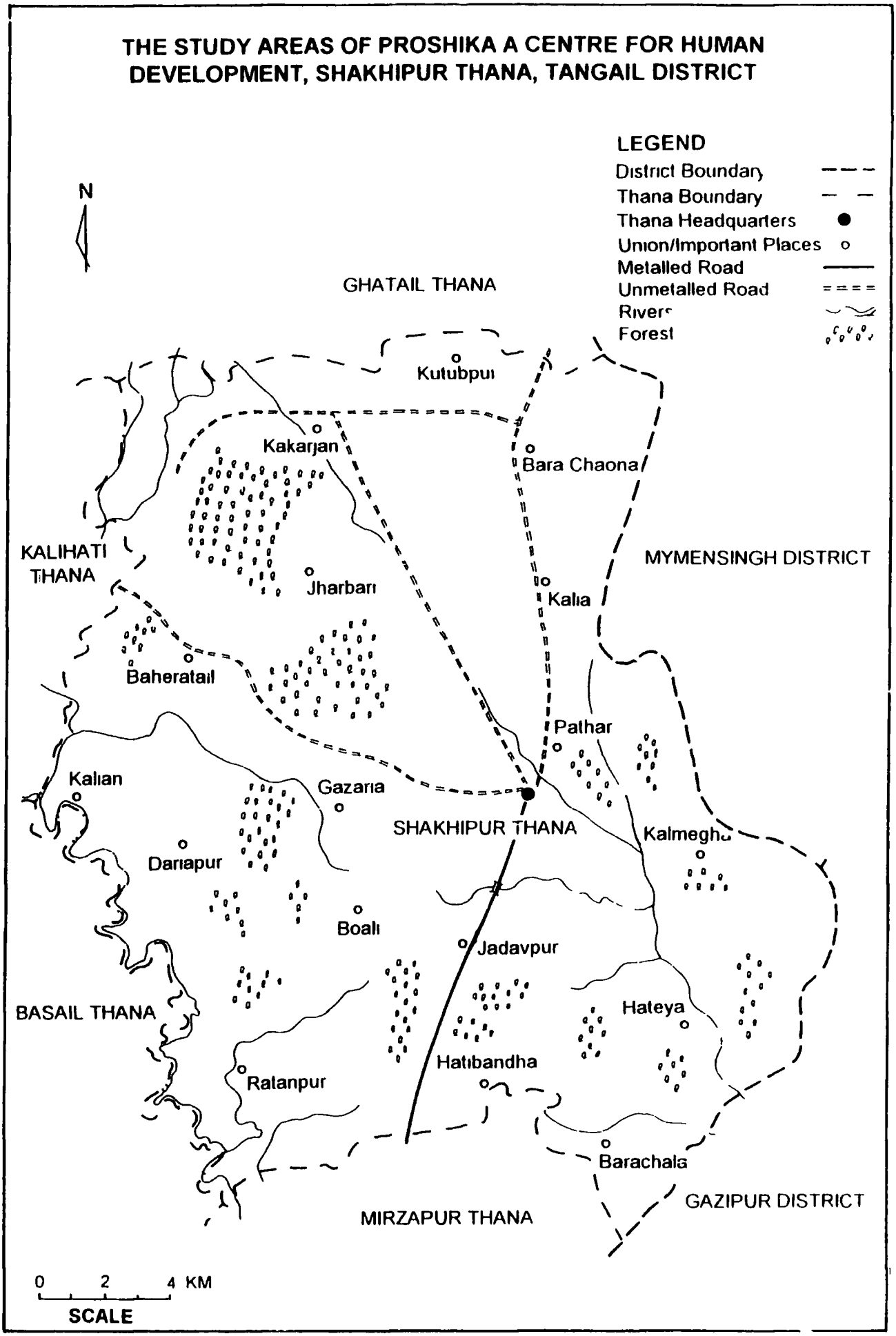
application was rejected on the grounds that his evaluation was not good In the second year his application was rejected because he hadn t enough savings in his provident fund In the third year his application was rejected on the pretext that the money for that year had been exhausted and he had applied late Most field workers complained that the staff at the head office get loans more easily due to being on the spot

The recruitment of women field workers has been a recent phenomenon in PROSHIKA (see sections 8 4 1 and 8 4 2) All PROSHIKA field staff have to undertake certain residential training at Manikganj, one hour by bus from Dhaka Most field workers like the training programme but try to avoid training because it hampers their field work Also PROSHIKA charges its staff 300 Tk per course When the field workers are on courses, their collection and distribution of money is hampered and they fear that this may affect their evaluation Most training programmes are for 2 3 weeks

5 9 3 Sakhipur Thana

Sakhipur is situated in the Madhupur tract which is one of the two Pleistocene terraces of Bangladesh A major physiographic feature of the area is that it is on average 20 40 feet above sea level, so, is situated in a flood-free region

Sakhipur had a major part of the one of the largest forests of Bangladesh, but increased pressure on land for housing and agriculture accompanied by the corruption of local administration and forest officials has greatly reduced the forested area Due to its poor agricultural potential this Thana still has a low population density but recent improvement in irrigation technology has greatly helped farmers to grow IRRI paddy At the same time Sakhipur is famous for huge amount of high quality banana, guava, jackfruit and other seasonal fruits Now farmers are showing an interest in growing vegetables A major advantage for Sakhipur farmers is that it is well connected by roads with Dhaka which takes a maximum of 3 hours to reach Another major feature of Sakhipur is that many


THE STUDY AREAS OF PROSHIKA A CENTRE FOR HUMAN DEVELOPMENT, SHAKHIPUR THANA, TANGAIL DISTRICT
LEGEND
District Boundary
Thana Boundary
Thana Headquarters
Union/Important Places
Metalled Road
Unmetalled Road
Rivers
Forest
N
GHATAIL THANA
Kutubpur
Kakarjan
Bara Chaona
KALIHATI THANA
MYMENSINGH DISTRICT
Jharbari
Kalia
Baheratail
Pathar
Kalian
Gazaria
SHAKHIPUR THANA
Kalmegha
Dariapur
Boali
Jadavpur
BASAIL THANA
Hateya
Hatibandha
Ratanpur
Barachala
GAZIPUR DISTRICT
MIRZAPUR THANA
0 2 4 KM
SCALE

Map 3

men from these villages work in South-east Asia (mainly in Singapore) Here again, remittances have a significant impact on the lives of people in Sakhipur As one PROSHIKA field worker who has been working in Sakhipur for eleven years told me

> *When I came to Sakhipur eleven years ago there were only 2 3 noticeable shops in the Sakhipur bazaar (market) There was no pucca (brick made) house in Sakhipur most of them were mud-walled Now you see how big the Sakhipur bazaar is Now you can see many brick made houses in remote villages*

Although the Sakhipur town is well connected with Dhaka, the internal roads of the Thana are not metalled and become very difficult for walking or motor cycling after rain because of the sticky nature of the soil in the area Sakhipur has many primary and high schools and two big Colleges, too The Thana health complex is in the Thana centre

The staff structure of PROSHIKA at Sakhipur is as follows

Area Co ordinator (1) (AC)
Training Co-ordinators (3) (TC)
Universal Education Workers (2) (UEW)
Economic Development Worker (14) (EDW)
Development Education Workers (7) (DEW)
Extension Workers (3) (EW)
Accountant (1)
Cashier (2)
Care-taker (2)

An Area Co ordinator (AC) is in charge of all activities of PROSHIKA in his/her respective ADC (Area Development Centre) ACs are supervised by the Zonal

Co ordinators (ZCs) For Sakhipur the ZC is responsible for 3 ADCs and is based in Madhupur Thana

The major functions of TCs are to organise and supervise all training activities in their ADC In addition to organising the training programmes TCs also follow up and monitor them Universal Education Workers (UEWs) are primarily responsible for establishing and running the Non Formal Primary Education (NFPE) schools in their ADCs They are assisted by their Development Education Workers (DEWs) in their work EDWs are responsible for the economic development of the group members of PROSHIKA For this they organise skill training programmes disburse credit and provide technical support wherever necessary Some EDWs specialise in certain activities In Sakhipur some EDWs specialise in activities like apiculture sanitation and housing agriculture irrigation, livestock, social forestry, sericulture etc Usually each EDW has around 60 groups under his/her control DEWs are mainly responsible for supervising the meetings of the PROSHIKA groups They meet once a month in a village Co ordination meeting and all relevant issues are discussed in the groups In Sakhipur there are 917 groups and the ADC is divided into 6 units There is one DEW for each unit with around 19-20 villages Accountant and cashiers are the only office based staff of PROSHIKA

PROSHIKA has a clear and formal system of monitoring its activities Field workers are evaluated and monitored by the AC ACs by the Zonal co-ordinators and the Zonal co ordinators by central co ordinators based in the Dhaka office Then how does the AC monitor all his or her staff? The AC of Sakhipur said that he uses the workplan of the month at the beginning of each month But he (the AC) does not disclose his own workplan So, he suddenly goes to the places or meetings where field workers are supposed to be present He also goes to the members and ask about their field workers whether he/she meets them regularly how does he/she behave with them etc He also asks the children at the non formal schools whether they know their field workers how frequently they see him/her etc

PROSHIKA recruits its staff through open advertisement Usually the educational qualification required for DEWs are BA BSc or BCom degree Most field workers join as DEWs In general, PROSHIKA groups are working well at Sakhipur Some groups are very sincere in attending the training programmes But many field workers informed me about ineffective groups Splitting of the groups is also not uncommon

5 9 4 Microcredit

A major activity of PROSHIKA is to provide credit Most credit is repaid in monthly instalments Most DEWs interviewed complained that they are not given proper importance less than the EDWs, although the EDWs look after the organisational matters of the groups Since EDWs provide credit, group members give all the importance to them Most DEWs said that before sanctioning credit to any group, EDWs should discuss with them matters like the member s attendance at village co ordination meetings or sending children to school DEWs think there should be more pre conditions for sanctioning credit to groups

Some long service field workers told me that PROSHIKA is behaving like the street medicine sellers who draw public attention by singing, performing magic or playing with snakes in the markets bus or train stations river ports and terminals After attracting the crowd these businessmen start advertising for their products Like these businessmen NGOs like PROSHIKA attracted clients through mobilisation and consciousness raising and now doing microcredit business (compare White 1999, section 3 3 6) All long service field workers reported to me the changes that PROSHIKA has gone through One field worker told me

> *When I joined PROSHIKA 8 years ago my work was to go to the farmers and to organise them in groups motivating them through music and lectures So I learned how to sing and use the harmonium and the Dhole (the drum) People came to listen to our music and lecture Some days I*

found some people crying after listening our music which was describing how an affluent farmer became landless through the exploitation of moneylenders My life was easy One of my colleagues resigned from PROSHIKA to join CARE (an international NGO) to get higher salary One week later he came back in tears saying that he misses us and does not like the overwork and higher salary There was no credit programme but little skill or literacy training Now I ride hundreds of miles I have no leisure I have to show good repayment rate of my disbursed credit to save my job To get money back sometimes I abuse my members Now my life is full of tension Many nights I cannot sleep due to the anxiety that what I shall do if I lose the job (Qamrul Islam, TC Sakhipur, February 1998)

5 10 The RDRS Bangladesh

Rangpur Dinajpur Rural Service is one of the oldest NGOs in Bangladesh, working in 29 Thanas (sub-District) of six Districts in northern Bangladesh serving around 200, 000 households RDRS employs about 1 500 staff

Until 1997 RDRS was the Bangladesh field programme of the Geneva-based Lutheran World Federation s Department of World Service which operates development, relief and rehabilitation programmes in 25 countries RDRS has now been transformed into a national NGO

Rangpur Dinajpur is one of the most poverty stricken areas of the country An important aspect of the Bangladesh economy is that a major portion of its foreign currency comes from the remittances of those Bangladeshis working abroad but in my RDRS study area I met no family with its close kin abroad Northern Bangladesh is in general poorer than the rest of the country It is the least industrialised area, with a predominantly agricultural economy At the same time, most of the area where I worked, is *char* land and the physical condition and agricultural potential are not very different from Naria (my SCF (UK) study area)

A major difference is that the men from the char areas of Naria go fishing in the rainy season and men from Kurigram District migrate to Comilla or Mymensingh District during the sowing and harvesting seasons for work After the recent inauguration of the bridge over Jamuna, Rangpur-Dinajpur seems likely to benefit from improved communications with the rest of the country

My field work was conducted in three Thanas of Kurigram district Kurigram Sadar Ulipur and Rajarhat (see Map 4)

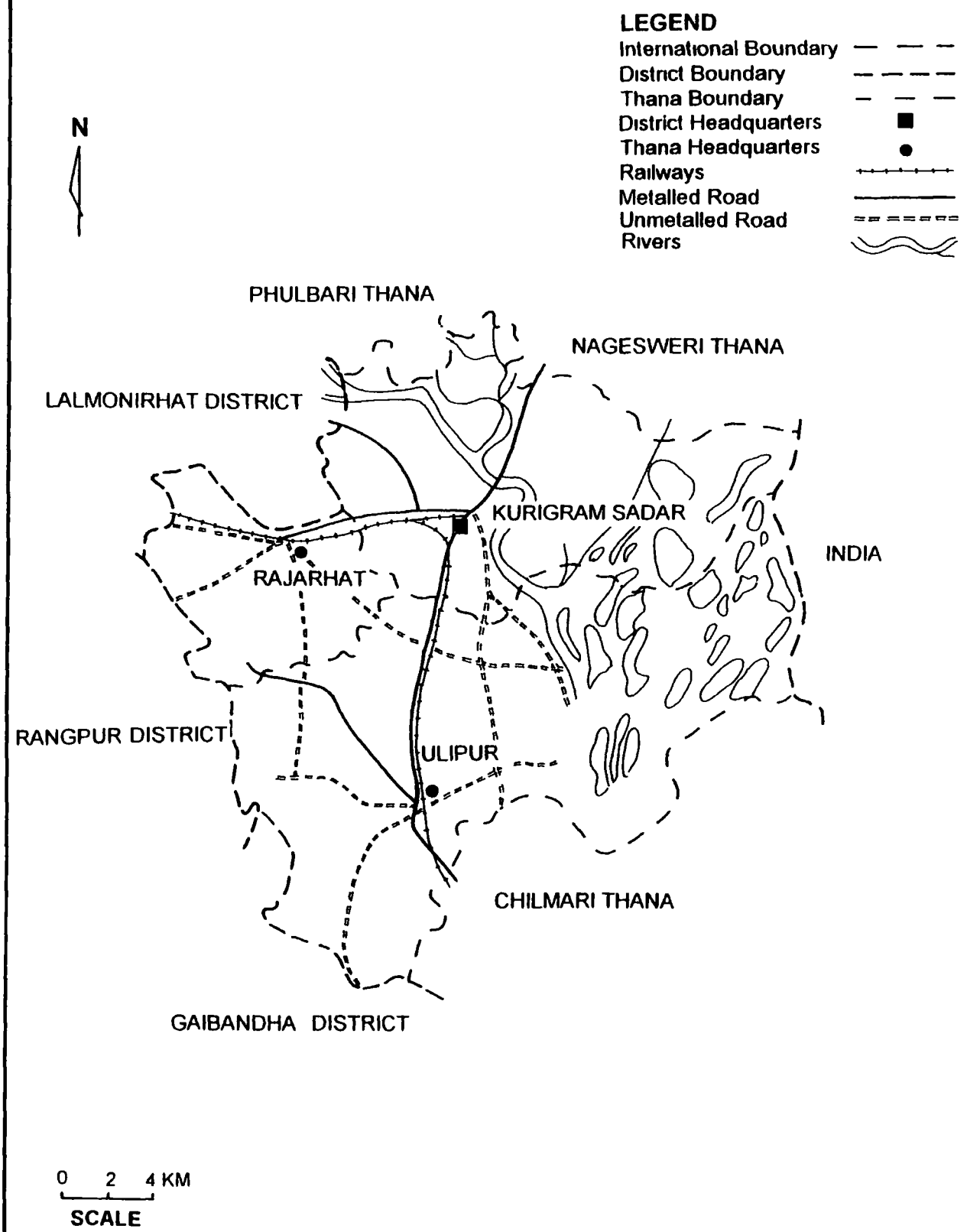
The presence of many NGOs in Kurigram is also of interest I should say Kurigram is an NGO town Walking or travelling by rickshaw I counted around 20 NGO offices in the town During the 1974 famine Kurigram was one of the worst affected areas, which attracted many NGOs At the same time their activities (the NGOs and relief agencies) seem to have made people in that area more relief-oriented than self-reliant The recent decline in the supply of relief or NGO funds has made the work of the NGOs in this region more difficult because people think they deserve relief as they did three decades ago

RDRS was born out of the war of independence of Bangladesh in 1971 to provide relief to Bangladeshi refugees in the Cooch Behar district in India RDRS later helped the returnees to resettle in the greater Rangpur Dinajpur region and began an extensive programme of rehabilitation in that area Since then RDRS has gone through three stages Relief and Rehabilitation (1972-1975), Sectoral Development (1976 1987) and Comprehensive Development (1988 to present) RDRS documents say that the development philosophy of RDRS is essentially a holistic approach aimed to empower the poor

Reflecting these changes RDRS changed its name from Rangpur Dinajpur Rehabilitation to Rangpur Dinajpur Rural Service in the mid 1980s

No doubt, these are good words I agree that immediately after independence there was a need for relief and rehabilitation work This became more urgent when

THE STUDY AREAS OF RDRS BANGLADESH, KURIGRAM SADAR, RAJARHAT AND ULIPUR THANA, KURIGRAM DISTRICT



Map 4

Bangladesh experienced a famine in 1974 But why did RDRS go for sectoral development for 11 years and then abandon it for comprehensive development? I would say and shall later seek to prove that the present comprehensive development is dominated by a microcredit programme which could in no way be termed as comprehensive development (see section 10 2)

Table 5 1 The Stages of development of RDRS

Year	Stage
1971	LWF Refugee camps
1972	RDRS relief and rehabilitation launched
1976	Sectoral programmes replace relief and rehabilitation
1978	Rangpur-Kurigram road completed
1979	First RDRS women staff to ride bicycle
1980	Haripur hospital handed over Treadle pump passes its test
1983	First women s agricultural groups
1985	RDRS changes name to Rural Services
1986	Decision to reduce expatriate staff numbers
1988	Comprehensive Project absorbs sectoral system
1990	First Federations emerge
1993	First Comprehensive Group Graduations
1994	Merger of Comprehensive and Rural Works Projects
1995	Credit and bilateral projects take off
1997	Localisation of RDRS

Source RDRS 1996a

Although the RDRS documents do not say so, LWF was facing a fund shortage and told RDRS As long as RDRS remained a field programme of LWF, they could not take funds from other donors, so it was compelled to rename itself and change its status to that of a national NGO This was done at the cost of budget cuts going for bilateral programmes with other donors or NGOs (EU Helen

Keller International IFAD etc) and above all job cuts ranging from 10 20% from different estimates One Thana Manager pointed out to me

> *RDRS was born with a golden spoon in her mouth now she has got a copper spoon so now she realises how difficult the world is*

5 10 1 The Management Structure

The management culture of RDRS is bureaucratic Not only the field workers but mid-level and some senior managers complained about bureaucratisation over the last 27 years (see section 10 1 1) After becoming a national NGO, RDRS is now building its head office at Rangpur in its own land Earlier all RDRS offices were in rented land and houses because foreign NGOs cannot buy any land assets in Bangladesh The field level bureaucratic structure of RDRS is as follows

Grade A 1 Head of Field Programme (Rangpur based)
2 Heads of Co ordination (Training and Extension) (Rangpur based)

Grade B 1 District Co-ordinators (based in their respective districts)

Grade C All Assistant District Co ordinators, ADCs (each co-ordinator is assisted by one or two ADCs based in each district)

Grade D All Thana Managers, TMs (based in each Thana) and Sector Managers (based in two zones east in Lalmonirhat and west in Thakurgaon)

Grade E All Extension Officers (based in all project offices)

Grade F All Assistant Thana Managers, ATMs (based in Thana)

Grade G All Union Organisers or field workers (based in Unions) and Credit Assistants (based in Thanas)

Grade H Night guards and similar staff

The above mentioned structure clearly shows the bureaucratic nature of field-level management of RDRS UOs are the field workers of RDRS Usually each UO is in charge of a Union In case of large Unions there are two UOs for each Each ATM is the supervisor for 2 3 UOs In each Thana there is one ATM whose duties are mainly office based With the new emphasis on credit programme, the one post of Credit Assistant in each Thana was upgraded (or created) to ATM (Credit) in 1996 All recruitment in RDRS are done through advertisements in the national newspapers and office notifications

5 10 2 Facilities and Benefits Enjoyed by Field Level Staff

In addition to their monthly basic salaries, all staff of RDRS get a house-rent allowance of 65% of their basic salary a medical allowance and a festival allowance once a year Other benefits like the yearly increment, provident fund and gratuity are also available to all staff of RDRS In addition to paid maternity leave (180 days) women staff get children allowance for a year for up to two children

All field staff get vehicles for their field work except the ATMs (credit) who do no field work All ATMs and TMs get motorcycles on a hire-purchase basis

All payment for staff vehicles is by deductions from monthly salaries For fuel, all staff entitled to a motorcycle get 1 25 Tk /km the ceiling for TM being 900 km/month and for other 700 km/month Most ATMs & TMs interviewed complained that the ceiling is inadequate All UOs get around 100 Tk /month for bicycle maintenance while all ATMs and TMs get around 100 Tk /month for maintenance of their motorcycles

Table 5 2 The Hire purchase System of Vehicles in RDRS Bangladesh

Vehicle	Payment System
Motorcycle Honda price 67,000 Tk (for ATM & TM except ATM credit)	52 000 Tk Repaid in 4 years and staff can get a new motorcycle after 5 years
Motorcycle Hero Honda price 60,000 Tk (for all ATM & TM except ATM credit)	45,000 Tk to be repaid in 4 years and staff can buy a new motorcycle after 4 years
Bicycle Tk 4000 (for all UOs)	Tk 3200 to be repaid in two years

Source RDRS Bangladesh official documents

5 10 3 Microcredit

Every morning the UOs leave their home or mess to reach their clients to collect or disburse money Although RDRS provides several services to its clients (mentioned earlier), all UOs are preoccupied with credit Most UOs interviewed complained that they cannot give enough time or importance to other services due to credit Compared to SCF (UK) partner NGOs, RDRS field workers have to work longer hours, even at night particularly the men (see section 10 2)

Although RDRS UOs have to provide many services to their clients, most of their time is spent on credit Although they must talk of the education programme, plantation work fishery and livestock projects etc their job performance is measured mainly on the repayments rates of the credit they disburse I found most UOs to be very hard working but some were poor at keeping records which caused many misunderstandings with their clients Since their (UOs) job performance is mainly dependent on their credit repayment they devote most of their time to credit

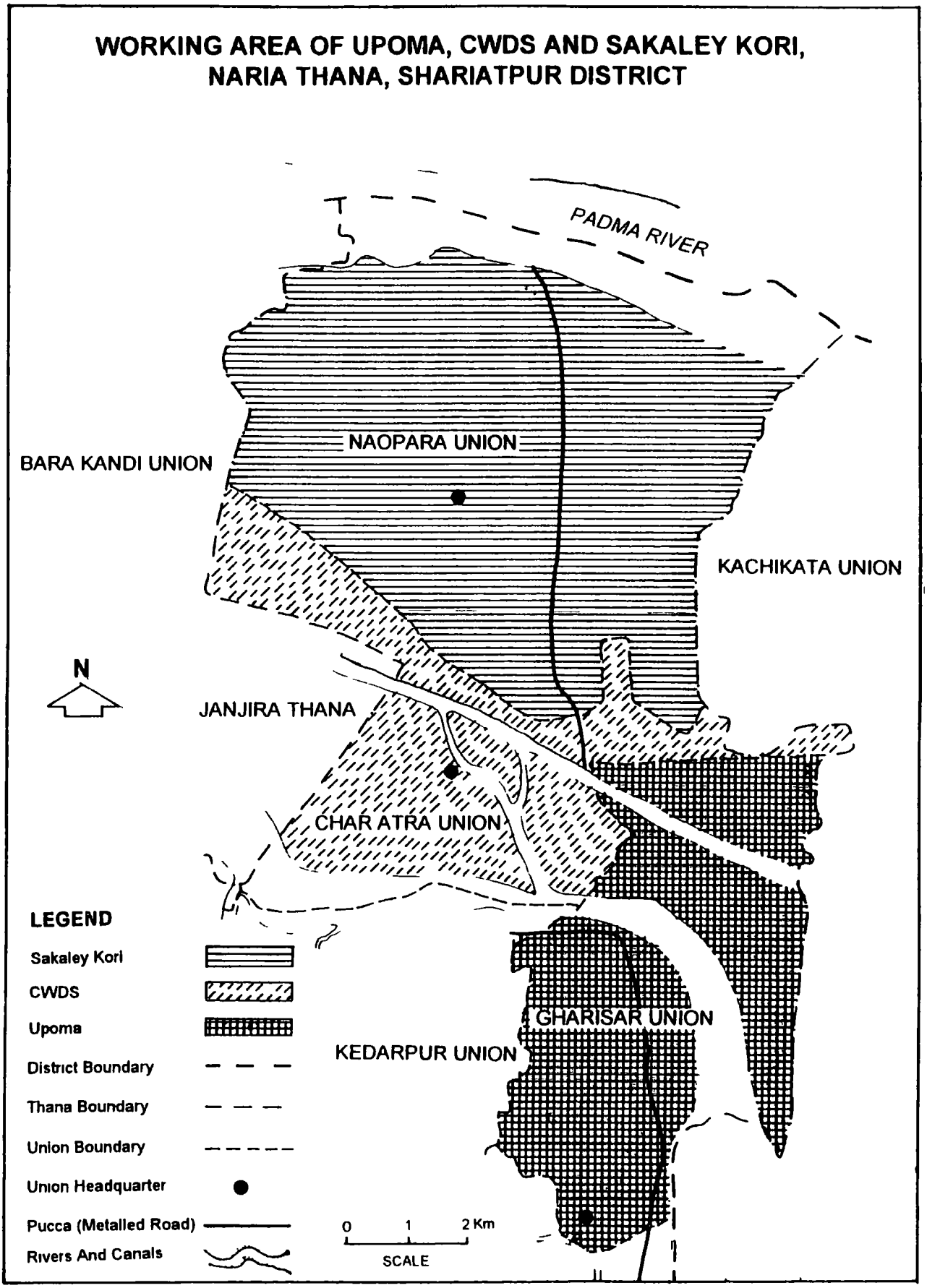
5 11 The SCF (UK) 'Partners'

This case study is of very small local NGOs working with a large international NGO since 1996 in Naria Thana of Shariatpur District SCF (Save the Children UK) is one of the leading international NGOs of Bangladesh It started its work in Bangladesh soon after independence in 1971 One major activity of SCF (UK) was to enable its beneficiaries to cope with flood, which is a major disaster in Bangladesh SCF (UK) has CWF (Coping with Flood) programmes in some flood-prone Districts in Bangladesh

5 11 1 The Study Area Naria Thana

Shariatpur my research area, is located to the south-west of capital Dhaka Although Shariatpur is physically only 35 miles away from Dhaka it has a poor transport infrastructure network Most of the roads in the district are in a dilapidated condition and the situation deteriorates during the rainy season It is better to travel to Shariatpur from Dhaka by launch, which takes around 5 hours during the rainy season But travel takes longer and become risky during the dry season due to the drastic fall in the water level in the Padma (the Ganges) which exposes shoals (*chars*) in its course Shariatpur has no railway network

My interviews took place with the SCF (UK) partners in Naria Thana of Shariatpur District All the three unions (see map 5) where these partners work (of which two are chars) have primary (5 year) schools and high schools (10 years) but no colleges Most students go to Naria College (at the Thana headquarters) or Sureshwar College (at Sureshwar Union) of which Naria is a government college The only health facility available in Naria is at Mulfatganz Life on the *chars* is really difficult with no electricity There is electricity at Gharishar but power cuts are a regular phenomenon and the voltage is so low that it is useless


WORKING AREA OF UPOMA, CWDS AND SAKALEY KORI,
NARIA THANA, SHARIATPUR DISTRICT
PADMA RIVER
BARA KANDI UNION
NAOPARA UNION
KACHIKATA UNION
N
JANJIRA THANA
CHAR ATRA UNION
GHARISAR UNION
KEDARPUR UNION
LEGEND
Sakaley Kori
CWDS
Upoma
District Boundary
Thana Boundary
Union Boundary
Union Headquarter
Pucca (Metalled Road)
Rivers And Canals
0 1 2 Km
SCALE

Map 5

There are some metalled roads in Gharisar but metalled roads are simply absent on the *chars* The major crops are jute paddy, potato and chilli Many people leave for the coastal areas of Bangladesh at the beginning of the rainy season and come back at the beginning of the winter While I was in Naria many fishermen (seasonal) were coming back with money after fishing Many people in my study area are working abroad, mainly in Ukraine, Italy and Malaysia A major problem in Naria is river erosion The earlier SCF (UK) office was totally washed away by the Padma (the Ganges) about two years ago The present office is around 200 yards away from the river but could be washed away again

5 11 2 Direct Work of SCF (UK)

The history of the direct work of SCF (UK) up to 1996, is important for an understanding of Naria Thana Shariatpur (particularly Naria Thana) experienced severe flooding in 1987 and again in 1988 SCF (UK) provided relief to the flood-affected people during both floods Later SCF (UK) was still a direct action NGO It decided to continue its operation in Naria Thana and started its credit and savings project in 1992 The activities of SCF (UK) then had several components - credit and savings programmes for its clients, TBA (Traditional Birth Attendant) training sinking of tubewells training village doctors (without formal degree) etc The credit and savings programme is aimed at alleviating the poverty of its clients SCF (UK) clients formed 5 to 10 member groups All of the members were women and the field workers of SCF (UK) were also women SCF (UK) advertised for field workers for its programme and both men and women from Naria Thana applied After conducting the interviews, the Dhaka office directed the Naria office to recruit only women This created some discontent among the male applicants and they protested against the move by SCF (UK) The SCF (UK) Naria staff approached local leaders and brought the situation under control (field workers of partner NGOs, SCF (UK) staff at Naria office, November, 1997)

The TBA project was mainly directed to train traditional birth attendants to ensure safe childbirth and provide neo-natal and ante natal care SCF (UK) trained 262

TBAs by 1997 The main objective of sinking tubewells (mainly shallow) was not only to create awareness for using safe water but to ensure regular supplies of potable water among the clients and their neighbours In order to maintain these tubewells SCF (UK) trained 2 women clients for each tubewell By early 1997 SCF (UK) had sunk 211 tubewells The training of the village doctors was directed to provide better health-care facilities to people in the villages who cannot afford to go to the nearby health care centres In other words, the project was aimed at training the village doctors so that they could provide better health care advice to their patients

For the credit and savings programme SCF (UK) had three centres in each union For this programme SCF (UK) had one field supervisor and a few supporting staff SCF (UK) on an average had around 30 field workers in Naria Thana throughout its period of direct operation SCF (UK) continued its credit and savings programme up to June 1996 In July 1996 SCF (UK) handed over its credit and savings programme to the three NGOs formed by its former field workers For a discussion on the pre handover activities of SCF (UK) in Shariatpur see Edwards (1999)

5 11 3 The Change to Partners

According to the then Country Director of SCF (UK) the reason for handing over their activities to their 'partners were,

1 In mid 1996 SCF (UK) field workers were getting a salary of about 4 thousand Taka which was a handsome compared to the qualification and salaries of field workers of other NGOs and Government organisations (GOs) SCF (UK) used to pay its field workers regularly with one festival bonus and a gratuity each year The cost of operating the credit and savings programme reached a level which seemed very high compared to other NGOs in neighbouring villages (compare Malhotra 1997)

2 SCF (UK) decided that it is worthwhile to help in the growth of local organisations who would be better able to do the development work by themselves SCF (UK) also decided to provide necessary technical advice to the new NGOs for a couple of years during the transition period

3 The policy makers at the SCF (UK) head office realised that the organisation had become too bureaucratic in Bangladesh and decided to reduce costs During the mid-nineties SCF (UK) retrenched many of its staff (management, field and ancillary) (interview with Simon Mollison October 1997)

When SCF (UK) decided to hand over its activities to partner NGOs, that period was a critical time for the SCF (UK) management, field workers and clients After prolonged tension, the field workers of SCF (UK) in Naria decided to form three new NGOs in their respective unions SCF (UK) is now trying to hand over its activities to other NGOs in another district Jamalpur

An interesting aspect of this handover is that the people in SCF (UK) refer to it in different ways The Country Director, Simon Mollison, does not like to accept the NGOs newly formed by the former SCF (UK) staff as partners but thinks of them as independent NGOs (interview with Simon Mollison October, 1997) Formally they are independent NGOs but other senior staff of SCF (UK) in Dhaka think of them as partners In many cases, however, SCF (UK) behaves like a donor, and a degree of dependency on SCF (UK) for funds and technical advice is clearly visible

The three NGOs have the staff structure which is rather flat by Bangladeshi standards because of the early stage and the sheer size of their activities (Table 5 3) All recruitment of field workers in SCF (UK) 'partner NGOs are done through advertisement in Union Council office, notice boards of the local schools Some clients canvass their field workers to recruit their daughters who have 8-10 years schooling

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Table 5 3 The Staff Structure of the SCF (UK) Partners at Nana Thana Shariatpur District

NGOs	Director	Accountant	Field Workers	Total
CWDS (Char Atra Union)	1	1	4	6
Upoma (Gharisar Union)*	1	1	8	10
Sakaley Kori (Naopara Union)	1	1	4	6

* Upoma has one *Aya* for office services such as cleaning serving refreshments and other ancillary work

Source The NGOs and field work

Why did the field workers decide to form their own NGOs and continue their activities? Field workers identified several reasons to me

1 While the field workers were working for SCF (UK) (1992-96) they disbursed a large amount of money (more than 2 million Taka) which would have been very difficult to recover This could have been very embarrassing for SCF (UK) and for the field workers who were members of that community who could also default Field workers told me that SCF management staff could leave because they were 'outsiders , but they themselves could not Field workers felt that it would be very humiliating for them and their families if they stopped giving credit to their clients This would be a double disgrace for their families since all field workers were women with an average education of about 8 10 years schooling

Field workers told me that the benefits and services which they received before handover brought enormous social and economic advantages to them Most saved from their monthly salary Some bought ornaments, helped their husbands or brothers in going abroad starting businesses or getting jobs (through bribing

which is very common in Bangladesh) So, through working as field worker of SCF (UK) these women got some status which they did not like to lose by giving up working So they formed their own NGO

2 SCF (UK) agreed to give partners the Loan Revolving Fund (LRF) and some furniture SCF (UK) staff also helped them in getting registration as an NGO from the government and signed a three year agreement with the new NGOs outlining the modes of partnership

3 One major reason for the former SCF (UK) field workers to start their own NGO was that they wanted to work independently Initially they had some confusion and misunderstandings among themselves and with the management of SCF (UK) Most of the field workers said that they enjoyed the independence of managing their own organisations Previously, they were simply the implementers in the highly bureaucratised SCF (UK) structure

In addition to funds SCF (UK) provides them with services like training for capacity building, office management or sustainable group development to the field workers of partner NGOs It also provides help to new NGO staff in visiting other NGOs to see and learn from their activities

Most of the present field workers and directors (who were formerly field workers) of the new NGOs have experienced a steep fall in their salary Field workers get around 1500-1800 Tk per month, directors and accountants roughly 200-300 Tk more All also get a festival allowance and a gratuity every year, each equivalent to one month s salary Most staff in the new NGOs are unhappy at this huge fall in their salaries Some of them blame the SCF (UK) management for spending too much money at the management level which unrealistically raised the costs of operating the credit and savings programme The Country Director who played the key role in re organising the activities of SCF (UK) and handing over the credit and savings programmes to the new NGOs told me that field workers are now getting the salary that they deserve He blamed the earlier SCF (UK)

administration in Dhaka for the earlier high administrative costs Now the money for their salary and office maintenance costs come from the interest of their disbursed credit and interest from the savings of their clients (interview with Simon Mollison, October, 1997) Most field workers complained to me that they now have to bear the brunt of lower expenditure from their lower income Some said they cannot meet many basic demands of their families and near and dear ones which has really aggrieved them

Although SCF (UK) has an office with skeleton staff at Naria in Shariatpur it is gradually winding up its operation The new NGOs still need technical advice, suggestions for management decisions and above all for the proper utilisation of the SCF (UK) funds that they have as a revolving fund This is important since many clients stopped paying their instalments during the hand over due to fear of being cheated by a 'Christian' foreign organisation If there is any weakness among these new NGOs other NGOs in the area will try to create division and mislead the clients SDS (Shariatpur Development Society a local NGO) tried to do so during the hand over I found that SDS is trying to lure away members of the SCF (UK) partners and is always trying to propagate a bad name against them When I was in Naria the SDS Director came to see me and tried to do the same

A major feature of the new NGOs is that their management structure is flat and staff usually have an amicable relationship among themselves On close inspection it seems that they have to remain united for the very survival of their NGOs If someone goes on leave other field workers share her work Things are not so good in all cases During the formation of Upoma a clear rift erupted regarding who would be the director and accountant which had to be solved through a secret ballot under the supervision of SCF (UK) staff (field workers of Upoma and SCF (UK) managers at Naria office November 1997)

5 11 4 Partnership

The way SCF (UK) was working before handing over and the way the SCF (UK) partners are working seems to be very different to the SCF (UK) Bangladesh Country Strategy Paper (interim) (1997) which says

> *Nearly all development work in Bangladesh is targeted at the great mass of poor people but actually neglects the poorest and most marginalised within this group Thus for example the famous Bangladesh credit programme typically do not benefit the poorest strata of society and although they are targeted at women may tend to exploit or burden women further At the same time the poverty alleviation programmes which much of the development community in Bangladesh are engaged in treats poverty as an almost purely economic phenomenon Many of the most serious situations in Bangladesh are not the inevitable consequences of poverty that both NGOs and policy makers seem to see them as Such situations are associated with poverty but are caused by social factors They are not likely to be solved within the next fifty years by the slowly rolling poverty alleviation programmes which dominate the development scene in Bangladesh Many of the problems of the most poor and marginalised are both economic and social in nature but social problems are especially neglected in much development practice We will therefore focus much of our attention on them* (SCF UK p 3, 1997)

The activities of the partners' of SCF (UK) do not follow their statement in the Country Strategy Paper and the relationship between SCF (UK) with its partners is poorly defined But the term partnership seems rather misleading to me because the partnership deal with the partners is titled as Agreement for Management of SCF (UK) Revolving Fund' with its partner which says

1 The loan programme should be kept confined to certain unions (Gharisar in case of Upoma)

2 Section 2 says SCF (UK) has agreed to allow the partner' to use the RLF for three years but its ownership will remain in the hands of the SCF (UK)

3 Section 4 says partners are bound to show all the books, registers to SCF (UK) at any time

4 Section 6 says partners can use the money from the service charge for maintaining their office or staff of RLF but the 'partners are bound to obey any order from SCF (UK) in this regard

This seems less like partnership between the SCF (UK) and the NGOs than donorship

5 11 5 Microcredit

Usually the new NGOs (Upoma, Sakaley Kori Char Atra Mahila Unyayan Samity) provide credit of up to 3000 Tk The clients have to repay the loans in weekly instalments over 50 weeks, and to save around 5 10 Tk per week to get a bonus of around 2 percent every six months Credit taken by the clients of the new NGOs is usually used partly to pay for the costs of farming fishing, cattle raising etc Clients also use credit to buy or build new houses pay examination fees for their children for appearing at public examinations and to pay the costs of marriage of their daughters In all cases, credit plays a minor role in the total expenditure and most clients wanted an increase in the amount of credit to at least 5000 Taka which seems impossible for these new NGOs given their financial condition

5 12 Summary and Conclusion

Before I end this chapter, I want to summarise the activities and benefits enjoyed by the field workers of my study NGOs Some NGOs in Bangladesh have experienced tremendous growth (both in terms of activities, funds staff and clients) mainly due to the availability of funds and donor preference Undoubtedly providing credit has become the major activity of NGOs in Bangladesh except

MCC Credit provision has made the activities of NGOs more businesslike The other aspects of development are of less importance to all NGOs except MCC This nonconformity is possible for MCC due to its comparatively steady flow of funds and given the highly missionary nature of that NGO So, MCC can afford to avoid the recent fashion of microcredit but it should noted here that MCC has also gone into partnership due to fund shortages This also shows that NGOs in Bangladesh are not GROs (section 4 1)

Table 5 4 The Basic Information about the Study NGOs

MCC Bangladesh (international, missionary)	**PROSHIKA (large national)**	**RDRS Bangladesh (Regional, national)**	**SCF (UK) 'Partners (local, national)**
Activities			
Agricultural Support Services (including training) research poultry fishery and livestock development Savings and Capital Generation Health Education Employment Generation	Credit, savings Education Employment and Income Generating Activities Environment Health Women Development Housing Disaster mitigation advocacy	Credit, savings Legal Aid Agricultural Support Service Education Health Income Generating Activities like Poultry Fishery Livestock etc	Credit and savings
Staff*			
141 (both male and female)	2988 (both male and female)	1500 (both male and female)	22 (all female)
Working Area			
31 Thanas 14 Districts	156 Thanas 45 Districts	29 Thanas 6 Districts	3 Unions 1 Thana 1 District
Year of Establishment			
1970	1976	1971	1996

Note Bangladesh has 490 Thanas and 64 Districts (BBS 1997) All staff are local full-time staff

Source The NGOs

If you look at the benefits enjoyed by the field workers of my study NGOs, it is clear that the best package for women is enjoyed by the MCC staff (see Table 5 5) Here again the international management and missionary values seem to me the major reason for this better benefits Above all the disparity in benefits enjoyed by different types of NGOs in Bangladesh is appalling PROSHIKA's package for men is also good SCF (UK) 'partners' have very few benefits, formal or informal

Table 5 5 Benefits Enjoyed by the Field Workers of The Study NGOs

MCC Bangladesh	PROSHIKA	RDRS Bangladesh	SCF (UK) 'Partners'
Salary (4810) House Rent (50% of Basic) Medical Allowance Motor Cycle/Bicycle Fuel Gratuity Festival Bonus (1/Year) umbrella raincoat, Increment Maternity Leave (90 days) 75% cost of Child Delivery Child Care (Maximum 2 Years including Aya or nanny)	Salary (5016) House rent (65% of Basic at Thana) Medical Allowance (General and Special) Provident Fund House building Loan Gratuity Maternity Leave (84 days) Motor Cycle/Bicycle Maintenance Fuel Increment Festival Bonus (1/Year)	Salary (3838) House rent (65% of Basic) Medical allowance Festival Allowance (1/Year) increment provident Fund Gratuity Maternity Leave (180 days) Children Allowance (1 year/child) Motorcycle/Bicycle (hire purchase) Fuel and maintenance Food allowance Leave	Salary (1427) Festival Allowance 1/year Gratuity Leave (casual 30 days maternity 90 days)

Note Salary is the gross salary that field workers got last month of the survey which includes basic salary, house rent and medical allowance (if available) All figures are in Taka

Source Field survey and NGO documents

In this chapter, I have described my research method and the NGOs with whom I have worked for my research I have also described the geographical and socio-economic environment of the areas where I worked In the next chapter I shall

elaborate on the socio economic background of my research subjects the field workers

CHAPTER VI

The Careers of Field Workers

This chapter deals with the socio economic background of the field workers of NGOs in Bangladesh I believe my research will help the NGOs in the South to utilise their field workers better To do that it is essential to know who the field workers are what are their careers and their previous personal and professional problems In this chapter I shall try to answer these questions Who are the NGO field workers? Why and how they have become the field workers of these NGOs?

I have set out to establish the social backgrounds and educational status of field workers in selected NGOs The social structure which largely determines why they are from a specific stratum of rural society Education could make a difference to the career or life of a man or woman in Bangladesh I have already mentioned that the education system in Bangladesh is divided according to social class (see section 2 7) Due to their families low socio-economic backgrounds field workers received a general or Bengali education when to get good results they needed private tuition which they could not afford and due to their poverty they may have had to drop out at any stage I have found evidence of that which I shall describe in this chapter

The NGO field workers interviewed are from middle class families of rural Bangladesh Ninety-one per cent of the respondents of the questionnaire survey were born and brought up in villages (unlike Garain, 1993 see section 3 5) This status defines their level of education I used to believe that education could make a difference in their lives My belief was shattered when I met the field workers It is difficult I should say impossible to get a good job (in Bangladesh, a government job) when you have neither achieved a good degree nor have family or social links and money for bribes I have already mentioned in the chapter Three that except SCF (UK) partners other NGOs advertise in the national dailies All the field workers would have preferred government jobs, but failed to achieve one (White, 1999, section 4 1 2), I shall elaborate this below

The logic may seem weak but when I describe the backgrounds of the field workers it will be clear how weak they are both in their community and in their organisation, as I shall elaborate in section 8 2 5 As an interesting exception most field workers in the SCF (UK) partners are from influential families I shall show how the influence of the families of these women was exploited by their NGO to get access to the community and to get borrowed money back on time In this chapter I shall also describe the backgrounds of the immediate superiors of the field workers and explore the differences between the backgrounds of a current field worker and a former field worker who has managed to climb a few steps of the long ladders of their organisations

The field workers of NGOs in Bangladesh are not only from a specific social stratum, they are also from a specific age-group Field work requires rigorous physical exercise, so field workers are from the most youthful age-group (see Table 6 2)

6 1 Family Background of the Field Workers

The fathers of most field workers work or worked in farming, petty trading or ancillary jobs in government or semi-government offices Except in the SCF (UK) partner' NGOs this is the general situation Most SCF (UK) partner' NGO field workers however, are from influential families These are the NGOs where field workers can work in their own village and all field workers are women Above all, these NGOs are particularly local and small I talked to the mid-level and senior managers of SCF (UK) all of them preferred to allow their field workers to work in their own village Why? There are several reasons

SCF (UK) is regarded as a Christian, foreign NGO A major problem of access for such NGOs is that they are suspected as foreign and involved in Christian evangelism SCF (UK) therefore needs access to local leaders and influential people A major way of doing that is to recruit from those families The daughters

of rich families in rural Bangladesh will not come to work as a field worker for NGOs, for this would be a matter of disgrace This leaves the influential middle class families This policy helped SCF (UK) get into the village get the work done easily because their target groups were poor families who felt obliged to repay money borrowed from the daughter of an influential family Also when the daughter of an influential family goes about she is not usually teased by local youth, because they know the social strength of this girl s father In that sense, the women field workers of other NGOs are rather unlucky because they have to ride bicycles or motorcycles and experience teasing at least at the beginning of their careers

Another advantage of recruiting local girls is that clients can trust the field worker and her NGO and can safely give her money as savings Most NGOs start their work with their clients by forming groups and saving money in the group fund Why should the client save money with a foreign Christian NGO? The answer from the field worker of SCF (UK) was, I am from your village, you know my family I cannot leave with your money isn t it? That solved the major problem of group formation and setting up the microcredit programme

Employing local youth (women in case of SCF (UK) partners) also has its disadvantages When SCF (UK) was gradually winding up its operation in Naria it retrenched many field workers in stages One field worker who was dismissed was the daughter of a local *matbar* (leader) Her brothers went to the SCF (UK) managers at the Naria office and threatened not only to tell local people not to repay but to attack the SCF (UK) Naria office, again with the help of the local people The SCF (UK) manager then cancelled the dismissal and brought the situation under control Mainly because of this risk other NGOs (MCC, PROSHIKA, RDRS) do not allow their field workers to work in their own villages Even so, why did RDRS and MCC not try to get access through the local influential families like SCF (UK)? I asked why although RDRS and MCC started work in relief and as foreign NGOs (MCC is still a foreign NGO) and switched over to development , they did not work like SCF (UK)? All senior and

mid level managers of MCC and RDRS told me that their organisations anticipated problems which may arise from recruiting local youth All NGOs avoid conflict with local leaders and keep links to the local power structure As a policy MCC PROSHIKA, RDRS do not allow their field workers to work in their own village Almost all field workers, and all mid-level and senior managers of these three NGOs interviewed (and Fowler 1997) supported this policy

6 2 Educational Background of The Field Workers

Field work for NGOs is not an attractive job to well-educated youth Most mid-level and senior managers of NGOs complained to me that field workers are very poor at record-keeping (I found the worst in RDRS) When I was working at Sakhipur (with PROSHIKA), I found one women field worker writing her application for leave four times The AC complained to me about the level of education of that field worker When my field assistants interviewed the field workers, some 90 percent gave the wrong definition of their target groups as they did when talking to me All NGOs in Bangladesh have a definition of their target groups and soon after joining whether through training or by instruction from their immediate superiors (field level managers), field workers learn these targets During the survey, they were asked about their salary and other benefits (see appendix 2) Hardly any field worker knew how much of their total salary was the basic salary and how much was the other benefits (house rent medical allowance transport allowance etc) Legally they should but many have not asked

So why are field workers so poor at reporting basic facts? Obviously a major reason is their poor training (see section 8 2 1)

A look at Table 6 1 shows that except in PROSHIKA most field workers have SSC or HSC qualifications[1] There are several reasons for that One major reason is that as a policy SCF (UK) and MCC do not welcome men or women with degrees as field workers More specifically, they think field workers do not need to be highly educated RDRS has recently started to recruit field workers with

degrees but most of the previous field workers have SSC or HSC qualifications PROSHIKA is one of the largest NGOs in Bangladesh Jobs in PROSHIKA are more secure than most other NGOs Staff turnover is still very low in PROSHIKA and due to its reputation it can attract graduates and postgraduates I found many agricultural postgraduates working for PROSHIKA and RDRS All told me that they have joined these NGOs because they had no other jobs to do The new field workers in RDRS and PROSHIKA are at least graduates When NGOs like RDRS and PROSHIKA advertise for jobs for field workers they require graduates but many postgraduates apply because unemployment among educated youth is very high in Bangladesh

Table 6 1 Educational Background of the Field Workers

Academic Qualification	**Name of NGOs**				
	MCC Bangladesh	PROSHIKA	RDRS Bangladesh	SCF (UK) Partners	**Total**
Primary	1 (2)	0	0	6 (40)	7 (7)
SSC	17 (42)	0	7 (20)	8 (53)	32 (30)
HSC	10 (25)	0	13 (37)	1 (7)	24 (22)
Dip Eng	0	1 (6)	0	0	1 (1)
Graduate	13 (32)	8 (50)	13 (37)	0	34 (32)
Post-graduate	0	7 (44)	2 (6)	0	9 (8)
Total	41 (100)	16 (100)	35 (100)	15 (100)	107 (100)

Note Primary means 5 years schooling SSC means 10 years HSC means 12 years, graduate means BA/BSc/BCom/BSc (Agr) degree holder, postgraduate means MA/MSc/MCom/MSc (Agr) Figures in parenthesis are percent of the total Figures are rounded so they may not sum up to a hundred

Source Field Survey

[1] SSC is 10 years schooling and HSC is 12 years schooling

So why is it the policy of the NGOs to recruit field workers with only HSC when the standard of education at this level is very poor and poorest in the rural areas? Most field workers, told me that less educated staff (especially women field workers) do not argue with their superiors Less educated field workers remain more obedient Another complaint the mid or senior level mangers made to me is that more educated field workers always try to get government jobs so they are not serious in their NGO job until they reach 30, the maximum age to get a government job in Bangladesh (compare White 1999 section 4 1 2) All (the immediate superiors or field managers) resented the policy of recruiting postgraduates in their NGOs (I shall discuss the preferences of the field managers over field workers below) Because family income is low students have to look for jobs and if they get one they simply drop out of education In case of women marriage is a major reason for dropping out, followed by distance of college from home and then high transport cost One RDRS ATM told me that he had to support his family when his father became sick and could not work Most field workers told me that they did not feel motivated to pursue higher education when they know they will not get good jobs even with a higher degree due to their poor family connections In case of women the general belief that higher education will have little value when the older they become the less will be their prospects of a good marriage works as a major disincentive

6 3 Age-structure of the Field Workers

This topic might appear tangential to my thesis, but I shall demonstrate its relevance Daniels (1988) found that nonprofit organisations in the US look for committed recruits those who enter early, get the approved training, identify with the collective activities of the occupation and leave only to retire It is same in all cases in Bangladesh except the last In my sample (Table 6 2), more than 84% of the field workers were under 36 years of age and 65% were under 31 Very few had hopes of promotion or of staying in their post after 40 Field workers of NGOs are at the most productive stage of their lives Field work requires rigorous physical activity and good health But very few can retain that degree of physical

fitness for more than 20 years in the South and I suspect that is less for women considering the nutritional status of women in middle class rural households in Bangladesh So, what will happen to these thousands of field workers when they reach 40 or 45? I shall discuss this below

Table 6 2 Age Structure of the NGO Field Workers

Age	Name of NGOs				
	MCC Bangladesh	PROSHIKA	RDRS Bangladesh	SCF (UK) 'Partners	**Total**
<25	6 (14)	1 (6)	6 (17)	7 (47)	20 (18)
26 30	21 (50)	6 (48)	17 (47)	7 (47)	51 (47)
31-35	9 (21)	7 (44)	5 (14)	1 (7)	22 (20)
36-40	2 (5)	1 (6)	3 (8)	0	6 (5)
41-45	2 (5)	1 (6)	5 (14)	0	8 (7)
46 50	2 (5)	0	0	0	2 (2)
Total	42 (100)	16(100)	36 (100)	15 (100)	109 (100)

Note Figures in parenthesis are percent of the total Figures are rounded so they may not sum as 100

Source Field Survey

Many field workers told me that this is an exploitation of young workers by many NGOs According to the NGO senior managers it is due to poor performance and poor education, that most field workers do not get promoted Among the four NGOs I studied, I found PROSHIKA field workers to have the best promotion prospects although most still complained about corruption in the system (see section 8 2 3) Most field workers told me that by the time field workers reach 45 their salaries reach a point where the NGO can recruit two or three new field workers for the money One way out for the field workers is that they can leave the job Otherwise, as their health deteriorates and, for lack of promotion, their morale declines, their performance will be poor and they will face unwelcome transfers and, in the worst case redundancy

If NGOs exploit the youth of their field workers, how can they save their clients from exploitation by the society and the market? If this is the future which field workers face, how can these change agents bring changes to their clients lives to make a better future?

6 4 Future plans of the Field Workers

Given this problem of job insecurity, the fear of ageing always haunts the field workers All told me that after 40 or 45 it will be difficult for them to keep moving from place to place and work as hard as their organisations demand The future for many unmarried women field workers is even more gloomy Most told me that they do not know when they will marry, only if their husbands permit will they continue or try for other jobs (see below)

a) Most field workers have plans Most women save 200-300 Taka a month in the pension schemes Some have ornaments specially made, an intelligent saving considering the value and prestige these bring In Bangladesh, the best investments against inflation are land and ornaments Banks are not popular in rural areas and interest rates are low also services are poor Most men want to be self-employed because they will not find any other job Most field workers told me after working for NGOs for several years they have achieved a good idea of how to manage livestock, poultry or fishery projects and small businesses One RDRS field worker told me that he is planning to open a computer training centre with the money from his gratuity and in the meantime his younger brothers (whom he is helping financially) will finish their education One women field worker of an SCF (UK) partner NGO told me that she has bought a cow and if she can continue her job for two more years she will buy another, and these will give her a regular income

b) Many field workers (particularly the younger) told me that they will take the MSS or MA examinations This would help them to join private firms or private

schools where unlike government jobs there is no age bar If they need money for bribes they will use their gratuities One PROSHIKA field worker told me that he will take the Law examination and then enter the legal profession

Table 6 3 The Life Cycle of NGO Field Workers

Age	0-30	31-45	>45
Activities	1 Education (SSC HSC BA/BSc/BCom, MA/MSc/MCom/MSc (Agr) 2 Search for jobs in the government schools NGOs 3 Marriage (all women most men)	1 Working in the NGOs 2 Search for jobs in private schools 3 Search for jobs in better NGOs 4 Marriage (all men)	1 Promoted to mid level or senior level management of NGOs (very few) 2 Redundancy/Retirement from NGOs 3 Self employment (most men) 4 Business work in private schools or firms agriculture (all remaining men) 5 Housewife (all women)

6 5 How They Have Become Field Workers of The Present NGOs

It does not surprise me that all field workers first choice of job is in the government as I myself started my career as a civil servant Soon after finishing my MSc in geography at Dhaka University I was offered a job in the research section of PROSHIKA which is now the IDPAA (Institute for Development Policy Advocacy and Analysis) PROSHIKA also told me that if I worked satisfactorily for them for three years they would send me to the UK to do a PhD at Bath When I told my father (a former civil servant) about it he rejected it outright and said Is that a job! He advised me to sit the civil service entrance examination When I left the civil service, many of my friends, relatives and colleagues in both civil service and university expressed their disapproval Government service in Bangladesh is almost a job for life, it gives immense power and status and above all a handsome pension and gratuity on retirement

Due to rampant corruption, many government officials make a great deal of money Compared to government jobs jobs in the NGOs are insecure have lower salaries and benefits, and the staff are burdened with heavy workloads low status little power and no pension In the chapter Four (section 4 1 2) I have compared staff benefits between GOs and NGOs (Siddiqui 1987) Save for one field worker in RDRS, none of my respondents had ever worked in a GO One RDRS field worker had worked for the state-owned Bangladesh Railway, which he left because of the golden handshake programme Bangladesh Railway is one of the largest loss-making state concerns in Bangladesh and makes one of the largest losses Under this voluntary termination programme funded by the Asian Development Bank and The World Bank, many workers left for handsome financial benefits

My findings are similar to those of Woolcock (1998) on Grameen Bank (GB) He found that most field workers join GB after failing to get a job in government (compare White, 1999 section 4 1 2) A major reason for joining GB was its reputation but they told Woolcock that they would leave tomorrow if they get a better paying job Some field workers (all men) had worked in business or in private schools Their major reasons for leaving these jobs were irregular or poor salary or loss of the jobs, all these jobs are very insecure

Once again why do these people join NGOs as field workers? One RDRS UO gave me the reason

> *When I passed BA I applied for all jobs advertised in government which I could apply My father is a farmer he could not afford to give me 80 thousand Taka to go to Middle-East or 120 thousand Taka to go to Japan One thing I could do is to marry a girl whose father could give me the money to go abroad When I learned that RDRS will recruit field workers I applied I had to deposit 10 thousand Taka I borrowed it nobody objected because RDRS is a well known NGO in my area People see*

RDRS people on motorcycles and jeeps and they have been working in our area for twenty years (Abdul Quddus, Rajarhat, December, 1997)

Despite the poor salary many field workers work in the NGOs not only due to the high unemployment but for social reasons For someone with a BA or MA employment in such a service is much more prestigious than farming or managing a poultry farm, grocery or business even if they had the money or intention of doing so As a RDRS UO at Ulipur told me

The hard work that I do leaving my family far away I could earn much more by managing a poultry farm than I get from my NGO But I cannot do that My murrabbis (senior relatives) will say what are you doing with a BA degree? You are doing farming! It is the work of the illiterate I work for an NGO it has an office I ride a motor cycle this is a much better identity than saying that I am a farmer or a small businessman This will help me in arranging my daughter s marriage because the bride s father is a job holder What a society we are living in (Ershad Islam, December 1997)

In a society where entrepreneurship is little respected, this is only to expected Also these reasons are totally different from the findings of Onyx and Maclean (1996) on the reasons for joining the third sector in Australia (section 2 3)

6 5 1 Case Study The Story of Mr Mokhlesur Rahman (Majdee, March, 1998)

The story of an MCC field worker shows how a middle-class rural Bangladeshi youth became a field worker of an international NGO His story indicates the history of multiple jobs which is common to many men field workers, and the frequent impact of events in their personal lives

Mr Mokhles hails from Devidwar Thana of Brahmin Baria (B Baria) District He passed SSC in 1983 and took his HSC in 1985 but could not pass His father was a

tailor and involved in petty trading His father died in 1983 just before his SSC examination He has one brother and two sisters He is the eldest son of his father, his eldest sister has five years schooling and is married to a farmer His second sister had two years schooling and her husband is a farmer and a trader in wood His younger brother is studying in class X

After the death of his father, his family was drawn into deep financial crisis He started to look for a job but without success until 1986 In 1986 he got a job as a salesman in a hardware store in Dhaka, where he worked for one year In that job his salary was only 150 Taka per month, with free food and accommodation With this small amount of money he could barely maintain himself He tried to get a government job but without success

After leaving the job in Dhaka he came back to his village in 1987 He tried to do some agricultural work in his village But due to necessity of heavy physical work he could not continue

He then went to Chandina in Comilla district and got a job in a steel factory through one of his relations While he worked there, his employer was convicted of illegal work and the factory was closed down so he lost the job and came back home In January 1988, he got married His wife is from Burichang Thana of Comilla district He took no dowry His uncles did not like him to marry into a distant village They advised him to marry into a rich family which would help him get a job or start a business He was always suspicious of the motives of his uncles - whom he thought had been conspiring to grab his property since the death of his father

He married early because his uncles propagated rumours about his relations with a girl from a neighbouring village He realised their conspiracy He had two younger sisters to get married He comprehended that if these stories continued it would be difficult for him to arrange marriage for his sisters Although he married early he could not bring his wife to his house for two years due to financial

problems He started to sell some of the land of his dead father to keep his family going

In April 1988, he got a job in a garment factory in Chittagong, through his father-in law He worked there for four months and was getting a salary of 550 Taka per month While working in the factory he secured a job for his wife in the same factory at a salary of 500 Taka per month Together they earned 1050 Taka per month which was inadequate to maintain themselves, so that they had to bring money from their homes In the meantime his wife became pregnant and he sent her home

After leaving the job in garment factory he got a job as an assistant manager in a brick field in Chittagong through one of his relations He was getting a salary of 1200 Taka per month and free accommodation His employer did not grant him any leave so he left the job after 6 months and went home His wife gave birth to a son Again he became unemployed and the financial trouble became unbearable with the son added to his family The owner of the brick field had a clearing and forwarding (C&F) company in Chittagong port The owner was unwilling to give him a job in the C&F company which provides more salary than the brick field but he begged the employer explaining his desperate condition and got the job at last He had work only when ships anchored in the port When he had work, he got 120 Taka per day which gave him around 2000 Taka per month with free accommodation He brought his wife and son to Chittagong a few months later Gradually he realised that his job was risky and his company was involved in smuggling, if he was caught nobody would come to set him free from jail and his family would be starving

He again started looking for a job One of his relations told him that MCC in Maijdee (Noakhali) was recruiting One morning, he left Chittagong for Maijdee and found the MCC office He was worried about how to write the application in English He thought the foreigners would tear up his application if it was in Bangla He wrote the application in Bangla and went to a high-school teacher who

translated his application Around 5 months later (in 1990), his father in-law got a letter (in English) from Faridpur with an appointment His old father-in law could not understand the letter very well He went to the teacher who wrote his application to know the detail of the letter He was surprised to find that he would be repaid the cost of going to Faridpur In Bangladesh it is rare to get any allowance for attending an interview for any job He managed to get together one thousand Taka (mainly borrowed from his friends) and left for Faridpur

In Faridpur he found a hotel and started looking for the MCC office Next morning, he went to the office and faced the interview There were 3 Americans on the interview board and a teacher from the Bangladesh Agricultural University (BAU) The Americans were asking him questions in English and the Bangladeshi teacher translated them into Bangla During the interview he was offered a cup of tea and he was surprised at the generosity (all these courtesies may have been due to the missionary nature of MCC) After he came out of the interview, a Bangladeshi member of staff took him to another room and told him that he had got the job He also requested him to keep it secret because the local people were trying to get the job and would create trouble if they knew He was surprised again when an MCC worker gave him the travel costs and a daily allowance of 250 Taka and asked him to start within two weeks He went home and his family was very happy at the news He started at Faridpur MCC office

His job at Faridpur was to work with the small partner NGOs He got training for doing his job Every month, he went home to meet his family His salary was 2575 Taka per month He worked for MCC at Faridpur for eleven months After that he was made redundant due to a budget cut of MCC His immediate superior in MCC who was a Canadian was very sympathetic at his loss of the job He advised him to keep in touch and gave him a hearty farewell He came back to Chittagong and joined the C & F firm One day (in 1992), the programme leader of Soybean programme of MCC sent a man to his village home with a message that there was a vacancy at the Lakshmipur office In June 1992, he started as the store manager of the Soybean Programme of MCC at Lakshmipur He was getting

a salary of around 2900 Taka per month While working in Lakshmipur in 1992 he saw another advertisement at Majdee (Noakhali office) He asked his immediate superiors and they told him that he could apply The advertisement required 3 references He managed to get 3 foreigners in his office as referees He faced the interview and joined the MCC Majdee office as Homestead Development Facilitator on 1st January 1993 He now gets a salary of around 5100 Taka per month

6 6 Why are they Working in this NGO?

The variation in the salaries and benefits among the NGOs were discussed in the last chapter My findings are similar to that of Goetz (1995), that women join the NGOs because they want to use their education and have their own income (Goetz, 1995 section 4 1 2) Adair (1992) reported that organisations that are most at risk of losing staff in Bangladesh are small NGOs who pay low salaries and are likely to lose their staff to larger local NGOs Larger local NGOs and international NGOs tend to lose staff to and between each other This transfer of resources seems to involve men and women equally (Adair 1992, section 3 5 3 compare Suzuki, 1998, Fisher, 1997) I have found the same in two case study NGOs, MCC and RDRS but rarely in PROSHIKA and not at all among the SCF (UK) partner NGOs In this section I shall deal with the reasons why the field workers had joined their present NGOs

I have found that the switchover from one NGO to another by field workers depends on the NGO and their (field workers) gender Because of greater mobility usually male field workers know more about the activities and benefits of other NGOs so they can move to other NGOs easily Women field workers do not try to think and mix with people of other NGOs like men so they rarely switchover Apart from local NGOs, most women field workers of MCC who had worked in another NGO had been with DANIDA (Danish International Development Agency) DANIDA worked in the Noakhali Lakshmipur region for more than ten years with a semi government Bangladeshi organisation called

BRDB (Bangladesh Rural Development Board) From the early 1990s DANIDA gradually handed over its activities and resources to BRDB The DANIDA staff were gradually retrenched, and looked for jobs in other NGOs Among them MCC was one of the best choices in terms of salary and benefits and above all, MCC is one of the oldest international NGOs in Bangladesh One MCC field worker had worked for ASA which he left due to heavy workload and lower salary

Most field workers who worked in other NGOs before joining PROSHIKA worked for local NGOs and joined PROSHIKA for its reputation PROSHIKA is one of the largest NGOs in Bangladesh and is known all over the country On average 80 per cent of the total costs of the Sakhipur office come from income from microcredit and other sources like renting out irrigation pumps etc This reveals the level of self-sufficiency of PROSHIKA which is on an improving trend Some of its field offices are more impressive than their government counterparts The PROSHIKA head office in Dhaka is a 14 storey well-built building comparable to any big corporation Because of its reputation and country-wide network the opportunities for promotion are among the best in the country One PROSHIKA field worker, now a training co ordinator (TC), worked for a local NGO for 7 years He regretted this saying that if he had joined PROSHIKA earlier he could be an AC (Area Coordinator) by now One PROSHIKA field worker had left the Grameen Bank and another had left Ganosaystha Kendra (GK - One of the largest NGOs in Bangladesh) mainly due to conflict with the management and poor job satisfaction (discussed below)

In RDRS some field workers had been working in other NGOs but joined RDRS (see Table 6 4) They had worked mainly in local NGOs medium sized NGOs like CCDB (Christian Centre for the Development of Bangladesh), or large national NGOs like BRAC Those who left the local NGOs did so mainly due to the lower salary job insecurity and limited area of work of these NGOs The field worker who left CCDB said it was because of the low salary The field worker who left BRAC did so not only to get a higher salary but was fed up with the heavy work load and strict discipline in that organisation He reported that BRAC

is much more committed to microcredit which puts immense pressure on the field workers He had to leave home at 6 am in the morning to start his work and to work on holidays If he was even half an hour late at any meeting he had to give an excuse for that to his supervisor He was living in BRAC accommodation so he was on call for his immediate superiors (field managers) not only in the daytime but even in the late evening, whenever needed He explained to me the environment in BRAC and told me

> *BRAC is not BRAC it is barrack* (Prasun Kumar TM, Rajarhat December 1997)

All these field workers had joined RDRS for its reputation and the better salary and benefits it offers RDRS has been serving north-west Bangladesh for the last 27 years and has a better reputation than any other NGOs in the region Most field workers told me that the salary and benefits had been much better in RDRS (probably the best in this region) when it was an international NGO (they did not give me the figures and the NGOs would not)

Table 6 4 Experience of the Field Workers in Other NGOs

Years	**Name of NGOs**				
	MCC Bangladesh	PROSHIKA	RDRS Bangladesh	SCF (UK) Partners	**Total**
0	31 (74)	13 (81)	29 (81)	15 (100)	88 (81)
1-5	8 (19)	2 (13)	7 (19)	0	17 (15)
6-10	3 (7)	1 (6)	0	0	4 (4)
Total	42 (100)	16 (100)	36 (100)	15 (100)	109 (100)

Note Figures in parenthesis are percent of the total Figures are rounded so they do not always add up to 100

Source Field Survey

The last chapter asked why the former field workers of SCF (UK) had formed their own new NGOs and argued that these women had no alternative They could have joined another local NGO, SDS (Shariatpur Development Society) which they regard as a bad NGO The large national NGOs like BRAC, PROSHIKA had not yet started working in those unions of Naria, so there were no other NGO jobs to go to Because of poor education they could not apply for government jobs

6 7 How They Have joined The Present NGO Some Examples

Now I shall describe how some field workers have become the field workers of their present NGOs All these accounts reveal how bitter the situation was for them to leave their previous NGOs In the 70s when NGOs in Bangladesh were involved mainly in social mobilisation and many field workers took their job as a vocation From 80s onwards an NGO job was not a vocation (I have already discussed the changes in my study NGOs in the last chapter) The activities of the NGOs have changed and so have the motivation of the field workers The emphasis on performance has compelled most NGO workers to become more of a professional employee than a social mobiliser

MCC Bangladesh

1 Rezina Khatun, HDF, Maijdee She passed SSC in 1978 and worked for DANIDA in its Mass Education Programme The MCC office was near to her house and her husband regularly went there When he told her that MCC were going to recruit field workers, she applied, interviewed and joined in 1988 (March, 1998)

2 Shamsul Alam, FDF Companyganz He passed SSC in 1972 and worked in farming from 1972 86 He tried to take the HSC examination in 1982 but could not afford to He saw the MCC advertisement in the newspaper and joined as a night guard He latter applied for the post of field worker and was successful (March, 1998)

3 Humayun Kabir FDF, Companyganz He took his HSC in 1990 and again in 1991 but failed In 1992 he did not take it due to financial problems and frustration In 1993, he passed When MCC people came to work in his village he always kept good relations with them One MCC field worker told him that MCC wanted volunteers for adult education He applied, was interviewed and joined MCC After working as a volunteer for 6 months he regularly went to MCC and kept good relations with the staff, who told him about an advertisement for FDF He took the written test was interviewed and got the job (March 1998)

4 Rokeya Akther, WDC Companyganz In 1993 she took the SSC An MCC field office was near to her house, and an MCC field worker told her brother that MCC wanted field workers She worked for MCC part time for 6 months and then became a permanent worker as Women Development Communicator (March, 1998)

The above examples show that the field workers joined MCC through personal links and had to start a career because they could not afford further education

PROSHIKA

1 Abul Bashar, TC Sakhipur After passing his BA in 1988 he applied for a job in the Nationalised Commercial Banks and for the post of Sub-Inspector of Police To apply for the latter he paid a bribe of 20,000 Taka Although he did not get the job, he could not get the money back He joined Ganoshyastha Kendra (GK) a large NGO, in 1988 GK has many operations including a big pharmaceutical company During the 1989 flood, the executive director of GK called all field workers to save the company of GK from the flood He had to carry sandbags weighing 40-50 Kg to save the Pharmaceutical company Many times, he fell got injured and cried After working in different parts of the country in 1994, he became the Project Manager of GK (Saturia, Manikganz) He married in 1994 but since he was the project manager he always had to be present at the

project site But the site was in such a remote rural area that he could not bring his wife there He visited his wife every week which his immediate superiors did not like In 1996, his wife gave birth to a stillborn boy, which so shocked him and his family, that he had to stay in Dhaka for 7 days GK issued a letter requiring him to show the cause of his absence from duty and transferred him to Savar He was devastated by the death of his son and applied to resign from GK GK took eight months to accept his letter, and only paid him for 4 months They sacked him and denied him his provident fund of around one hundred thousand Taka After leaving GK he applied for jobs in the local NGOs like SETU, SSS and CARE He joined PROSHIKA in 1996 (February 1998)

2 Abdul Halim EDW Sakhipur After taking his BSc in 1989, he studied law for one year in Dhaka but saw the advertisement for field workers in PROSHIKA and got the job because of what people would say if he was unemployed with a BSc Now, he is satisfied in the job as he is serving the poor which many senior officials and politician do not (February, 1998)

3 Lutfur Rahman, EDW, Sakhipur He passed his BSc in 1989 and became a teacher in a local private school Although he taught for three years and was paid regularly, the salary was very low and he became a victim of politics among the other teachers From 1993-94 he went to Singapore, he worked very hard and tried to learn Computing but this proved too expensive PROSHIKA was working in his village and its clients told him about it He also applied for several government jobs but without success which he thinks due to lack of connection (February 1998)

4 Shahidul Islam, AC, Sakhipur His area was flooded in 1989 and he worked for PROSHIKA as a volunteer in its relief efforts He also tried to join the civil service but could not pass the examinations and applied unsuccessfully for jobs in the Nationalised Commercial Banks Before joining PROSHIKA he taught in a private school for 6 months but left due to the irregular salary (February, 1998)

5 Mohammed Ilias EDW, Sakhipur After passing BSc in 1978 he joined a private high school where he later became headmaster He was always a believer in socialism and always in conflict with the school management He was an activist of JSD (a centre left political party) One day in 1981, Quazi Farouq Ahmed the founder and now the Executive Director of PROSHIKA went to his area (Manikganz) by bicycle and invited him to join to establish socialism He immediately joined PROSHIKA without asking about the salary (February, 1998)

6 Sohel DEW Sakhipur After passing BCom in 1993 he joined the Grameen Bank (GB) but gradually became dissatisfied with the strict rules in the organisation and conflict with his immediate superiors One day, his friend came to visit him and his centre manager was very angry, saying Why do your friends come to visit you? The rule in GB is that no field worker can leave his station without his manager s permission even during the holidays One day he left his station for home without telling his centre manager When he returned his manager was angry again On another occasion a big businessman invited all GB staff to a feast except his centre manager When the field staff came back from the feast, their centre manager was very angry with all of them The field workers replied if someone does not invite you what can we do? The field worker did not like the system of supervision in GB or the low salary After leaving GB he joined a biscuit factory and worked there for three months After that he worked as a manager of a hotel in the tourist town Cox s Bazar for around a year but left due to conflict with the owner He undertook private tuition to support himself and prepared to get admitted to a law college When he saw the advertisement for an accountant he applied immediately He had to take a written test and be interviewed When he got the appointment letter as a DEW he joined immediately (February 1998)

These field workers have joined PROSHIKA after maltreatment by their previous employers, poor working conditions and failure to get government employment Some of them have joined through personal links None had the qualifications of the civil service

RDRS Bangladesh

1 Anwara Begum, UO, Kurigram Sadar Her uncle works for the RDRS, and told her about the job She needed money, so she applied, not knowing that she would have to do field work She thought that the work would be in an office so she is unhappy with her uncle (December, 1997)

2 Rezwanul Hoque, UO, Kurigram Sadar He applied for jobs in different places CARE, SCF (USA) as employment officer, NAVY, Sub Inspector in Police Inspector of Narcotics in the Narcotics Department, Nationalised Commercial Banks (NCBs) (December 1997)

3 Mujibur Rahman UO, Rajarhat He went to many factories and met many rich people in search of a job Before joining RDRS he applied for jobs in more than 150 organisations His neighbour told him about the advertisement for job in RDRS when he was working in Eastern Cable Factory in Chittagong He left the job in Chittagong because of the low salary and insecurity (December, 1997)

4 Abdul Quyyum UO, Kurigram Sadar After passing BA in 1994 he was working for a local NGO SHODE (Social Human Organisation for Development) He was getting a salary of 2400 Tk per month He left the job because of the low salary Then he joined a Computer company in Bogra as operator and was getting a monthly salary of 1800 Tk He left the job because of low salary He joined RDRS for its reputation Before joining RDRS he tried for job in government school private schools Sports Ministry of the government as Senior Instructor He did not get invited to interview for most of the jobs (December, 1997)

These field workers joined RDRS to escape low salary and benefits in the previous jobs Personal links and failure to get government job are also prevalent

SCF (UK) partners

1 Atia Akhter FW, Naria She saw the circular/notice in the UP office and high school Nobody wanted her to do this job She planned to do the job and continue her education simultaneously, but, due to her workload, she discontinued her education (November 1997)

2 Anwara Begum FW Naria She worked in the relief programme of SCF (UK) Her husband initially objected to her working after her marriage But her husband was unemployed for a long time, so he accepted her job (November, 1997)

3 Salma Akther FW, Naria Her nephew saw the advertisement in the UP office She applied secretly Her family initially objected to her doing the job She convinced them that she will work in her village, will not go far away and earn good money (November 1997)

For these women to join SCF (UK), they had to resist family objections Personal links are also present here

6 8 Background of The Mid-level Managers

The background of the present mid-level managers are the backgrounds of those field workers who have got promotion It is usually the good field workers who become mid level or senior managers (Heyns, 1996 in section 3 5 3, my field work) In this section I shall highlight the criteria which separate them from the other field workers particularly the socio-economic and educational backgrounds

If we compare the field workers and mid level or senior managers of MCC, PROSHIKA and RDRS the main difference is their educational backgrounds Most of them hold post graduate degrees Above all they have satisfied their organisations through their services and experience Backgrounds such as rural

middle-class parents and not taking jobs with government are prevalent among them too (sections 4 1 2, 6 5, compare White 1999)

In case of SCF (UK) partner NGOs the categories which make the difference between the field workers and the directors are skill and family background The CWDS director is from one of the most influential families in her *char* and gives an impression of considerable intelligence

6 9 The Choice of Field Workers by the Senior and Mid-level NGO Managers

This issue was discussed with the mid-level and senior managers of the study NGOs (see Appendix 2) These are presented in Table 6 5 It seems that three RDRS and one PROSHIKA managers interviewed have become tired of field workers with BA/MA/MSc who try to join government (section 6 5) As MCC field workers are less qualified and less eligible to get government jobs, their problems are less The TM of Rajarhat, Prasun Kumar told me

> *If you go to the messes of the UOs or agricultural extension officers of less than 30 years of age or check the drawers of their office desks you will find guides and notes for civil service examinations* (December, 1997)

The choice given by the SCF (UK) partners NGO directors seem quite reasonable They do not like to work with men and no doubt it is easier for women to work with women clients Also women field workers are easier to control than men by women directors

Table 6 5 The Preferences for Field Workers of the Mid-level and Senior Managers of NGOs

Whom	Qualification	Reasons
MCC Bangladesh		
Both men and women	HSC	Will easily mix with rural people
PROSHIKA		
Both men and women	Not BSc or MSc but rather Diploma agriculturists or engineers	MSc BSc pass agriculturist or engineers are over qualified do not work sincerely and always try to switch over to government or good firms
RDRS Bangladesh		
1 Both men and women	SSC maximum HSC	Graduates and post graduates will hesitate to become intimate with the poor and landless and will not bother to walk or ride in remote inaccessible areas or knee deep water or during storms
2 Both men and women but above 30 years	BA/BSc	If over 30 they cannot apply for government jobs so remain serious in RDRS job
3 Both men and women	HSC	HSC is enough
SCF (UK) 'Partners'		
Women	At least SSC	1 Can maintain accounts 2 Men field workers are clever and can cheat

Source Field Survey

Why field managers think graduate or post graduate degree holders are overqualified? Field workers gave me different reasons They showed me who got promotion in these NGOs - the graduates and post-graduates The few HSC

holders in MCC or PROSHIKA or RDRS who have reached mid or top levels they gave to their organisations for 20 years or more work which compensated for their lack of education The policy makers or founders of these NGOs cannot ignore the value of their dedication and experience which are more important than a degree From the discussion of the backgrounds of the mid-level managers it is clearly the more educated who have reached that level For RDRS field workers, this creates problems because they cannot work well with the poor (Table 6 5)

6 10 Conclusion

I have found that field workers are those young men and women from middle class rural families with secondary or higher education They do not join the NGOs as field workers enthusiastically but rather to solve their problems of unemployment and poverty Some NGOs use the family influence of some field workers to get access to the rural communities Most field workers will have to leave the job when they grow older or (in the case of women) get married In due course, they will be replaced by new younger field workers This cycle will continue into the foreseeable future

CHAPTER VII

Field Workers' Personal Lives

The title of this chapter could be Field Workers Personal Problems because I have found field workers to have so many Most of the discussion below will be on their personal problems, although I wanted to discuss their personal lives I have found their lives to be full of problems caused mainly by poor salary benefits and working conditions Most field workers live with them, because they have no alternative

The problems of the field workers differ according to their gender, marital status and age[1] Obviously the problems of women field workers are more acute and still more for those who are married (see below) Some of the personal problems are national and will be difficult to the NGOs to solve Men and women also spend differently reflecting their own economic planning which is mainly influenced by their vulnerability in a very uncertain socio-economic condition

7 1 Fear/Insecurity

Whereas Vladeck (1998) found that the underpayment of nonprofit employees in the US was ostensibly counterbalanced by lower performance expectations and high levels of job security from this research the fear of redundancy is the most grievous problem among the field workers of NGOs in Bangladesh (compare Griffith, 1987, in section 3 5 above) Redundancy is a common feature in RDRS and had been very common in SCF (UK) when it was gradually winding up its operation before the handover a year before I interviewed them Although the field workers knew that they would be made redundant in 2 or 3 months and get their financial benefits, the immediate shock and financial trouble they faced could be easily ascertained This is the major difference between NGO jobs and

[1] The age of the field workers were recorded during the questionnaire survey I did not record them during my semi structured interviews

government jobs where tenure in the latter is almost permanent (see section 6 5 above)

One SCF (UK) partner NGO field worker told me how her colleague started crying when she knew that she had been made redundant Almost all field workers (except SCF (UK) partners') told me that they always live in fear of losing their jobs In case of SCF (UK) partner' NGO field workers they know why they have formed their own NGOs and that if they cannot maintain high repayment rates their NGO will collapse because their salary comes from the interest on the money they have lent Most NGO field workers try to keep good contacts with other NGO managers and field workers (particularly the large and the international ones) to get another job if they lose the current one Redundancy affects not only field workers and ancillary staff but affects mid-level and senior managers too When I returned to Dhaka to leave for the UK after my field work I heard from the SCF (UK) Dhaka office that the accountant and the administrative officer in the SCF (UK) Shariatpur office had been made redundant in March 1998 I am still in touch with the Dhaka office and was informed by the RDC (Rural Development Co ordinator) that the administrative officer has joined a mobile telephone company but the accountant was looking for work till August 1998 Both have a Master s degree and are married

Due to this job insecurity, all field workers try to save The women are more successful while men have to spend more on their families (discussed below) Economic dependency is very high in Bangladesh It is usually the men who have to support not only their nuclear family but in many cases their parents younger brothers and sisters etc Most women field workers usually supplement their family's income rather than support it

7 2 Financial Difficulties

This subsection may seem irrelevant when the field workers are themselves engaged in the alleviation of their clients poverty which is the more acute The

poverty of the field workers still deserves mention particularly when the field workers of SCF (UK) partners have faced a drastic fall in their salary around 70% since the handover All SCF (UK) partner field workers told me how difficult it was to cope Most married field workers were told by their husbands to leave a job with such a poor salary One field worker told me that she is doing the job for low pay because she is a woman, while if she were a man the SCF (UK) managers would expect trouble in forcing male field workers to accept a salary reduction She thinks women are more obedient than men A lower salary means lower purchasing power All these field workers told me that since they still work and were earlier getting a good salary, their parents and relations still expect help and gifts during the festivals (the Eids) With their lower salary they are finding it very difficult To satisfy relatives with gifts most field workers start saving a couple of months before the festival which makes their lives even harder The poverty of the field workers of the SCF (UK) partner NGOs may be illustrated by the situation of Khaleda Begum

Khaleda's husband is an accountant at the Income Tax office in Dhaka With his low salary he cannot afford to keep her in Dhaka He lives in a mess and comes to visit her every week which is also very expensive She joined SCF (UK) in 1992 Khaleda was getting a salary of Tk 4905 per month before the handover She thinks it was a good salary for her She could save some money and helped her husband to pay the fees to take his MA examination Unfortunately he did not pass the examination When she married, her husband was unemployed To get a job in the Income Tax office her husband had to pay a bribe of around 40,000 Taka she paid 20,000 Taka and her family paid the rest While working in the SCF (UK) she invested around 30 000 Taka in the stock market from her saved money Unfortunately she lost all the money due to a crash in the market Now she gets 1500 Taka per month Her husband is now trying to go abroad but she cannot help him any more because she cannot save from her salary of 1500 Taka per month (November 1997)

The problem of financial stress also exists in the lives of the field workers of other study NGOs

Gita Rani (married), HDF, MCC Maizdee Her husband is a teacher at a private primary school but does not get his salary regularly She has two sons and a daughter Her husband and her children live in Maizdee town because the schools are better there She cannot live in Maizdee due to the rules of MCC, so she lives in a rented room in her working area Her children do not like to be with her even at weekends because it is a shabby room with no electricity with a shared kitchen and toilet So every Thursday evening she leaves for Maizdee and returns to her working area in Sunday morning in tears She gets a salary of about 5000 Taka per month and to live in the rural areas she spends around 2000 Taka per month for herself The rest of her salary is spent on her family She told me that she is doing the work because if she had no income she might have to stop her children s education Although both she and her husband earn money every month they have to borrow particularly when her husband does not get his salary (March 1998)

Qamrul Islam (married) TC PROSHIKA Sakhipur He joined PROSHIKA in 1990 He has three younger brothers and two younger sisters His father died in 1992 and he has to defray the costs of his brothers education The next brother is an MA student at the Chittagong University the third one studies at Jagannath University College in Dhaka and the youngest passed the HSC in 1998 The elder two brothers do private tuition to support themselves but it is inadequate He gets a salary of around 6000 Taka per month but has to pay at least 2000 Taka per month for his brothers education His two younger sisters have reached marriageable age He does not know how he will arrange their marriage He told me that the only way out for him is to sell land and use his savings in the provident fund He saves 200 Taka per month in a deposit pension scheme He married in 1995 at the age of 32, although he was reluctant for financial reasons But his mother and uncles married him off because they thought he was getting past the right age His wife has a BA degree and she looked for work in

government primary schools the Food Directorate, the Postal Department Youth Development Directorate etc but she did not even get an interview for these jobs He thinks he has no connections so his wife did not get an interview Recently his wife has got a job as a DEW in PROSHIKA, which he thinks is due to him He did not want to allow his wife to work with PROSHIKA due to the high work load and low salary He has reluctantly agreed due to financial problems He has a daughter aged two years and a half He is worried about who will take care of her Above all unless they (he and his wife) get a posting in the same ADC they will face the problem of family dislocation and higher maintenance costs This will make his life more difficult (February 1998)

I agree with Rahman and Islam (1994) that field workers should be strengthened with financial rewards (section 4 1 5) The field workers' relative poverty is not only caused by low salary but it is exacerbated by the rule that they have to stay in their working areas Due to family dislocation they have to visit their families regularly which also involves costs The problem of family dislocation will be elaborated below Teachers for instance often earn less but have a job which is less stressful, of high social status and not subject to family dislocation

7 3 Where is Home?

A major problem of almost all field workers of NGOs is their accommodation Only SCF (UK) partner' NGO field workers did not complain to me about their accommodation This is quite natural All SCF (UK) partner NGO field workers live in their own areas and work in their own or neighbouring villages All the three other study NGOs as a rule do not allow their field workers to work or stay in their own village This causes the problems of family dislocation (discussed below) and of accommodation In that sense the field workers of SCF (UK) partner NGOs are rather lucky

As a rule NGO field workers have to live in their working area NGOs do not allow their field workers to live in the office accommodation except for a few

days or with special permission from their superiors in exceptional cases In PROSHIKA it is not allowed for more than one month except for women workers who cannot find accommodation So, in general field workers cannot stay in their office accommodation All field workers told me that they do not want to live in the office accommodation because they could be called at any time for work They all cited the example of BRAC (see section 6 6) I found a strong sense of discontent among the MCC field workers over the rule which compels them to live in their work area For this rule field workers face family dislocation, problems like education of their children insecurity etc The validity of the policy to keep the development workers with their clients needs thorough examination and the pros and cons of this policy will be discussed in section 10 1

A major problem of the field workers is to find suitable accommodation Most field workers told me that people in rural areas do not welcome outsiders and look at them with suspicion This is very familiar from my experience in rural Bangladesh If this problem is overcome then comes the problem of finding suitable accommodation with a good latrine and cooking facilities and adequate security If a house is available next comes the question of affordability On average, field workers interviewed have to spend 10 to 25 percent of their income on accommodation This might seem acceptable but many field workers pointed out to me that they have to spend money for two homes - one for living in their work area and another for their families in a nearby town or home village About 10% of MCC 30% of PROSHIKA and 20% of RDRS married field workers in my studies live with their families in their work area Although the rate is highest among the PROSHIKA field workers, most of them are couples who both work for PROSHIKA, those who live with their families are mainly men and their wives are housewives Most unmarried men field workers live in a mess or rented room while women live in a rented room or if possible in a relation s house There is a severe scarcity of housing in the rural areas and the urban areas are no different Usually a newly transferred or appointed field worker gets the help from his or her colleagues to find accommodation Sometimes they approach the local leaders or clients for help The reputation of the NGO and the former field worker

in many cases work as decisive factors to get accommodation Sometimes new field workers find it very difficult to find accommodation if the relations between the previous field worker and local leaders and clients were poor

The problems of unmarried field workers are different For unmarried men, the major problem is that many rural families do not like an unmarried man from outside to live in their village for reasons of privacy No-one who decides to rent out a room to an unmarried man will have grown up daughters Sometimes they have to face criticism from their neighbours who have grown up daughters or who do not like an outsider in their village For unmarried women the problem is more acute They cannot live anywhere without taking care of their security Even if a woman gets a house to rent she has to check how secure she is Many women told me that their assumptions proved wrong when they were disturbed even by older people, which they did not anticipate before coming in contact with the land-owner So the choices for accommodation for women field workers are even more limited Some women told me that one way out is to live in the houses of influential families But here again if someone from that family starts creating trouble then the situation becomes worse

An opportunity that many women field workers try to take is to live with their relations If they are lucky, they usually do not have to pay any house-rent but as a custom they have to give gifts to the members of the host family Sometimes they have to buy costly items like fish and chicken Most field workers told me that these cost more than the house-rent they had to pay Still women field workers prefer to stay with their relations than to live with unrelated people because they feel more secured there

Below I illustrate the accommodation problem in some detail

MCC Bangladesh

1 Md Humayun Kabir (married) FDF Companyganz He joined MCC in 1995 and was always posted in the *Char* area Due to the rule of MCC he had to live within 3 Km of his work being an outsider he had to get permission from the local leaders to take a room in the local bazaar (market) There he faced many problems like unhygienic food, open latrine so he had regular stomach upsets After 6 months he convinced a local UP member to provide him a room in the local primary school where there was a better latrine and a tube well Now he lives in a cyclone shelter free but eats in a hotel which is not hygienic and is expensive He cannot manage time to cook and afford to bring his family (March 1998)

2 Rokeya Akhter (married) WDC Companyganz She has to live in the *chars* because it is her working area She lives with her daughter aged one year and a half It is very difficult to find a good accommodation in the *chars* with her income Her frail house is made of thatch and starts swinging at any strong wind (March, 1998)

PROSHIKA

Sohel (unmarried), DEW Sakhipur When he was working for the Grameen Bank at Manikganz he slept on the tables in his office for around a month After that he moved to a mess with one of his colleagues He had to pay 200 Taka per month as house-rent while his salary was 1600 Taka Now he gets a salary of around 2870 Taka per month and lives in a rented room for which he has to pay a house-rent of 300 Taka (February, 1998)

RDRS Bangladesh

1 Mr Prasun Kumar (married), TM, Rajarhat If he lives in government staff quarters, as per rules he would have to pay 40% of his basic salary as house-rent

which he cannot afford He lives in staff quarters of the local post office as a sub-let and pays 1000 Taka per month as rent This is 1 Km away from his office Mr Prasun thinks that the residence of the field staff should not be in the office compound because their immediate superiors can call on them at any time, even at midnight as he experienced in BRAC (see section 6 6) (December 1997)

2 Anjoli Roy (unmarried), UO, Kurigram Sadar She lived in the house of the uncle of another RDRS field worker when she was posted at Lalmonirhat Then she had to pay 600 Taka per month for food and accommodation Now she lives in a room where she has to pay a house rent of 500 Taka per month Her house is 1 Km from her working area and she has a bicycle Her total salary is 3040 Taka per month and she sends 1000-1500 Taka per month to her family She told me that she does not feel so insecure in her present accommodation because she lives in the house of an influential man and her clients are not far away but still she never stays out after dark (December 1997)

3 Rezwan (married), UO Kurigram Sadar He lives in a mess with one RDRS field worker, one BSCIC (Bangladesh Small and Cottage Industries Corporation) staff and one BRAC field worker He gets a monthly salary of around 3300 Taka and he has to pay 350 Taka per month as house rent and 30 Taka for electricity He cannot afford to rent a larger house to bring his family (he has a son) to live with him (December 1997)

7 3 1 Problems of Family Dislocation

Goetz (1997, section 4 5) found that working in rural areas poses personal problems for both women and men field staff, because it means that staff must move far from their homes and adjust to a new environment If they have families there are problems associated with moving a family, finding new schools and finding accommodation Frequent transfers can exacerbate these problems The ways in which the expenditure of the married field workers go up due to family dislocation have already been discussed Montgomery et al (1996) found family

dislocation to be a major reason for high staff turnover in BRAC (section 4 1 2), but from my research many field workers cannot leave their jobs because they have no other jobs to go to So they have to accept this family dislocation As one SCF (UK) mid-level manager (Saiful Islam Accountant) told me about his feelings after working for 7 years at Naria leaving his family in Kishoreganz

> *Now if I get a sentence of 7 year rigorous imprisonment I can bear it* (November 1997)

Some field workers never take their families with them because of difficulty in finding accommodation schools for children etc For example Abdus Salam ATM, Rajarhat joined RDRS in 1980 Over the last 18 years he never moved with his family In some years he was transferred more than once He kept his family at his village home and stayed in mess He thinks this was the best approach (December, 1997)

Apart from the family security and children s education field workers face several problems due to family dislocation Although some senior managers told me that they consider the applications for convenient posting for field workers, I heard several complaints about posting of the field workers which I shall discuss in section 8 2 4

The way family dislocation affects the lives of the field workers could be understood from the following examples

Lufunnahar Begum, HDF, Maizdee, MCC Her daughter studies in class X at Maizdee She visits her daughter every weekend She is always worried about her daughter s education and health Her daughter very often tells her to leave the job and to live with her She told me about five MCC field workers who left their jobs due to family dislocation and some who are planning to do so (March 1998)

Abdul Awwal, TM RDRS, Kurigram Sadar His wife is an Assistant Statistician at Thakurgaon Thana Health Complex and they have two children Every Thursday afternoon he leaves Kurigram and reaches Thakurgaon at around midnight Next morning (Friday) he performs the weekly shopping for his family In the afternoon he leaves Thakurgaon and reaches Kurigram at midnight The transport system in Bangladesh is erratic and he and his family suffer continual stress A few months ago there was a burglary at his house in Thakurgaon The dakoits took away all the ornaments, valuable clothes and a tape recorder from his house at gun-point For two years he has been requesting his superiors to transfer him to Thakurgaon or nearby After the burglary he has become fed up with this life and is planning to resign to try to start a business He gave me examples of other field workers getting a posting at their desired stations very easily because of their connections (December, 1997)

7 4 What is Different for Women Field Workers?

The problems of the women NGO field workers are more severe than those of their male counterparts Woolcock reports that there is a 26 per cent turnover within the three months of training in GB and even higher rates among women those who survive this period will likely have a career spanning several decades of living under difficult circumstances in isolated settings often away from family members and loved ones (Woolcock, 1998) I have found the same in my study NGOs except SCF (UK) 'partners Goetz (1997) found that both men and women NGO field workers were exhausted by field work which resulted in health problems and claims of fatigue and physical strain (section 4 1 5) My work confirms her findings and I have found the same and would add that these problems affect women more seriously due to the poor nutritional status identified by Goetz (1997)

Goetz (1997) also recorded women s hygiene and sanitation problems leading to gastroenteritis and other intestinal and liver infections The paucity of latrines and difficulties in managing menstruation causes women to restrict their fluid intake

which results in dehydration and urinary tract infections (Goetz 1997 section 4 5) As for Goetz all women field workers told me that they it is no use to report these problems to their immediate superiors (even women) or their family The reply would be either to leave the job or to live with it

Ackerly (1995) reported on the special arrangements provided by SCF (USA) for their women field workers for the collection of money, special secure accommodation and living and sanitation (Ackerly 1995, sections 4 4 and 4 5) From my surveys, interviews and observations, no women field workers where I worked enjoyed such privileges

Goetz (1995) found that unmarried women field workers face criticism from neighbours colleagues and relatives that they work outside, losing personal honour and integrity Married women field workers faced criticisms not only from relatives and colleagues but from husbands for mixing with non-related people, giving less priority to domestic work and above all being engaged in work which is not respectable (Goetz 1995 section 4 5) My findings confirm this I would like to add a comment by a RDRS field worker (Hasina Begum, UO Ulipur) which indicates the severity of women s problems

> *We have to work in rain in cold all times If a women s Saree gets soaked by rain she cannot walk because of shame If a man slips on the muddy road people would laugh sometimes show sympathy If a women slips people would not only laugh they would ridicule her and sometimes say Why has this woman come out of her home? How shameless she is!*
> (December, 1997)

All women field workers told me of their problems of personal safety Particularly, they faced hostility from local leaders both powerful and religious when they started their work (except for some SCF (UK) partner NGO field workers because of their family influence) Eickelmen and Piscatori (1996) found the same in BRAC

The security of the women field workers is always a problem and all field level managers I interviewed complained to me about the difficulties this makes for them especially when field workers must carry money because they are involved in microcredit All women field workers told me that carrying money is not safe for men either Another problem is that people (and also criminals) know the dates for collection and distribution of money This is a real problem because law and order is poor in rural Bangladesh

Apart from the problems of safety in work women field workers always face insecurity at home which is exacerbated when they do not live with a man particularly their husband (discussed below) All women field workers except SCF (UK) partners' told me they feel insecure as neighbours think that they are well off because they get a handsome monthly salary Most of them told me that they do not draw their full salary all at once, and none keep money in the same place due to the fear of burglary

7 4 1 Married Women Field Workers

For women, problems of family dislocation are more severe but affect single and married women differently Goetz (1997) discussed both family dislocation and women s inability to give time to domestic responsibilities so that married women field workers have to pay for maids and childcare, which increases anxiety (Goetz 1997, section 4 5) I have found the same among the married women field workers Transfers create serious problems for all of them except in the SCF (UK) partner NGOs

A major problem of married women field workers is their husbands objection to their jobs on pretexts such as neglect of housework or child-care, interaction with other men etc Other marital problems mentioned to me by married women include a) due to their workload they cannot take care of their in-laws, b) their husbands may be ridiculed by their friends and relatives for being so poor that

they allow their wives to work in the field to meet many men and to have male superiors c) they must ride a bicycle or motorcycle etc Some 62 percent of the married women field workers told me that their husbands explicitly dislike their doing their job Some told me that they try to buy the favour of their husband and husband s family through spending money on their in-laws, helping their in laws financially or giving gifts For example

Rokeya Akther, WDC, MCC Companyganz Her husband is a field supervisor of the Social Welfare Directorate When she was married she told her father-in-law that her salary was 2200 Taka per month, when she was actually getting 3000 Taka After her marriage she begun to contribute 500 Taka per month to her husband's family Soon after marriage her father in-law told her that their family will depend on them for an income She continued to contribute 500 Taka up to one year The lady who did the match-making for her marriage was her husband s colleague One day the lady (the match-maker) went to the MCC office and came to know about her exact salary Her husband and his father became very angry at her deceitfulness and threatened her, saying she must either leave the job or pay more money to their family She apologised and now gives 1500 Taka to her husband s family per month from her salary of 4480 Taka She has to live in the *char* in her working area where she has to spend at least 1500 Taka per month (March 1998)

There are worse cases too For example

Lutfunnahar Begum HDF, MCC, Maizdee She married to a homeopathic doctor in 1984 In 1985 she joined MCC as an extensionist Her husband and his family became very angry at her taking the job and in 1986 her husband divorced her Now she lives in the village where she works and her daughter is growing up with her parents at Maizdee Her husband does not even contact his daughter (March 1998)

Another major problem of all married women is that of child-care and children s education Although the latter affects both men and women, but women field workers seemed to me more worried about their children s education saying that their husbands very often blame them for not being serious about their children s education due to their workloads All women NGO field workers who have children told me of their problems in child-care Among the women field workers with children in the survey 36% depend on a maid 29% on their mother, 29% on other relatives and 6% on their husband When their children are taken care-of by maid, women are always worried about safety and proper care Finding a suitable and reliable house-maid is also another problem When relatives take care of their children women very often continue to worry because relatives may not be very responsible and may have other commitments All married field workers men and women, expressed to me their grievances about the bringing up and education of their children Because of their heavy workloads and their domestic responsibilities, the women cannot attend to the education of their children in the evening, which is highly desirable given the poor standard of education in rural schools

As mentioned earlier it is difficult to find a good school in the remote rural areas where field workers have to live Not only the field workers, one women Programme Leader of HRDP of MCC expressed concern about her son s education even though she lives in a district town (Sinjita Alam, March 1998) One MCC WDC expressed the problem to me

> *I have ruined my life by working as a field worker Now I am ruining my childrens lives* (Zakia Begum, Maizdee March 1998)

Among married women field workers in the survey 58 percent live apart from their husbands In most cases their husbands come to visit them weekly or monthly or sometimes the women themselves go to visit their husbands and children Living without husbands of itself creates problems such as lack of security financial problems etc Some married women field workers talked of

problems like shopping for daily necessities for which they have to depend on maids or other people Due to the workload, very often they cannot do the shopping because fish and vegetables are available only during fixed hours in rural markets

The extent of difficulty in the lives of the married women field workers is elaborated in the examples below

1 Mita Rani Paul, HDF MCC Maizdee She always finds it difficult to reach her work area in time in the morning due to her domestic responsibilities As per requirement of the MCC she has to complete many forms but she cannot do them in the field or office due to her workload but must to do them at home in the evening which affects her child-care, cooking and other domestic responsibilities Very often her husband becomes irritated and sometimes tells her to leave the job She told me with grief that she has to listen to many harsh words from her superiors in the office for being late or inefficient and from her husband at home for lack of commitment to domestic responsibilities Sometimes she loses patience and thinks that she will leave the job (March 1998)

2 Razia Begum, UO Rajarhat She joined RDRS in April 1987 When she joined RDRS her relatives and neighbours were very critical saying that she should not be working for the Christians Her father became very frightened initially After joining RDRS she did not ride a bicycle but walked with it because of shame and ridicule from other people for around six months She thinks situation has improved for the women field workers in the last 3 4 years because women field workers on a bicycle now face less ridicule from other people During her marriage her husband s family asked her to leave the job She and her father did not yield Soon after marriage her husband asked her to leave the job Now he does not say that but still on occasion does not hesitate to express his dismay Her mother in-law respects her because of her job Every morning she cooks for her family (she has two daughters) She finds it very difficult to cook and finish the household chores and leave for her work in time She told me that she feels guilty

that she cannot take proper care of her children She takes biscuits or puffed rice as a mid-day meal Her sister-in-law cooks the lunch for her family She told me that her sister in law does not like to cook for her family and very often creates trouble out of envy saying that she cannot manage the time and her own family suffer Razia Begum cannot return home before 5pm She told me that she was always worried about her job and her children (December, 1997)

Although NGOs say that they give special considerations to the problems of women field workers I have found many exceptions too One MCC WDC told me that when she was pregnant she had to travel 18 Km (8 Km by Tempo 7 Km by rickshaw and 3 Km by walk one way) from home to walk every day She told me sorrowfully that her immediate superior, who was a woman, was not sympathetic to her problems She (the superior) sometimes did not hesitate to misbehave with her on some occasions too This example surprises me as MCC tends to set high standards for the way staff are treated

All women field workers interviewed still told me that they would continue their job as long as they could They think the job has given them independence and economic and social status Most women field workers try to keep the exact amount of their salary secret and tell a lower amount to their husbands and family which helps them to save money Some husbands go to their wives offices and try to find out their exact salary If they succeed it creates family trouble (mentioned above) One field worker helped her husband to start a business and another invested her savings to expand her husband's business As mentioned above, one SCF (UK) partner NGO field worker helped her husband to take his MSc examination These are a few examples of how the employment of woman field workers helps to improve her status and the condition of her family for which NGOs should be lauded

7 4 2 Problems of Unmarried Women Field Workers

Goetz (1997) found that for single women field workers living far from home means the loss of security and support provided by the family I would make the same observation She also found that it becomes difficult to begin arrangements for marriage as families are not close enough to consult with daughters and introduce them to prospective partners Some women cited to Goetz the need to get married as their reason for leaving BRAC (Goetz, 1997 section 4 5) I would make the same comment after talking with the unmarried field workers of my study NGOs but I have found some exceptions too I have found that employment in NGOs helped some unmarried women field workers to get married because young men want to marry working women for economic solvency Marriage between working field workers is not uncommon in PROSHIKA and after marriage they can ask for postings in the same area Some mid-level managers of PROSHIKA, RDRS and SCF (UK) proudly told me how they did the match making or helped in arranging marriages for unmarried women field workers Some feel it as their social and religious obligation while some were requested by the parents of the field workers to do it

Still it is common that unmarried women field workers face problems in getting suitable husbands (compared to women, unmarried men field workers face no real problem in getting married) In Bangladesh, a man qualifies as a good groom when he has a respectable job or a regular income If women marry, they have to convince their husbands to let them continue with their job although this becomes very difficult when he works far away from her work area I also found that some women field workers save money to pay their dowry (i e money for going abroad, bribes for a job, furniture, electronics etc) or to bear part of the cost of their marriage This is interesting since most women field workers work for the elimination of dowry among their clients Most unmarried women field workers expressed to me their anxiety about their marriage saying that it is very difficult to find a suitable groom Whenever a suitable groom is available then comes the

problem of dowry This problem is more severe in case of Hindu women field workers

All women field workers (except SCF (UK) partners) told me of initial problems of teasing by youths who would damage their bicycle or create obstacles on their way Gradually these problems are reduced or in a very few cases have disappeared

7 5 Risks for Field Workers

There are many places in rural Bangladesh to which field workers cannot bring their families due to poor living conditions paucity of schools etc Those married field workers of MCC PROSHIKA and RDRS who do not live with their families told me that they are always worried about their families and children MCC field workers are lucky compared to RDRS and PROSHIKA where very often field workers have to work at weekends and cannot visit their families SCF (UK) partner NGO workers have no family dislocation problems because they can live in their own village

Not only women but most men field workers reported to me the problem of accidents during their work This is more common among the MCC, PROSHIKA and RDRS male field workers who ride motorcycles on the dilapidated rural roads Although PROSHIKA women field workers drive 50cc motorcycles they are not free from risk Those who ride motorcycles all field workers told me that due to work load they have to drive fast and in many cases they face accidents to save careless children aged people livestock or poultry But I have found that some field workers unnecessarily speed and do not wear a helmet I have found the MCC rules more sensible and strict on speed limit and the use of helmets Among those who ride motorcycles there are very few field workers who have not had an accident

Most of the physical problems faced by the field workers have been discussed above Apart from the problems mentioned earlier, most field workers told me that they face irregularities in their meals When they have to eat outside the home they have to eat in restaurants which are expensive and un-hygienic Even where restaurants are available, women field workers in many cases cannot eat due to lack of privacy so they must go hungry Some women field workers take some food with them Those married and unmarried men field workers who live in a mess either cook by themselves (for which it is difficult to manage the time) or depend on a part-time cook Other problems like accidents, lack of security particularly carrying money or working in certain areas where dakoits and outlawed militant political parties are active pose great risk to the field workers

7 6 Expenditure Pattern of The Field workers

Goetz (1995) found that more men than women said their income was devoted to the full support of their spouse, children, and in-laws However, more women than men sent their incomes back home to support their parents or siblings Most married women use their incomes to supplement their husband's income (Goetz 1995 section 4 3) I have found the same in my study areas

I discussed the future plans of the field workers in the last chapter (section 6 4) I found that women field workers have more propensity to saving or investing money in savings scheme or buying ornaments which brings both economic and social prestige Compared to men, most unmarried women field workers buy ornaments or save money which will help her parents in fulfilling her marital obligations Married women field workers can save more than men because usually they (women) supplement their husbands income Usually men are considered as the breadwinners and they have to shoulder the responsibility of running the family

Table 7 1 Expenditure Pattern of the Field Workers

Unmarried Man
1 Supports himself
2 Sends money to the family
3 Bears the cost of education of younger brothers and/or sisters
4 Buys gifts during home visit or festivals
5 Saves money in the credit union of their NGO (MCC only)
Married Man
1 Supports family
2 Supports parents
3 Bears the cost of education of younger brothers and/or sisters
4 Saves money in the credit union of their NGO (MCC only)
5 Mortgage in agricultural land
Unmarried Woman
1 Saves money in deposit schemes
2 Buys her own clothes cosmetics
3 Gifts to parents relations
4 Helps brother to go abroad
5 Ornaments
6 Electronics (transistor tape recorder etc)
7 Repaid the security money (RDRS only[2])
8 Saves money in the credit union of their NGO (MCC only)
9 Bears the cost of education of younger brothers and/or sisters
Married Woman
1 Saves money in deposit schemes
2 Invest money in husbands business bribe in getting job paying examination fees
3 Children s milk food education clothes
4 Ornaments
5 Cattle
6 Bought share/savings certificates
7 Bought cultivable land
8 Repaired or constructed house
9 Bears the cost of education of younger brothers and/or sisters or going abroad
10 Saves money in bank (in fixed deposit)
11 Saves money in the credit union of their NGO (MCC only)

Note Of the total 109 respondents, 18% were unmarried men, 37% were married men 7% were unmarried women, 37% were married women and 1% was divorced woman

Source Field Survey

2 RDRS field workers have to deposit 10 000 Taka to join as UOs

Compared to the urban middle-class women, as found by Islam (1995) field workers, who are mainly from rural middle-class families could not afford to keep a major part of their income for their own use Mainly due to the financial difficulties of their families field workers have to help their husbands, in-laws parents and bear some costs of their children This difference again shows the disparity in the situation of women between urban and rural areas where the latter is the majority I agree with Islam (1995) that the employment of women is breaking the norm that the son is an investment for future income This is a big achievement and NGOs should be lauded for that

Table 7 1 gives a vivid picture of the expenditure pattern of the field workers of NGOs and table clearly shows the differences in the expenditure pattern of men and women The men (particularly married) field workers main responsibility is to support their families where most of their income is spent (very often it is inadequate) Since women field workers usually supplement their families income it is easier for them to save or invest or help their family The employment of women field workers has therefore helped them to increase their economic self-sufficiency and their status in their families At the same time this has dissatisfied many men field workers who say that if a man were employed instead of a woman this could help a family (see section 8 4 2) All NGO field workers save money or are forced to save money in their provident fund due to the rules of their organisations In times of need field workers can realise money from their provident fund One PROSHIKA man field worker told me that he bought some essential furniture from the money from his provident fund The presence of a credit union in MCC is really laudable and all MCC staff appreciated the system The expenditure pattern of the field workers clearly demonstrates their way of living in a very uncertain professional and personal environment It also shows how the employment of women affects their economic and social status From this research, the positive effects outweigh the negative

MCC Bangladesh

1 Mita Rani (Married) HDF Maizdee She gets a monthly salary of 5552 Taka Her husband is a block supervisor in the Agricultural Extension Department of the government with a salary of around 4000 Taka She saves 200 Taka in a deposit pension scheme every month for herself, 300 Taka for her son and 200 Taka for her husband From her savings she has bought around 6 decimal of agricultural land with 22000 Taka Interestingly, she has intentionally bought the land in the name of her husband When I asked her about the reason she said Why not? (March 1998)

2 Kalpana Rani (married) HDF Maizdee Her husband is involved in farming She gets a salary of around 5854 Taka per month and has saved around 10000 Taka in the post office She helped her husband in partially paying his cost for going to Abu Dhabi (40 thousand Taka) She also helped her husband during the marriage of her brother and sister in-laws (around 20000 Taka) She saves 200 Taka per month in the credit union of the MCC (March 1998)

3 Zahid (unmarried) PARE Supervisor, Maizdee He gets a monthly salary of around 5000 Taka He has three younger sisters who are unmarried and are studying He can barely send 2000 or 2500 Taka per month to his family after supporting himself He does not save in any pension scheme and has no plan to marry before the marriage of at least his two younger sisters (March, 1998)

4 Samsul Alam (married), FDF, Companyganz He has 6 children, the first son is a BA student second son is reading in class VIII and the youngest son is only 4 years old His eldest daughter passed SSC in 1997 and has discontinued her education, and the second daughter reads in class X and the youngest in class IV He gets a salary of Tk 5807 per month and has to spend at least 2000 Taka on living in the field He sends the rest to his family His only saving is of 100 Taka in the credit union of his NGO (March, 1998)

RDRS Bangladesh

1 Abdus Salam (married), ATM Rajarhat He joined RDRS in 1980 He has three daughters and a son Last year he took out a loan of 32000 Taka from his provident fund for the marriage of his eldest daughter In addition to that he had to mortgage out some agricultural land for 20000 Taka Still he has to buy a show case, a bed and a dressing table for her daughter He told me that he does not know how he would manage the money for this furniture He has no more agricultural land to mortgage out He has been serving RDRS for 18 years but could not buy a piece of land The land and the house he has are inherited from his father (December 1997)

SCF (UK) partners'

1 Masuma (married), FW, Naria She gets a monthly salary of 1500 Taka She saves 500 Taka per month in a deposit pension scheme and spends 500 Taka on her 2 year old daughter She invests the other 500 Taka in her husband s business who runs a Saree store in the local market She thinks her husband s business has expanded through her investment She has bought two cows (2000 Taka each) from her saved money which will start giving her regular income soon She has also bought ornaments costing around 10,000 Taka She told me that she could do that because she could save more before the handover She knows she will have to leave her job when she grows older (November 1997)

2 Salma (unmarried), FW, Naria Before the handover, she was earning around 4500 Taka per month and could save around 2000 Taka per month She has bought ornaments of around 10 000 Taka She also gave her brother 30,000 Taka to go to Dubai who was cheated by his manpower agent and returned penniless She is afraid that her brother will not be able to repay her money But she is proud that she could help her brother and hopes he will remember that Now she gets 1500 Taka per month and saves 300 Taka in a deposit scheme She has to spend 200 Taka per month on transport She saves 400 Taka per month in a bank and

spends the rest on shopping once or twice a month for her family (November, 1997)

7 7 Recreation of the Field Workers

In order to get a clear picture of the lives of the field workers I have tried to find out how the field workers spend their free time I have found that PROSHIKA field workers have the longest working hours followed by RDRS I have mentioned earlier that only MCC and SCF (UK) partner NGO field workers can enjoy weekends So the opportunity to spend time with family and recreation is highest among the MCC and SCF (UK) partner NGO field workers

There is an interesting gender variation in the recreation pattern among the field workers The SCF (UK) partner NGO women field workers enjoy TV although there is no electricity in the *chars* Televisions are run on batteries and their prime time is from 8 pm to 10 pm when all the soaps and serials are shown Those women who have TVs or can manage a seat in their neighbourhood can enjoy this opportunity Still most women NGO field workers can manage very little time to watch television This is more difficult for married women whose top priority is to fulfil their domestic responsibilities Men field workers of MCC and RDRS told me that their recreation is not only TV (if possible) but also cinema (particularly in RDRS) Due to safety problems and domestic responsibilities women field workers rarely go to the cinema Also men field workers can spend their time in playing cards Playing cards is easier for the men field workers who do not live with their families

Except SCF (UK) partner NGOs, the other study NGOs organise an annual picnic Every year RDRS organises Badminton tournament for its staff Most PROSHIKA field offices have TV sets for the trainees Field workers can watch television with the trainees in the evening if they can manage time Everywhere there is a problem of power cuts which may deprive them of the satisfaction of watching But still many men field workers cannot watch TV or cinema (let alone

women) due to work load, paucity of electricity and suitable environment I would like to sum up the recreation life of the field workers from the following statement by Bimal Kumar an Agricultural Extension Worker of RDRS at Ulipur

> *I leave my mess at 7 30 or 7 45 in the morning I come back at 7pm or 8pm Then I find that there is a power cut and usually it is not restored before mid-night So I take my dinner with the help of hurricane or lamp After dinner I try to read the newspaper Daily newspapers reach Ulipur the next day so I read the old news At around 9 30 or 10 p m I lie on my bed and try to make calculations what I expected to do in my life and what I am doing now I think about my family and go to sleep* (December, 1997)

My discussion on the personal lives of field workers has become an account of their personal problems It is particularly striking that field workers work very hard Some NGOs or centres have more than 90 percent repayment rates on their credit or good attendance in the nonformal schools So why to bother about their personal problems? I remember that Syed Hashemi asked me the same question (Dhaka, April, 1998) In a sense he is right since unemployment is very high so NGOs will never have a scarcity of new field workers even if people cannot bear these problems Neither Northern NGO management (section 2 3) nor the People in Aid Code would agree Personal lives affect professional and professional lives affect personal lives In the next chapter I shall discuss the professional lives of the field workers

CHAPTER VIII

The Professional Lives of Field Workers

8 1 Introduction Beginning Work

Before I start my discussion on the professional lives of the field workers it is necessary to discuss the work culture of my study NGOs I have already aligned myself with the opinions of Uphoff (1995) that NGOs in Bangladesh are behaving more like business organisations than the Third Sector (see section 10 2) Unlike the staff in the Christian nonprofits in the USA (who do not work for money) and represent a genuine expression of the organisations Christian caring for their employees (Jeavons, 1994), field work is a profession in Bangladesh The productivity of the field workers then becomes an important issue Although it is difficult to measure the productivity of staff in the service sector, I would rather say that NGOs in Bangladesh are obsessed with the performance of their staff in delivering services like microcredit education, health-awareness etc I have discussed the level of donor dependency of NGOs in Bangladesh in section 4 1 Donors give funds for certain activities and evaluate the impact of that aid on certain criteria (accessibility to the target population, improvement in education like dropout, enrolment, girls enrolment, repayment of credit etc) So to ensure regular supplies of funds NGOs have to ask their field workers to maintain performance and show performance to donors on their criteria This seems natural as NGOs in Bangladesh are not membership organisations The NGO agenda in Bangladesh is largely donor-driven

So what is the work culture in the NGOs? Except for the SCF (UK) partner NGOs, all the other three NGOs have service rules, policies on promotion, and transfer of field workers The small size and more inter personal relations seem to have created less necessity for these in the SCF (UK) partners The number of staff and large area covered are the major reasons for the presence of these formal

rules and policies in PROSHIKA and RDRS while in the case of MCC this is mainly due to the international and missionary nature of that NGO

All my study NGOs have clear policies on casual leave, medical leave and other benefits and I have discussed them in the chapter Four Although my study NGOs have these policies there are two issues which deserve mention *Firstly*, many of these policies have been formulated in response to many years of demands from the field workers This has even in some cases meant sacrifice as forced transfer or redundancy may be imposed for even raising those issues *Secondly* the mere existence of these policies is not enough for either NGOs or field workers Most field workers know little about these policies Most field workers told me What can we do when our superiors do not follow the rules We cannot go on strike or afford to go to courts? This is a key feature of staff management of NGOs in Bangladesh

Only MCC has effective rules and hours of work MCC field workers do not have to work at weekends or after office hours In that sense they are really lucky For the rest any hours of work specified on paper are meaningless Each field worker will have a charter of duties and knows about performance indicators they must reach This controls their use of time In theory, a five day week is worked in Bangladesh but organisations have discretion whether to close, for example from midday Thursday to midday Saturday All are required to close on Friday But for field workers it is easier to find clients at home on Fridays, so many work on Fridays

So, why do field workers work longer hours? The answer is they have to keep their jobs and if lucky to qualify for promotions Staff evaluation is a major indicator which directs field workers on what to do and how much to keep their jobs NGOs know they can put these criteria on their field workers If any field worker fails to maintain the standard they have to leave their job and due to high unemployment NGOs do not find any difficulty in recruiting new field workers

Like the previous chapter unfortunately this chapter will be largely a litany of the professional problems of the field workers I shall discuss the problems related to transfer, promotion, group formation training workload of the field workers of my study NGOs I shall describe how field workers cope with local adversities when people think them working for foreign , 'Christian organisations and involved in evangelism Also I shall describe how field workers deal with local government administration and political power structure

No doubt, over the years, NGOs like PROSHIKA and RDRS have grown into large bureaucratic bodies I shall discuss in this chapter how field workers assess their status in that structure and their level of job satisfaction With the rapid increase in the number of women field workers field work as a profession has got a new dimension I shall discuss how men field workers think about their women colleagues and how women field workers think about the behaviour and attitude of their men colleagues towards them

At the end of the last chapter I wondered how NGOs are working (some are doing very well) despite their field workers facing so many personal and professional problems In this chapter I shall discuss the strengths of the field workers which I think work as a driving force behind the functioning of the NGOs against all odds I shall not hesitate to mention some of the weaknesses of the field workers which require due attention for policy makers and NGO managers

A question may arise, do the NGO field workers report their problems (both personal and professional) to their superiors? I shall discuss this issue in section 9 5 In this chapter I shall describe the sad story of a field worker which will once again show how crooks in the NGOs in Bangladesh exploit the rural youth due to their poverty and unemployment

8 2 Job Issues

8 2 1 Training

The next chapter will explore why NGO policy makers see training as valuable The problem of poor quality of training or lack of importance on training of NGO field workers (Griffith, 1987 Adair, 1992, Vivian and Maseko, 1994, Ackerly, 1995, Montgomery et al 1996 Goetz, 1996) have already been discussed in the chapter Three (see also section 4 1 5 2 on Bangladesh) My findings are similar The importance of training for the professional development of field workers needs no elaboration Unfortunately I have heard many complaints from the field workers on training

I have already mentioned that due to poor training most field workers could not tell the exact definition of their target groups (section 6 2) This is totally different from the findings of Garain (1993) who found training of the field workers very effective (section 3 5) The major complaints against the training systems of the NGOs for their field workers are a) They are not effective or useful for the professional development of the field workers b) Some field workers told me that they did not enjoy listening to the discussion of useless issues for hours c) Some field workers told me that many training programmes are irrelevant to their activities Some field workers told me ' we work on credit our job performance is measured on credit Why should we go for training on health or homestead gardening? , d) Many field workers told me that some training programmes are overlapping and could be given in one series For example they told me that the training on health education and nutrition have overlapping contents Field workers told me that these could be given in one module, e) Most field workers told me even if they want to go to training they prefer to avoid it because absence from the field for some weeks affects their work Sometimes other field workers work in the absence of a trainee field worker but due to workload it is very difficult to maintain the field for others Ultimately this absence from the field affects the performance evaluation of the field workers as measured on the basis

of loan disbursement and repayment, distribution of latrine slabs and attendance in nonformal schools So field workers prefer not to go to training, f) All field workers told me that a major drawback of the training programmes is that their impact on the field workers and clients is not followed up So training has become a routine and unpopular activity Some training programmes are very useful, for example - record keeping, project identification and homestead gardening If there were impact evaluation of the training programmes, field workers could identify the useful ones Usually field workers prefer a short duration of training (1-2 weeks) which does not affect their work

There are exceptions too MCC spends 10 per cent of its budget on staff development I have found some positive aspects of the training activities of MCC which I shall discuss below The huge investment that MCC makes in staff development may be possible mainly due to the missionary nature of this NGO under which principles are more important than results The recent tendency of the NGOs to become self-reliant would restrain them from investing adequate money in staff development For example SCF (UK) partner NGOs have no training programmes SCF (UK) supports its 'partner NGO field workers to visit other NGOs

I appreciate the system of focus group discussion of the field workers which decides the future training programmes of MCC MCC has three types of training for its staff a) Policy-based training for senior managers, b) Activity-based (agriculture health disaster preparedness) training for field workers and mid-level managers, and c) Practical training such as cleanliness and primary health care to the support staff so that they can keep the office and its equipment clean and utilise the training in their practical life MCC also sends its field workers to visit other NGOs Some MCC field workers went to visit India for training too I would repeat here, this is mainly due to the availability of resources and the missionary nature of this international NGO

PROSHIKA has an impressive training centre situated outside Dhaka Field workers of this NGO gave me some suggestions for improving the training programmes for them Such as

a) Only the suitable field workers should be asked to go for training This is a major responsibility of the mid-level and senior managers
b) Training should always be followed up and evaluated by the trainees
c) Training should be more applied and useful for the field workers
d) Training should be for a short duration and usually for 2 3 weeks

One PROSHIKA field worker who worked for Grameen Bank told me that Grameen Bank has a better and stricter training system Field workers are taught the accounting policy of the GB working methods like how to form groups duties and functions of the field workers group secretary and data collection on the clients which helps to evaluate their work To become a permanent worker of the GB staff field workers have to pass the examinations after training in addition to satisfactory service He told me PROSHIKA should follow some of the training methods of GB Surely each NGO should try to learn from other NGOs and take the useful methods for themselves

8 2 2 Workload

The workload of field workers deserves discussion When I was talking to the senior and mid level managers of NGOs all of them told me that with the present amount of resources, field workers do have to bear the amount of work they have I have found some interesting opinions on the workload of the field workers Among the four study NGOs MCC, PROSHIKA and RDRS field workers termed their present workload as heavier than they can bear (compare Wood, 1994 on PROSHIKA in section 4 1 1) On the other hand the SCF (UK) partner NGO field workers told me that they have a lesser workload after the hand over Recently the Bangladesh government has introduced a five day instead of six day week with Saturday as well as Friday free of work Most SCF (UK) partner

NGO field workers were critical of this decision They told me that it has compelled them to work longer hours everyday which affects their domestic responsibilities When I asked them (the field workers) why they do not like two day holiday, they said that they have to work hard to keep their organisation running and their job depends on their hard work The reason for this opinion is perhaps that they now feel that they are working for their own NGOs which they have formed so their survival depends on them They are prepared to do hard work PROSHIKA and RDRS field workers very often work during weekends apparently to secure their jobs which depend on their performance in microcredit education and other programmes

The problem of workload affects women field workers differently as they cannot work at night In that sense women field workers are in an awkward situation because they cannot work longer hours even if they intend to do so

In the case of MCC each field worker has to work with at least 7 groups (around 20 members each) and most field workers told me that they could give adequate attention to each group if the number was 5, or some said 4 As a rule each PROSHIKA field worker has to work with 60 groups (each with 15-20 members) Most field workers told me that clients could be served better if they had to work with 50 groups Each RDRS field worker has to deal with client groups of at least 450 households (maximum one member from each household) Here again, most field workers want it to be a maximum of 400 households

There are several reasons why field workers want to work with lesser numbers of clients and activities The problems of working with microcredit will be discussed in section 10 2 What field workers emphasised to me is that a major problem is the huge number clients and another problem is that they have to perform several activities but that they cannot give adequate importance to all of them

There are some other problems too A major one is the paucity of educated clients to maintain records of the groups This compels the field workers to spend long

time on record keeping which the clients are supposed to do In this case I would blame the NGOs for not training its clients in record-keeping Another problem mentioned by many field workers (most commonly by MCC field workers) was that they have to do so much paper-work like reporting, the evaluation of some of which they found irrelevant All field workers told me that their paper-work helped them to get a clear picture of their work and helped in future planning but that some of it is simply useless

Another problem which was reported to me was one related to work with older groups As a rule MCC groups graduate after 5 years and RDRS groups in 4 years Field workers are supposed to give less time to the graduated groups and let them run their own affairs independently But due to a lack of expertise in record keeping graduated groups remain dependent upon field workers Also the quarrelling tendency about leadership and decision-making among the clients compels the field workers to placate the problems which takes time Above all this highlights a major problem of NGO activity in Bangladesh - the dependant relationship between NGOs and their clients (see also section 4 1)

Once again I would mention that mid-level and senior managers do not think that field workers are overburdened with work They cite their own experience that when they were field workers they could do it, so why not the present field workers? Some senior and mid-level mangers told me that they suggest that their field workers make their workplans in such a way that they can save both time and resources For example one RDRS TM told me that he suggests to his field workers that they inspect tree plantations on way to group meetings and so save time and money

8 2 3 Promotion

The importance of promotion for field workers for keeping them motivated and getting good services needs no elaboration I have discussed Goetz s (1995) observation on the promotion system of field workers in BRAC in section 4 1 5 1

I would repeat here that I have heard many complaints on the promotion system in my study NGOs I would rather take BRAC s case as an exception

I agree with Kirlels (1990) who found very few women in the higher positions of NGOs (section 4 5) The two major reasons for this situation are a) women s problems in maintaining the dual obligations of home and work which restrain them from giving the adequate efforts required by their NGOs for promotion and b) Cultural constraints on women s authority (Kirlels 1990 Adair, 1992, Goetz, 1995 section 4 1 3) I have found the same and I am afraid that very few women would be able to overcome those problems and get promoted

Some statistics are relevant here to describe a gloomy picture of the promotion opportunities of NGO field workers Of all the field workers interviewed by the questionnaire only 14% got promotion in their present NGO and 5% did not accept their promotion (all in MCC discussed below) Among the field workers who got promotion, 86% are men and only one field worker (man) got promotion three times and the rest only once While asked about their opinion on whether they have any opportunity for promotion in future only 53% said that they are optimistic

I have found that the promotion opportunities in the NGOs at the field level are similar to that of business firms In the case of business firms the expansion of activities and resulting promotion opportunities of the staff mainly depends on the profitability of its operations On the other hand the expansion and resulting promotion in NGOs largely depends on their performance to their donors and availability of funds This seems makes my argument that I made in chapter Two where with the evidence of Uphoff's (1995) work I said that NGOs tend to be more business-like The problem is when NGOs expand due to the hard work of the field workers they are not always benefited In many cases it results in more bureaucratisation at the mid and top level creating frustration among the field workers (see section 10 1 1)

The major complaints that I heard from the field workers on promotion are - they are not systematic in some cases corrupt and full of flaws Among the study NGOs except the SCF (UK) partners all three study NGOs have formal rules of promotion The paucity of promotion rules among the SCF (UK) partner NGOs do not seem to be unusual considering the sheer size and relatively flat staff structure Regarding corruption in the promotion system I heard many complaints One complaint is that many advertisements for higher posts in the NGOs are not put in the newspapers or informed by internal circulars so that field workers can apply Some field workers complained to me that sometimes they know about the advertisement at the eleventh hour and they cannot mange necessary time for furnishing necessary requirements for applications Flaws in the staff evaluation system and complaints about personal links "connections are very common Some field workers told me their experience when to their astonishment they find new field workers and superiors during staff meeting, training or in the office without knowing how and when he/she got appointment Some NGOs are dominated (to some extent controlled) by one or few charismatic figures In those NGOs these people do not bother about the rules A PROSHIKA TC who worked for GK told me that the Executive Director is the rule, and documents are not relevant to him (see section 3 3 2) The three study NGOs who have formal promotion system they are mainly based on interviews and evaluation

A major discontent among the field workers without BA/BSc/MA/MSc/MSc(Agr) degrees is that they cannot compete with the more qualified field workers during promotion They argued to me saying that their assets are their experience and dedication which they think deserve due appreciation At the same time NGOs require managers with some skills in writing and spoken English which make the demand for promotion of non-graduate field workers weaker

I found a disappointing feature in MCC where field workers are transferred to far away districts after promotion So all women and some men field workers do not take promotion All women field workers told me that they cannot move with their families so they want to be posted in Noakhali Lakshmipur after promotion They

also told me that higher posts in MCC are usually filled with people from outside Most MCC men field workers who can move after promotion usually take it

I have found a very clear system of promotion in PROSHIKA PROSHIKA field workers have to take a 2 hour written examination and a viva In promotion evaluation is given due importance Field workers told me that the positive aspect of the system is that good field workers pass easily and the negative side is that good field workers who are not good academically find it difficult to pass Above all to take the interviews and viva field workers have to do some reading which is difficult with the heavy workload

8 2 4 Transfer

I heard many complaints on the transfer system in my study NGOs except the SCF (UK) 'partners Since SCF (UK) partner NGO field workers are local women they think it is convenient for them to work in their own and neighbouring villages The utilisation of the family backgrounds of the field workers by the SCF (UK) management have already been discussed in section 6 1 All Directors of the SCF (UK) 'partner' NGOs told me that clients usually do not complaint against the women of their own area They (the Directors) told me that if there is any complaint they usually sort it out through discussion

All the three other study NGOs have severe problems with transfer In general field workers have to be transferred to a new area or station in every three years But there are many examples where a field worker is transferred twice in a year and some field workers are allowed to work in an area for 4 to 6 years All field workers told me that usually it takes 6 12 months to build trust among the clients in a new working area So, they think frequent transfer greatly hamper their work While I was talking to the mid-level and senior NGO managers they gave me some opinions on the transfer policy of their NGOs *Firstly* there is a human side of transfer Some field workers deem indispensable to the management for an area for more than 3 years due to his/her sincerity clients requests etc Also there is a

human side where most field workers prefer to work near their home or in places with better living conditions (good schools electricity transport etc) *Secondly* NGO managers sometimes use transfer as a mean of punishment for dishonesty insubordination, inefficiency etc The problem arises when an NGO or its managers follow double standard to different field workers Many field workers complained to me that some field workers get their suitable posting by just applying but some do not They told me that standards are not maintained equally to all workers (see section 7 3 1) Personal biases or links, coterie from management in many cases create frustration among field workers I have found that all mid-level and senior managers find it difficult deal with the problem of transfer when using connection is a common feature in the Bangladesh society and NGOs are not out of it One day I was attending a staff meeting at Rajarhat and I found the DC (District Coordinator) of Kurigram of RDRS was warning all field workers against any kind of lobbying for or against their transfers He also warned them that they would face termination for this wrongdoing

I have found that PROSHIKA usually allows its field workers who are married couples to work in the same place Some married couples told me that they had to wait years for getting posting in the same place or station Regarding this complaint senior and mid-level managers told me that the paucity of posts for the couples is a major hurdle in doing so

All mid-level and senior managers supported the 3 year transfer policy Some field workers said if they work well they should not be transferred in 5 years because transfer causes problems like changing school for children looking new house etc The arguments in favour of 3 year transfer system are - field workers become known to everybody in 3 years and sometimes they dispose some of their work to their reliable clients or volunteers (in case of RDRS) which hampers the smooth functioning of the groups Some senior and mid-level managers told me that after transfer the new field worker can find out the flaws of the old field workers which helps them to evaluate the activities of the old field worker and rectify them

8 2 5 Status at Work

Until recently BRAC s lowest level of village worker the Programme Assistant, was not part of its regular staff structure Goetz termed the field level workers as kutcha (raw) bureaucrats which indicates the contingent, impoverished ambiguous role of field workers Most important, however is the fact that field workers of the NGOs may be in the least desirable positions in their organisations from a career point of view careers are not made in the field nor on women s programmes (Goetz 1996, section 4 1 5) My findings strongly confirm Goetz s comments

The interaction between the field workers with his/her clients and superiors will be elaborated in the next chapter In this section I shall discuss how the "Kutcha Bureaucrats assess their position in their organisations All field workers told me that they always remain under pressure by their superiors to fulfil their organisations targets When they fail they are treated like criminals In many cases they cannot explain the reason because they are not allowed to do so The immediate causes appear to be excessive importance on showing performance poor job security of field workers and absence of trade unions in NGOs

Most field workers expressed to me their dismay at the maltreatment they face from their superiors Field workers are maltreated for being late or poor in performing their activities Above all, all of them told me that they do not get their due status in their organisations Some NGO managers really seem to become too strict to their staff to get their work done This creates great frustration among the field workers which could apparently be easily resolved through some minor changes in the attitude and policies of some mid-level and senior managers For example

1 Mita Rani HDF Maizdee MCC She told me that when visitors from outside come to visit the clients a superior always remains with the visitor so that the field

workers or clients cannot say anything which might affect their (the superior's) job (March 1998)

2 Abdul Quyyum UO Kurigram Sadar RDRS He thinks field workers are not counted as the staff of RDRS He told me that field workers are sometimes abused by their superiors when they come back from their field before 5pm He also told me that their superiors send night-guards to the local markets to see whether the field workers were chatting in the market He told me that We are neither clients nor staff of our NGOs we are treated like servants (December 1997)

3 Abdus Salam, ATM Rajarhat, RDRS When he was a UO very often his superiors went to look out for him at his mess at 9 in the night whether he was working or sleeping (December 1997)

All field workers of RDRS and MCC complained to me that their organisations publish some newsletters and they are forced to buy them When I was in Kurigram I found great discontent among the field workers to buy tickets for a raffle draw which they think is forced selling by their NGO I found the TMs were in great trouble because they had to sell a certain number of tickets among the field staff which they were not willing Interestingly SCF (UK) partner NGO field workers told me that before hand over their superiors did not allow them to talk among themselves and felt it very insulting to them Now after they have formed their own NGOs they can talk freely which they think is a great achievement

8 3 External Relationships

Jackson (1997a) in her study on the field workers in India found that field workers faced rejection from the villagers saying that they didn t want anyone to come to their villages (section 3 5) I have not found the experience of such a strong resistance from the villagers in group formation No doubt field workers face initial suspicion and resistance in starting work in any village In Bangladesh the

language is Bangla so the thing field workers have to do for communication is to learn and understand the local accent

To build trust among the clients and local community field workers have to prove their commitment Most field workers told me that they approach their target population slowly and always keep good relations with local religious and political leaders, teachers etc Regarding Goetz s (1996) observations on formation of women s groups (section 4 1 5 4) I have found the same and I agree with her that the easiest way to get access to a woman is to go to her husband and to entice him with credit I should say that the only access point to Bangladeshi rural women is her husband (if married) or parents or elder brothers in case of unmarried women Even to approach women field workers have to contact either the male members of her family or village, as is usual in rural Bangladesh The problems faced by the field workers like religious conversion the fear from husbands in making their wives disobedient could also be related to the social structure

While talking to the field workers I was informed that there are several problems in group formation of clients The major problems are suspicion from clients difficulty in finding suitable clients as per definition of the NGOs competition among the NGOs for clients resistance from local influentials and religious leaders lack of time of the clients restrictive rules of the NGOs like savings attendance in group meetings etc Above all the eagerness of the clients to reap quick financial and material benefits works as a major problem in group formation These problems are elaborated below

a) *Suspicion* Suspicion from the clients is a major problem for the field workers When field workers approach their clients they face suspicious attitude and comments like 'field workers will flee with their saved money' The major reason behind this kind of suspicion is that there are many fake NGOs in rural areas who have cheated their innocent clients Also there are many examples like forming co-operatives by some crooks and embezzling its money Many field workers told

me when they tried to approach their clients many of them even did not like to talk come out of their house to talk or even to offer a chair to seat Another problem for the field workers is that they are suspected of being involved in Christian evangelism, a frequent problem in Bangladesh One Hindu HDF of MCC told me that when she started to try to form groups most people told her You are a Hindu so you have come to work for the Christians to convert us into Christians Most NGOs are suspected of evangelism and cheating The problem is more severe for international NGOs For example

Masuma, FW SCF (UK) partner Naria She joined SCF (UK) in 1991 and her superiors told her to form at least 3 groups in 2 months Initially she faced immense problems in forming groups One day she saw some people were making fishing nets on the bank of the river She approached one but he told her that he is suspicious that Christians will realise their borrowed money at any cost She said that she is not a Christian she is from his village Then the man advised her to approach his uncle and convince him He (the uncle) talked to the man, who agreed to allow his wife to become a SCF (UK) group member Other women from that village followed her In a neighbouring village she tried to form groups and faced the same problems One women from that village said that she would be a member if she (the field worker) could arrange a loan to pay for the fees for her son s SSC examination The field worker agreed to do that and managed to form a group of 7 women Two months later, the field worker gave the money to the women for her son s examination The next morning the borrower women came back with the money saying that everybody in her village had threatened her because it is not permitted for a Muslim to take money from the Christians who will take back the money with interest at any cost The field worker assured the woman that it would never happen and she had nothing to worry The son of that women passed SSC and now working in Bahrain (November 1997)

b) *Resistance from religious leaders and influentials* Due to purdah, this problem becomes more acute when men field workers have to form women s groups One field worker told me that a religious leader told him that it is a sin for women to

talk to unrelated men The field worker replied 'what is more important not to commit a sin or earning a living when you have no food? The way SCF (UK) approached the local influentials and recruited their daughters has already been discussed in section 6 1 Resistance from the local influentials is not surprising Powerful men would not like to see that poor people getting organised and achieve economic and social lift Most field workers told me that to form groups in any village they approached the local UP member or chairman and get his permission to work in the village Sometimes they have to attend the meetings of the local UP (where all men gather) and approach their clients in front of the member or giving reference to his approval

c) *Time and resource constraints* These are the two major constraints which discourage many clients to become group members and to attend meetings regularly Time is a major constraint and men clients usually prefer to meet in the evening after work which restricts many women field workers to work with them In that sense women clients are easier to approach but many field workers told me that their constraints are different - inability to leave home leaving children poultry unattended etc Also there are certain times of the year when women become very busy with the processing of crop which leaves no or little time to attend meetings Many poor women work during these times who do not like to forego their income Many field workers told me that the rule to save a certain amount of money in the group fund regularly restrain many poor men and women to become NGO members

d) *Availability of suitable clients* Field workers always try to work with those clients who will attend the group meetings repay loans regularly and co operate with them A major problem in some areas of Bangladesh is river erosion which devour many peoples home and land in a matter of hours Many field workers told me that it is difficult to work with clients whose livelihoods are vulnerable to the might of river Displaced clients are difficult (in some cases impossible) to locate let alone contacting Some poor men migrate during sowing and harvesting seasons in search of work they are also another difficult group to work with Even

if suitable people are found then comes the problem of mutual trust among the clients Due to the presence of many economic and social conflicts some clients object to the presence of one or more members in his/her group saying ' If he/she becomes member I will not be a member

e) *Eagerness to get financial or material benefits* All field workers told me that people think that if they become NGO members they will get money or material relief The relief operation by many agencies after natural hazards has created this mentality Before becoming member many people ask which benefits they will get and how soon Many field workers told me that in many areas people now can choose among NGOs This unholy competition among the NGOs is a real danger for development' at the grass-root level Many people think NGO membership will enable them to get free seeds, poultry, medicine etc and they demand it as a condition for membership Many field workers told me that it is difficult to work in this situation The recent fashion of giving microcredit has created another competition among the NGOs when members leave NGOs on the pretext that the other NGOs give bigger loans quickly I have found that this problem is acute in some RDRS working areas

8 3 1 Local Elites

There are many examples where field level bureaucrats and political leaders become antagonistic to the NGO field workers (compare Griffith, 1987 in section 3 5 Sen 1999 on India) The AC of PROSHIKA Sakhipur told me that when he was working at Agoulzhora Thana of Barisal District one day the workers of the ruling political party took away his and his colleagues motorcycles He went to the local leader of that political party and asked for his help but failed He then went to the district level leaders of the party and told them that if he did not get back the motorcycles in 24 hours he would make formal complaint to the national level leaders of the party and to the journalists some of whom were known to him He also advised them that if he reports to the journalists this would tarnish the image of the party After several meeting with the leaders of the political party

situation improved gradually and the workers returned the damaged motorcycles and apologised to him The same AC of Sakhipur told me that during the inauguration of their new office at Sakhipur he invited the TNO[1] of Sakhipur The Executive Director and some other senior managers of PROSHIKA were also invited to the function After the function there was a tea party and it was arranged in a small room Due to space constraints the TNO could not be accommodated with the Executive Director and other senior managers in the same room Instead the TNO was entertained in another room with other PROSHIKA field workers The TNO felt very dishonoured and when the AC went to invite him to another function of PROSHIKA he (the TNO) straightway rejected the invitation although the AC apologised for the previous incident (see section 3 3 5)

In many cases government bureaucrats do not like the popularity and influence of the NGOs NGOs like PROSHIKA RDRS, MCC have better logistic facilities and attractive offices and equipments like computers which government offices and its staff lack Above all, traditionally bureaucrats enjoy immense power at the local and national level in Bangladesh Some bureaucrats do not bother to show disregard to the NGOs and its workers There are some other problems in dealing with the government staff Most women field workers complained to me that very often women clients ask for contraceptives which they cannot give The women field workers told me that the problem with the government family planning workers is that they do not visit their working villages rather stay in their offices or towns Some women field workers told me that government field workers like health family planning agricultural extension workers become very angry when NGO field workers ask them to go to their clients or to look after their complaints saying 'I will do my work, you don't have to tell me!' Some NGO field workers told me that government staff sometimes feel jealous at them from the misconception that NGO field workers enjoy better salary, benefits and logistic facilities Some NGO field workers told me that government field workers do not come to them unless they are in trouble One RDRS field worker told me that just two days before an immunisation day a government health worker came to him for

[1] TNO (Thana Executive Officer) is the top government bureaucrat at the Thana level

help in bringing huge number of children for immunisation because his supervisors might come for a surprise visit and if finds few children for immunisation his (the government health worker) job will be at stake One MCC field worker told me that he finds it difficult to meet the government agricultural extension worker He also told me that one day he was surprised when the government extension worker showed his superiors the high quality vegetable of an MCC client as his (the government staff's) success

All this lack of co-operation and suspicion from the government field staff to their NGO counterparts is familiar For decades development has been the responsibility of the state and due to long colonial legacy and paucity of democracy state machinery has become so powerful, inefficient and disconnected from the people that in many cases it cannot accept the successes of the NGOs and become reluctant to co operate

The local political leaders know the limitations of the NGO field workers who cannot go in confrontation with them Antagonism from the local political power structure makes the work of the NGO field workers very difficult or impossible Field workers and mid-level managers are really in a critical condition in these power plays at the local level Dealing with the antagonistic bureaucrats and political leaders is a very sensitive issue

8 4 Gender

8 4 1 Women Talk about Men

Adair s (1992) recommendations for the women field workers in PROSHIKA have already been discussed in section 4 2 Rao and Kelleher (1995) report on the criticisms women field workers face from their men colleagues as being weak and inefficient which are mainly due to their patriarchal attitude They also reported some success in ameliorating these problems through Gender Quality Action Learning Programme in BRAC (Rao and Kelleher 1998, sections 4 1 3 and 4 5)

Goetz (1995) found that women field workers are rarely given the opportunity to prove themselves Also they (the women field workers) may withhold their views and solutions because they know these will be accorded less value than that of men As a result, they are also accused of lacking initiative, and competence and would be forced to keep quiet (Goetz 1995 section 4 1 3 Daniels, 1988) I have found the same in my field work

Adair (1992) also noted that the management of PROSHIKA has a decision to ensure the safety of the women staff (section 4 4) Management of all study NGOs have this policy and I have found that most mid-level and senior managers try to maintain it At the same time women field workers get told (directly or indirectly) that they are enjoying privileges which men field workers cannot demand For example, sometimes mid-level managers help the women field workers in their work ask the men field workers to help his women colleagues or do not ask the women filed workers to do risky or tedious works etc

I have heard several other problems from the women staff on the attitude of their men colleagues towards them All women field workers think that they are better than men because they are more obedient and sincere, although their men colleagues do not accept it One woman field worker told me that a woman faces double criticism to men one for inefficiency and another for being women All women field workers told me that when NGOs target women, it is much more feasible to work through women staff than men

Most women field workers told me that their men colleagues underestimate their cost of living and work One women field worker told me that a rickshawpuller will charge higher from a woman passenger Due to purdah women field workers cannot travel freely like men in public transport Sometimes drivers or contractors of public transport do not like to take women passengers because they lack reserved seats (In Bangladesh there are reserved seats for women in the public transport) One women field worker asked me how her men colleagues could tell

her to stay in the office or in the field after the office hours, would they allow their wives to do so? This is a strong argument

One woman field worker told me that women field workers are more expensive than men because they are paid 3 months salary during maternity leave without work and they cannot work long hours like men She thinks her NGO uses her to get access to women and good repayment of microcredit She also told me that her NGO shows to the donors that it is recruiting women She thinks her NGO benefits from her hard work but she does not Rina Sen Gupta gave me the similar opinion Rina started her career as a field worker and she thinks her position has changed because she become the Regional Director of an International NGO but her condition as a woman, wife, mother in her family and the society has not changed (Dhaka, April 1998) I find these opinions very interesting and useful in understanding how little the status of women in our society has changed

8 4 2 Men Talk about Women

I agree with Rao and Kelleher (1995) that men field workers devalue women s work and try to exclude them from decision-making Above all, they argued that women should be men to succeed in NGOs (Rao and Kelleher 1995, section 4 5) Such talk is common in rural Bangladesh

I have found some interesting opinions of the men field workers on their women colleagues *Firstly*, many men field workers told me that NGOs are recruiting women because of the donor pressure or to please their donors *Secondly*, most men field workers told me that there are both good and bad women field workers so they do not like to generalise about all women field workers *Thirdly* some men field workers complained to me that many women field workers cannot work independently and very often depend on the help and assistance of their men colleagues and superiors I have found a few evidences of this argument *Fourthly* some men field workers told me that women field workers job should be restricted to dealing in cash in the office or in teaching This argument seems

unacceptable when there are many good women field workers *Fifth*, most field workers and clients told me that women clients find it more convenient to deal with women field workers One RDRS man field worker while giving me his opinion on the women field workers told me that the positive aspects of recruiting women field workers are it has helped to reduce the unemployment problem of women and helped women field workers to become self-reliant He mentioned the negative aspects too women field workers cannot work after dark, depend on help from men colleagues or superiors and face more resistance from the fundamentalists and religious leaders than men

8 4 3 Women s Problems

Most of the professional problems of women field workers have already been discussed In this section I shall mainly deal with the issue why we find very few women in the mid or senior level management of NGOs Most women field workers told me that the nature of their work demands huge stress, long working hours which with the domestic responsibilities and social and biological constraints they cannot perform better than their men colleagues Many field workers told me since credit repayment is a major indicator for job performance it is easier for men field workers to force their clients than women There are some extra ordinary women field workers who are really sincere and dedicated and some of them get promoted But all these successful women lamented to me the sacrifice they had to make to their families particularly children One woman TC of PROSHIKA who has been promoted from field worker to that position told me You have to become a man to become a successful women field worker It seems that most women field workers are constrained to become professionally successful even if they intend to be so

8 5 Evaluation

8 5 1 Weaknesses of The Field workers

Griffith (1987) identified some problems of the field staff of NGOs, discussed in section 3 5 I have found the same problems among some of the field workers Griffith found that field workers are concerned with satisfying their superiors and approach the easily accessible clients These complaints seem misplaced when NGO management has become too much 'success' or 'performance' oriented where microcredit is a good example Still my research suggests that the strengths of the field workers are much more prominent than their weaknesses which is a major reason for the success of the NGOs in Bangladesh The weakness that I shall discuss below could be easily overcome by better training supervision and commitment of the higher and mid-level management of the NGOs For example, poor record-keeping by the field workers could be easily overcome by training and close supervision by superiors

Some weaknesses of the field workers have already been discussed Some other weaknesses that I have observed are poor supervision of group's activities by the field workers, planning and in a few cases corruption Due to insincerity or lack of time some field workers do not carry out their activities I have heard some complaints on poor supervision like tree plantation programmes where field workers disbursed wheat to the caretakers where trees were not properly cared for In some cases field workers fail to identify or mobilise their clients to guard against the entry of shrewd people who become group members to create trouble and mobilising other members to discipline those criminals When field workers mobilise their clients to take decisions by themselves groups work well unfortunately some field workers fail to understand the importance of this

I have also heard a few allegations of corruption by field workers which may have been were due to the laxity of supervision by the mid-level and senior managers Similarly the problem of poor planning by field workers could be easily

overcome by training and supervision A good example of poor planning by some field workers is the fixing the date of group meetings on the days of periodic markets In rural Bangladesh, many markets are periodic (congregate once or twice a week) and clients and their families remain busy on those days The attendance in the group meetings always become very poor on the market days To make clients punctual, field workers should be punctual I have heard and witnessed many instances of lack of punctuality of the field workers which could be easily avoided

A major weakness of many field workers is their inability to maintain strict discipline and impose it on their clients I witnessed a major problem in RDRS where a client manages to become the member of two groups simultaneously and applied for loans from both groups This is a major laxity of the field workers I have also witnessed poor attendance in some nonformal and adult literacy classes which shows the failure of the field workers to maintain discipline Here again, close supervision by mid level managers could play a key role

Some field workers seemed lack honesty which deserves adequate attention from the mid-level and senior managers For example when I was working in the RDRS study area RDRS was distributing treadle pumps to its clients at a subsidised rate Some clients told me that they cannot afford 650 Taka for a pump whereas actually they had to pay only 254 Taka and the rest was paid by RDRS This is an example how the dishonesty of the field workers affect the activities and credibility of their NGOs Field workers should be directed to disseminate the right information and this is very important where the general tendency among the clients is to perceive the services from the NGOs as relief In one PROSHIKA non-formal school a teacher used to beat her students regularly but the concerned field worker did not discipline the teacher for that After one month, the parents of the children complained to the TC and he immediately met with the concerned field worker and teacher and formally reported it to the head office This is another example of dishonesty of the field workers I would rather blame the field

worker (DEW) for not noticing the problem in time and not taking necessary action

Goetz (1995 1996) identified a major weakness among the women field workers She found that many women field workers were reluctant to identify their similarities between themselves and women clients She said this might be caused by the low organisational status of the women field workers and class difference She also warns us not to assume that women are always more effective than men in reaching rural women (Goetz 1995, 1996, section 4 2) Few people can cross class differences (even in research) This is mainly due to the education system in the country which is elitist and creates distance between the educated and the non-educated, rich and the poor working women and non working women Although NGO field workers were supposed to be motivated to interact with their clients very closely and work in the same stratified society where education income profession create differences and are difficult (more precisely impossible) to overcome as my own research confirmed But like most women clients I would prefer women field workers to work with women clients Some women clients told me that sometimes they themselves or their husbands dislike the eagerness of some women field workers for glamour Here, training and close supervision by the mid-level managers could play a key role

8 5 2 Strengths of The Field workers

It has already been mentioned in section 3 5 that Griffith (1987) found field workers in a project in India were suffering from lack of motivation to use their initiative (Griffith, 1987) I would say there are several reasons why field workers lack motivation I shall discuss some of them below I also think that the management of NGOs very often dissuade their field workers from putting their full potential

I firmly believe that the strengths of the field workers deserve adequate attention and elaboration In spite of all the personal and professional problems it is the

strengths of the field workers which ensure the smooth functioning of the NGOs and achieving national and international acclaim The strengths of the field workers are invaluable assets for the NGOs and the country which require proper utilisation and credit

Goetz (1995) found that women field workers are more self-critical responsible more aware of the problems of women clients etc (section 4 1 4) I have found the same in most cases during my research Heyns (1996) found in South Africa that field workers cannot rely on the syllabus learned on training course They have to be able to respond to whatever a situation throws up (section 3 5 2) Clark (1991) notes that field knowledge is based on eyewitness assessment and is difficult to quantify and tabulate It is not stored in paper with charts and tables as favoured by stereotypical headquarter bureaucrats but in the programme staff's own memory (section 3 5 3) I have found that this important issue is sometimes ignored by senior NGO mangers

I have found that some field workers have tremendous power of convincing their clients in motivating in forming groups providing services like health, education etc Although most of my study NGOs (except MCC) are very much pre occupied with credit some field workers feel that their credit programmes cannot be successful without other services like health awareness education etc Some field workers told me that they motivate their clients saying that if they had no peat latrine they would have diseases and have to spend money on medicine and cannot work then how would they repay the loans? Some field workers proudly told me that although their organisations give top priority to credit they know how to deliver other services which they feel are equally or more important To motivate their clients for training, field workers told me that they tell their clients that money or assets can be stolen but your skill or knowledge cannot so, take some training and it is a life long investment These are the few examples how field workers use their wits in helping their clients

A major duty of the field worker is to keep good contact with his/her clients and to motivate them All field workers told me that they have to follow different ways for motivating or mobilising their clients as they cannot force them For this field workers adopt different means One field worker told me that he does not refuse a betel leaf from the dirty hands of his clients because he/she will feel dishonoured Another field worker told me that he joined his clients in harvesting the paddy when the client told him his inability to hire labourers These are all the strengths of the field workers which have remained unrecognised by most NGO managers and researchers

I have found many field workers very intelligent in field work which could not always be acquired through academic degrees One field worker told me how he convinced his clients in vaccinating their poultry His clients were not interested to vaccinate their poultry due to cost superstition etc He told them Do you like to lose your 150 Taka valued chicken for 2 Taka? His clients agreed to vaccinate their poultry Then clients raised the question how to vaccinate their poultry when the government vaccinator does not like to come to their villages Then the field worker invented a new idea He asked all clients to contribute 3 Taka per bird to bear the cost of vaccination (which is actually free) travel cost and tea money for the vaccinator The government vaccinator came to the village for a whole day and vaccinated the birds of many clients and non-clients at the rate of 3 Taka each

How intelligently a field worker solves his problem is explained by an example below

Abdul Quyyum UO Kurigram Sadar RDRS One of his clients a village doctor was not repaying loans for more than 3 months Other group members tried to convince the doctor but he was a very shrewd man and did not pay heed to their requests Mr Quyyum told the doctor that he has a good income and he should repay the loans Then the doctor started to pay 50 Taka per week while he was supposed to pay 200 Taka per week After paying the instalments for 6 weeks he stopped The field worker started to visit the house of the doctor every week The

wife of the doctor offered him tea and the field worker told her that he was like her younger brother and asked whether she would like her younger brother to lose his job for her husband The doctor s wife became very sympathetic to him and started to repay the loan (December 1997)

Many field workers told me proudly that they feel happy that they could bring changes in he lives of many poor One SCF (UK) partner NGO field worker told me proudly that around 60% shops in the local market are built from her loans so she and her family always enjoy special privileges from these businessmen One PROSHIKA field worker told me that one day he was surprised to see that a primary school teacher had brought his daughter to enrol her in his nonformal school because he thinks nonformal schools are better than his school Some field workers become role models to their clients and other people through their activities One PROSHIKA field worker showed me that with his experience he has started a nursery which will give him a profit of around 50 thousand Taka this year He has also grown a teak garden of 300 trees in one acre land and a jack fruit garden of 200 trees on 3 acre land He cultivates water melon instead of paddy in his agricultural land and makes more profit He invites his clients to see his garden nursery and field to show how more money could be made from limited resources Many field workers told me that they advise their clients not to be disheartened by their limited land and resource They advise their clients to grow vegetables and plant fruit trees in the land beside their house, to rear chickens none of which activities require investments Field workers told me that some clients take their advice and gratefully acknowledge it

A major achievement of the field workers is their excellent public relations Actually their job demands very good public relations To do their work field workers not only keep good relations with their clients and their families, they have to keep warm relations with the local religious and political leaders bureaucrats teachers and influential Also they have to keep good contact with the staff of other NGOs Some strengths of the field workers could be visible when anyone like me travels with them Some good field workers make such good

relationships with their clients and people in their working area that when they visit their former working area they have to stop frequently to exchange greetings I have found much evidence of this when I was travelling with the field workers Because of their sincerity many field workers are given hearty fare-wells on their departure Some field workers told me they do not worry about getting any help from people in their former working areas because of their popularity All these good relations have many advantages too A good field worker can ask for help from any of them in time of need One field workers told me that they have no money like businessmen goons like politicians power like the bureaucrats or force like the police but their asset is their human relations with other people One field worker proudly told me that if he wants to start any business in his former working areas he will not need any capital his reputation and trust are his capital Some field workers proudly told me that if they ask their clients to vote for a certain candidate in the local or national elections most of their clients would do so but usually they do not But I have heard some complaints against PROSHIKA (Hoque and Siddiquee 1998 Hashemi and Hassan 1999 see also section 10 1 1) Still during elections many candidates approach the field workers and mid-level managers for favour or support which has made the influence and popularity of NGOs and their workers a problem by bringing them in party politics The influence and popularity of the field workers of NGOs have compelled some government and semi-government bodies to invite them in their functions and other activities I shall elaborate below The District Coordinator of Kurigram told me that in every winter or flood the Deputy Commissioner[2] asks him when RDRS will begin its relief work He said most Deputy Commissioners plainly confess the limitations of the government machineries and ask for help from NGOs like RDRS He also told me that in one meeting the Deputy Commissioner complained that he did not find any government doctor or health worker during the outbreak of diarrhoea but found many NGO workers working round the clock to save lives

Another important virtue of the field workers which really impressed me is their mutual co operation and trust With a very few exceptions, all field workers co

2 Deputy Commissioner is the top government bureaucrat at the District level

operate with each other and extend their hands in times of distress of their colleagues Usually one field worker does not turn down the request of his or her colleagues request for help in work or personal problems This may be due mainly due to the good field-level management of NGOs and commitment of their staff It is not unusual to find all men field workers taking tea in one restaurant or going to the cinema This mutual understanding and team-work are vital strengths of the NGOs I have found this cordial relation among the field workers from small partner NGOs to the large NGO PROSHIKA

A major strength of the field workers is their innovativeness and power to mobilise their clients All field workers told me that they have to be innovative in solving their problems These problems range from non-repayment credit to the absence in group meetings The problem of microcredit will be discussed in section 10 2 Field workers use their intelligence in solving the problems of absence in group meetings, adult literacy or social awareness classes Some field workers told me that they simply say I have come a long way why shouldn t you? Another way of solving this problem of non participation is mobilising the clients to decide the punishment for it Some field workers told me that they leave it to their clients to decide on the mode of punishment for non-participation and it works very well For example, sometimes clients decide to fine an absentee client 5 or 10 Taka which he/she would spend in feeding other members beetle leaf biscuits, sweets or count all the collected money in the next meeting (which is really a laborious work) or present the next lesson in the class Some field workers told me that sometimes they give loans for some purposes which their organisation would never support For example if a client asks for loan for his/her daughter s marriage treatment house repair many field workers consult about it with other group members and sanction it but show that the loan was given for business in documents All field workers told me although risky, these vital decisions positively affect the image of the NGOs since clients and other villagers remain grateful to the generosity of the field worker and his/her NGO at the time of distress These are a few ways in which field workers manage some common problems

A major duty of all field workers is to fight the resistance and in some cases attacks from the local religious leaders and fundamentalists A major way out for field workers is to convince these leaders by saying that they are not working against religious values or engaged in Christian evangelism I have found that MCC RDRS and SCF (UK) NGO field workers faced more resistance than PROSHIKA because of the foreign origin of these NGOs To solve these problems, field workers and mid-level managers adopted several measures They told me that they performed prayers in their office compound and regularly went to local mosques to offer prayers to break the misconception that they are anti-religion Some field workers and mid-level managers told me that they kept the gates of their offices open to make it clear to people that their work was development' not religious and they were not involved in any conspiracy or motivation against the religious sentiments of the people The way field workers face the fundamentalists could be understood from the experience of a field worker

Abdur Rahim, TC Sakhipur, PROSHIKA When he was working in Char Borhanuddin Thana of Bhola District he faced strong resistance from the fundamentalists and religious leaders that PROSHIKA was teaching anti-Islamic values and ideas in its non-formal schools The fundamentalists organised procession against him and PROSHIKA and submitted a memorandum on it to the local TNO Mr Rahim initially became very afraid and talked about it with his colleagues and superiors He took all books of his nonformal schools to the TNO and asked for his help The TNO checked all books and said there is nothing objectionable in the books Later the TNO became very sympathetic to him and his colleagues and helped him in many occasions One day one of his students died and he went to her house to express his condolences but he was not allowed to enter the house Next day, when he went to the school with the teacher students told him that the fundamentalists and religious leaders spreaded rumour in the village that the PROSHIKA people will bury the dead in black cloth and will not perform the customary prayers before burial The tradition is to bury the dead in

white cloth and perform special prayer for the dead Mr Rahim went to the grave of the student and offered prayers for her to break the misunderstanding Once the river Meghna started erosion and many people lost their home and livelihood and the religious leaders started saying that it was happening due to the presence of NGOs in their villages Mr Rahim told me that he found it very difficult to deal with the fundamentalists When he left Char Borhanuddin after working for 4 years in 1998, he told me that the situation has improved a lot (February, 1998)

There are many examples which I can give to show the strengths of the field workers One SCF (UK) partner NGO field worker told me that before handover SCF (UK) decided to sink some deep and shallow tube-wells Many people including the local leaders tried to influence her to sink the tubewells in places convenient to them They thought that since she was a woman it would be easy to pursue her to get their work done She asked her clients to vote secretly on the location and then asked the clients to decide on the basis of the results of the votes (compare Mirvis 1996 section 2 3)

Sometimes when women field workers were explaining me their grievances on their hard work and problem with child-care and domestic responsibilities I asked them why still they were doing that job An answer from a woman field worker of MCC deserves mention because it echoes the voices of most of the women field workers

> *Instead of doing cooking gossiping and listening to the harsh words from my husband and mother in-law it is much better to work for other women and earn some money* (Rokeya Akther, WDC MCC Companyganz, March, 1998)

8 6 Case Study

Now I shall describe the story of an NGO field worker which will show how many small and medium sized NGOs in Bangladesh exploit the innocent rural youth

This story will also show how field workers face their professional problems when they have no alternative It will also give the evidence of some crooks in Bangladesh who have taken NGOs as their business

Mr Rahim s father was a farmer Unfortunately his father died of old age complications when I was working at Sakhipur Mr Rahim s mother died when he was 5 He passed SSC in first division in 1982 After taking SSC he had to stop his education due to financial constraints He left his village and went to Madhupur Thana town and admitted into the local college To support himself and his education he had to live as a lodging with a family and to do private tuition He passed HSC in 1986 in second division He thinks he could not get first division because he could not afford to take private tuition When he was studying at the college to take the HSC examination his father became partially paralysed and the financial problems of his family got worse His father started to sell his land to support his treatment and the family

After taking HSC Mr Rahim s family and relations advised him to marry in an affluent family which could support his education He refused to marry young and to become indebted to another family Rather he admitted for a BA degree at the Madhupur college He used to live lodging in a family and passed BA in second class in 1988 After taking BA he started to apply for jobs in government schools nationalised commercial banks etc He remembers that he had faced at least 22 interviews and spent around 10,000 Taka as bribe He failed to get any job and his situation became desperate One day one of his cousins told him that a local NGO SDS (Social Development Society) would recruit field workers His cousin also told him that he had to give 3 months free service to that NGO and deposit 1200 Taka (non refundable) After joining he would get food allowance for 3 months and after that he would get a salary of 520 Taka per month Mr Rahim went to Tangail (a District town) to meet the managers of SDS His ailing impoverished father could not afford to give him any money and decision Mr Rahim mortgaged out some of his father s agricultural land for 2000 Taka Mr Rahim and three of his cousins from his village joined SDS simultaneously as field

workers in 1989 They started to live in the mess of the field workers of SDS in Tangail Within a few days other field workers told them about the corruption in SDS and Mr Rahim and his cousins started crying They met the Executive Director (ED) of SDS and told him that if they did not get any food allowance for 3 months (which they were promised) how would they survive? After long discussion the ED agreed to give them 500 Taka per month which will be adjusted from their salaries latter Although Mr Rahim and his cousins were supposed to give free service for 3 months actually he had to give it for 5 months After working for one month in Tangail Mr Rahim was transferred to Gopalpur Thana office of SDS

By the end of 1989 Mr Rahim was promoted as the Assistant Field Officer While working at Gopalpur one day his immediate superior told him and his cousins they will not get their salaries from next month because their credit repayment rate has fallen below 80% They told their superiors that If clients do not repay loans what can we do?' Their superior replied that he did not want to hear any excuses Mr Rahim and his cousins did not get any salary for two months for low repayment Mr Rahim and his cousins went to the clients and told them about their grievances and clients started to repay some money After this incidence Mr Rahim and his cousins were transferred to four different offices so that they could not band together

In April 1990, Mr Rahim married one of his cousins During his marriage his wife was studying at class VIII He formally took her to his home when she passed SSC

In mid-1990 when Mr Rahim was working at Gopalpur he received a letter from the head office of his NGO that he had been made a member of a 9 men committee to audit the financial accounts of SDS s Sherpur office As per rules of the government NGOs are audited by the registered Chartered Accountancy firms Latter, Mr Rahim discovered that his NGO actually compelled him to work for the Chartered Accountancy firm to pay less for the audit

On his way back to Gopalpur, Mr Rahim went to Tangail to meet his ED who ordered him to go Ghoraghat in Ghatail Thana for two weeks He did not dare to ask his ED the reason for his trip On the same evening, he left for Ghoraghat He was surprised to see spades, shovels and other construction materials in the office compound He asked the care taker about it and he did not reply From the next morning he and 8 of his colleagues had to work like day labourers to build a training centre of SDS He and all his men colleagues had to cut earth bamboo tree and carry them on their heads or shoulders Mr Rahim s shoulder became swollen so he had to put straw to reduce the pain The care-taker cooked for them and the cost of food was deducted from their salary Their work was supervised either by the ED or the Secretary Finance of SDS Mr Rahim became seriously ill after working for 8 days He told his superiors about his grievances He was allowed to return to Tangail and received 300 Taka for the audit and construction work He was getting a monthly salary of 900 Taka Mr Rahim and his colleagues latter came to know that SDS got funds for building a training centre but the ED misappropriated the money When donors wanted to visit the centre the ED constructed it overnight

During the Eid vacation Mr Rahim went to visit his family at his village home His wife and his father and mother in law (who were at the same time his uncle and aunt) became worried at his deteriorating health condition He did not tell them about his physical work because they would not allow him to go back to work Still his wife and in-laws asked him not to go back to work but he did not listen to their request for two reasons *Firstly* he would not get any other job and whatever he earned he could at least support himself *Secondly* if he had left the job the only occupation left for him was to do private tuition which would not give him more income that he was getting from SDS

By the end of 1990 Mr Rahim got another promotion and his salary was increased to 1200 Taka per month He was transferred to the head office of SDS at Tangail There he came to know that SDS was registered to work in Tangail

District and the District administration complained against its working outside the District The ED of SDS bribed the DC to manage the situation

When Mr Rahim was working in the Tangail head office he had to work in its soap factory For this he had to cut earth carry heavy cement bags on his shoulders His shoulders became swollen again At that time, a local daily reported about the forgery of around 100 thousand Taka by the ED of SDS All staff of SDS became panicked about their jobs and the fear of being arrested The ED of SDS called all his staff (which was around 300) and told them politely that if police arrest him they would go to hunger strike in front of the local press club demanding his release He (the ED) told them that he had given them employment and they (the staff) would starve without their jobs So the ED suggested all his staff to go to the DC that they would starve if he had not released the ED

It was discovered in a government inquiry that SDS was running a savings programme for children aged between 1 12 SDS took 20 Taka as non refundable admission fee for each child and parents had to save at least 5 Taka per month The condition was that every member would get 25% profit from their savings after 5 years Actually the ED embezzled the money and members complained about it to the local administration and press The ED repaid most of the money to SDS members and settled the issue after prolonged negotiations After the settlement of the savings problem the ED called all his staff and told them that he had no money to pay their salaries After a long discussion all staff asked the ED to sell the soap factory and buy some rickshaws and vans with that money SDS bought around 50 rickshaws and vans and all staff started driving them to keep their NGO running Mr Rahim could not bear the physical work of driving rickshaws and left Tangail without permission One day in mid-1990 SDS authorities sent a letter to Mr Rahim to explain the reasons for his unauthorised absence from his duty and finally sacked him His cousins from his village continued to work in SDS and resigned en masse in 1992 after another feud with the authorities

One of his cousins is now engaged in farming in his village, another is now involved in business and the third is now working for a local NGO

After the job in SDS Mr Rahim started doing private tuition in his village and some farming He also started working as a part-time teacher in his own primary school Towards the end 1992 one of his uncles ran for the chairmanship in his local Union Parishad (UP) elections and Mr Rahim campaigned for him After the UP elections Mr Rahim was appointed as the acting Secretary to the UP To become permanent Secretary he needed approval from the DC Mr Rahim gave 1 thousand Taka to his uncle to expedite his case who started dilly dallying At last Mr Rahim s uncle accompanied him to the DC But to their disappointment the DC said that the appointment of Secretary should be done through open advertisement Mr Rahim knew that he will not get the job He could not get a job at the primary school too His uncle gradually shied away from him

Mr Rahim joined a local NGO named PDP (Peoples Development Programme) in March 1994 He joined as a Field Officer and latter promoted as Area Co ordinator His salary was 1400 Taka per month and his work was mainly credit He had no transport so he had to walk miles every day A PROSHIKA field worker who was working in his village advised him to apply in PROSHIKA When he got his job in PROSHIKA PDP gave him a certificate and released him happily He joined PROSHIKA as a DEW in December 1994 at Char Borhanuddin Thana of Bhola District

The story of Mr Rahim raises several questions most of which have already been discussed elsewhere in the theses *Firstly* it highlights the problem accountability and corruption in the NGO sector There are hundreds of SDS in Bangladesh which can work due to loopholes in the laws of the country and lack of sincerity among the donors and government *Secondly* some people like the ED of SDS have taken NGOs as their business and they exploit their field workers as many businessmen do *Thirdly* if field workers are exploited like Mr Rahim how would they help their clients to become free from exploitation?

Goetz (1995 1996) identified the women field workers of Bangladesh as social pioneers She also called them local heroes (Goetz 1996, section 4 2) The changes women field workers make the struggles they have to do it seems a right term to put on the thousands of women field workers of NGOs in Bangladesh Kirlels (1990) sees the women field workers as professional since they have to fulfil their organisations expectations (section 4 5) So what should I say after discussing the personal lives of the field workers in the last chapter and professional lives in this chapter Field workers (both men and women) are simultaneously social pioneers and professionals The degree of their pioneering in their society and professional skill depend on individual skill education motivation and the opportunity offered by their NGOs Obviously the scope and area of work vary from small partner NGOs of SCF (UK) to large PROSHIKA At the same time the better educated field workers are supposed to be in a better position to become more professional than their SSC or HSC educated colleagues

Field workers of NGOs in Bangladesh are social pioneers because they are bringing changes in the lives of their clients and breaking the age old social conventions by working in the rural areas riding bicycles and motorcycles and working in those remote areas where government bureaucrats or staff would never go Still they are social pioneers and professionals with all their personal and professional problems in the field With the explosion of number and outreach of NGOs, field work in NGOs is now a profession and increasingly educated men and women are taking it Maybe they are taking field work as a profession after failing to get government jobs but still it is a profession like many others So I repeat how good social pioneer they are or how professional they are depend on many factors A major factor is how field workers are supervised or controlled by their superiors and dealt by their clients In the next chapter I shall discuss the interaction between the field workers with their clients and superiors

CHAPTER IX

Interactions Between Field Workers and their Clients and Superiors

In this chapter I shall deal with the interaction between the field workers and their clients and between field workers and their immediate superiors This discussion is important for three main reasons *Firstly*, it is important to know how field workers interact with their clients and their immediate superiors *Secondly*, from a development point of view it is important to see how policies and decisions are filtered down from the top to the field workers and how field workers pass them on to their clients *Thirdly* it is very important for the NGO management to know how or whether the problems or opinions of the clients are taken into consideration in the short or long-term planning of the NGOs

On the one hand, I wanted to see what clients think about their field workers and what field workers think about their clients On the other, I wanted to explore what field workers think about their immediate superiors and what their immediate superiors think about their subordinates i e the field workers With what type of client do field workers prefer to work? What type of field workers do clients like? In case of field- worker/superior interaction I sought to explore the preferences of the field workers and superiors with regard to each other I wanted also to explore the perceptions of the clients of the services of NGOs I shall discuss what clients want that field workers cannot give as well as the achievements and failures of the field workers These are important aspects of the interactions between the field workers and their clients because a major role of the field workers is service delivery

9 1 The Client/Field Worker Interface

Jackson s (1997b) emphasis on smooth co operation between the field workers and their clients was discussed in section 3 5 Throughout my field work I tried to see and know how clients and field workers interact In most cases, field workers try to order their clients to get their work done This problem has been exacerbated by the recent emphasis on microcred t In many cases to recover the loans field workers abuse their clients (section 10 2)

From my observation and discussion with the clients I can grade the NGOs according to their field worker/client relationship I would put PROSHIKA at the top, and suggested that the main reason for this good relationship is that until recently PROSHIKA was a different type of NGO more interested in the motivation and organisation of the landless I have discussed the change in PROSHIKA s goals and working methods in section 5 9 Although PROSHIKA has recently joined the fashion for microcredit, its training and some of its work still leave room for greater interaction between field workers and clients By some of its works I refer to the distinctive nature of PROSHIKA s work in motivating its clients for local and national political issues (I shall discuss the pros and cons of this political role of NGOs in the next chapter) PROSHIKA still runs non formal and adult literacy schools PROSHIKA seeks to increase motivation through an emphasis on national pride I found PROSHIKA field workers to be required to observe national days this is counted in their staff evaluation In the field I found that all field workers and trainee clients, led by the AC place a wreath at the Language Martyrs[1] memorial at mid-night on 20th February Very few NGOs in Bangladesh give such importance to observing national days In the 1980s PROSHIKA was engaged in motivating its clients to demand state land and water bodies for the landless There are other reasons too Many of today s senior managers of PROSHIKA were trade union leaders or activists of the left or centrist political parties before joining PROSHIKA As time has passed, few have changed completely, as this would be difficult In my experience leftist political or cultural workers are good motivators Many senior and mid-level managers of PROSHIKA lamented to me that as the NGO moves away from this motivation the amicable relationship between the field workers and clients is gradually disappearing As Hulme and Mosley (1996) argue NGOs are no longer vehicles for social mobilisation to confront existing socio political structures

[1] There is at least one in every Thana town The national days of Bangladesh are celebrated on 26th March and 16th December commemorating the start of the liberation war and victory respectively The functions of Language Martyrs day and the national days are usually organised by state at all administrative levels and other socio cultural organisations

After PROSHIKA, the clients of the SCF (UK) partners seem to have good relations with their field workers There are several reasons for this *Firstly*, I have already mentioned the background of these women field workers in chapter Five So clients deal with their field workers with respect and keep in mind the influence of their families *Secondly* the kinship relation between clients and field workers is also a decisive factor Clients told me that they like their field workers because they were from their own or neighbouring villages One client told me She is our girl, how good or bad she is of secondary importance *Thirdly*, I have mentioned that SCF (UK) started work in Narla as a relief agency and many people in that area gratefully acknowledge the benefits they received then There is a dark side too Here again, microcredit programmes in many cases led to bitterness between the field workers and clients

After PROSHIKA and SCF (UK) 'partners I would put the relationship between clients and field workers in MCC in the third place Again there are several reasons *Firstly*, the missionary nature of the NGO and its activities is a major reason All the clients described MCC field workers as well behaved and punctual As a policy MCC puts high importance on the punctuality and behaviour of its field workers *Secondly*, a major advantage of the MCC field workers over most other NGOs is the low priority of microcredit and a different way of working with it So, they are removed from the bitterness of working on microcredit At the same time, the low priority of microcredit is also a disadvantage Many MCC field workers told me that clients want microcredit and in some cases leave MCC for credit giving NGOs A major complaint I heard from MCC clients is, Can we eat latrines or health lessons? We need money to survive MCC field workers cannot give as much microcredit as their clients demand, so they have a different problem with microcredit

Among my four study NGOs I found the worst relationship between clients and field workers in RDRS It may organise picnic and sports tournaments for its staff but it clearly has problems in the microcredit programme Another issue is that RDRS has failed to re orient itself successfully from a relief agency to a development agency Clients do not like to accept that they must now repay

RDRS for services Also, a paucity of skilled field workers in many areas has resulted in the poor service delivery by this NGO

It is essential to have an amicable relationship between clients and the field workers Where it is present, it makes the work of the NGO easier and service delivery improves Apart from the issues discussed above I found that clients want field workers to be polite co-operative and sympathetic to their problems All women clients prefer to work with women field workers (despite class differences) and the reasons are quite obvious In many cases clients want something from their field workers which may be very important but not obvious to outsiders For example, women clients generally want field workers to be modestly dressed, and, particularly in the MCC working areas to maintain purdah I found most women and men clients to be satisfied with the style of dress, and deportment of the women field workers This is important, as one RDRS woman client told me that some women in her village complained to her about a women field worker that she laughs loudly Similarly, all clients women and men want their men field workers to pay respect to the elders of their community and the purdah of their women

I observed all the married and unmarried women field workers of MCC and SCF (UK) partners to be wearing the Saree while some unmarried women field workers of PROSHIKA and RDRS wear the Salwar-Kameez Interestingly all women and men clients told me that they want to see their women field workers in the Saree Saree is the most respectable dress for Bangladeshi women Women field workers told me that it is more convenient to ride a bicycle or motorcycle and to move around in Salwar-Kameez than Saree Those field workers who wear Salwar-Kameez told me that women clients regularly ask them to wear Saree and say that they look better in that dress and that Saree is the appropriate dress of women Some women field workers who do wear Salwar-Kameez told me that they wear Saree for functions and meetings with their clients Some told me that although they wear Salwar-Kameez they keep their Sarees in their bags to put on for meetings and functions

Clients not only respect their field workers, I found them sympathetic to them too Most clients told me that they do not like their field workers (particularly women) to work in inclement weather Most field workers gratefully acknowledged this and told me that they have no alternative because they are bound by the policies of their NGOs

9 1 1 Motivation of Field Workers

There are certain things which motivate the field workers to work better These include policies of the NGOs, how they are implemented team work among the field workers and their superiors All these affect field worker/superior relationship and motivation of field workers to work I have explained them in table 9 1 The table highlights how NGOs should deal with their field workers and keep them motivated

If we see how NGOs can satisfy needs at different levels of Maslow s hierarchy (from Morgan, 1997, p 37) it is clear that NGOs do not feel it important to meet the needs due to the absence of job security and prevalence of patronage in those organisations (see Table 9 2)

Table 9 1 Motivation of Field Workers

		MCC	PROSHIKA	RDRS	SCF (UK) partners
Code of Practice (positive)	Promotion policy and its implementation	Poorly accepted	Moderately accepted	Poorly accepted	Not applicable
	Transfer policy and its implementation	Poorly accepted	Moderately accepted	Poorly accepted	Not applicable
Code of Practice (negative)	Grounds for job loss	Poorly accepted	Poorly accepted	Poorly accepted	Not applicable
	Penalties	Poorly accepted	Poorly accepted	Poorly accepted	Not applicable
	Show cause notices	Poorly accepted	Poorly accepted	Poorly accepted	Not applicable
	Criticism by superiors	Depends on case	Depends on case	Depends on case	Depends on case
	Head office visits	Accepted	Accepted	Accepted	Accepted
Team spirit	Social events	Absent	Highly accepted	Accepted	Highly accepted
	National days	Absent	Highly accepted	Accepted	Absent
Personal	Help in emergencies	Accepted	Accepted	Moderately accepted	Accepted
	Leave	Poorly accepted	Poorly accepted	Poorly accepted	Poorly accepted

Source Field Survey

Table 9 2 How NGOs Satisfy Needs at Different Levels of Maslow's Hierarchy

Type of Need		Satisfaction
Self-actualising	Encouragement of complete employee commitment	?
	Job as a major expressive dimension of employee s life	Absent
Ego	Creation of jobs with scope for achievement autonomy responsibility and personal control	Absent
	Work enhancing personal identity	Limited
	Feedback and recognition for good performance (e g , promotions, employee of the month award	Absent
Social	Work organisation that permits interaction with colleagues	Present
	Social and sports facilities	Present (except SCF (UK) partners)
	Office parties and outings	Present (except SCF (UK) partners)
Security	Pension and health care plans	Absent
	Job tenure	Absent
	Emphasis on career paths within the organisation	Absent (except PROSHIKA)
Physiological	Salaries and wages	Present
	Safe and pleasant working conditions	Absent

Source Field work

9 2 Clients' Perceptions of The Services of their NGOs

A major complaint that I heard from most field workers is that clients perceive the services from their NGOs as free or as relief' When I was working in the MCC s Soybean project area all Soybean producers were telling me that MCC should buy their Soybean since they were facing losses from the low market price of Soybean To popularise Soybean at the initial stages of the project MCC distributed free seeds and bought Soybean from the farmers at a very high price Now MCC distributes Soybean seeds at subsidised price and organises cooking demonstrations to popularise Soybean as an important crop (see section 10 1)

RDRS clients and field workers told me that RDRS distributes some magazines and education materials at nominal prices but clients demand them free Many RDRS clients complained to me that RDRS is making money for things which were free earlier (when RDRS was an international NGO) Some RDRS literacy magazines are priced at 3 Taka each and field workers are ordered to sell at least one copy to each group The record books for groups are printed by RDRS and groups have to pay 100 Taka for each All RDRS field workers told me that they face immense problems in getting money for these from their clients

NGOs like MCC, RDRS or SCF (UK) start relief work after natural hazards and work as relief agencies Clients still perceive the services of their NGOs as free A culture of relief if is really a problem in doing development or self reliance Field workers blame the NGOs for this poor planning

A major service provided by the NGOs to their clients is training The main complaints from the clients on training were poor timing, some irrelevant training and due to the loss of wages for days or weeks clients are unwilling to go on training programmes An important problem is the poor timing All clients (both men and women) told me that there are times of the year when they cannot afford to be away from their work, for example during the sowing and harvesting seasons All clients told me that this problem could be solved by asking them On the other hand, some training is very popular with the clients because they find it

useful for example home gardens, record-keeping poultry rearing etc Clients told me that some training is not useful and they find it a wastage of time When I asked some clients what they had learned from training which they took 6 months or a year ago many could not tell me Except for SCF (UK) partner NGOs, all the study NGOs have regular training programmes for their clients (SCF (UK) arranges visits to other NGOs but for its partner NGO field workers and Directors) MCC and PROSHIKA clients get transport and food allowances and accommodation for training programmes which seemed to compensate adequately for their absence from work if the timing was convenient RDRS clients have to pay 25 Taka for 3 days training and 50 Taka for training lasting more than 3 days All clients dislike this system and gave me the examples of other NGOs All RDRS clients told me that they cannot afford these training fees leaving paid work or work in their farm or home, when they find it difficult to repay their loans anyway Many RDRS clients told me that very often they are forced by their field workers to go for training Above all they complained to me about the poor quality of food in the training centres Most RDRS field workers told me that if their clients do not go for training in large numbers their district or head office will demand to know why not So, they sometimes force their clients to go for training

A major complaint that clients made to me about their field workers is the lack of punctuality of some Sometimes field workers come late to group meetings which annoys many clients who had left paid work or domestic responsibilities to attend I found field workers sometimes to be late for unavoidable reasons but also in some cases to be really uncommitted or not serious about the value of their clients time Sometimes mid-level managers when they announce they will meet the clients may also be late too When I was working in Companyganz Thana of the MCC working area, all the women clients complained to me that a diarrhoea campaign worker (woman) accompanied by the PL (woman) failed to come to their village on the pretext of rain while all the clients waited for her for the whole day In these cases field workers bear the brunt of these grave mistakes of their superiors and have to face the criticism of their aggrieved clients

I would like to close this section with a discussion on the opinions of the clients about the services they need from their NGOs, in order of priority

a) *Unity* All clients told me that they want advice and supervision from their field workers on how to maintain unity in their groups This seems a good suggestion because NGOs should work to make their client groups self-sustaining as unity among the clients is essential Most clients told me that members do not join the groups with the same objective and so it becomes difficult to maintain group unity when some shrewd people join the groups to fulfil their petty interests

b) *Credit* This might seem unexpected as I have been critical of credit but when I was talking with the clients all of them told me that to make a living everybody needs money or more precisely regular income Clients say that credit should be given due importance as a service for them

c) *Education* All clients told me that they want non-formal and adult literacy services from their NGOs Some told me that after completion of these education programmes there should be separate programmes to retain this education otherwise they would forget reading and writing which would be a waste of time and resources

d) *Skill training* Most clients (both men and women) gave high importance to skill-training They told me that to become self-employed or to use credit efficiently they need to be skilled in their trades So, clients need skill training for income generating activities

e) *Gender awareness programme* All the women clients and even some men told me that the gender programme of the NGOs could not be successful without legal awareness programmes on the rights of women, necessity of girls' education, awareness creation against child marriage and dowry These, they say are not only necessary for women but for men too

f) *Health-education* All clients told me that they need health education programmes like cleanliness basic health awareness, popularising the necessity of using latrines and supplying them at subsidised prices, sinking tube-wells and making clients aware of the necessity of using safe drinking water etc

The above suggestions require due attention from the policy makers of NGOs in Bangladesh I shall discuss the field workers opinions on services in the next chapter

9 3 Field Workers' Opinions of their Clients

So, with what type of clients do field workers want to work? They tend overall to prefer women, not so poor, educated and obedient Women are clearly more obedient than men as I shall discuss below My findings are similar to those of Rahman (1999) on Grameen Bank Table 9 2 shows the field workers preferences for clients The gender variation in selecting clients by the field workers does not seem unusual Clearly all women field workers would like to work with women clients Interestingly most men (63%) field workers wanted work with women clients and 26% wanted to work with both men and women

To elaborate on why women clients are more preferred to men, field workers reasons[2] are given below

1 Same gender (for women field workers only)
2 Women are always available
3 Men create problems in repaying loans women are better Men are more ingenious and difficult to control
4 Women are committed to repaying loans, utilise loans properly and usually do not waste money
5 Women try to be self-reliant
6 Women attend meetings regularly

[2] All these were mentioned by several field workers Similar questions were asked in the questionnaire survey (see annex) all these were noted down during the personal interviews so the number of respondents could not be mentioned

7 Easy to work with women

8 Women are more united than men and groups do not break up

9 Women are good savers

10 Women are obedient

11 Those women who know that their husbands will misuse the money do not take loans

12 Women do not have the courage to flee the village

Table 9 3 Field Workers Preferences for Clients

Name of NGO	Both	Women	Men	Total
MCC	19 (65)	13 (19)	10 (90)	42 (39)
PROSHIKA	8 (28)	8 (12)	0	16 (15)
RDRS	2 (7)	33 (48)	1 (10)	36 (33)
SCF (UK) partners	0	15 (22)	0	15 (14)
Total	29 (100)	69 (100)	11 (100)	109 (100)

Note Figures in parenthesis are percent of total Percentages are rounded so they may not sum up to 100

Source Field Survey

The list above gives rise to several questions A major question that strikes me is that not a single field worker (men or women) told me that they prefer to work with women because they need development or empowerment perhaps reflecting a mentality which puts their own convenience first This also raises questions on the quality of training of the field workers

My findings also confirms the findings of Goetz (1995, 1996, 1997) and Goetz and Gupta (1994) which question the quality of the GAD programmes of NGOs and GOs where women are used as a means to provide credit to a family (section 4 1 5 2) When I was talking to Rina Sen Gupta she told me, If NGOs want to give credit to men they should give it directly to men and why are they using women as a medium? (Dhaka, April 1998, compare section 4 1 5 2) The way NGOs give emphasis to credit programmes targeting women seems in most cases

to be a channel to give money to men Kabeer (1998) rather differs with Gupta and seems a supporter of the present system

The field workers' and mid-level managers preference for women clients could be elaborated by an example In Kurigram Sadar Thana, RDRS had around 4000 members of whom 2600 were women and 1400 men The TM of Kurigram Sadar told me that he has directed his field workers not to take any more men clients and to enrol only women He even told me that if men clients leave RDRS to join other NGOs, field workers should allow them to leave but try to keep the women clients (December, 1997)

Field workers preference for not-so poor, educated clients could be linked to the microcredit programmes of the NGOs Even in MCC which does not work so much in microcredit, field workers told me that to work in agriculture clients need some land Many MCC field workers expressed to me their concern for the landless people who could not be reached by their NGO I shall discuss the problems of microcredit in the next chapter Here I would say that it is convenient for the field workers to work in microcredit with the less poor who are good repayers The preference of the field workers for educated clients once again represents the problems of the NGOs mentioned above Educated clients understand arithmetic well usually do not create trouble over accounts understand everything easily and can help in keeping the records of their groups But if the NGO priority is to target the disadvantaged and mobilise the poor the preference of the field workers for educated and less poor clients raises a big question

The main problems of working with men and women clients as reported by the field workers[3] are listed below

[3] All these were mentioned by several field workers Similar questions were asked in the questionnaire survey (see appendix 2) all these were noted down during the personal interviews so the number of respondents could not be mentioned

Women

1 Husbands create trouble (do not allow them to join groups, come to the meetings force them to ask for loans etc)

2 Problem of illiteracy

3 Lack of interest in going for training

4 Difficulty in contacting by opposite gender (for men field workers only)

5 Early marriage

6 Afraid of NGO being Christian

7 Problems in coming to meetings due to child-care and other domestic responsibilities

8 Hesitate to discuss family planning (for men field workers only)

Men

1 Do not repay loan regularly

2 Migration

3 Dishonest people create trouble

4 Misuse the loan

5 Lack of education

6 Afraid of NGO being Christian

7 Want quick credit

The above list highlights some key issues For example there are some common problems for both men and women like illiteracy, or fear of religious conversion The above list underlines the necessity of education programmes (both non-formal and adult) by the NGOs There are some typical problems in working with men like dishonesty, seasonal or permanent migration etc Interestingly, the problems in working with women clients are mainly caused by their husbands or society problems created by husbands, domestic responsibilities, early marriage etc These problems could be changed by more awareness-creation among both men and

women Unfortunately, most field workers told me with frustration that they have very little time or support from their NGOs for awareness creation

9 4 What Clients Want Which Field Workers Cannot Give

There are certain materials and services which clients ask from their field workers but they cannot provide them These services deserve a mention because all field workers told me that they feel helpless when they find some services essential for their clients but cannot give them, due to the limitations of their NGOs The services are

a) *Contraceptives* All women field workers told me that they regularly get requests from their women clients for contraceptives There are several reasons for this *Firstly*, most women clients prefer temporary methods but due to purdah and other cultural constraints women cannot directly buy contraceptives as these are sold by men *Secondly*, women cannot go to the markets by themselves to buy contraceptives and the state family planning workers rarely visit their home (as discussed in the last chapter) Women cannot go to the shops or send men other than their husbands to buy contraceptives for them due to shame So, the only option left is to depend on their husbands The problems with husbands mentioned by women field workers are first that some husbands are not as interested in family planning as their wives (more prevalent when they have not yet fathered a son), second some husbands are not serious about family planning so they forget to buy contraceptives regularly for their wives, and third there is shame Some women field workers told me that on many occasions their women clients offer them money to buy contraceptives for them and sometimes they (the women field workers) do so But in most cases women field workers find it very difficult to convince their clients that they cannot provide free contraceptives or buy them from the market due to their time constraints and limitations of their NGOs One SCF (UK) partner NGO field worker told me that one client had been asking her to buy contraceptives for last three months but she could not manage it for her Recently the field worker had discovered that her client had become pregnant (November, 1997) Most women field workers pointed out to me that difficulties

in access to contraceptives for women is a major barrier to family planning programmes in Bangladesh When I asked women field workers that whether they think that their NGOs should start distributing contraceptives they told me that with the workload they had it would not be possible for them to do that Instead they suggested starting awareness creation programmes among men for family planning

b) *Non-formal education* Among the study NGOs only PROSHIKA has a non formal education programme for children Field workers of the three other NGOs told me that clients regularly ask them to start non-formal schools for their children Many field workers lamented to me that clients have been made conscious about education but could not get the service for lack of schools When I asked clients why they did not send their children to the government primary schools they gave me several reasons *Firstly*, clients and field workers told me that the distance to the schools, poor infrastructure lack of seating facilities frequent absences of teachers and unattractive education methods discourage students from enrolling or make them drop out Dreze and Sen (1995) found a similar situation in India *Secondly*, although in theory primary education is free , it is not so in practice Clients and field workers say that teachers charge for books examinations and functions etc *Thirdly* when children grow up and want to go to school they are ashamed to sit in classes with younger children, so non-formal schools are the only way-out for their education I discussed the advantages of the PROSHIKA non formal schools in section 8 5 2 I found PROSHIKA non-formal schools to be free teaching methods are attractive and more life oriented than in state schools I found the non-formal schools much better the state schools in all respects All PROSHIKA non-formal schools have inspection books and when a mid level or senior manager or visitor like me visits the schools they can record their opinion on cleanliness and quality of teaching

c) *Medicines salt for oral rehydration therapy* Clients ask for these materials mainly for two reasons *Firstly*, due to awareness creation by the NGOs, many clients feel that it is necessary to provide saline[4] when they are affected by

[4] Salts for ORT

diarrhoea They also think that due to vitamin deficiency their children need to take vitamin capsules *Secondly*, some NGOs distribute free ORT salts and vitamin capsules when they get them from donors So, many clients think that their NGO should provide them with free salts and capsules too Sometimes this creates misunderstandings between clients and field workers Usually state health workers are supposed to distribute salts free but do not Many women field workers told me that they show their clients the simple procedure of making rehydration drinks with raw sugar and salt at home but clients prefer to get ready-made packets to make up All field workers were against the distribution of salts because they think it is very easy to make ORT drinks at home They (the field workers) told me that provision of these materials would create dependency between the NGOs and their clients

d) *Tailoring training* Except RDRS the NGOs have no system of providing training to their clients for tailoring I found a well-run tailoring training programme for women clients of RDRS Initially RDRS provides the sewing machines, cloth and other materials and training to its women clients After 3 months training clients start to earn money, from which they can repay the costs of machines Many field workers told me that there are two main reasons for this high demand for tailoring skills *Firstly*, tailoring is a very convenient trade for women Women can work on tailoring at home which does not affect their purdah and they can do it with less effect on their domestic responsibilities Above all women usually like to order their cloths from women tailors *Secondly*, tailoring training helps women to get jobs in the mushrooming garments factories in Dhaka and Chittagong which mainly employ women These reasons strongly call for the adoption of tailoring training programmes by the NGOs in Bangladesh

e) *Credit* Requests for this service only come from the MCC clients MCC field workers told me that their clients ask for credit, citing the examples of NGOs such as BRAC ASA and organisations like Grameen Bank Many clients become frustrated when they do not get credit like other NGOs Sometimes these disenchanted clients leave MCC membership too MCC operates its credit programmes on a small scale from the savings of the clients MCC clients want

MCC to run its credit programme like other NGOs All MCC field workers told me that they try to convince their clients of the dangers, showing the examples of BRAC or Grameen Bank clients some of whom sold their cattle ornaments or assets to repay their loans

f) *Tube-wells* This is a costlier service than those discussed above Most field workers told me that during health awareness programmes they motivate their clients to use tube-well water Many clients ask their field workers to sink tube-wells in their villages RDRS subsidises the sinking of tube-wells and SCF (UK) sank many tube wells before the hand over Interestingly, no field workers (including RDRS) liked the idea of providing tube wells because they thought it could be done by the clients themselves There is another major problem too Recently, there has been an outbreak of arsenic contamination in the tube-well waters in many parts of Bangladesh This has made the work of field workers difficult who earlier encouraged their clients to use tube-well water but now have to advise their clients not to do so Most field workers told me sadly that they feel themselves to be a laughing stock for changing their advice

9 5 The Interaction Between Field Workers and their Superiors

I have discussed Wood s (1994) opinion on the interaction between field workers and their superiors in Bangladesh in section 4 1 1 (compare Suzuki, 1998) I have also discussed the choice of field workers by the senior and mid-level managers of NGOs in section 6 9 Still I repeat senior and mid-level managers prefer obedient sincere and intelligent field workers If I were in their (the managers) place I could have said the same thing For example, one SCF (UK) 'partner NGO Director told me that she does not like those field workers who do not book their leave at least 2-3 days in advance because it hampers her work

Briefly speaking the relationships between field workers and their immediate superiors vary from NGO to NGO and person to person Overall I found the relationship between the Directors and field workers of SCF (UK) partners to be the best in the sense that trust is greater and they are more sympathetic to each

other The Directors and most field workers were colleagues who formed their own NGO and they are from the same area The relatively flat structure of these NGOs could be another reason for the good relationship between the field workers and their superiors among the SCF (UK) partner NGOs

After the SCF (UK) partners I would rank the PROSHIKA field staff-manager relationship This might seem unexpected because of the huge size of this NGO The major reasons behind this good relationship between PROSHIKA field workers and their immediate superiors are the better management at the top and mid-level and the clear system of promotion But I have heard some examples of bitter relationships between PROSHIKA field workers and mid-level managers too After SCF (UK) partners and PROSHIKA I would put the staff superior relations in MCC and RDRS at the same level because I have heard and seen many examples of bitter relationships in those NGOs I shall begin with the relationship between field workers and their superiors where it is best and go on to the poorer relationships, in order to show how relationships between field workers and their superiors become bad and how they could be improved When I was talking to the mid-level and senior managers of PROSHIKA they gave me some suggestions for keeping good relations between field workers and their superiors These include

a) If the superiors find any problem with the field workers they do not report it to the higher authority or serve show cause [5] notices to the field workers concerned I heard many complaints of 'show cause or disciplinary action by MCC and RDRS mid-level managers against their field workers PROSHIKA mid level and senior managers take official action only as the last resort against a field worker Instead they sit with the field worker and try to solve the problem through discussion One ZC of PROSHIKA told me that he did not even verbally report any complaint against any field workers to his superiors when he was AC He always preferred mutual discussion and he encouraged all his ACs to do that

[5] Show cause is the disciplinary action taken by NGOs asking their staff to defend themselves in writing against activities like insubordination corruption irregularity misconduct etc

b) Another way of correcting errors of field workers is to discuss them in formal and informal meetings without mentioning any names Instead they say, 'We should not do that

c) Where there is a good relationship between field workers and their superiors, the key element is team-spirit Some mid-level and senior managers told me they look after the personal problems of the field workers like accommodation, health problems or financial problems Woolcock (1998) reported that he found a mid-level manager in GB assuming the roles of marriage counsellor conflict negotiator, training officer, civic leader and a bank manager I found some mid level managers of PROSHIKA to be like this

d) All field workers and their superiors with whom I talked told me that their relations are best where superiors are sympathetic I found some mid-level and senior managers to be really sympathetic to their field workers, and their generosity seems to pay-off (compare, Palmer and Hoe, 1997) However I have seen that most senior and mid level managers believe in strict supervision of their field workers After talking to the field workers and managers my advice would be to be more sympathetic, as the following discussion will illustrate

Sufia Begum DEW, PROSHIKA Sakhipur Women field workers in PROSHIKA get maternity leave with all benefits 6 weeks before delivery and 6 weeks after delivery Sufia did not take her leave before delivery although the AC and ZC both asked her to do so One day, she had pains on her way to the field area and her clients rushed her to the PROSHIKA office The AC managed to get an ambulance for her which is really difficult in rural Bangladesh and took her to the Tangail District hospital where medical facilities are better than Sakhipur Thana Health Complex Sufia gave birth to a son The AC bought the medicine for Sufia and she repaid the money in six months Soon after the delivery two PROSHIKA field workers went to inform Sufia s husband (who was in Mymenshingh) of the news and took him to the hospital on their motor cycle All the staff from Sakhipur and Tangail regularly visited Sufia at the hospital One month after the birth, Sufia s son got an infection and Sufia informed her AC

about her son s ailment from her village home at Tangail Although she was supposed to return within 6 weeks after delivery, due to her son s illness she returned after 3 months After her return the AC and ZC both advised the head office to consider her absence from duty as medical leave, which was approved Sufia gratefully acknowledges the sympathy of her colleagues and superiors who did not ask her do any heavy work before her and her son s full recovery which took 8 months (February 1998)

When I was in Sakhipur two field workers (one TC and one DEW) were transferred to other ADCs and two new field workers took their place The farewell and arrival of the field workers was marked by a function and a dinner Officially PROSHIKA usually discourages these functions But I saw the enthusiasm of the field workers and the AC and ZC who all paid for the dinner and gifts for the four field workers I was informed that this kind of function is a long tradition of PROSHIKA where all field workers and their superiors and their spouses (in some cases children) take part All these activities create a friendly relationship with and between the field workers I have not seen or heard of any social activities like this in the three other study NGOs

I observed and heard about many cases of bad relations between field workers and their superiors I discussed in section 6 7 how a GB field worker left his job mainly due to bad relationship with his superiors

Some cases of bad relations are created by field workers themselves, some by their superiors The major causes appear to be some superiors are too eager to discipline or control their field workers which creates misunderstanding, some superiors receive certain benefits but withhold them from their field workers and this creates frustration Above all, as I have mentioned earlier some superiors are not sympathetic to their field workers' problems and grievances, as I shall now illustrate

Abdul Quyyum, UO Kurigram Sadar, RDRS Mr Quyyum and four other men colleagues were living in a mess which was cheaper than living individually Also

they were enjoying the association of their colleagues in living together They decided not to hold any group meetings after dark due to the risks of carrying money unless ATMs go with them (they have motor cycles) Mr Quyyum and his mess mates decided to unite to fight for this In one staff meeting Mr Quyyum and his colleagues raised the issue and their superiors immediately turned down the proposal saying it would hamper overall repayment and men clients prefer to meet after dark The men field workers said due to lack of security ATMs should go with them to carry the money by motorcycle

Mr Quyyum thinks their superiors hatched a conspiracy against them First of all they (the TM and ATMs) broke up their mess by getting a local youth to write a complaint against one of his mess mate about an illicit relationship with a local girl Mr Quyyum and his colleagues told the TM that the complaint was baseless and written out of enmity But the TM did not accept their argument He said that if they break up the mess he would not send the complaint to the higher authorities which would result in disciplinary action against them Mr Quyyum thinks that he and his colleagues were not only harassed by their superiors they were affected financially too Now he spends 1000 Taka per month for food and accommodation which cost 500 550 Taka when he was living in the mess

Mr Quyyum told me that since the dispute with his superiors ATMs reluctantly go with them to the meetings after dark On another occasion Mr Quyyum found (in the middle of December) that he had one day of casual leave left As per the rules of RDRS if he did not take the leave it would be lost So, he asked for one day s leave but both his ATM and TM refused saying that collection of money would be affected if he took leave then He earnestly pleaded with his superiors because his wife was sick After prolonged requests his superiors allowed him to go home At his village home Mr Quyyum found his wife very ill and stayed for two days instead of one When he returned to Kurigram his superiors served him with a show-cause notice for unauthorised absence for one day In his reply Mr Quyyum apologised for his wrongdoing and replied that his wife was very sick so he could not return to his office in time In these cases mid-level managers could be more lenient When I was talking to ATMs and TMs in RDRS about this kind

of event they preferred stringent management because they think leniency makes field workers arrogant and deceitful (December 1997)

A major problem in the relationship between the field workers and their superiors in RDRS is the tendency among many field workers to get new postings without reference to their ATMs and TMs I have already discussed the transfer problem of field workers in the last chapter (section 8 2 4) All ATMs and TMs told me that they feel threatened when they find their field workers use connections at the Dhaka or District level offices for their transfers This problem could easily be solved through the enforcement of strict management at the top level of the NGO

The mistrust and poor relationship between field workers and their superiors not only affects the smooth functioning of NGOs, it also affects the implementation of their policies RDRS clearly shows the problem In Kurigram Sadar some UOs complained to me that when they demanded refreshments in the staff meetings the TM and ATMs all said that there was no provision for that Some men UOs told me that they went to the accounts section of RDRS at Kurigram District town and found out there was a budget for refreshments in staff meetings These men field workers decided to submit formal representation to the DC but no women UOs and not all men UOs agreed so the matter was abandoned The aggrieved UOs told me that they could not speak out against the corruption of their superiors due to their women and less qualified men colleagues who did not want to be disobedient This example not only shows how the relationship between field workers and their superiors could deteriorate but also illustrates the corruption of mid-level managers of NGOs in Bangladesh

9 5 1 Making Comparisons

I have already mentioned about the lack of sympathy among some women superiors to their women field workers Many women field workers particularly of MCC complained to me that their women superiors are not sympathetic The conventional wisdom of recruiting women managers for the welfare of women field workers can be easily challenged Some women field workers told me that

men superiors are in many cases better than women Many women field workers of MCC PROSHIKA and RDRS told me that if their women superiors find them not to be in the field or discover any irregularity, they never hesitate to send a memo asking for explanations, while in some cases men superiors ask for explanations verbally rather than officially

So, what happens when field workers report their problems to their superiors? Of course, when superiors are sympathetic and the relationships between field workers and their superiors are good, a solution to the problem is to be expected When the superiors are not sympathetic then problems start These include

a) Some field workers told me that when they speak out about their problems, they are identified as problem staff' and are disliked by their superiors In many cases these problem staff' are harassed deprived of promotion or suitable postings by their superiors

b) Most field workers told me that their unsympathetic superiors tell them Other people are working with it, if you cannot do with it then leave the job Field workers told me 'What should we and our families eat if we leave the job?

c) Some field workers told me that some of their superiors do not want to listen to their professional problems or help to solve them Instead they (the superiors) abuse the field workers about problems although they were beyond the control of the field worker One RDRS UO told me that one member of his group sold the group s shallow tube well and the other members of the group filed a case against the defaulting member When the field worker reported the problem to his superiors they were very angry at him saying Don t you know that we cannot take any legal action, RDRS cannot be a party in a criminal case like this Why do you create troubles?" The field worker told me that the group members asked local leaders to exert pressure on the defaulting member to pay the price of the sold tube well but failed So, going to the court was their last resort (Zulfiqar Ali, UO Kurigram Sadar, December, 1997) Other field workers told me that they complained to their superiors that they could not manage time to maintain the accounts of their groups Their superiors told them to take educated people as clients who would be able to do the work Field workers told me that it is difficult

to find educated clients and sometimes they are clever and cheat Above all, educated clients should not be the targets of NGOs who work for the poor I have heard many similar complaints

d) There are some worse cases too Some women field workers of MCC told me that one overseas woman gender advisor came to visit them and they (the women field workers) told her their problems The women field workers told the advisor about their problems of child-care and accommodation arising out of the MCC rule to live within their working areas, the lack of sympathy from some of their superiors By some means, their superiors found out about this and threatened them, forbidding them to complain to the advisor The women field workers told me that the gender advisor asked them for a written complaint but due to fear of losing their jobs and lack of unity among themselves they could not do that Two women field workers who led the move were still sacked on the grounds of 'lack of funds to keep them in MCC

In chapter Four I discussed the problems that SCF (UK) field workers faced during the hand over and gave my view that the handover of activities is an example of poor planning for an international NGO like SCF (UK) The relationship between the mid-level managers and field workers plummeted to the lowest level, not only due to the loss of jobs and drastic falls in the salaries of the field workers There were some other reasons including

a) SCF (UK) partner NGO field workers told me that they did not believe that higher operating costs led to the handover They blamed the misuse of money by the SCF (UK) management, giving the examples of buying costly furniture unsuitable for remote rural areas, locating the office in an erosion-prone area which was devoured by the Padma etc

b) SCF (UK) 'partner NGO field workers told me that their superiors showed them advertisements in the newspapers for field workers with BA or MA degrees at 1000 Taka monthly salary while SCF (UK) was paying its field workers around 4000 5000 Taka Field workers complained to me that they were not allowed to ask their superiors to compare their own salaries with other national and local NGOs Undoubtedly they said SCF (UK) mid-level managers were getting

higher salaries than other national and regional NGOs All field workers told me that they were very unhappy at this undemocratic attitude of their superiors

c) Another pretext given by the mid-level managers of SCF (UK) to its field workers was that the work that was done by 10 field workers could be done by 6 field workers at a much lower cost All SCF (UK) partner NGO field workers told me that there had been very little redundancy at the middle and senior (I found that the complaint was not totally correct) level Field workers told me that they decided to work with the old manpower but with a lower salary

d) Some mid-level and senior NGO managers exploit the ignorance of field workers When one SCF (UK) partner NGO field worker asked me how many festival bonuses I get I answered that as a member of staff in a semi-state organisation I get two festival bonuses on two Eids, each equal to my basic salary and non-Muslim staff get the same The field workers were surprised, and angry with their superiors because they had been told that state employees get one festival bonus each year so they should get one

The field workers gave me many examples of mistreatment by their superiors Some MCC and RDRS field workers complained to me that if their superiors come to the office or the field late, no action is taken even if they inconvenience many field workers, but if they arrive late or leave their office or field early they get a show cause letter In some of the worst cases some field workers of MCC and RDRS told me that their salaries were cut on the basis of hours they were absent from the office or field Strikes are a regular phenomenon in Bangladesh[6] Most MCC field workers complained that, when politicians or transport workers call strike, their superiors just close the office and stay at home Yet although they could easily get to the office The superiors who stay at home abuse the field workers if they do the same All MCC field workers told me that they feel this to be unfair but dare not protest for fear of losing their jobs

I have already mentioned the general discontent among the MCC field workers with the rule which compels all field workers to live in or near their work area All MCC field workers were unhappy with this rule They told me that their

6 Organised by political parties transport workers state owned factory workers etc

supervisors (immediate superiors) also used to have to live in their work areas but about two years ago, they changed the rule for themselves which has antagonised the field workers

Now I shall sum up the pattern of bad relationship between the field workers and their superiors

a) In cases where I heard complaints of bad relationships between field workers and superiors, there is always a lack of co operation from the superiors Field workers not only want their superiors to be sympathetic to them they want suggestions and help in day-to day work Where superiors do not co-operate or help the problems of the field workers automatically increase Many field workers complained to me that their superiors are unwilling to listen to their problems and instead of solving them they sometimes abuse the field workers for raising problems

b) Most field workers of MCC, PROSHIKA and RDRS told me that they are close to their clients, and see their problems, but when they report them to their superiors, they (the superiors) do not listen to their (field workers) proposals Some superiors make no effort to grasp the realities in the field (because some of them do not visit the clients regularly) so they sometimes suggest things which field workers find irrelevant Sometimes superiors undermine the tacit knowledge[7] of the field workers which makes field workers very unhappy Let me give an example

Rahmat Ali and Sikander Ali are cousins and member of a RDRS group They took a loan from RDRS for aquaculture Sikander has gastric problems and cannot work regularly During the repayment Sikander borrowed money from Rahmat and kept repaying the loan regularly After repayment of the loan their group applied for a new loan But Rahmat asked other group members and his field worker to withhold the sanction of new loan until Sikander paid back his money Rahmat and most of the other group members asked their field worker (Jane

[7] The knowledge field workers gain through work

Alam) to put pressure on Sikander to repay his money Jane Alam decided not to pass on the documents to the ATM or TM for the loan to be approved until Sikander repaid the money Mr Alam complained to me that Sikander went to his ATM and TM and told them that he would repay the money borrowed from Rahmat from the new loan and the TM approved the loan without discussion with the ATM and himself Jane Alam told me that other group members became very angry with him and blamed him for the incident Mr Alam told me with frustration that when he told his ATM and TM about his distress they were very angry with him, saying We have to maintain a high level of outstanding loans and what is the problem if he repays the loan from the new loan Mr Alam told me that this will create a bad precedent and clients will learn to repay old debts from new loans and above all they will dare to bypass their field workers (Ulipur December, 1997)

c) In some cases superiors create divisions among the field workers in order to impose their own decisions For example in Kurigram Sadar office of RDRS all the men field workers asked their superiors to supply them with calculators for their work The TM and ATMs asked all field workers to sign an application for a calculator All the men signed but the women refused (not to be disobedient to their superiors, according to the men field workers) So it was decided that field workers should buy their own calculators

This discussion highlights how bad relationships arise between field workers and their superiors Some field workers told me they had mixed feelings about their superiors Many field workers have bad relations with some of their superiors and good relations with others, it varies from person to person Some mid-level and senior managers are really sympathetic to their field workers but some are not Many field workers told me that some of their superiors are too much driven by their own self interest and obsessed with the performance indicators of their NGOs This kind of superior is obviously unpopular among the field workers I shall give two examples below

1 Saidur Rahman HDF, MCC, Maizdee He thinks his supervisors are not sympathetic to him and his colleagues Mr Saidur likes the superiors based at Maizdee office who are sympathetic to him, and give useful suggestions and orders On the other hand, his supervisors (immediate superiors) behave badly to him and his colleagues making foolish suggestions and creating undue pressure which he thinks demoralises the field workers He told me that sometimes clients want to see the staff from the Maizdee office and when, at his request, his superiors (Programme Leader Programme Coordinators) visit his clients it works as a booster for them (March 1998)

2 Mohammed Ilias, EDW, PROSHIKA Sakhipur He joined PROSHIKA in 1981 He told me that he liked the philosophy of PROSHIKA and its senior managers His job was to organise groups, mobilise clients to demand (in some cases to invade) government land or water-bodies conscientise the farmers and labourers for rights etc In doing so, he had 14 criminal cases against him and had to go into hiding Mr Quazi Farooq Ahmed, the Executive Director of PROSHIKA helped him to continue his litigation and gave him a prize of 6000 Taka Later, all cases against him were withdrawn due to the sincere efforts of the ED of PROSHIKA

In 1987 Mr Ilias was transferred to Bikrampur from Manikganz in Dhaka District After the devastating flood of 1988 he had a serious conflict with his superiors whom he blamed for corruption in the distribution of relief goods Mr Ilias lost his job on the pretext of insubordination and corruption But Mr Ilias thinks he lost his job for three main reasons *Firstly* he reported the corruption of his superiors and some of his colleagues to the higher authorities *Secondly*, his superiors were always sceptical about him because he was the only graduate among the field workers and mid-level managers in the Bikrampur office *Thirdly* there were serious internal political divisions in PROSHIKA He had been a worker of a centre-left political party and joined PROSHIKA with many of his comrades All field workers from this background were isolated by others in PROSHIKA As a consequence he and 48 other field workers simultaneously lost their jobs in 1988 After losing his job Mr Ilias got 3 months salary as gratuity

Mr Ilias met the ED (who recruited him) The ED gave him a patient hearing and told him to apply for re recruitment Mr Ilias was re-recruited and posted at Mirzapur Thana of Tangail District Here again, he fell prey to his opponents but the ED was very sympathetic to him But Mr Ilias is working as a field worker when many of his former colleagues have been promoted as mid level and senior managers (Sakhipur February, 1998) The context and causes of these problems will be discussed in chapter Eleven

9 6 Which Field Workers Have Achieved What They Want To Do?

I asked all field workers for an evaluation of their own work Although most policies are formulated at the top level of NGOs all field workers feel there are certain services which they should give or improve in quality In this section I shall discuss this and I shall elaborate on the self assessment of the services of the field workers

MCC Bangladesh

MCC field workers mentioned to me achievements such as a) Some clients have got an economic lift through the services provided by MCC, b) Poultry rearing, cattle-raising, homestead gardening and vegetable cultivation and consumption have increased among the clients, c) In general, clients have become more conscious about womens' rights and health (but dowry is still a major problem) MCC field workers told me that generally 50% of their clients have benefited from the services of their NGO So, why not the other 50%? Field workers gave me several reasons *Firstly*, technical advisers usually help farmers with at least 1 acre of land, as farmers with less than 1 acre of land (who are functionally landless) cannot reap those benefits due to inadequate physical assets MCC field workers pointed out to me that the present way their NGO works does not help the functionally landless and cannot reach the landless who are not usually targeted (compare section 3 3 1)

One problem identified by the MCC field workers is that many of their clients remain vulnerable to nature social structure etc Some field workers told me that they feel devastated when they find their clients uprooted from their home and having to leave the village or take shelter on the embankments due to natural hazards or exploitation by land lords or money-lenders Field workers told me that they feel helpless because they cannot make any structural change in the society (compare Goetz, 1996, section 3 3 7)

PROSHIKA

All PROSHIKA field workers were happy that they have brought some changes in the lives of their clients All field workers told me what they wanted to achieve in future I shall discuss their achievements and then their failures

I discussed the popularity of the non-formal schools of PROSHIKA in section 8 5 2 All PROSHIKA field workers told me that the economic situation of most of their clients has improved They said many of their clients now eat three times a day when it was twice a day before membership They told me that polygamy, and forced divorce by husbands have decreased in their working areas Due to the voter awareness programme clients now go to vote in large numbers (I shall discuss this programme in section 10 1 1) All PROSHIKA field workers told me that health awareness among the clients has increased and they now use peat latrines instead of defecating in open places

All PROSHIKA field workers lamented to me that in many cases the problem of early marriage of girls has yet to be eliminated Field workers told me that when they try to stop early marriage of girls, guardians say that if she grows older they may not get a suitable groom and neighbours and relations would say Why is this man not marrying off his daughter? All field workers told me about their helplessness in this situation All PROSHIKA field workers told me that they need more awareness creation activities otherwise things will remain the same The best way to change their situation is to convince the people that they themselves have to change their lot Many old PROSHIKA field workers told me that they think

PROSHIKA should re-start their campaign to get state land and water-bodies for the landless They think that the disparity in the society may not be eliminated but it could be reduced by campaigning for land reform and mobilising clients to demand the basic minimum wages which they very often do not get (compare 3 3 7) A major failure identified by the PROSHIKA field workers is that dowry is still a major problem among their clients

RDRS Bangladesh

When I asked the field workers of RDRS about their achievements they outlined them as follows

a) Women have become more aware they are coming out of their homes in large numbers

b) Marriages are now registered Earlier marriages were simply conducted by religious leaders and women could not demand their legal rights during divorce due to lack of documents The number of forced divorces by husbands has been reduced

c) More children are going to school

d) Preparation and use of oral saline has saved thousands of lives from diarrhoea

e) More households have latrines which is due to the health-awareness programmes and supply of peat-latrines by RDRS

f) Clients have got many income-generating opportunities and more clients now rear poultry livestock and do homestead gardening

Still RDRS field workers mentioned to me some of their failures

a) Dowry is still a major problem among the clients of RDRS Field workers told me that RDRS has CDEC (Comprehensive Development Education Centres) which offers 2 hour teaching and discussion programmes All field workers told me that awareness creation activities are not done very well in those CDECs

b) Although progress has been made field workers told me that they feel shocked when many husbands do not allow their wives to join RDRS or attend group meetings saying that RDRS does not give loans quickly or that they must perform domestic responsibilities (compare section 3 3 7)

SCF (UK) Partners

I have already mentioned the request of clients for contraceptives SCF (UK) partner NGO field workers lamented to me saying that they feel devastated when they hear about wife-beating among their clients These NGOs and groups have no policy to act on this Again, they told me about the problem of dowry (compare section 3 3 7)

The above discussion highlights that field workers know their limitations very well and have good suggestions for the future planning of their NGOs This knowledge could be a major asset for the NGOs This understanding has driven me to conduct this research When I was talking to the field workers they were all telling me that it is the first time they have been asked about their relationship with their clients or superiors and their failures and successes This once again underlines the necessity of discussion with field workers in any decision-making of the NGOs The bad relationship between field workers and their superiors can be solved by the management of the NGOs which are increasingly becoming bureaucratic, state-like This may put the superiority of NGO over state functionaries into question If this continues to happen at the field level, the policy-makers of NGOs will have to re-think their ways of work I shall deal with this in the next chapter

CHAPTER X

Field Worker Views on NGO Policies and on 'Development'

This chapter broadly covers two themes the views of the field workers on the activities policies of their NGOs and their ideas about 'development A third theme, the opinions of field workers on microcredit, cuts across these two and will also be treated here Sadly, most field workers identify more drawbacks than benefits in this huge complex of NGO microcredit programmes

At the conference on 'NGOs in Global Future , at Birmingham in January 1999, I was repeatedly struck that most discussions were about NGOs, little on their clients and nothing on their field workers (for details see Edwards *et al* , 1999) No doubt, NGOs have become prominent, jobs in NGOs have become a profession and research on NGOs attracts fame and funds This raise the question, why discuss NGOs from the voices of field workers? Because we need to get institutions right and for that we need to look back at what NGOs have done and what NGOs should do This chapter will be followed by my conclusions for which I shall make an effort to set the scene here

Why discuss development' with field workers? It is my belief that NGO field workers are the real development workers and have much stronger rights than many others to comment on development I was trained at Dhaka University and the Asian Institute of Technology in Bangkok to use the word development but when I came to Durham in 1996 I was advised to write development as the concept had become deeply problematic Talking to the field workers about their understandings of development', I told them this story All were unhappy at this practice of academics who spend too much time on these trivial issues rather than the main issues One PROSHIKA field worker said, You will never be able to define development because you do not want it sincerely' (Yaqub Ali, EDW Sākhipur February, 1998) This statement highlights the academics' problem in

talking thinking and writing about development This chapter will therefore discuss what development' workers want their clients to achieve

10 1 Field Workers' on the Policies of their Own NGOs

Field workers expressed to me their opinions on the policies and working methods of their own NGOs Most are women who have little knowledge about the activities of other NGOs so that it would be feasible to compare their images of other NGOs Their opinions will be explored here firstly by NGO, then in all NGOs together

MCC Bangladesh

Staff Policies

a) *Salary cut for failure to get repayment* I found great dissatisfaction on this issue Unlike the three other study NGOs, MCC field workers do not have to worry much about microcredit But MCC field workers are not free from financial pressure by their organisation MCC provides materials such as latrine slabs, seed and poultry to its clients Field workers told me that many clients do not repay the money some intentionally and some due to poverty Then on the day they collect their salary they find that accountant has deducted the money for the unpaid materials from their salary Mid-level and senior managers of MCC blame the field workers for their laxity This highlights the problem of switching from relief to service delivery by NGOs which creates a dependency relationship between the NGOs and their clients (see section 9 2) Unfortunately the ultimate victims of this poor planning are field workers

b) *Privileges provided to minorities* In the late 80s and early 90s there were communal (anti-Hindu) riots in some parts of Bangladesh Hindu field workers told me that MCC encouraged them to work in the office to be safe and gave them all possible help Although MCC could not protect their property, Hindu field

workers gratefully acknowledged the generosity of their NGO I have not heard about such practices in other NGOs

c) *Work in the rainy season* All MCC field workers told me about their difficulties in working in the rainy season when farming and other economic activities are interrupted When monsoon rains are heavy and cause floods normal life is disrupted and attendance at group meetings is reduced Field workers also find it difficult to get about in heavy rain and on roads deep in mud if not under water After these difficult journeys, field workers face low attendance in group meetings All field workers suggested to me that the frequency of group meetings during the rainy season be reduced Their arguments are very convincing

d) *Too much paper work* I have discussed this problem in section 8 2 2 This is waste Instead of doing reporting excessive information, emphasis should be laid on reporting output and on reasons for failure and success

e) *Field Worker-Supervisor-Coordinator Interaction* The bitter relationship between MCC field workers and their superiors was reviewed in section 9 5 Field workers may get two different but simultaneous instructions from their supervisor and coordinator respectively, which is a real organisational problem The disenchantment among field workers with the policy of allowing their supervisors but not themselves to live in town calls for an amicable solution My findings, however support Jackson (1997a) who wants field workers to live in their working areas (see section 3 5) because clients can contact them at any time Field workers told me that clients cannot afford to go to meet them in Maizdee which seems a valid argument

Policies

a) *Research* There is general discontent among the field workers of MCC on the research activities of their NGO Few are well informed about these activities and few find any of them useful for their clients Most told me that some research is

done just to employ researchers Instead, the field workers (mainly HDFs) wanted on farm research and trials to help the clients (farmers) All suggested to me that MCC should pay its clients for on-farm research for new farming methods or agricultural products because poor farmers cannot afford them Surely these suggestions from the field workers deserve attention from MCC policy makers

b) *Bargaining with donors* Some MCC field workers were really bold in criticising donor policies They think their NGO should motivate their donors to re orient their emphasis to provide skill training (for example sewing for women welding for men etc) for the clients Field workers told me that the provision of agricultural technology does not help landless or near landless households which need non-farm activities (compare section 3 3 7) One MCC field worker gave me a striking interpretation which represents a level of mistrust and dissatisfaction common among Southern development' workers towards their Northern donors

> *Donors wants us to remain dependent on them for their high-priced industrial goods They do not want us to industrialise That s why they give us little funding for non-farm activities* (Shamsul Alam Comanyganz, March 1998)

Service Delivery

a) *Soybeans* Soybeans are a major activity of the MCC Agriculture Programme (see section 5 8) and MCC has been playing a key role in popularising Soybean among its clients in the Noakhali-Lakshmipur area No doubt, Soybeans are a very useful cash crop This can be used as a nutritious vegetable or a raw material for oil poultry or fish feed etc Some field workers told me that ash from Soybean plants can be used as washing powder Soybeans, however, have to compete with paddy and other cash crops, mainly ground nut in the Noakhali-Lakshmipur area

A major problem of Soybeans compared to other cash crops is its limited demand There is very limited use of Soybeans in Bangladesh Field workers and clients

told me that a major problem with Soybeans is their price fluctuation although MCC does buy some seed from its clients The major buyers of Soybeans are poultry firms and fish feed firms Soybean traders in the local markets told me that due to the low production, a Soybean oil factory would not be viable in Bangladesh They also pointed out to me that India does not export raw Soybeans[1] because local oil industries would be affected No doubt the amount of land that has come under Soybean cultivation can be attributed to the hard work of the field workers of MCC rather than to market demand

Senior managers of MCC told me that NGOs like MCC alone cannot popularise the Soybean It is the state who can do it According to them, foreign-aided projects to popularise Soybeans have failed to yield any result The administrator of MCC s Agriculture Programme told me that Soybeans cannot be made popular without further research and extension programme from the state According to him the price of one Kg of Soybeans was 13-14 Taka in Bangladesh and 10-11 Taka in USA so there is very little room for expanding market for Soybeans at the present level of acreage and production cost (Derek De Silva, Maizdee, March 1998)

PROSHIKA

Staff Policies

Medical allowance for field workers This was discussed in detail in section 5 9 2 All field workers and even some mid-level managers suggested that PROSHIKA should give the allowance without receipts, as to state employees

Service Delivery

a) *Organic agriculture* PROSHIKA has an organic agriculture programme which trains and motivates clients for organic farming All field workers particularly

[1] Which are used for producing edible oil poultry and fish feed etc

agriculturists involved in this programme, were unhappy with the whole approach They do not find it logical to encourage farmers to use cowdung or organic manure instead of chemical fertilisers, because this results in falling production They say it takes at least three years to get the yields from organic farming equal to that from chemical fertilisers and poor farmers cannot wait so long They told me that what actually happens is that farmers use chemical fertilisers but prepare organic fertilisers as instructed by the field workers to show that they have been using them In their view, dealers and traders in chemical fertilisers are more efficient in selling their products than PROSHIKA in persuading farmers, so that PROSHIKA alone cannot popularise organic agriculture They suggested that PROSHIKA should help or provide loans to clients to produce organic fertiliser as they do for producing latrine slabs They also suggested that PROSHIKA should promote organic agriculture through publications, leaflets and broadcast media both at local and national levels I agree

b) *Non-formal schools* All PROSHIKA field workers were unanimous about the necessity of non-formal schools, and most were happy with the standard of education in them Some told me that there should be a provision for giving prizes to outstanding students They said that since there is a system of giving prizes to outstanding students in formal state and private primary schools this frustrates many children in non-formal schools Field workers told me that, if PROSHIKA cannot afford to provide prizes, groups should come forward for this This is an appealing proposal

Other Policies

a) *Comparison between Grameen Bank (GB) and PROSHIKA* Sohel Chowdhury a DEW of PROSHIKA field worker who worked for GB for about a year gave me a convincing comparison between GB and PROSHIKA (February, 1998) Although GB is not an NGO but a specialised bank (Sinha and Matin, 1998) still GB is more like an NGO than a commercial bank Above all, the main activity of

GB is microcredit which is also the major activity of most NGOs in Bangladesh (In my view most NGOs are behaving like microlending agencies like GB)

Differences between GB and PROSHIKA Identified by Sohel Chowdhury

i) He thinks the GB training programme is more applied than PROSHIKA's GB field workers get training at the training centre and in the field on group formation, loan operation, book keeping and after that they have to sit for examinations and be evaluated by their superiors in the field Only after successful completion of training are field workers absorbed as regular staff None of this applies in PROSHIKA

ii) He thinks GB has a more prominent system of supervision than PROSHIKA and field workers have limited personal independence This may have been mainly due to the NGO character of PROSHIKA)

iii) GB has few residential training programmes for its clients compared to PROSHIKA (Again mainly due to the NGO character of PROSHIKA)

iv) GB is more strict over loan repayment than PROSHIKA Clients have to repay their loans in weekly instalments in GB compared to monthly in PROSHIKA

v) All GB clients are women compared to the membership of both men and women in PROSHIKA (For the advantages of working with women clients compared to men, see section 9 3)

vi) Unlike PROSHIKA, GB does not mobilise its clients on local and national issues (This makes a major difference between NGOs like PROSHIKA and GB)

vii) Any GB field worker who has first class or classes in their BA/BSc/BCom/BSc(Agr) or MA/MSc/MCom/MSc(Agr) gets one increment for each first class after their full absorption in service (No doubt this works as an

incentive for meritorious students to join GB I have not heard of any such incentive systems in any NGO in Bangladesh)

RDRS Bangladesh

Staff Policies

a) Unlike most NGOs in Bangladesh, RDRS has a serious problem between its agriculturist and non-agriculturist staff A major complaint of the non agriculturist field workers and mid-level managers against the agriculturists was that the latter s job performance was not tied to microcredit Nor were they accountable to the mid-level managers at the Thana and District levels (TMs DCs) but only to their project managers at Rangpur and Dhaka Most non-agricultural field workers and mid-level managers have projects like poultry firms, ponds for fish culture and complained to me that agricultural extension field workers often visit these projects and, if they find any problem like deaths of birds cattle or fish report it immediately to the agriculturist senior manager, not to the non-agriculturist managers Ultimately the non agriculturist field workers and mid-level managers have to bear the brunt of these complaints The non agriculturist field workers and mid level managers told me that they are always very busy with microcredit and not specialised agriculturists How could they find the necessary time and skill? They also asked me, if the agriculturist field workers are not held responsible for problems in the agriculturists' projects why are they needed?

The agriculturist field workers blamed their counterparts for laxity and told me that due to their high workloads, they cannot give enough time to each project They claimed that the non agriculturist field workers' and mid-level managers claim of heavy workloads is merely a pretext (which I find ridiculous) When I was leaving Kurigram (December, 1997) a high-level meeting of RDRS decided to put the agriculturist field workers under the supervision of Thana and District level managers This seems a good decision but the mistrust between these two groups will take a long time to rectify, as an example will illustrate

Shafiqul Islam, Agricultural extension worker, Ulipur He was transferred to Ulipur in May 1997 After arriving, he needed accommodation but there was no room in the agricultural field worker s mess (dormitories) He did not want to join the mess of non-agriculturist field workers and they did not want to take him After seeing his problem, the TM asked the non-agriculturist field workers to take him in their mess temporarily The night Mr Shafiq joined the mess he was very tired and the next morning he did not wake up on time to get to his office His colleagues in the mess did not bother to wake him Mr Shafiq was very annoyed with his colleagues Next morning he was telling his agriculturist colleagues that he was living with some animals who did not bother to wake him up in the morning One non agriculturist field worker overheard him from the next room The non-agriculturist field workers met and forced Mr Shafiq to leave the mess on the same day (Ulipur December 1997)

b) *Paying security money to field workers* All RDRS field workers have to deposit 10000 Taka to become regular staff (see section 7 6) The problem arises when field workers leave the job and try to get their money back All field workers told me that some RDRS managers dilly dally in repayment, so that field workers have to come to the office and meet the relevant staff months after month, which involves costs and wastage of time Some field workers told me that some of their colleagues had to spend 20 to 40 per cent of their deposits to collect the money It seems that RDRS should take firm action in reducing the transaction costs of their staff in collecting the deposit

Service Delivery

a) *Legal aid* RDRS has a LESS (Legal Education and Support Service) programme for its clients RDRS usually helps its women clients to secure their legal rights over domestic violence, maintenance, *mohrana* (the money to which women are entitled from their husbands after divorce) polygamy etc All field workers and some mid level managers told me that there is rampant corruption in

the lower courts in Bangladesh Therefore, although RDRS pays fees to the lawyers the field workers cannot pay bribes to the other people in the courts while their opponents can, so many cases fail They told me that this disadvantage renders their efforts toothless But in my view RDRS should continue this programme because legal rights of women cannot be realised without enforcing it by law

b) *Tailoring training* All field workers think RDRS should continue this programme and if possible expand it (see section 9 4)

Other Policies

a) *Wheat sale by guardians* The guardians (all women) of the RDRS roadside plantation programme are paid in wheat (4 5 Kg/day) as the programme is run on a partnership between RDRS and World Food Programme (WFP) On the day when the guardians collect the wheat traders wait just outside the RDRS office to buy wheat[2] Immediately after collecting the wheat, guardians sell it to the traders at 8 Taka/Kg while the market price is 10 Taka/Kg There are several reasons why these women sell the wheat at a lower price *Firstly* these traders are at the same time money lenders Due to poverty most guardians borrow money from these traders on the condition that the money will be repaid in wheat at 8 Taka/Kg whatever the market price *Secondly*, women do not like to go to the local market, move around and bargain with the buyers, so they feel it more convenient to sell it immediately to anyone (even if they have not borrowed money from the traders) and go home *Thirdly*, many field workers mid level workers and guardians told me that on the relevant day all the traders unite to lower their buying price It may be that if the guardians were paid in cash instead of wheat this could solve the problems (for a change in EU policy see The Daily Star 1999b)

2 My own field observation

SCF (UK) 'Partners'

The area of activity of the partners of SCF (UK) is limited as these are small, new NGOs struggling for survival (I have discussed why I prefer to mention SCF (UK) as a donor instead of partner in section 5 11 4) The Revolving Loan Fund (RLF) provided by SCF (UK) and the hard work of the field workers have kept the NGOs alive The total staff salaries as percentage of total income of the three NGOs are Sakaley Kori 71 per cent CWDS 77 per cent Upoma 53 per cent The condition of the NGOs is therefore precarious because they must maintain a high loan repayment rate to pay their staff salary, not including office maintenance transport and other costs (For the problems of microcredit programmes see below) The long-term sustainability of these partner' NGOs remains in question

10 1 1 Problems Common to All The Study NGOs

Staff Policies

a) *Promotion and transfer of field workers* The general dissatisfaction among the MCC field workers on the recruitment and promotion policies of their NGO has been reviewed in chapters five and seven respectively There is a lack of transparency in recruitment policies and field workers should be informed of advertisements at all levels In PROSHIKA and RDRS internal memoranda are circulated when recruiting staff but circulation is not timely particularly in RDRS The MCC system of posting field workers to distant districts when promoted requires thorough consideration Except for the SCF (UK) partners , field workers of all the study NGOs complained to me about the irregularities in the promotion and transfers in their NGOs This irregularity clearly works as a major disincentive for the field workers

b) *Corruption* For corruption in some NGOs in Bangladesh see chapter Seven and the case study of Mr Rahim RDRS and MCC field workers complained to me about corruption in the recruitment of new field workers in their NGOs

c) *Discrimination against long-service field workers* All field workers told me that NGOs do not like long-service field workers to continue in their jobs as field workers So such field workers are either made redundant, or through unwarranted transfers are compelled to leave their jobs They told me there are mainly two reasons why NGOs want to get rid of long-service field workers *Firstly*, long-service field workers know the ins and outs of their NGOs, about which they can tell new field workers, and some field workers become assertive after working for a long period *Secondly*, as I have mentioned earlier NGOs can recruit three new field workers at the cost of one long-service field worker s salary (see section 6 3) This is simply the exploitation of youth by NGOs

d) *Bicycle/Rickshaw* Among my study NGOs, only MCC and SCF (UK) partners do not ask their women field workers to ride a bicycle or motor cycle (see sections 5 8 and 5 11) Women field workers of MCC get the rickshaw fare if they travel more than 1 Km Mid-level women managers of MCC usually get a jeep or other vehicle to travel to their working areas I have found a general sense of satisfaction with these policies among the field workers of MCC In my view this escape from the bicycle has been possible mainly due to the missionary nature of this NGO (For women s hostility to bicycle, see section 7 4 1)

Service Delivery

Marketing I discussed this issue in section 3 5 6 on the basis of my interview with people at Traidcraft I asked field workers of my study NGOs about marketing Interestingly, field workers were unanimous about marketing in the sense that they were against marketing by NGOs because they say the NGOs may exploit their clients as BRAC does Instead, they preferred providing market information and training on marketing to clients

Field workers also told me about the exploitation of many women clients by their husbands In many cases husbands report low prices of the products they have

sold in the market to their wives and embezzle the money Due to purdah it is not possible for women to go to market When women sell their products at home to the wholesalers very often they (women) are exploited due to ignorance and helplessness All these realities represent the limitations of the NGOs in bringing changes in the lives of their women clients

Other Policies

a) *Top-heavy administration/bureaucratisation* Except SCF (UK) partners' the other three study NGOs have become bureaucratic (compare Onyx and Maclean 1996 in section 2 3, section 3 3 6, 5 9 1, 5 10 1, Edwards and Hulme, 1996, Fowler 1997) The scaling up of NGOs appears to have both pros and cons Obviously the rapid growth of NGOs (in terms of numbers of clients, staff etc) has detached them from the poor There are two positive aspects of scaling up increased prominence of NGOs at the local and national level and the professionalisation which has compelled NGOs to introduce formal staff management policies on promotion, transfer and other fringe benefits (see section 5 9 2) The presence of such policies in MCC, the international NGO in this project maybe mainly due to its missionary nature

MCC Field workers told me that MCC should start adult education programmes which help their clients immensely They also wanted to continue the present children s education programme and to motivate clients to send their children to school Some told me that MCC should expand its area of activity to other Districts to benefit the farmers there When I asked about resources for the increased area of work and number of clients they said that it could be achieved reducing the number of mid-level and senior managers and the expenditure on research, most of which they find useless I raised this issue with a senior manager of MCC who agreed (interview with Derek De Silva Maizdee, March 1998) In PROSHIKA most field workers called for more decentralisation of power in loan disbursement At present an AC can sanction loans to a maximum amount of 100 000 Taka, a ZC can sanction up to 150,000 Taka, a CC up to 200,000 Taka,

and a PPC (Principal Project Co-ordinator) up to 300,000 Taka A loan for above 300 000 Taka requires permission from the executive director Most field workers think that the power of the AC should be increased since ZCs or CCs are not always available This hampers the economic activities and members become unhappy when they do not get the loan at the right time (compare Avina, 1993 see section 3 5 4)

All field workers and even some mid-level managers of RDRS complained to me of the top-heavy staff structure of their NGO Many UOs (field workers) of RDRS do not feel the necessity of ATMs and say they can do the work of ATMs and could be directly accountable to the TMs Some field workers told me that one ATM should look after 3 unions instead of 2 Similarly many ATMs (other than ATM credit) and TMs said that the work of the ATM (credit) could be done by an accountant Field workers and mid level managers told me that with the recent obsession with microcredit, most subject-matter specialist staff of RDRS, like agriculturists or fishery experts have become useless so that these staff should be reduced to lessen the expenditure of RDRS and enhance its smooth functioning Some field workers told me that health trainers are unnecessary because they teach the same as other trainers It seems likely that RDRS needs a re organisation of its staff-structure for both reduction of expenditure and effective functioning

b) *NGO involvement in politics* This is an important issue, discussed in chapter Three I talked about this with field workers, mid-level and senior managers of the study NGOs In MCC mid-level and senior managers are dead against any political role for their NGO They think that NGOs should always remain non political their duty being to provide services to clients They were critical of the political role of some NGOs In addition field workers said that they are already accused of Christian evangelism and have no wish to get embroiled in further problems Field workers told me that during the last UP (Union Parishad) elections, MCC did not give them a holiday (which most other NGOs did) which people (including clients) did not like Some said that working on election day

meant they were accused of working for particular candidates by asking clients to attend meetings or lessons

PROSHIKA is one of the leading NGOs in Bangladesh to have taken an active role in several political events (ousting the military ruler movement for holding elections under a neutral care taker administration etc see section 4 1) For a detailed discussion on the NGOs in Politics in the South see Clarke (1998b) PROSHIKA has a voter-awareness programme and encourages its clients to stand in local elections Field workers are rather sceptical about this political role of their NGO Most told me that PROSHIKA should ask its clients to decide whether to stand in elections or take part in demonstrations Some told me that they were directed by their superiors to mobilise their clients to join specific demonstrations but see this as a step in the wrong direction They think that PROSHIKA should not ask its clients to take a party political role at most it could make its clients aware of their citizen rights They questioned the whole approach of self-sustained group development by PROSHIKA when it asks its clients to take part in an election or demonstration on behalf of a particular party The latter is clearly a party political role of an NGO which is illegal since they are registered as non political and non profit organisations

All the field workers interviewed like those of PROSHIKA (above) are against the active involvement of NGOs in party politics They think NGOs at most can make their clients aware of their voting rights They think, if any client wants to run in elections at the local or national level his/her NGO should encourage them to make the voices of the landless and poor heard at these levels whatever their party (local elections in Bangladesh are formally non-political)

c) *Group sustainability* A major problem identified by all field workers is the sustainability of groups (compare section 3 3 2) We have seen in section 8 2 2 how MCC field workers find it difficult to give less time to old groups and complain of the paucity of educated clients, leadership problem in groups etc Although I was critical of the field workers for not being able to develop

sustainable groups, I have to agree with them that NGO groups are formed by field workers, not clients Field workers persuade their clients to join groups to get materials and services, which is why clients join NGOs As we have seen few NGOs in Bangladesh are grass-root organisations (GROs) With the explosion of NGOs and of their influence field workers told me that there is very little room for the development of GROs in Bangladesh So, it is hardly surprising to see unsustainable NGO groups All MCC field workers complained to me that most of their clients incomes will be affected if MCC stopped serving them again bringing into question claims of sustainable development by NGOs

The monthly savings of PROSHIKA groups are deposited with the cashier of the group or to somebody assigned by the group When someone embezzles the savings, this creates conflict in the group and very often they split Recently PROSHIKA has introduced a system where the savings money is deposited in a bank account which cannot be operated without the consent of the relevant field workers Field workers told me that the new system has solved an old problem but created a new one They said if groups cannot operate and maintain their own savings the whole effort by NGOs to promote self-reliant development empowerment and group solidarity come into question

All field workers told me that a major objective of all development work should be to develop sustainable groups of clients They told me that groups should be able run themselves rather than being dependent on their NGOs They told me that the whole approach should be to develop leadership, democratic management and autonomy This problem of group sustainability shades light on the NGO agenda in Bangladesh where they are serving as the new patrons of their clients (see also section 4 1)

d) *Partnership* I have discussed the partnership between SCF (UK) and its partner NGOs in sections 5 11 3 4 But I repeat, partnership is a new fashion in the NGO arena in Bangladesh Apart from the SCF (UK) partners the other three

study NGOs are involved in different kinds of partnership with other NGOs and donors

MCC started its partnership programme in 1991 The senior and mid-level managers told me that they thought MCC s technical expertise in agriculture should be extended to other small NGOs and their clients Cost saving i e , doing the work through other national NGOs, was another goal in moving to partnership (Derek De Silva, Maizdee March, 1998)

Field workers of MCC gave me a rather different version of this programme

i) Although MCC provides agricultural training to the field workers of their partner' NGOs, the major activity of the 'partners is microcredit MCC field workers still told me that their partners realise that training in and knowledge of agriculture helps them increase their repayment rates

ii) One advantage of being a partner of MCC is that the 'partner NGOs can become members of different forums, and involvement with international NGOs helps them get funds from other donors The advantage for the field workers of partner NGOs is that the training they get from MCC helps them to get jobs in better NGOs

iii) MCC field workers gave me an interesting reason why donors prefer to go for partnership' which is economic Let me elaborate One MCC field worker on average gets a salary of 5000 Taka/month and serves 120 clients So his/her cost per client is approximately 42 Taka/month A partner NGO field worker on average gets a salary of 2500 Taka/month and serves 200 clients So, his/her cost per a client is approximately 13 Taka/month or 30 per cent of the cost to MCC The same reason may have driven SCF (UK) to go for partnership

Just next to the Sakhipur office, PROSHIKA has homestead gardening demonstration plots from a partnership programme with Helen Keller

International (HKI) It may be mainly due to its large size that PROSHIKA has more 'partnership' with smaller NGOs than with donors

RDRS has partnership programme with several donors Like PROSHIKA RDRS has a partnership programme with HKI It also has a partnership with the Agricultural Support Services Programme (ASSP) of the Japanese Government for its sewing and tailoring training programmes, with the World Food Programme for plantation and fish pond development programmes etc It seems that in Bangladesh the relationship is led by the financial constraints of the Northern NGOs not by the intention to build partnership In other words it is rather donorship than partnership

e) *Competition among NGOs* All field workers told me about this problem There is strong competition among the NGOs in Bangladesh for clients (compare Ebdon 1995 in section 4 1) I have already discussed the competition between SCF (UK) partners and SDS in section 5 11 3 It seems that SDS will always try to hamper the smooth functioning of the 'women run new NGOs and I warned the senior and mid level managers of SCF (UK) when I met them

Another result of this competition among the NGOs for clients is the presence of members of different NGOs in one household This results in the repayment of a loan for one NGO member (say wife) by another member (say husband) Field workers told me that they turn a blind eye to it since they are worried about disbursement and repayment But in the long run this has disastrous effects, they cautioned me Another result of this competition among NGOs is the paucity of committed clients for field workers

Another reason for high client turn over in my study NGOs is the easy availability of credit in NGOs like ASA BRAC and organisations like GB etc Some RDRS field workers told me that their client turn over were as high as 25 per cent in some areas Another reason for high client turnover is the availability of services like VGD (Vulnerable Group Development) cards which enable the clients to get

free wheat from other NGOs/GOs I have heard this allegation mainly against BRAC Field workers told me that BRAC, GB and ASA groups are usually of 5 members and loans are given individually In those NGOs and organisations after one member repays a loan, other members get loans easily Field workers told me that in 20 member PROSHIKA or RDRS groups all loans are given to the groups so the whole group suffers when one or two members do not repay They told me that after getting frustrated by the non-repayment of one or two members, many PROSHIKA and RDRS clients leave their NGO because they do not get a new loan even if have they repaid in time

This competition among the NGO clients points up two key issues,

i) The paucity of co ordination among NGOs at the field level,
ii) Instead of trying to reach the vast majority of the poor NGOs are competing for the same person to enrol him/her

10 2 Field Workers' and Clients' Evaluations of Microcredit

In this section I shall discuss the evaluations of field workers, mid-level managers and clients of the microcredit programmes of their NGOs Since my research is on the field workers the opinions of field workers will dominate Sadly, field workers highlighted to me the problems of microcredit and told me that microcredit is taking away most of their time and energy so they have little time left for other development work like education, health awareness, training etc Field workers told me that microcredit should be accompanied by education, training health programmes not only for high repayment but for the people's need They told me that due to overemphasis on credit not all clients come to group meetings which is essential to discuss all issues related to the group and its activities Instead, only those clients who want to borrow money or repay come to the meetings I have witnessed this on many occasions in PROSHIKA RDRS and SCF (UK) partners In some cases group leaders or cashiers collect or distribute the money and show in their registers that all members were present Even when

all members come to the meetings most of the time is spent on credit Field workers also told me that due to disbursement and repayment targets set by their NGOs they do not hesitate to abuse their clients which has in many cases damaged the field worker-client relationship To them, this is a major problem for the NGOs in Bangladesh They also underlined the fact that microcredit has commercialised the activities of NGOs in Bangladesh (compare Uphoff, 1995 in section 2 5 1) For a detailed discussion on the savings and microcredit programmes of PROSHIKA see Grace *et al* (1998) For a detailed discussion on the field workers view on microcredit see Ahmad (1999b) Throughout my thesis I have discussed many issues related to microcredit which I shall try to avoid repeating below

10 2 1 Microcredit Systems

MCC groups take both group and individual projects PROSHIKA and RDRS do not give credit to their clients individually but to groups which are responsible for repayment All SCF (UK) partner NGOs have individual loan systems The interest rates of loans vary between these four NGOs and between projects but it usually ranges from 10 to 15 per cent per year There are provisions for penalty for late repayment Interestingly, the SCF (UK) partners do not speak of interest on loans but of a service charge The charging of any kind of interest is strictly forbidden in Islam Field workers told me that this is one of the most important reasons that they must get acceptance of their activities in a Muslim community

All the study NGOs have savings systems (weekly or monthly) and in MCC clients savings are the only source of credit PROSHIKA and RDRS borrow capital from different sources because, they say, client savings are not adequate for large scale microlending A major source is PKSF (a quasi state organisation Rural Employment Foundation in English) which lends to NGOs at a 4 per cent interest rate (PKSF 1998) The Revolving Loan Fund (RLF) provided by SCF (UK) to its partners is their major source of capital for lending (see section 5 11 3)

10 2 2 Why Microcredit?

So why have the NGOs become so obsessed with credit? The answer apparently lies in the minds of the donors who think credit is the best tool to combat poverty and also empower the poor When RDRS started its activity in the north-west region it was mainly a relief agency At that time there was no other NGOs there as large as RDRS (in terms of number of clients) Most UOs and ATM/TMs complained that after the intrusion of BRAC, Grameen Bank and ASA (Assistance for Social Advancement) in the late 1980s, RDRS has started to provide credit to its clients, because when these NGOs started disbursing credit RDRS started to lose clients Also many RDRS clients suggested to their staff that RDRS should start giving credit In that sense RDRS is very poorly experienced in operating credit programmes compared to the large NGOs of Bangladesh

Field workers and mid-level managers suggested several reasons why their NGOs have gone for large-scale microcredit programmes Field workers and mid-level managers told me that an important reason for adopting microcredit as a major activity is the effort by the NGOs to become self reliant (compare section 3 3 2 Edwards, 1999 Vivian and Maseko, 1994) The interest from microcredit helps the NGOs pay some of their staff salary and establishment costs For example, Sakhipur ADC (where I worked on PROSHIKA) gets 80 per cent of its costs from microcredit and commercial operations (such as renting out deep tube wells)

10 2 3 Microcredit Where to Invest?

Field workers, mid-level managers and clients told me about their preferences for microcredit They told me that agriculture is prone to the vagaries of nature, price fluctuation and above all, the limited land of the clients makes it difficult to make enough profit to repay loans Clients prefer to use loans for petty trading shop-keeping, hoarding paddy, rice-husking (a majority of women), making and selling puffed rice (almost all women), fishing, poultry and cattle rearing etc

Field workers and mid-level managers told me that although they record loans for production or business clients use them in part for consumption such as payment for marriage of a daughter, examination fees for their children, sending sons overseas to work etc Field workers, managers and clients told me that they know about this misuse of loans but turn a blind eye because a) clients want money for their immediate needs b) field workers and managers are worried about repayment not the utilisation of credit

10 2 4 Problems of Microcredit

Field workers and mid-level managers described a range of problems with their microcredit programmes, including the problems which they face in implementing the programme

10 2 4 1 Repayment

Field workers gave me several reasons for repayment problems (compare Ebdon, 1995 Goetz, 1996, Ackerly 1995 Montgomery 1996) I shall discuss first the reasons specific to the NGOs and then those common to all NGOs Compared to the other three study NGOs, MCC has limited problems with microcredit

PROSHIKA

i) PROSHIKA field workers told me that they think their NGO is less strict about repayment than GB BRAC or ASA They say that the field workers of these organisations do not leave the meeting until full repayment is made and in some cases mid-level managers rush to the spot to put pressure (or to bully) the clients to get the money PROSHIKA field workers told me they should follow the same method to get a high rate of repayment

ii) Field workers told me that as a rule they have to keep 2 million Taka as outstanding loans In doing so, they cannot be very selective in giving loans to credit-worthy groups only So, they have to give credit to some groups whom they know will not repay, which affects their repayment rates

iii) Moneylending is a profitable business in Bangladesh Some clients start moneylending from the savings of their group This creates conflict in the groups and in some cases they split

RDRS Bangladesh

i) A major problem reported by field workers is the migration (seasonal and permanent) of clients Many men RDRS clients migrate to work in other districts during planting and harvesting seasons and lean periods Being absent from home these clients do not repay and sometimes they do not return or if they do, fail to pay the huge accumulated loan

ii) RDRS Field workers told me that as a rule they have to keep 50000 Taka outstanding as loans Although this is a small fraction of the level in PROSHIKA they claim to have the same problem Some field workers told me that they give new loans to show repayment of the earlier loan to fulfil their target of disbursement and repayment At some stage this system collapses resulting in default

SCF (UK) Partners

To keep a good repayment record group pressure (if one member does not repay regularly other members exert pressure) is the main tool Also field workers go to the local leaders to exert pressure on the client to repay loans When these leaders are UP chairmen or members or aspirants they do not like to antagonise their voters when they are asked by the field workers to exert pressure So, they do not like to put pressure on their constituents which reduces repayment Field workers

from the influential families in the village are in an advantageous position to get good repayment because the poor clients feel obliged to abide by the pressures from the local leaders Some clients still default, saying, "What can you do if I do not repay? Some clients told me that sometimes field workers abuse clients for not repaying regularly Some illiterate clients do not understand accounts and create unwarranted misunderstandings with the field workers

General Findings

Field workers of PROSHIKA, RDRS and SCF (UK) partners agreed on some reasons which affect the repayment of microcredit Those are-

i) There are many shrewd people who join NGOs and do not repay loans on the pretext that NGOs would not take legal action against defaulters due to time and resource constraints They also motivate other clients not to repay giving the same reasons which affects repayment

ii) Field workers gave me another reason which reduces repayment the lack of skill among the clients to utilise the loan They told me that due to paucity of appropriate skill and education, many clients cannot make best use of their loans This underlined the need for training and education programmes for their clients

10 2 4 2 Accessibility

All field workers told me that microcredit does not help the poorest (compare section 3 3 1) Mosley and Hulme (1998) find from world-wide research that the impact of microlending on the recipient household s income tends to increase (at a decreasing rate) as the recipient s income and asset position improve, a relationship which can easily be explained in terms of the greater preference of the poor for consumption loans their greater vulnerability to asset sales forced by adverse income shocks and their limited range of investment opportunities Lenders, they argue, can either focus their lending on the poorest and accept a

relatively low total impact on household income, or alternatively focus on the not-so-poor and achieve higher impact (Mosley and Hulme, 1998) My findings support this view

Some SCF (UK) partner NGO field workers told me that they still take some of the poorest as members of their NGOs if they can afford to save 5 Taka/week At the end of one year s saving they can get 2 per cent interest (as a bonus) on their savings which comes to about 260 Taka and can buy a Saree All other field workers (except MCC) told me that with the overemphasis on microcredit NGOs are excluding the poorest from their reach

10 2 4 3 Poor Economic Lift

Hashemi (1998) argues that, although microcredit in Bangladesh, through Grameen Bank, BRAC PROSHIKA, ASA and other governmental and non-governmental agencies has succeeded in reaching a quarter of all poor rural households, poverty still persists One major reason may be the limits to microcredit in effectively targeting all of the poor women or more specifically in leaving out large sections of the hard core poor the distressed (Hashemi 1998 Kabeer 1998, Independent 1998f, Johnson and Rogaly 1997) For Hulme and Mosley (1996), the main problems world-wide in the practice of microcredit are overemphasis on credit delivery social exclusion in the delivery system and a professionalisation of management under which incentive structures for staff, such as bonus payments and promotion prospects favour concentration on groups other than the core poor (Hulme and Mosley 1996) All these features are highly developed in Bangladesh Khandker and Chowdhury (1996) hold the relatively positive view that, for the targeted credit programmes in Bangladesh, it will take on average, about five years for poor programme participants to rise above the poverty line and eight years to achieve economic graduation (to stop taking loans from a targeted credit programme) Montgomery *et al* (1996), however, found little evidence that BRAC s clientele are altering their structural position within the rural economy (section 4 1) They concluded that credit may be both

insufficient and inappropriate for alleviating extreme poverty an opinion which I share

All field workers told me that microcredit gives economic lift to at best 60 per cent of their clients The rest have to work very hard to stay in the same place The very small amount of credit gives the clients very little economic lift Alongside this nominal economic progress other aspects of development in their lives have remained largely unsupported One SCF (UK) partner client told me that her husband has lost most of his money that year because of the low price of his products (chilli), so that her eldest son stopped attending school from May 1997 to catch fish to repay his mother's loans Although there has been an explosion of microlending organisations (GB and NGOs) field workers told me that many clients are still dependent on moneylenders for capital or survival I have also found that many clients still borrow money from the moneylenders and the reason for this they gave me is that NGO loans are inadequate

10 2 4 4 Sad Stories

Field workers reported to me several sad incidents due to microcredit programmes My findings are similar to those of Rahman (1999) One PROSHIKA field worker told me how shocked he felt when the minor son of a client started crying when his favourite goat was being snatched away from him for non repayment of credit by his mother The goat was pregnant too Field workers told me how embarrassed they feel when women clients start crying in the meeting due to their inability to repay Also field workers told me that there are examples that some clients leave their village in the middle of the night when they become bankrupt and unable to repay loan

10 2 4 5 Deterioration in Field Worker Client Relationship

All MCC field workers told me that they prefer the present system under which microcredit is funded from clients' savings instead of by borrowing capital from

other agencies Field workers were worried about the increasing demand from clients for more microcredit and threatening to leave MCC for other NGOs which give microcredit All field workers of PROSHIKA, RDRS and SCF (UK) partners told me that their relationship with their clients have deteriorated due to the overemphasis on microcredit Field workers mid-level managers and clients told me that inter client relationship has also deteriorated due to credit There are also many incidences of mistreatment of clients by field workers for not repaying loans Physical attack and the snatching of furniture or valuables for default are not uncommon In some cases the pressure to get back the money borrowed has made field workers cruel As one PROSHIKA field worker said

> *When I lend money I always keep pressure on my clients that they have to repay it by whatever means I tell them that if you die without repaying my loan I will kick on your grave four times because you have not repaid the money* (Atiqul Alam EDW Sakhipur February 1998)

Field workers told me that due to illiteracy and poor understanding of accounts bitterness between clients and field workers over accounts is common Some field workers told me that in some cases men clients flee their homes on the collection days, disrupting collection and creating uproar in villages Some RDRS clients told me that there is a saying among them that they wake up in the morning for two reasons a) the call by the field workers or group cashier for money b) the call of the beggar

Microcredit has also affected the relationship between field workers and their immediate superiors Field workers told me that they are under double pressure a) from their superiors to disburse targeted loans and get high repayment rates b) from clients for putting pressure or maltreating them for default

Another reason for the deterioration of client field worker relationship is the strict rules for giving loans like regular savings or certain amount of savings (10 to 20

per cent of the loan) Field workers still preferred the continuation of this system which they think works like a collateral against the loan

Some field workers (mostly RDRS) told me that they do not get adequate co-operation from their superiors in putting pressure on clients to repay loans They told me that some superiors just give lip service and do not like to take the trouble to go with the field workers to the field to see the real situation The Thana Manager (TM) of Kurigram Sadar told me that whenever he sees a field worker he asks him or her about their current repayment rate and if it low, why (December 1997) Mid-level managers told me that they understand the grievances of field workers but they are helpless to the pressures from the top

10 2 4 6 Microcredit and New Pressures on Field workers

My findings are similar to the observations of Ebdon (1995), Goetz and Gupta (1994), Ackerly (1995) Montgomery (1996) and Rahman (1999) (see section 3 3 9 compare Onyx and Maclean, 1996 in section 2 3) Take for example PROSHIKA EDWs

i) If their annual repayment rate is 90 per cent or above they qualify for an increment and promotion
ii) If their repayment rate is between 80-90 per cent, they qualify for an increment
iii) If their repayment rate falls below 80 per cent their increment is delayed
iv) If their repayment falls below 70 per cent they get a warning letter and if it continues for more than a year they are liable to redundancy (EDWs TCs ACs Sakhipur February 1998)

If the repayment rate of any RDRS field worker goes below 60% from the following month he/she has no food allowance until he/she reaches 60% again These highlight how performance in microcredit has become an indicator for job performance of field workers of NGOs in Bangladesh (compare Rao and Kelleher

1998 on BRAC) Since microcredit is the only activity of SCF (UK) partners , their field workers know that they have to perform well to keep their NGOs alive

Field workers told me that they have been compelled to become cruel to their clients When I asked them why clients are so eager to get credit they told me that a major reason for this is their lack of access to banks

10 2 4 7 Field Workers on Loan Use by Men

I agree with Hashemi *et al* (1996) that participation in credit programmes whatever the degree of credit transfer to other household members, does still bring women a range of personal benefits such as access to training or status in the household Simon Mollison the then Country Director of SCF (UK) told me the same (Dhaka, April 1998) Some field workers told me that some women clients threaten their husbands that if they are treated badly they will not bring money from the NGO I do not totally agree with Goetz (1996) and Goetz and Gupta (1994) who seem critical of the present system of lending money to women which is used by men (section 4 1 5 2) Kabeer (1998) found that violence to women had been reduced as a result of their access to credit as did Schuler *et al* (1998) The distribution of violence may be changing rather than the overall impact Kabeer (1998) concludes that microcredit has given women loanees a greater sense of self-worth and improved marital relationships Field workers told me that this has happened in case of some of their clients too But Rahman (1999) found that violence towards women clients of GB has escalated

Some field workers told me that they do not give loans to those women clients whose husbands misuse it and that some women do not take loans when they fear that their husbands will misuse it But I have bitter experiences in some PROSHIKA and RDRS working areas where some field workers advised their men clients or husbands of their clients to form women's groups to get loans which ultimately went to men Field workers told me that it is easy to work with women who are easily available and obedient They also told me that sometimes

husbands come to them for their wives loans but they compel them to send their wives Field workers think this reinforces the status of women At the same time field workers confessed to me that when husbands do not give money to repay women are usually helpless (compare Rahman 1999, Ackerly, 1995) This seems inevitable in this conservative Muslim society where women cannot work outside or move freely But some field workers told me that women clients feel ashamed and cry in front of other clients or field workers when their husbands do not give them the money for instalments When I met Rina Sen Gupta in Dhaka (April 1998) she was very critical of the NGO effort to lend money to women She asked if NGOs wanted to lend money to men why women should be used as the means? She told me that NGOs should open banks if they want to work on microcredit in the present form But this would be a wholesale change, and NGOs would lose their voluntary, nonprofit character

10 3 Field Workers' on 'Development'

I asked the field workers about development' What do they think about it? How could it be done better? They gave me their views on service delivery by their NGOs and the state, and on the policies of their NGOs

a) NGO Working Method All field workers told me that the 'development effort of NGOs should be directed towards two goals a) building social awareness b) economic uplift (compare Wood, 1994) For building social awareness they suggested organising regular group meetings to discuss social issues like education health, women's rights etc They told me that field workers should ensure that all clients come to the meetings and participate in the discussions They also suggested work in motivation for both men and women Regarding the empowerment of women they suggested different measures such as

i) Creation of legal awareness among both men and women, on the rights of women

ii) Creation of health and family planning awareness

iii) Provision of skill-training to women for income generation

iv) Education of girls and women

v) Provision of credit where necessary for income generating activities

For economic uplift they suggested continuing the microcredit programme for small business, cottage industries etc But they were all against giving credit for the sake of credit (i e for NGO's self-reliance) which does not meet the real needs of the clients and results in mis targeting (not reaching the poorest compare section 3 3 1) or deepening (giving more credit the clients can absorb) (Matin, 1998 Zaman 1998)

Field workers emphasised to me that both social awareness and economic development efforts should be pursued simultaneously

b) Relief and Development Field workers told me that as a disaster-prone country Bangladesh needs relief after disasters They suggested that relief should be only for the period of the crisis After relief long-term development efforts should be undertaken They underscored the need for NGOs, GOs everyone to differentiate between relief and development All told me about the importance of early warning, evacuation of people, livestock and valuables to minimise loss from disasters

c) Family Planning Field workers emphasised the need to work to create awareness of family planning among their clients They were very critical of the state systems of giving money or clothes to those who adopt permanent family planning methods, saying said it resulted in domestic problem in many families and in some cases divorce by husbands For them family planning should be achieved through awareness creation not by coercion or money They suggested that contraceptives should be more easily and cheaply available to women

d) Education All field workers were unanimous on the necessity of both child and adult education They suggested that state should learn from the success of the

non formal education programmes of NGOs and adopt some of their syllabus and teaching methods They also underlined the need for more integration between the non formal and formal education systems which are very different now

Regarding adult literacy classes field workers told me that their timing should be determined by the clients (men and women separately) for their convenience They suggested that adult literacy classes should have vacations on the basis of seasonal variations in clients workloads but cautioned that long breaks affect enthusiasm and sometimes they forget the lessons All field workers emphasised the need for continuing the reading and writing lessons from both non-formal and adult literacy education

e) Microcredit All field workers told me that microcredit should be accompanied by training education and health awareness programmes Some field workers told me that those NGOs who choose to take microcredit as their main activity and become self-reliant from the interest on their credit should turn themselves into banks rather than talking about integrated 'development To reduce clients dependency on NGOs for microcredit they recommended giving loans to the same client no more than 3 times They said this would force the clients to use their credit for productive purpose They also emphatically said that microcredit will not help the poorest of the poor They need training and education to sell their labour, or skills which will help them to get an economic lift

f) Targeting by NGOs All field workers told me that NGOs should target landless, marginal farming households, or those households who have to sell their labour for at least 30 days in a year They also advised that destitute women like the divorced or widowed should be targeted They were unhappy that in implementing microcredit programmes NGOs are leaving or discouraged to reach the poorest Some field workers asked me, if NGOs do not target them who should? (compare section 3 3 1)

g) GO NGO and NGO NGO Co operation All field workers emphasised the need for more and effective GO-NGO and NGO-NGO co-operation at both national and field level (compare section 3 3 5) This will eliminate the duplication of work, membership of one client in more than one NGO and from one household in different NGOs Above all, they said this would help the NGOs to reach more clients instead of competing for the same client or area They also called for reducing the current level of mistrust and lack of respect between GOs and NGOs and their workers They said both should have the same goals - reducing poverty and creating social awareness (compare Howes, 1997)

h) Clients Dependency on NGOs All field workers agreed that NGOs are creating a relationship of dependency with their clients (compare section 3 3 2) NGO field workers are forming groups clients are joining the NGOs to get services so it is a dependent relationship To solve this problem they suggested that NGOs should clearly state to their clients that they will support them for a maximum of 5 years So they (NGOs) should train their clients in maintaining accounts project-planning, implementation and maintenance of discipline in the group Field workers were very unhappy that after they stop supporting the old groups most of them split or become inoperative They also told me that in many group meetings all clients do not come unless the relevant field workers attend them

i) Why NGOs? I have discussed this issue with the field workers too Most field workers told me that the reason for the explosion of NGOs is the failure of the state in reaching and serving the poor, donor preference etc Some field workers told me that NGOs have been working to resist a revolution in rural Bangladesh (compare Semillosa 1998, section 3 3 7) They also pointed out to me that NGOs do not now talk about land reform or a minimum wage although some of them did it in the 70s and early 80s They told me that NGOs talked about these radical issues to divert the radical workers and thinkers some of whom are now working in NGOs (see chapter Three) But all field workers told me that NGOs should bargain with their donors to fund those tasks which are really necessary for their

clients This seems a good proposal for NGOs, but difficult to attain given the relationship between donors and NGOs in Bangladesh

10 4 Conclusion

The issues that I have discussed in this chapter highlight that there is a big gap between what NGOs do and what their field workers think ought to be done I suspected this and planned this research on that basis Unfortunately my suspicion has proved to be true In my view this chapter demonstrates the necessity of more discussion with field workers in policy making, implementation and evaluation of activities of NGOs

CHAPTER XI

Conclusion

Throughout my thesis most of my statements came from the field workers This is not only due to the fact that the research is with the field workers There is another important reason Field workers should be the movers and shakers of NGOs They implement the policies of NGOs but unfortunately they are rarely consulted during the making of these policies Above all, their problems and opinions remain unheard or accounted for (compare Suzuki 1998, Fowler 1997) Throughout my research I have tried to present their voices views and situation I shall conclude my research from them again I believe field workers best know the problem they are implementors, so they should be the best people to draw realistic solutions I have also given my own conclusions from discussion with NGO managers, clients and independent experts as I shall do here After seeing the NGOs from the bottom my realisation is still that field workers should be empowered to make NGOs more effective, more useful for the poor and the disadvantaged

My examination of the literature explored the nature of the nonprofit sector in the world and in Bangladesh, finding an explosion of nonprofit organisations in both North and South, driven mainly by economic crisis and subsequent subcontracting of state services It is very difficult to generalise on the NPOs in the world The whole sector in its definition, role and effectiveness varies significantly among the countries in the North as in the South, because the position of NPOs depends on the way a society organises itself But there are some common features of this sector in most countries Whatever little research is done on the third sector, most of it is on the developed world However while no single nonprofit sector exists throughout the world there are still striking similarities in the types of institutions that do exist outside the confines of the state I have argued that NGOs in Bangladesh are more businesslike than is usually expected of nonprofit organisations and that they cannot be identified as part of civil society The recent

fashion which makes civil society a solution in my view tends further to weaken the state in countries like Bangladesh (chapter Two)

The new importance of NGOs in development to most of the 'aid' agencies is said to have been generated by the failure of the state in reaching and providing some basic services to the poor and the disadvantaged The major weaknesses of SNGOs are failure in reaching the poorest of the poor, lack of sustainability, cost effectiveness problems of legitimacy and accountability problems in advocacy problems in relationship with the state, problem of scaling up, barriers in making structural changes in the society etc (chapter Three) There is little research on the actual workers of nonprofit organisations in the North except for volunteers (Clary *et al*, 1992) Very little research was found on the field workers of NGOs in either North or South, and even less in Bangladesh (Chapters Three and Four) I have also discussed the NGOs in Bangladesh I found them donor dependent (both financially and functionally) and some have been politicised too (chapter Four) I found that the recent fashion of Northern NGOs in going in to partnership with local NGOs rather than donorship I found that except for missionary NGOs like MCC, most NGOs in Bangladesh are preoccupied with microcredit which is mainly driven by NGO s search for self reliance and for good performance indicators (chapter Five) The NGO management is very different from that recommended by HRM (section 3 4) or by Fowler (1997)

The socio economic backgrounds of NGO field workers in Bangladesh (chapter Six) prove to be very distinctive Most come from the rural middle or lower middle class Most wanted government jobs and fell back on NGO work when they failed to get them Most of those who by the time they reach the age of 40 have failed to get promoted either leave voluntarily or are made redundant Field workers of small NGOs try to switch over to large and international NGOs in search of higher job security and salary and benefits Due to high unemployment in the country, instead of creating a stable and more skilled workforce NGOs often abandon their long service field workers in order to recruit cheaper younger field workers In my view in the name of helping the poor the NGOs exploit the

field workers in the prime of their lives and then discard them The personal problems of field workers include job insecurity financial difficulties, and risks associated with accommodation, child care and children s education These problems are more severe for women field workers and are accompanied by others related to their gender (chapter Seven)

The professional problems of these field workers (chapter Eight) include poor or incorrect training heavy workloads corrupt and limited promotion opportunities irregular and undesirable transfers, low status at work, difficult external relationships etc Again there is gender difference in those problems Field workers sometimes forgo promotions to avoid family dislocation too (compare Schuler and Huber 1993) Yet, with all these personal and professional problems, field workers are working and keeping their NGOs running It is the strengths of the field workers which make this possible This study calls for better utilisation of these strengths by the NGOs As Mirvis (1992) observes in the years ahead differences in work climate across the sectors may erode further and so might the quality of employment in the nonprofit sector (Mirvis, 1992)

The bad relationship between field workers and their superiors could be solved by better management in the NGOs (chapter Nine) I also found that there is a big gap between what NGOs do and what their field workers think ought to be done I suspected this and therefore planned this research Unfortunately my suspicion has proven to be true This underscores the necessity of more discussion with field workers in policy making implementation and evaluation of the activities of NGOs

11 1 Explanations

Before a conclusion is drawn and some recommendations are made, it is important to ask, "why field workers of NGOs in Bangladesh are treated like this?" There are several reasons

The nature of Bangladesh society This requires a brief discussion of the history of Bangladesh society A self-sufficient, village-based agriculture carried on with a 'primitive plough' and bullock power, and handicrafts made by means of simple instruments, was a basic feature of pre-British South Asian society The village was almost self-sufficient regarding the raw materials needed for the village artisan industry Another characteristic of the village community was that a rigid caste structure determined the occupation of its members Since castes were based on the principle of heredity occupations also became hereditary (Desai 1948) Conquerors and invaders Buddhist Muslim and Christian have been forced to accept its all-pervading strength

In what is now South Asia the early Muslim kings absorbed many of the customs of Hindu rulers just as the Muslims also developed a caste system (Edwards 1961) Under British rule there was a broad correlation between caste and class which duplicated the main classes of the pre-colonial caste feudal period Nevertheless it was only a correlation and not an identity and in every caste there could be found some individuals who could get education, a little bit of land some access to new opportunities The fact that artisans and even untouchables had formal rights to land ownership, to education and to new occupations was connected with the emergence of 'caste' and 'class' as separate structures separate but highly interconnected (Omvedt, 1989)

Peasant society in Bangladesh, is not a tribal community, nor is it wholly caste-ridden (Jahangir 1976) Possession of land influences the composition of the household influences the style of life, and pinpoints the status of the person and the homestead in the social organisation of the rural areas It is significant that non economic differences of status, honour, privacy are all attributed along class lines Mere belonging to particular kin branches does not give status honour unless one has the ability to maintain it The poorer members of a family, because of their unfavourable economic situation, will generally have minimal social relationships with their richer kin

The economic distance is increasing between classes but the inequality is however legitimated, the dominance veiled and the stratification obscured by kinship and quasi-kinship formations in which dominance is legitimised through extra economic personalised sanctions A good example is the hierarchy of social behaviour and etiquette As Jahangir (1976) observed in the drawing room of one member of a village elite (who was also the wealthiest man) there were chairs and benches As today, chairs were for the gentlefolk, officials and outsiders of rank benches were for ordinary people When a peasant came to see him the host took his seat on a chair and invited the peasant to sit on the bench On one occasion, when a father and a son came to see him, he asked the son to sit on a chair and the father on the bench When, later Jahangir asked him why, he explained that the son a college student would one day be a gentleman but the father was a cultivator he was treating them according to their occupational status A student already looked outside his family for education and employment, and peasants were more concerned with developing new types of interpersonal relations than merely acting according to already-allotted roles This elite man did not reject the trend, but wanted others to come to him and to improve their status with him and through him He believed that those who are arrogant and defy authority should be prevented from enjoying facilities and privileges such as share cropping rights school scholarships, testimonials for passports, relief, etc (Jahangir, 1976)

So, what is the status of NGO field workers? The fathers of most field workers work or worked in farming petty trading or ancillary jobs in government or semi-government offices Field workers are usually young men and women from middle class rural families with secondary or higher education who could not get into the civil service Except in PROSHIKA most field workers have SSC or HSC qualifications[1], in PROSHIKA they may be higher There are several reasons for that One major reason is that MCC and SCF (UK) have a policy not to welcome men or women with degrees as field workers More specifically they think field workers do not need to be highly educated and that less educated field workers remain more obedient (section 6 2) Although it is usually the good field

[1] SSC is 10 years schooling and HSC is 12 years schooling

workers who become mid level or senior managers NGO jobs in general are not respected in Bangladesh People prefer jobs which are permanent (government), well paid (government business), powerful (government) and/or office-based (government, sometimes business) Unfortunately field workers' jobs do not enjoy any of these attractions At the same time they are often suspected of involved in Christian evangelism (sections 4 1 5 4 8 3) As workers in jobs despised by the middle class, why should they be treated well by society or their organisations (see section 6 5)?

The devaluation and maltreatment are more extreme in the case of women staff (compare Fowler, 1997) It seems that male dominance has resulted in this maltreatment by the NGOs (who are mainly run by men superiors and managers) At the same time women staff and their views are not respected by their men colleagues (sections 4 5, 8 4 2 8 4 3) Bangladesh is a male-dominated largely rural society Women remain relatively in the background In the family, the husband and father is seen as the master He controls property He represents the household in its dealings with the outside world He makes contracts takes decisions

Is this because Islam is the dominant religion? The answer is not so simple Re-reading Islamic texts and tradition, many authorities support women s property rights, the end of polygamy and gender disparities in divorce laws and rethinking of child custody plus revival of payments for women at marriage The diversity found in textual analysis is all the more clear in people s empirical practices and beliefs There is not one Islam – however much fundamentalists would like to claim this – nor even one Bangladeshi Islam which specifies always and everywhere the same practices and beliefs These are matters of controversy even within the village the mullah may speak, but whether or not he is listened to depends on other social and political factors There is a continuing trend in the use of gender imagery in state discourse with an increasing significance of Islam Nevertheless while debates about the true interpretation of gender in Islam

continue, there is no doubt that its political expression in present day Bangladesh acts significantly to curtail women s room for manoeuvre (White 1992)

b) *Bangladeshi organisational cultures* Organisational cultures in Bangladesh are widely characterised by power distance and lack of concern for juniors (Compare Hofstede, 1991, section 8 2 5) In the large power distance situation parent-child inequality is perpetuated by a teacher-student inequality which caters to the need for dependence well established in the student's mind The educational process is teacher-centred, teachers outline the intellectual paths to be followed In the workplace in large power distance situation superiors and subordinates consider each other as existentially unequal, the hierarchical system is felt to be based on this existential inequality Organisations centralise power as much as possible in a few hands Subordinates are expected to be told what to do (Hofstede, 1991) Field workers appear in the international literature as underpaid, under-valued overworked, and under appreciated (section 4 1 5) In Bangladesh there is a sense in which normally the juniors look up to their seniors recognising them as superiors and himself/herself as an inferior being Centuries of caste society colonial rule decades of military or quasi-military rule have left the society and its institutions hierarchical and power remains concentrated in the hands of a few in the top (section 9 5 1) The dominant organisational culture in Bangladesh is to deliver orders from the top and look at the results, managers and decision-makers do not bother about how their orders will be implemented Any success rewards the managers but failure is the responsibility of the field workers or subordinates (just as water moves downwards)

From the evidence of this research, the relationship between field workers and their superiors not only depends on the overall management of the NGOs, it also varies from person to person So why is this relationship so bad in so many NGOs or in most offices of some NGOs? As we have just seen a major reason is the legacy of values which reinforce the practices of conservative societies in South Asia which prioritise men, age and class After independence decades of military rule precluded the development of democratic institutions and values Simon

Mollison, then Country Director of SCF (UK) said the same thing (Dhaka, April, 1998) Simon also pointed out to me that the present education system strengthens this value system which has changed little over the years Like the colonial and military rulers Bangladeshi managers prefer to control and dominate and not to listen to juniors or sometimes, colleagues One field worker of PROSHIKA told me that he does not like the system of calling of each other brothers or sisters in his NGO because it makes juniors arrogant and disobedient He preferred the hierarchy of government organisations (Delwar Hossain, EDW Sakhipur February 1998) In state offices (including my semi-state university) juniors are expected to address their seniors as sir or 'madam This is an example of the precolonial/colonial value-system among the educated people in the country (let alone the uneducated majority)

Another reason which I would like to mention is also related to such values As NGOs grow, they become more bureaucratic (see section 10 1 1) All mid-level and senior managers say the same Although the NGOs started out different from the state (which is highly bureaucratic) as they grew they developed bureaucracy The problem appears to be in the wider society People in the NGOs do not come from outside the society, so gradually the initial distinctiveness of NGOs is lost (Wood 1997)

Indeed argues Avina (1993) a principle of good rural and social development practice is that hierarchical centre field relations are inverted, with field officers as facilitators, advisers and consultants NGOs which have established a strategic and decentralised management system are structurally more capable of seeing the cause of organisational problems and responding accordingly In many instances since the events precipitating consolidation are generally evolutionary in nature they are even able to foresee difficulties before they manifest themselves and make preventive adjustments in time to limit any negative effects On the other hand NGOs bereft of a strategic and decentralised approach to management tend to trip blindly from one crisis to another until they learn their lesson or fail In many cases there is little feed-back from the field to the head office where major

decisions are made This puts the field workers in trouble when they are simply asked to meet a target or to work as per the project proposal irrespective of local conditions (Avina, 1993) As the NGO scales up, the need for decentralised decision-making naturally increases, but rarely comes about in Bangladesh

The organisational cultures in the study NGOs have both similarities and differences A major similarity is the task orientation which will be discussed below A point should be noted here that SCF (UK) partners are not comparable to the other three types of study NGOs because of small size and single gender pattern in the partners The hierarchical structure and lower status of the women field workers are common in the other three cases In that sense the differences between state organisations and NGOs are to some extent becoming blurred

c) *NGO culture in Bangladesh* While fieldwork is generally the core process of an NGO, it is often the least understood process within NGOs in Bangladesh In other words, NGO culture in Bangladesh is characterised by dependence on charismatic leaders (section 3 3 2) and task orientation Most NGOs in Bangladesh were formed by these leaders and are still controlled by their desires So Human Resource Development/Management is irrelevant to them The leaders think that they know how to get the work done and field workers know the strength and power of the leader These leaders started these NGOs from zero so they think their experience and contribution to the growth of their NGOs are more important than following HRD/M policies The leader's power overshadows the desire of the field workers to ask for formal rules on promotion, transfer etc If there is a rule the leader (always a man) can easily manipulate or ignore it (section 8 2 3), because he is the owner of the NGO and field workers cannot afford to go to the courts (section 8 1)

These leaders behave like owners of the NGOs (as in companies or corporations) The governing bodies of the NGOs are in the pockets of the leaders They can rarely assert their power and influence because there is no trade union or scope for discussion with the field workers Leaders also have personal links with the

donors, politicians, bureaucrats, academics and sometimes the media They know the language of the donors and how to satisfy them The links are created through providing favours in the form of money (through open or shadow consultancy), jobs (to the bureaucrat/journalist/academic after retirement or to his/her relations) and other benefits like funding foreign trips, or honouring them through inviting them to seminars or cultural functions All these factors make them unchallenged NGO leaders

Table 11 1 Hofstede s Five Cultural Dimensions Adapted to Bangladeshi NGOs

Power distance	High acceptance of unequal distribution of power
Individualism/Collectivism	Emphasis on individual rights and responsibility
Masculinity/Femininity	Dominance of feminine principles such as creativity, caring negotiation, persuasion
Uncertainty avoidance	Intolerance of unknown situations with reliance on belief systems, institutions and truths
Time orientation	Short-term values dominate such as spending, stability, reciprocity saving face and getting quick results

Source Adopted by the author from Hofstede (1991)

Another important feature of NGO culture in Bangladesh is task orientation alongside the hierarchical structure already discussed Anything that comes from the top is an order not advice There is little discussion between senior and junior staff So field workers get orders, are not consulted in planning or policy formulation and are asked to meet targets set by the managers to save jobs or qualify for promotions (if any) The relative neglect of field workers by NGO leaders (and even researchers) and of how field workers use their discretion in implementing policy may reflect a tendency of leaders and researchers to assume that implementation is a mechanical process of carrying out orders, and that changing outcomes is a matter of changing structural features of administration It

is interesting that field workers appeal to Northern norms of fairness say in talking to me when the culture of their NGO does not have their basis

d) *The saturated labour market* A major reason why field workers are treated like this could be the saturated labour market for people with these skills in Bangladesh (sections 6 2, 8 1 10 1 1) Although recently Bangladesh has shown some success in reducing population growth, those who will join the labour force by the year 2010 have already been born At the same time the poor performance of the economy (a modest growth rate of around 5 per cent from a low base) seems unlikely to make any significant change in the depressed labour market for such work NGOs know there will be no paucity of new applicants for the job of field worker and attach little value to those they have so why bother about keeping them?

e) *The moral imperative - reduce poverty as cheaply as possible* Clearly there is a moral imperative for 'aid' agencies and NGOs to reduce poverty as cheaply as possible It is difficult to recruit good people in any low-status, low-pay occupation - and very difficult to keep them, once recruited Since field workers are merely the deliverers of the services no money can be wasted in improving the welfare of the field workers if the goal is to help the poor (Although it is beyond the scope of this research, a comparison between the benefits enjoyed by the managers and field workers would obviously raise the question of how cheap the activities of NGOs are For a discussion on the lavish living of NGO managers in Bangladesh see Hashemi (1995)) Donors want their money and resources to be utilised efficiently and reach the poor This could be a major reason why donors and NGOs are not concerned about the opinions or welfare of the field workers

f) *NGOs become businesses* Since most NGOs in Bangladesh have come to behave like businesses rather than 'voluntary' organisations (section 10 2), the mission of most of these NGOs has changed (with a few exceptions like MCC Bangladesh) The uncertain funding conditions and changing donor priorities (both geographic and sectoral) may be one reason for this NGO are trying to be

self reliant both financially and functionally The recent popularity of microcredit among NGOs is a good example (section 10 2 2) So, they have become performance oriented and the jobs of NGO workers have become dependent on their performance in service delivery (compare Fowler, 1997, section 3 5) At the same time the role of NGOs as organisations caring for their clients has been lost and their staff are even less considered

11 2 NGOs' Policies towards their Field Workers

There are at least three reasons why NGOs should reconsider their present policy of attaching little or no importance to human resource management and should implement the People in Aid Code *Firstly*, it is important for ensuring justice to their staff like employees in any organisation *Secondly* it is essential to keep them motivated and improve their motivation *Thirdly*, to improve the performance of field workers (Fowler 1997 Pearson 1991, Sethi and Schuler 1989, see section 3 4 for discussion on human resource management) Interestingly the recommendations of this research are similar to those of the People in Aid Code (section 3 5) Unfortunately most of the Code's principles remain unrecognised here (Table 11 1) Therefore it seems important to ascertain how far the NGOs and their donors need to go to implement the Code Why such principles have not already been adopted has just been discussed and we have just seen that NGOs would need to make some big structural changes to implement Principle 1

The message of the Principle 1 of the Code is clear and supported by this research Field workers are the driving force behind the effectiveness and success of NGOs It is disappointing to see that welfare organisations like NGOs needing to be asked to ensure the welfare of their staff This also frustrates the goal of empowering their clients where the change agent is him/herself powerless NGOs would have to make big changes in their cultures and organisational cultures to implement Principle 1 Goetz termed the field level workers as kutcha (raw) bureaucrats which indicates the contingent impoverished, ambiguous role of field workers

Most important however, is the fact that field workers of the NGOs may be in the least desirable positions in their organisations from a career point of view - careers are not made in the field, nor on women's programmes (Goetz, 1996 sections 4 1 5 8 2 5)

Table 11 2 The Level of Implementation of the People in Aid Code among the Study NGOs

The people who work for us are integral to our effectiveness and success (Principle 1)	Not at all
Our human resource policies aim for best practice (Principle 2)	Some in MCC
Our human resource policies aim to be effective, efficient, fair and transparent (Principle 3)	No
We consult our field staff when we develop human resource policy (Principle 4)	Only in PROSHIKA but not through consultation but field workers' repeated demands accompanied by sacrifice[2]
Plans and budgets reflect our responsibilities towards our field staff (Principle 5)	Not at all
We provide appropriate training and support (Principle 6)	No
We take all reasonable steps to ensure staff security and well being (Principle 7)	Not at all

11 2 1 Transparency in HRM

Although it would be good to see the great changes necessary to adopt Principle 1 it is now important to make some practical recommendations which NGOs state and donors could much more easily implement Although Principle 2 calls for

[2] Often met by punishment such as unwanted transfer or even redundancy

following the best practices for human resource policies the findings of this research is that HRM policies are absent (in SCF (UK) partners') or poorly implemented in the three other NGOs The slightly better situation in MCC seems to be an exception but there are very few international missionary NGOs in Bangladesh (discussed below) The presence of irregularities in promotion and transfer impedes the smooth functioning of NGOs (compare sections 8 2 3, 8 2 4 10 1 1) Among the study NGOs, only the small ones (the partners' of SCF (UK)) are still free from this problem NGOs should have clear policies on the transfer posting and promotion of their field workers which should be properly implemented (Principle 2 of People in Aid Code) The experience and sincerity of field workers should be rewarded at all stages through better management of NGOs

Wherever available, the HRM policies of NGOs are neither effective, efficient fair nor transparent (Principle 3) Policy or no policy neither are their practices The irregularities in transfer, promotion reported in this research are burning examples (chapter Eight) This does not require big changes in the NGOs and their policies perhaps commitment to be fair in dealing with the staff The paucity of transparency in the NGOs (let alone HRM policies) is really frustrating

NGOs seem to be far away from consulting their field workers in formulating HRM policies let alone allowing them trade unions (discussed below) NGOs could pursue good consultative planning for both HRM and service delivery (Principle 4)

11 2 2 Improving Performance and Motivation

Although there is a moral imperative for reducing poverty and illiteracy as cheaply as possible (discussed above) HRM literature People in Aid Code (Principle 5) and findings of this research all imply a call for better financial packages for the field workers It is also interesting that a research by a Southern

researcher on Southern NGOs came to the same conclusions of Northern HRM practices and a Code of best practices prepared in the North

The training of field workers should therefore be turned into a proper use of their time and of the resources of their NGOs (Principle 6 of People in Aid Code, Fowler 1997 section 8 2 1) Field workers should be trained to know the values and policies of their NGOs apply them in their work to work better The emphasis and quality of training will demonstrate how NGOs value their field workers as skilled work force and implementers of their goals (compare the discussion from HRM and NGO literature in chapter Three and Four sections 3 5 3 3 5 4 3 5 5) Goetz (1996) found that due to poor training field workers did not like to target women simply to challenge inequities in gender relations Instead, most offered pragmatic reasons, arguing that women were much more tractable group members and more disciplined loan repayers than men So they justify programme delivery approaches which rely upon exploiting women s tractability in the interests of programme efficiency not women's empowerment (section 4 1 5 2)

As a matter of policy, NGOs should require their managers to become more sympathetic to the problems of their field workers This requires training of the managers This study has found that where managers are sympathetic to the field workers this helps create an amicable relationship among staff and produces better output from the field workers (Principle 7 of People in Aid Code, Fowler, 1997, section 9 5)

In the interest of a more stable committed and motivated workforce, all NGOs should pursue policies which promote staff welfare like provident funds insurance, gratuities, medical allowances (both general and special) etc (section 5 12, Principle 7 of People in Aid Code) These are very important considering the risk involved in working in very difficult environments, low social status and insecure job conditions Field workers travel about with money, and ride motor cycles these are major risks which should be covered by insurance At the same time I would recommend that PROSHIKA give its general medical allowance to

all staff as a percentage of their basic salary instead of keeping it subject to the submission of medical evidence (section 10 1)

The benefits enjoyed by MCC field workers seem to be exceptional Not all field workers complaints are readily resolved I see no solution to the problem of family dislocation of NGO field workers (section 7 3 1, compare Principle 7 of People in Aid Code) as field workers should live in their working areas which is more beneficial for their clients (section 10 1) The problems of women field workers, on the other hand need due attention from all NGOs as they could be reduced (sections 7 4 and 8 4, compare Fowler 1997)

11 2 3 Improving the Performance of Field Workers

i) Groups are the cornerstones of current NGO practice To make groups more effective and participatory more emphasis should be laid on regular attendance and participation in group meetings Field workers should ensure that groups should discuss not only credit but other issues I recommend the present system of SCF (UK) partners which makes the poorest clients members by allowing them to save although they (the members) get an annual profit as low as 2 per cent from it To ensure the participation of the poorest all NGOs should follow the SCF (UK) partners and make savings more flexible and participation in meetings more important This research has found that the poorest stay away from the NGOs due to policies of substantial compulsory saving and their inability to borrow (compare section 3 3 1 see section 10 2 4 2)

ii) NGOs should abandon the present craze for performance indicators (compare Fowler 1997, Rao and Kelleher, 1998 on BRAC) Businesses can use profit-and-loss measures to evaluate the contribution made by virtually every unit in the company Their organisational purpose is clear and unambiguous as compared to nonprofits purposes Nonprofit managers may also move their organisations towards precise measurable objectives and thus reduce uncertainty (Cyert, 1988 Mason, 1996) But this results in some assault on the ideals and mores of the staff and the NGOs Mason (1996) and Palmer and Hoe (1997) think that the best

things are, indeed, often unmeasurable (compare Onyx and Maclean, 1996 in section 2 3) and that performance ratings should be much broader The NGOs should abandon their short sighted view of development and seek long-term changes in the lives of their clients (compare Edwards, 1999 see section 3 3 7) Field workers should therefore be evaluated not only on the basis of their disbursement and repayment of credit, or on attendance in schools but on real changes in the lives of their clients (Principle 3 of People in Aid Code) In other words evaluation should not only be based on figures but on facts too There are facts behind figures and NGOs should seek them out By facts I mean economic prosperity social awareness etc For example to evaluate social awareness NGOs can assess rates of registered marriages, voting in elections, enrolment and dropout rates and their reasons among the daughters of clients etc For all these changes field workers should be adequately trained (Principle 6 of People in Aid Code) But before that changes in the policies of NGOs are needed which is now directed towards achieving quick material results (compare Edwards, 1999, discussed below)

A major finding of this research is that NGO field workers are simultaneously social pioneers and development professionals Although these two roles are not mutually exclusive, the recent performance craze has tilted the balance towards professionalism' (compare Slavin, 1988 on the staff in the US nonprofits) This has historical links too In the 1970s and early 80s, NGOs were not too much obsessed with performance and microcredit (compare Rao and Kelleher 1998 on BRAC) They were more interested in social mobilisation Field workers would therefore be able to take their work as a vocation rather than a profession Things have changed in the 1990s Goetz (1996) has called the women field workers local heroes With the recent craze for performance from field workers or the drive to meet indicators, the power and room for manoeuvre for these heroes have been diminishing

iii) Although there are many advantages, this study has found that the general belief that women field workers are better than men for women clients ignores the many difficulties of using women field workers (section 9 1) Once again this

study calls for better training of women field workers for fulfilling the needs of the women clients particularly the poorest the majority of whom are widows abandoned or abused by their husbands Despite their problems in this conservative Muslim society women field workers are still best for women clients, and they should receive support

iv) The findings of this research support Montgomery et al (1996) there is unwarranted competition among the NGOs in the field to target the same client (section 10 1 1, compare section 3 3 6) This should not be allowed to continue when NGOs have so far reached only 10-20 per cent of landless households (section 3 3 1, Hashemi 1995) Instead NGOs should try to reach and serve more clients There should be co-ordination among the NGOs at the local, regional and national levels to avoid such competition and duplication ADAB (the NGO umbrella body) can play a vital role here

v) Most NGOs in Bangladesh have taken microcredit as their major activity (section 10 2) This study has found that field workers think that microcredit is necessary for the poor but that it is not a panacea (section 10 3) At the same time while working on microcredit NGOs are not targeting the poorest who cannot repay loans like the not-so-poor (section 3 3 1) When microcredit is provided to clients it should be accompanied by training, education and health awareness programmes (section 10 3)

11 3 NGOs' Policies on their Clients

With regard to the training of their clients, NGOs should re think their whole strategy Only training which is useful for clients should be provided (section 9 2) Otherwise it is a wastage of money and resources for both field workers and clients RDRS should follow the examples of MCC and PROSHIKA in giving food allowances to their clients during training Above all, training should be followed up and evaluated by the clients For instance, I appreciate the tailoring training of RDRS for its women clients which should be replicated by other NGOs because it helps them to get employment and generate their income (section 9 4)

11 4 NGO, State and Donor Policies

11 4 1 For NGOs

i) So what will be the role of NGOs in Bangladesh in the next century? NGOs should simultaneously work for social mobilisation and deliver services to their clients Social mobilisation includes awareness of the rights of women, the landless, wage labourers share croppers and of all citizens Service delivery includes provision of education, health awareness, skill-training credit for income generating trades etc NGOs should supplement the state in conscientising the poor and providing the basic services The field workers interviewed agree that NGOs should always remain detached from political parties At best NGOs can make their clients aware of their rights as citizens and promote fair elections which is crucial for Bangladesh As a first step in this direction, NGOs can promote democratic management of their client groups Unfortunately most NGOs in Bangladesh are not managed democratically The NGOs umbrella body (which is required to elect its executive committee) is not broad based Its membership is often confined to friends and relatives and elections to the executive committee are often improperly held (see section 3 3 2) This surely frustrates the potential of NGOs as democratic voluntary organisations Ideally they should conform to certain standards and adhere to state regulations (Ahmad, 1999a) Above all they should take heed of GSS (discussed in section 4 1) Nevertheless, NGOs cannot function in isolation from the mainstreams of political economic and social life in the country Field workers are not allowed to form trade unions This makes the NGO role in democratic movements ludicrous when NGOs themselves do not like to listen to the voices of their staff

ii) Like Wood (1994) I have also found that NGOs in Bangladesh are increasingly becoming bureaucratic All of them need to learn the lesson from international NGOs like SCF (UK) which was compelled to shed staff due to high operating costs and poor performance (see section 5 11, also Edwards, 1999) Here again I

find an interesting similarity between NGOs and business A major challenge for the NGOs in Bangladesh is to remain less bureaucratic, which was one of their advantages over the state This study has found the evidence of bureaucratisation in three out of four types of NGOs international large national and regional (compare Wood, 1994 section 3 3 6) NGOs should remember that less bureaucracy not only reduces cost but can make the organisation more effective The originally less hierarchical systems in NGOs, now under threat due to rapid expansion still work as leverage for them over state organisations The whole NGO agenda was driven by their less bureaucratic, more cost effective organisational culture which was more effective in reaching and serving the poor compared to the state

iii) A major issue is whether NGOs should be able to promote self sustained groups of the poor NGO groups are formed by their field workers and clients join them to get services The groups cannot operate independently without the help and supervision of relevant field worker So, NGO groups and clients in Bangladesh have become dependent on the services and strengths of the NGOs This has put the whole question of sustainable group development of the poor into question NGOs need to promote groups which can operate independently (financially and functionally) (see section 3 3 2) This is a real challenge for the NGOs in Bangladesh

11 4 2 For the State and Donors

i) This study has found evidence of corruption in many NGOs in Bangladesh State and donors need to be more careful in dealing with NGOs Some people are doing business in the name of development So relevant laws need to be formulated and implemented to make NGOs more transparent and accountable to the state and the people At the same time the state must become more transparent and less corrupt (section 3 3 4, see Ahmad, 1999a)

ii) There should be more co ordination between the state, donors and NGOs at the national, divisional and district levels It is my view from this research that the

priorities identified by clients should be accepted as the priorities of the state and donors, which would make national goals more achievable and use resources better This of course would require a complete transformation of national and international practices which is often discussed but rarely attempted It is a very long-term hope

iii) I agree with Edwards (1999) who asks the donors not to sacrifice the slow and messy process of institutional development for quick material results, results will come and will last - if the institutional fabric supports them

11 5 Routes to a Solution?

How many these recommendations be promoted and what is the likelihood of their happening given the socio economic and political situation in Bangladesh?

a) Will competition between NGOs and in the labour market force a change? One finding of this research is that field workers switch over from small low-paying NGOs like SCF (UK) partners to large NGOs (like PROSHIKA) and high-paying international NGOs like MCC (Table 5 5) From my observation, large international NGOs do often set higher standards as employers In Bangladesh it is large international NGOs (which have scaled up) which offer better pay and conditions This however proves expensive (section 5 11 3), and SCF (UK) has responded by scaling down and devolving its work to new local partner NGOs (see section 5 11 3) This also makes opportunities to join an international NGO for better facilities less available All this leaves it to the field workers to negotiate with their own NGOs for improved benefits and working condition That has already happened in PROSHIKA (section 8 1) This has in some cases meant a sacrifice, as forced transfer or redundancy may be imposed on field workers for even raising those issues These all work as disincentive for taking this path The depressed labour market for field workers (discussed above) makes this situation worse

b) *Could ADAB address this issue?* ADAB is the national association of NGO managers and deals with national issues like gender environment human rights etc There is a conflict of interest between ADAB and NGO field workers like that between FBCCI (Federation of Bangladesh Chamber of Commerce and Industries) and trade unions in the manufacturing and service industries the workers in which can at least form trade unions, and voice their demands (section 4 1) Therefore, it seems less likely that ADAB will do anything for field workers Because ADAB is composed of NGO managers, it could address the issue but because their interests are opposed to those of the field workers, it is not likely to do so without specific external pressure or incentives

c) *Could a path-breaking NGO show a way forward?* Although an NGO could show the way forward then comes the question, why should it? Given the depressed situation in the labour market and donor reluctance to pay for the welfare of field workers it seems unlikely that a path-breaking NGO will come forward to make a difference for field workers

d) *Might NGO trade unions emerge?* Anecdotal evidence from NGOs like PROSHIKA (demands from the field workers in meetings and training sessions discussed in section 8 1) and GSS (sexual harassment of women field workers reported in the press sections 4 1 and 4 4) suggests that there is a possibility that NGO trade unions might emerge In these situations field workers might assert their human agency (section 3 5 1) If this happens in one NGO it might show the way for other NGOs to follow suit, especially if better standards improve the productivity of field workers

e) *Will donors demand that NGOs improve their HRM?* This is also possible Bangladesh has two Export Processing Zones (EPZs) where trade unions are not allowed Recently under pressure from the US government, trade unions and human rights groups, the Bangladesh government is considering whether to allow limited trade union activities in the EPZs Similarly, NGO donors could put pressure on NGOs to improve working conditions for field workers of NGOs in

Bangladesh Donors could start with the People in Aid Code and NNGOs can urge their Bangladeshi 'partners to try to implement them Although it would be a positive development, this would also underline the drawbacks of the whole NGO agenda in Bangladesh which is so donor driven

Overall the Code needs to be widely distributed and widely read outside the UK as well as within it It is to be hoped that adoption will begin soon and extend rapidly and widely The People in Aid Code is evidence of a new recognition of and concern for field workers It is an important document and its widespread adoption in the South would transform field workers lives and effectiveness No NGO managers (let alone field workers) interviewed in Bangladesh knew about the Code, although People in Aid claims that some NGOs in Bangladesh know about it It is important to implement it At this moment a few Northern NGOs have piloted it (section 3 5)

By June 1999 nine pilot agencies have completed internal reviews of their progress against the Code indicators An independent audit will be conducted in 2000 which will be published later People in Aid is also considering to offer a kite mark for agencies to signal that their commitment to the Code has been audited independently (personal communication, April 2000) It is encouraging to see that donors (like DfID) have shown interest in the Code DfID asks its applicants for emergency funding if they apply the Code standards but does not require them to do so This is important since donors hold the purse and can create pressure on their recipients Also some NNGOs (like CARE (USA) World Vision (UK)) are using the Code It has also been distributed in English, Spanish and French in 5000 copies (personal communication April 2000) But unfortunately it has not been distributed in any Southern languages like Bangla A webpage has been developed but it has to be remembered that internet is not accessible to any field workers, only to NGO managers of some big NGOs in the South There are no real signs of progress towards even many NNGOs adopting it It seems that it will take long time for the field workers of NGOs in Bangladesh to see the Code implemented

11 6 Recommendations for Future Research

i) Research with former clients who have ceased to receive help could explore the nature of dependency of clients on their NGOs

ii) Research could compare field workers of state development organisations and NGOs with regard to motivation, personal and professional problems and opinions on development

iii) Research is needed on the leaders/founders of small NGOs to explore why they have formed their NGOs - whether to do business or development (section 8 6)

iv) Research could explore the policies and understanding of the Northern donors towards Southern NGOs and their clients and could make a comparison between the understanding of the Northern donors and realities in the South

v) Research could be done on the activities of missionary NGOs in the South to inquire into the allegation against them of religious conversion This will be interesting in an era of decreasing role of religion in much of the North and the rise of fundamentalism in some parts of the North and South

I have tried to analyse the NGOs in Bangladesh in order to argue for changes at all levels - field, management, policy-making state and donors I confess my limitations but still have tried to the see the problem and send the message to all I hope it will not be lost

Appendix 1

The interview outline of the study

a) Questionnaire Survey (conducted by the field assistants)

Type of NGO	Number of Respondents
International (MCC Bangladesh)	42
Large (PROSHIKA)	16
Regional (RDRS Bangladesh)	36
Small/Local (SCF UK partners')	15
Total	**109**

b) Semi-Structured Interview (conducted by me)

Type of NGO	Type of Respondent			
	Field worker	Field Managers	Clients	Total
International (MCC Bangladesh)	10	4	19	33
Large (PROSHIKA)	8	3	11	22
Regional (RDRS Bangladesh)	7	4	12	23
Small/Local (SCF (UK) Partners	7	3	9	19
Total	**32**	**14**	**51**	**97**

Appendix 2

(Translated from Bangla, all questionnaire interviews in Bangla)

Department of Geography

University of Durham

Durham, UK

Questionnaire for The Thesis Titled **"Bearers of Change The Field Workers of NGOs in Bangladesh" Please note that the confidentiality of the respondent will be maintained in all stages of the research and all information and opinion will be used for research purpose only For any information please contact the researcher Mokbul Morshed Ahmad, Department of Geography, University of Durham, Durham, DH1 3LE, UK or D-11, Road-17, Banani, Dhaka-1213, Bangladesh**

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1 Name of the interviewer

2 Signature 3 Date 4 Time

5 Village 6 Union 7 Thana 8 District

Please introduce yourself first. Then tell briefly about the objectives of the research Do not forget to make the same opening statement to each respondent. Ask questions to the respondent according to the order of the questionnaire Please tick or write the answers wherever necessary If there was any problem or interruption during the interview, please note them down at the end of the questionnaire

1 Number of the respondent ___

2 Name of the respondent ___

3 Job title of the respondent ___

4 Name of NGO __

1 Opinions of The Activities of The NGOs

Firstly, I would like to know something about your NGO

1 1 What are the services you are providing to clients i e credit training etc (in order of priority as you see it)?

1

2

3

4

1 2 What services do you think your clients need (in order of priority as you see it)?

1 Credit

2 Skill Training

3 Consciousness creation for a better standard of living (nutrition, sanitation, women's rights, environment)

4 Non-formal education

1 3 What is the definition of target group of your NGO?

1 4 To you what should be the definition of the target group?

1 5 Why?

1 6 In your opinion what are the most important problems (in order of priority) in working with the poor?

Poor Men

1 Problems in acquiring the confidence and trust of the poor

2 Lack of time in attending the meetings

3 Others (please specify)

Poor Women

1 Problems in acquiring the confidence and trust of the poor

2 Lack of time to attend the meetings

3 Religious or social barriers

4 Others (please specify)

1 7 Do you think that your clients can maintain their present income and standard of living if your NGO stops supporting them? Yes/No

1 8 Why? If yes

If no

1 9 What is the percentage distribution of time per week for the following activities (write what should be the distribution according to the respondent in bracket)

Credit ( )

Office (desk work)_ ( )

Walking/transport/commuting to clients ( )

Information collection _ ( )

Advice _ ( )

Attending group meetings ( )

Others (please specify) _ ( )

1 10 Are you consulted over these matters by your NGO?

Project preparation Yes/No

Project evaluation Yes/No

Others (please specify) Yes/No

1 11 For which income generating trades do you think your clients should be given credit (in order of priority)?

1 Small trading for food production (poultry, livestock nursery, bee-keeping fishery etc)

2 Small trading for non agricultural activities (bamboo or cane work handicraft, sewing)

3 Business (rickshaw, van, hawking, paddy or wheat trading)

1 12 Whom do you like to have as your clients? Men/Women/Both

1 13 Why?

2 Professional Life of The Respondent

Secondly, I would like to know something about your professional life

2 1 For how many years have you worked in this NGO? years

2 2 Have you been promoted since joining this NGO? Yes/No (go to Q 2 4)

2 3 If yes how many times?

2 4 Is there any possibility for further promotion for you? Yes/No

2 5 Have you received any training from your present NGO? Yes/No

2 6 If Yes what type of training?

1

2

3

4

2 7 Does the training help you do your job better? Yes/No

2 8 How necessary do you think training is for field workers of NGOs?

Very important/Important/Neutral/Not important/Not at all important/No reply

2 9 Do you think that your job is secure in your NGO? Yes/No

3 Personal Background of The Respondent

Now, I would like to know something about your personal life

3 1 Male/Female

3 2 Married/Unmarried

3 3 Age

3 4 Number of children (if married)

3 5 Place of birth village/Thana Town/ District Town/Divisional HQ

3 6 Total Residence in rural areas before joining the present NGO (in years)

3 7 Educational background SSC/HSC/Graduate/Post Graduate/Other Educational Degrees (please specify)

3 8 Work experience

In the present NGO _ (years)

In other NGOs _(years)

In GOs (Government Organizations) _ (years)

Others (please specify)__(years)

3 9 If you have worked in another NGO or GO or in business why did you leave that job?

1 Did not like the previous job Yes/No

2 Poor salary and benefits Yes/No

3 Disliked by the husband or parents Yes/No

4 Working area was far away from home Yes/No

5 Others (please specify) Yes/No

3 10 Why have you chosen your present job?

1 Good salary and benefits Yes/No

2 Likes this job Yes/No

3 Wants to work with the poor Yes/No

4 Wants to work independently Yes/No

5 Wants to utilize the education Yes/No

6 Convenience in working near home Yes/No

7 Wants to live on own income Yes/No

8 Others (please specify) Yes/No

3 11 Monthly salary (Tk)_

3 12 House rent (per cent of basic salary)_

3 13 Availability of Other benefits

Medical allowance Yes/No

Transport allowance Yes/No

Yearly increment Yes/No

Festival allowance Yes/No

Bonus Yes/No

Pension/gratuity Yes/No

Others (please specify) Yes/No

3 14 Who benefits from your income?

1 Self only Yes/No

2 Self and parental family Yes/No

3 Fully supports spouse and children Yes/No

4 Supplements Spouse s income Yes/No

5 Others (please specify) Yes/No

The Questions from 3 15 to 3 19 are only for Married Women Respondents If the Respondent is not married please finish your interview and check whether all answers have been duly recorded Please do not forget to write about any problem, the degree of co-operation from the respondent or other important information

3 15 Who is responsible for child-care while you are working? Spouse/Relative/Servant/Children old enough to take care of themselves/ others (please specify)

3 16 What problem do you face in child care?

3 17 What is your husband s reaction to your work?

1 No problem Yes/No

2 He objects because domestic labour is neglected Yes/No

3 He objects because child care is neglected Yes/No

4 Serious objection to wife's career and interaction with men Yes/No

5 Others (please specify) Yes/No

3 18 Does your husband work in a different place? Yes (go to next question)/No

3 19 If yes what problems does this cause?

1 Financial Yes/No

2 Childcare Yes/No

3 Family security Yes/No

4 Social harassment or torture Yes/No

5 Others (please specify) Yes/No

Questions to be asked of NGO Managers (not all in Bangla)

1 Recruitment criteria for field workers

2 Do you inquire of the field workers about their personal and professional problems?

3 How important do you think is training for the field workers?

4 How do you select the field workers for training?

5 What services can you provide to your clients in addition to what you provide now?

6 Do you think that your NGO is decentralised?

7 Do you evaluate your work regularly, how?

8 Do you think that the evaluation is done properly?

9 What is your opinion of present promotion system in your NGO?

10 What is your opinion of transfer policy of your NGO?

11 What is your opinion of women field workers of your NGO?

The following questions are not about the field workers but are important to ask

1 What is your opinion of self-reliance of your NGO?

2 What is your opinion of relationship between the NGOs and GOs?

3 How do you think expansion affects the quality of service of your NGO?

4 Do you think that your NGO is dependent on a charismatic figure?

5 What is your opinion of the definition of the target group of your NGO?

Appendix 3

Civil Society It is the space we occupy when we are engaged neither in state activities (voting, paying taxes) nor in commerce (working, producing shopping consuming) It is in this civic space that people are public beings and in that sense civil society shares with state a sense of the public sphere and a regard for the general good and the common wealth, but unlike state it makes no claims to exercise a monopoly on legitimate coercion Rather it is a voluntary realm devoted to public goods It is constituted by freely associated individuals and groups and, unlike the private sector, it aims at finding a common ground and integrative and collaborative modes of action (Lehning 1998, Sebahara 1998)

The civil domain is where such traditional civic institutions as foundations schools, churches public interest organisations and other voluntary associations properly belong It is a space defined by activities such as attending church mosque or synagogue doing community service contributing to a charity or being a member of a sports club Voluntary associations serve as social spaces in which the members of the association reinforce their social webs and articulate their (moral) relationships (Lehning, 1998)

To conceive of civil society as civic space where citizens rule themselves, Lehning (1998) thinks that we must move beyond the two called, or binary model of state versus private sector and focus on the intermediate institutions in the civil society In fact, we need a *three-celled model* in which civil society intermediates between state and the private sector The civic space this third area forms the glue between the individual and the state (Lehning 1998)

The notion of civil society captures men and women in their multiple roles, even in their multiple identities The associational life of civil society is the ground where multiple forms of the good life are actually worked out, tested and can be fulfilled Ideally civil society is, in the terminology of Michael Walzer, a setting of settings all forms may be included, none is preferred (Lehning, 1998)

Civil society postulates and accentuates the pluralism of (partly) autonomous spheres and many autonomous institutions acting within and between these spheres It accepts the diversity of the objectives pursued by individuals and institutions It can thus be considered the home ground of distinction , the realm of difference in a universe otherwise united by the imperatives of common citizenship and equality before the law (Lehning 1998)

To sustain such diverse culture civil society requires a substantial degree of *tolerance* It thus indirectly legitimates the fragmentation of the social body according to individual preferences These, in turn, tend to reflect existing patterns of class ethnicity, belief ideology and social cohesion based on people s voluntary affinities (Lehning 1998)

It seems clear that a liberal democratic state can influence the creation of a democratic civil society and that only a democratic civil society can sustain a democratic state The civility that makes democratic politics possible with its shared liberal political values can be learned only in associational networks civil society can constitute site for democratisation because it can be a space where people choose to live their public lives and solve their joint problems (Tvedt 1998)

The state can never replace civil society, nor civil society the state The state must defend the shared political values of a liberal constitutional democracy where state and civil society occupy separate realms in the democratic political order and where the power to make decisions is based on public accountability Civil society should thus be seen as a double-sided phenomenon we should be concerned, on the one hand, with the reform of state power along liberal, constitutional, democratic lines and on the other, with the (re)structuring of civil society This involves recognising the indispensability of a process of double democratisation which means in practice, the interdependent transformation of both state and civil society (Tvedt 1998)

At the same time the character of civil society itself has been subject to transformation (Breed, 1998) The idea of civil society is attracting renewed interest One explanation for this revival is the fact that many societies, in North and South, are nowadays confronted with a similar fundamental political question how to mediate the tension between the private and the public between the individual and the social, between public ethics and private interests Despite their many differences, these societies share a common perspective civil society is seen as a potential mediator between these opposing forces, which are a threat to social cohesion and stability If a strong civil society can indeed sustain a stable democratic order the renewed interest in this concept is understandable (Lehning 1998)

The role of non-governmental organisations (NGOs) and networks (seen as representative of civil society) is not discussed only in terms of their effectiveness and efficiency in advancing economic and social development, but also- and increasingly - in terms of their contributions to stimulating democratic change and stability (see e g Hadenius and Uggla, 1996)

Relations between NGOs and the state are no longer necessarily antagonistic Today, the perspective of a more co-operative relationship and of mutual recognition that the two spheres are complementary has become a challenging possibility to be considered by both NGOs and representatives of the state

- Where political scientists and development economists have been struggling for many years with the question of how to attain a proper balance between the state and the market, the importance of an autonomous civil society as a 'third cell has become an explicit and relevant part of the debate (e g Lehning, 1997)

In general, arguments for more market or more state are no longer automatically seen as ideological support for one of the two global camps (capitalism or socialism), and arguments that include a possible third approach (such as the strengthening of civil society) are not labelled immediately as vague

hybrid views to be placed somewhere in between , or as some form of support for one of the two dominant ideologies The potential role of civil society in the shaping of a new world order can now be analysed from a fresh perspective (Breed 1998)

Friedman (1998) distinguishes between *organised* and *mobilised* civil society To him households, associations, churches constitute the basic scaffolding of civil society This is the private domain of our lives Mobilisation, on the other hand always occurs around a specific purpose that by its very nature, is political in a sense quite different from the politics of everyday life All social movements may be seen as mobilisations of certain sectors of civil society, whether for poorest or some other limited purpose in the public domain Social mobilisations are necessarily of finite duration and occur, so to speak, in the interstices of organised civil society They are not part of its structure It is also important to note that mobilisations may be directed not only against the state but also against segments of civil society itself This for example is the case with current debates on family values and the right to life , in which militants from different sides of these issues join battle over 'right conduct in American civil society - the political community as a whole (Friedman, 1998)

In its widest sense, civil society would range from political parties on the more public side of this terrain over to business corporations on the more private side and it would include groups aiming to influence the formation and implementation of public policy as well as groups that have no concern for the public domain at all Thus while all Civil Society Organisations (CSOs) are NGOs, by no means are all NGOs also CSOs In most of the South, only a portion of the total society is included within the total universe of NGOs, and only a portion of all NGOs are also CSOs A purely service oriented NGO (say in the health sector) could become a CSO if it added policy advocacy to its agenda and by the same token a CSO could become an NGO if it dropped its advocacy activities to concentrate solely on service delivery (Blair 1997)

Guardian/WWF-UK (1997) find that civil organisations are growing due to the lack of political choice With short term thinking at the centre, these (the civil organisation) are giving up on the politicians and finding their own solutions with or without partners in the business sector This civil society' is much the same around the world it comprises grassroots activists voluntary and community associations, environment, human rights labour and women s groups, charities, development bodies, liberation theologists and ecologists church and consumer organisations They are becoming the repository of ethical values and filling the vacuum left by a disengaged or amoral state The economic theory behind them is simple enough whereas a global economic system leaves the weakest without support and everyone open to the vagaries of the uncontrollable a local system is controllable, understandable, accountable and on a scale that people can understand For example, one in 10 people in UK is a member of an environmental organisation compared to one in 25 who belongs to a political party (Guardian/WWF-UK, 1997)

Ultimately the reference structure most commonly adopted is the relationship between *civil society* and the *state* The opposition between these terms is relative the two referents can never be completely independent of each other and indeed, they overlap to varying degrees The state may range from totalitarian at one end of the continuum to weak (or even non-existent) at the other Within this defined spat-temporal context it should be possible to define civil society conceptually The relative autonomy of civil society does not necessarily mean that it cannot be financed by the state budget It derives instead from the fact that those taking an active role in civil society are not limited by officialdom or political power in their ability to speak out They have specific roles -which may be scientific, artistic or educational- in promoting social awareness, defending popular interests and so on (Sebahara, 1998)

The UNDP definition on Civil Society is that it works with state and market It (civil society) is one of the three spheres that interface in the making of democratic societies Civil Society is the sphere in which social movements

become organised The organisations of civil society, which represent many diverse and sometimes contradictory social interests are shaped to fit their social base constituency, thematic orientations (e g environment, gender, human rights) and types of activity They include church related groups, trade unions, co-operatives service organisations, community groups and youth organisations, as well as academic institutions and others (UNDP 1993)

To Tvedt (1998) the UNDP definition is clearly influenced by the American-Western tradition It draws attention to the idea that 'civil society' consists of a broad range of organisations It opposes therefore some of the rhetoric of the new paradigm It indicates that civil society is not uniform It can be regarded as a social space where interests and ideologies are confronting each other, religion against religion, ethnic groups against ethnic groups, capitalists against workers etc UNDP says that the organisations sometimes represents contradictory social interests Others would argue that it is safe to assert that there always are contradictory interests in society, but the degree of conflict will vary Civil society organisations are by UNDP defined as organisations caring for environment, gender, human rights as UNDP indicates But what about organisations of racists, authoritarians fundamentalists and male chauvinistic interests and groups? It is possible to argue that to strengthen the civil society is therefore never in itself identical with strengthening positive or progressive values Its overall role depends on particular circumstances (Tvedt, 1998)

Hadenius and Uggla (1996) define civil society as a certain society which is dominated by interaction of a certain kind The area in question is the public space between the state and the individual citizen (or household) Civil Society is further distinguished by the fact that the activities contained therein take an organised and collective form To them, civil society should exhibit the following qualities organisational plurality and autonomy, a democratic structure, a broad popular base and an open recruitment of members If these criteria are in large part fulfilled - which signifies a high degree of civicness on part of the organisation in question a critical support for the development of political democracy is furnished

thereby (Hadenius and Uggla, 1996) To them, a pluralistic, democratically organised civil society promotes accountability, transparency and predictability The organisations of civil society can serve as a check and balance to state power, and may - by functioning as a means of popular interaction - breed the development of an extended public spirit An increasingly active and unified civil society can be expected to exert pressure for more universalist and legalist state practices (Hadenius and Uggla, 1996)

Dahrendorf (1996) defines civil society as a society in which people behave towards each other in a civilised manner He also thinks that its members enjoy the status of citizens However the core meaning of the concept is precise Civil Society describes the associations in which we conduct our lives, and which owe their existence to our needs to and initiatives rather than to the state Some of these associations are highly deliberate and sometimes short-lived like sports clubs or political parties Others are founded in history and have a very long life like churches or universities Still others are the places in which we work and live enterprises local communities (Dahrendorf, 1996) To Dahrendorf (1996) the family is an element of civil society The criss-crossing network of such associations their creative chaos as one might be tempted to say makes up the reality of civil society It is a precious reality, far from universal itself the result of a long civilising process yet it is often threatened, by authoritarian rulers or by the forces of globalisation (Dahrendorf 1996)

According to Bahmueller (1997) the term 'civil society refers to voluntary social activity activity not compelled by the state Civil society is the whole web of spontaneous social relationship that lies outside the institutions of the political order and legal duty No society is a free society if it curtails or prohibits this independent activity (Bahmueller, 1997) Included in the idea of a civil society is the entire range of civic action independent of formal political institutions service associations philanthropic groups, cultural groups, religious organisations, labour unions athletic organisations and youth groups In addition, the realm of civil society encompasses economic relations organisations and activities that are not owned or directly controlled by the state Although some writers also include the

family, others, principally the 19th century German philosopher G W F Hegel and his followers, exclude the family from the civil society (Bahmueller, 1997)

The separation of state and society was a step of great significance It allowed society to be conceived as a social and psychological space in which the individual, alone or when associated with others could view the acts of public officials from a critical perspective The separation of state and society in liberal political thought crafted a powerful theoretical justification for limiting the powers of the state vis a vis its citizens In liberal thought, society occupies a position of moral superiority in its relations with the state The state is merely the extension and servant of society (Bahmueller, 1997)

The idea of civil society may be more clearly understood by comparing the position of civil society liberal democracy to its position in other systems of government In liberal democracy, all social activity within a wide latitude is legally permitted and protected Under authoritarian regimes by contrast the state seeks to regulate and control civil society with an intensity that is the very means of its authoritarianism According to Bahmueller (1997) one of civil society s key role is its capacity to integrate lone individuals or exclusive groups into the larger social order by offering avenues of social contact, alliance, and cohesion (Bahmueller 1997)

According to Palmer (1997) civil society is the social arrangement that simultaneously makes possible the freedom of the individual person, the voluntary co-operation of many persons in solving complex problems, and the habituation of those persons to the virtues of co-operation - neatly classed together as civility' - that make both self government and human flourishing attainable Those institutions and activities oriented toward wealth production and accumulation do not exhaust civil society, as Marx maintained, but neither should they be excluded from its definition as some contemporary commentators maintain (Palmer 1997)

According to Macdonald (1997) civil society constitutes the arena of organised political activity between the private sphere (the household and the firm) and the formal political institutions of governance (the parliament, political parties the army the judiciary etc) Most of the groups supported by NNGOs in the South (such as co-operatives, community organisations trade unions, women s organisations, and environmental groups, as well as Southern NGOs) are thus organisations of civil society (Macdonald, 1997)

Although the idea of civil society has become popular in both North and South there is considerable disagreement about what exactly is civil society and what its significance is At one extreme classical liberals view civil society as the sphere of liberty and autonomy, while at the other, orthodox Marxist view civil society in capitalist societies as an unequal terrain of oppression structured by class and state power The shift to conceptualising the contribution of NGOs in terms of their role in civil society undermines the claims of many NGOs that their work is purely selfless and apolitical However, the fact that many NGOs and their donors have recognised that NGOs have a role to play in strengthening civil society does not in itself mean that they have adopted a commitment to social justice In fact focusing on strengthening civil society may obscure many of the fundamental power relations involved In particular it ignores the extensive ties between NGOs and states which exist in both North and South, and the other forms of power relations which shape and restrict NGO action (Macdonald 1997)

Civil Society and Social Cohesion

Some analysts notably Fukuyama have claimed that the end of the cold war marked the end of history It is probably more true to say that history has been freed from a frozen state in which it was artificially kept for decades, and that it can take its own lively course again

The first result of this thaw' was the rapid expansion of the free world market and the recognition by governments all over the world that in our times economic

progress cannot be achieved without at least some linkage to the global economy The second result is that after a few years of almost unrestricted expansion of capitalism world-wide, it has become clear that social problems do not just fade away when economies prosper In many countries, even when the economy recovered and boomed the social problems have only been aggravated, leading to new social tensions with rather unpredictable consequences (Breed, 1998)

The need to promote social cohesion and to arrive at some sort of socially sustainable development has resulted in a renewed interests in the concepts and practices of civil society This interest is not limited to the South In the North the growing gap between political institutions and the civic populations that they claim to represent has led to growing concern It is not certain that political parties and new leaders will be able to close this gap, even if they recognise its existence and its potential danger Thus, analysts are exploring new ways to ensure dialogue with citizens as well as to sustain their commitment to political institutions and decisions and citizens initiatives and actions are receiving renewed attention and recognition (Breed 1998)

In its French form the term *societe civile* first appeared in the 16th century Etymologically speaking, it comes from the Latin *societas civilis* the equivalent of *res publica* both this expressions deriving from the Greek 'polis (which can be translated as City or State) or *koinonia politike* (citizens collectively or the political community) Since the 16th century, definitions of civil society have varied considerably depending on the view-point and interests of the individual writer That said, there is some consensus that civil society is the product of a modern social vision (Sebahara, 1998) Most major political thinkers have offered theories on the subject some of which are briefly discussed below

In the 17th century *Hobbes*, one of the fathers of modern political thought contrasted civil society (linked to a strictly ordered political society) with natural or pre modern society In the 18th century *Rousseau* took the concept a step further identifying a three tiered system the natural state (family level), civil

society (i e civilised society) and political society or the state (the level at which the inadequacies of the other two tiers are resolved *Heel* subsequently elaborated on this intermediate state of civil society by stating that though the latter is not the state, its existence is only made possible by the state In the 19th century, *Marx* used the term to mean a society of citizens In its broadest sense the expression in its current form has thus inherited ancient characteristics which bear the marks of a long journey through multiple cultural contexts At the same time it has elements that are wholly specific to the dynamics and complexity of the modern world (Sebahara, 1998, Bahmueller, 1997)

New Social Movements (NSMs) Unia (1991) has identified three different types of Social Action Groups *Firstly*, there is the *issue-based approach* Some organisations are concerned with specific issues such as the environment social forestry, displacement of people caused by large dams the operation of pharmaceutical industries, etc The Chipko movement is a good example of this type Many such organisations do not accept foreign funding Some generate their own funds by providing services to local and foreign NGOs *Second* there is the *struggle-based approach* These organisations are mass based - their clients are members of the organisation and their concerns are rooted in the more immediate problems facing the poor in their areas Another feature of these organisations is that they raise the whole amount or at least a part of their funds locally The Samata in Bangladesh is an example of this type *Lastly*, there is the *awareness-building approach* There are organisations which are engaged in awareness-building and in people s organisations with the objective of a) effective social change through the process of empowering the poor, b) organising communities to become effective claimants In the case of many SAGs there has been a noticeable shift from a) to b) Most of this type of SAG are largely dependent on foreign funding for carrying out their programmes (Unia, 1991)

Lehman (1990) thinks that since social movements are not institutions nor political parties, but they may have the effect of rendering liberal democratic institutions more sustainable by creating new channels for pressure groups and by-

passing the parties and professional politicians and by creating a firmer foundation for human and political rights in civil society He argues that it may sound contradictory since it might be claimed that bypassing politicians and parties weakens democracy But in these countries (i e Low Income) all too many elected politicians consolidate their positions by acting as intermediaries between constituents and state apparatus, while parties once they have a foothold on government - insofar as they are centralised organisations act as employment agencies for their followers To him social movements constitute themselves as successful pressure groups maybe formal politics will become less clientelistic, less personalistic and more universalistic (Lehman, 1990)

According to Unia (1991) from the mid-seventies two interesting developments took place *first*, funding agencies begun to accept the message that development' even as conceived in the modernisation paradigm, is essentially a political business For instance, even in the course of implementing an ordinary agricultural development programme, problems can arise over land ownership access to credit etc which can potentially lead to conflict with powerful landed interests and the bureaucracy *Second*, empowerment (community organisation , popular participation) is a process that depends on people more than on physical resources, and in particular on local people close to the process rather than highly-trained experts, whether local or from the outside or on and large institutions (Unia, 1991)

Unia (1991) identified the major shortcomings and failures of SAGs (Social Action Groups) as follows

a) The lack of clear objectives, or a gap between rhetoric and practice

b) Failure to establish a clear methodology for social mobilisation One consequence of this failure to establish a methodology of course is that SAGs have not been able to promote the emergence of lasting autonomous organisations of the poor It can also lead to a situation where the groups engage in the process for its own sake and not as a means to an end This can leave with the personal

development of the activists themselves rather than any real change in the lives of the poor

c) The social analysis of the SAGs tends to be poor Not only does this mean that groups do not have a means of establishing clear objectives but sometimes it leads them to make ill-advised interventions which can result in confrontations with powerful local interests when the poor are least prepared The ones who pay a heavy price for this of course are the poor

d) SAGs have failed to promote any genuine participation This may be because they failed to distinguish between participation as simple measure of take up of a programme, (and) a more profound relationship of people being involved in independent self-determining forms of development and organisation As a result, SAGs have failed to enlist the target populations as co planners and co implementers they have simply remained subordinate collaborators and agents

e) A fifth problem is that SAGs claim to be non hierarchical and democratic Not only does this claim not stand up to scrutiny, but their method of working may actually militate against this In order to establish contact with local communities and initiate work, the core group selects animators from the educated youth in the community Gradually, a structure evolves that is marked by social differentiation and tends to grow into a hierarchical system Finally, the hierarchy can prevent the SAGs from being agents of change promoting people s organisations based on real equality

f) A sixth problem of many SAGs is their tendency to splinter as result of ideological sectarian or personality clashes between middle-class activists This tendency stands in a contradiction to the professed aim of building up solidarity among the unorganised rural poor and urban poor It has the effect of fragmenting political awareness of the poor and demobilising them Also territoriality and competition increases at the expense of co-operation

In summary, the absence of clearly established objectives, methodology of working, and monitoring has made it difficult to evaluate the impact of the work done by SAGs At the same time, resistance to monitoring and evaluation has contributed to the confusion over objectives and methodology and also prevented

SAGs from coming to grips with many of the philosophical, conceptual and practical issues facing them (Unia 1991)

One of the major issues facing SAGs is that of dependence on foreign funding It should, however, be emphasised that many aspects of the problem concern funding agencies as much as they concern SAGs The availability of liberal funding has resulted in a multiplicity of groups either through the splintering of SAGs or as a result of new entrants coming into the field As a result instead of a multiplication of participatory grass roots initiatives resulting in an expansion of autonomous people's movements linked to each other, the mechanistic replication of the form devoid of all content has taken place Clearly, since the purse strings are controlled by funding agencies, the burden of tackling the problems lies with them However if SAGs are serious about the business of promoting social change they have to consider realistically and seriously what role foreign funding should have if it is not to be negative For example, Ubinig in the context of Bangladesh has argued that foreign funding can act as a barrier to SAGs attempts to focus on and tackle the real problems (Unia, 1991)

Liberal funding can also aggravate the problem of financial dependence and apart from endangering the concept of partnership it can also determine whether SAGs become a source of employment for middle-class outsiders, rather than a tool for the poor If assets are given to SAGs in the name of promoting the long-term self-sufficiency and independence of the group this can have the unintended consequence of turning the SAGs into vested interests, and undermine the objective of promoting autonomous people s organisations SAGs have to consider realistically whether their structures are suited to or designed for mass mobilisation When local groups of people have achieved a significant measure of mobilisation and cohesion in operating in their local context, an important question arises about the extent to which it is possible and desirable to be linked through some form of federation It has to be recognised that the possibility of confrontation is inherently present in the process of politicisation and mobilisation If the SAGs are successful they can threaten those in power and

confrontation and even violence can be expected Do SAGs have the capacity to cope with such a situation? What should be their stance? Should they remain non-violent or encourage the poor to retaliate? (Unia 1991)

NGO (Non-Governmental Organisations) The World Bank defines NGOs as private organisations that pursue activities to relieve suffering promote the interests of the poor, protect the environment, provide basic social services or undertake community development (World Bank 1989, 1995) In wider usage the term NGO can be applied to any non profit organisation which is independent from government NGOs are typically value-based organisations which depend in whole or part charitable donations and voluntary service Although the NGO sector has become increasingly professionalized over the last two decades principles of altruism and voluntarism remain key defining characteristics (The World Bank 1995)

NGOs can be defined as private, non profit professional organisations with a distinctive legal character, concerned with public welfare goals (Clark 1998a) Within this definition, NGOs include philanthropic foundations, church and development agencies, academic think-tanks, human rights organisations and other organisations focusing on issues such as gender, health, agricultural development, social welfare the environment and indigenous people Other non profit organisations such as private hospitals and schools, religious groups, sports clubs, and QUANGOs (quasi autonomous non governmental organisations) are excluded

In the contemporary NGO literature NGOs are distinguished from Peoples Organisations (POs) which are local non profit membership based association that organise and mobilise their constituents in support of collective welfare goals POs include local community associations and co operatives as well as peasant associations and trade unions but exclude other professional or business associations Base Christian communities (informal priestless, prayer groups that flourish in Latin America and parts of Asia) are also excluded, although NGOs

and POs play a vital role in sustaining them Although the NGO/PO distinction is now accepted in much of the NGO literature, a number of alternative labels are often applied Carroll for instance, distinguishes between Grassroots Support Organisations (GROs) and Membership Support Organisations (MSOs) while Fisher distinguishes between Grass-roots Support Organisations (GRSOs) and Grass-roots Organisations (GROs) (Clark, 1998a)

NGOs have become important actors in the national and international community over the past 50 years The broadness of the term, however, carries with it some complications As is frequently pointed out, it can be used quite loosely to describe any association of people, from youth groups to the Mafia, from the Roman Catholic Church to Greenpeace from the International Chamber of Commerce to an agricultural co-operative in rural India It includes organisations that are operational providing services such as Oxfam and those that are more advocacy based such as Third World Network For many writers, the term makes no distinction between broad membership based organisations and small ones lead by inspired individuals It does not distinguish between associations of citizens and organisations of capital, or between NGOs that work in co-operation with the state or those that seek to overthrow it It fails to distinguish between the big eight that control half the US$ 8 billion market for NGOs[1] and the tens of thousands that struggle for funding (Krut 1997)

In development NGOs are intermediary organisations engaged in funding or offering other forms of support to communities and other organisations that seek to promote development (Edwards and Hulme 1997) Chowdhury (1989) has defined NGOs as private and public service organisations (indigenous or otherwise) committed to the 'design, study and implementation of 'development projects at the grassroots level They work outside the government structures but function within the legal framework of the country and are not political organisations (Chowdhury 1989)

[1] The big eight are CARE World Vision International Oxfam MSF (Medicine Sans Frontiers) Save the Children Federation CIDSE (Cooperation Internationale pour le Development et la Solidarite) the Coalition of Catholic NGOs APDOVE (association of Protestant Development Organisations in Europe) and Eurostep (Secular European NGOs)

Classification of NGOs

The World Bank distinguishes between two main groups of NGOs operational NGOs (ONGOs) and advocacy NGOs (ANGOs) However, it does not view these distinctions as rigid and recognises that the majority of NGOs operate along a continuum in which a great deal of overlap exists For instance many operational NGOs are active players in national and international policy fora and can also undertake an advocacy role with partners such as borrower governments and The Bank in the context of programme implementation The World Bank works with both operational and advocacy NGOs in field operations research and analytical work and policy dialogue (World Bank 1996a)

The World Bank classifies operational NGOs into three main groups a) Community based organisations (CBOs) which serve a specific population in a narrow geographic area CBOs (also referred to as grassroots organisations or people s organisations) are distinct in nature and purpose from other NGOs While national and international organisations are 'intermediary NGOs which are formed to serve others CBOs are normally membership organisations made up of a group of individuals who have joined together to further their own interests (e g women s groups, credit circles, youth clubs, co operatives and farmer associations) b) National organisations which operate in individual developing countries and c) International organisations which are typically headquartered in developed countries and carry out operations in more than one 'developing country (The World Bank 1995)

Macdonald (1995) has made this classification of NGOs

a) *Northern NGOs* These are non profit organisations based in North America, Australia Japan and Europe They fund, and sometimes implement development projects usually in more than one country They receive money both from

governments and private donations In the United States, they are often referred to as Private Voluntary Organisations (PVOs)

b) *Southern NGOs* These are non profit organisations based in Asia, Africa and Latin America whose principal function is to implement development projects favouring the poor Northern NGOs are the main source of financial support for Southern NGOs, but the latter may also receive assistance from Northern governments or international organisations Both Southern and Northern NGOs are typically staffed by middle-class professionals who provide technical support training and financial support to communities Southern NGOs serve as intermediaries between the grassroots and government, Northern NGOs, and international institutions

c) *Popular organisations* Popular Organisations are composed of members, to whom they are in some way accountable They include neighbourhood associations, agricultural co operatives, peasant unions and women s groups They may get support from state agencies international NGOs or national NGOs though many receive no external funding (Macdonald 1995)

Clark (1991) has divided NGOs into six types

a) Relief and welfare agencies e g Catholic Relief various missionary societies

b) Technical innovation organisations, e g Intermediate Technology Group

c) Public sector contractors, e g NGOs funded by Northern Governments work on Southern government and official aid agency projects like CARE

d) Popular development agencies Northern NGOs and their Southern intermediary counterparts which concentrate on self help, social development and grass roots democracy e g local OXFAM CEDI and FASE in Brazil

e) Grassroots development organisations Locally based Southern NGOs whose members are the poor and oppressed themselves, and which attempt to shape a popular development process

f) Advocacy groups and networks, which have no field projects but which exist primarily for education and lobbying e g environmental pressure groups in the North and South (Clark 1991)

Rashid (1994) has made this classification of NGOs in Bangladesh a) Local NGOs, b) National NGOs, and c) International NGOs Their particulars in brief are given below

a) *Local NGO* Usually they work in 2 3 Thanas (sub districts) with offices locally and programmes limited in small areas Some funds are raised locally and rest usually comes from foreign donors Community Development Association Uttaran, Shetu FIVDB (Friends in Village Development Bangladesh) are the examples of some of them

b) *National NGOs* They have originated in Bangladesh, and receive foreign donation and are working in several districts with branch offices BRAC PROSHIKA are some of the noted national NGOs in Bangladesh

c) *International NGOs* They have originated outside country, but are working in Bangladesh MCC Oxfam, CARE, EDM are some of the well known international NGOs working in Bangladesh (Rashid, 1994)

Constantino-David (1995) has categorised the NGOs in the Philippines into three groups two of which have further subcategories

a) *NGIs (Non-government individuals)* academics, church leaders or professionals who are (wrongly) billed as NGO leaders and representatives by governments and media

b) *Membership-based Organisations* A large majority of the organisations fall into this category Their distinguishing characteristic is that they are voluntary membership organisations They include, for example

- PACOs (Professional, academic, and civic organisations)
- POs (people s organisations) grassroots groups in communities work areas or sectors These include GUAPOs (genuine/autonomous people's organisations) which are groups from marginalized communities and sectors

c) Institutions/Agencies contrasted to membership-based organisations, these are intermediate agencies operating with full-time staff providing varying services to

people s organisations These include DJANGOs (development, justice and advocacy NGOs), TANGOs (traditional charitable welfare NGOs) FUNDANGOs (funding agency NGOs), MUNGOs (mutant NGOs) These latter have a special, if inappropriate, place amongst NGOs Resulting from the growing recognition of the role of NGOs the avalanche of funds from foreign donors especially after the end of the Marcos dictatorship, and government decision to engage NGO services in implementing programmes, new NGOs proliferated Amongst the types of MUNGOs formed were GRINGOs (government run/initiated NGOs), conduits of government or bilateral aid funds whose operations are geared towards cornering funds and/or building up a politician s image BONGOs (business organised NGOs) are agencies organised as tax dodges as vehicles for quelling labour unrest, or creating benevolent company images Finally COME N GO (NGO entrepreneurs) is a catch all category for generally illegal organisations which masquerade as NGOs (Constantino David 1995)

Korten (1995) has made this classification of NGOs

a) *GONGOs* Some NGOs are created by government as an extension of governmental authority to serve government s agenda, and by implication the agenda of those who control the instruments of governmental power Such NGOs are known by the anomalous term 'governmental nongovernmental organisations or GONGOs Many GONGOs are response to official donors that have announced a desire to fund NGOs Some governments, unwilling to lose control of this foreign patronage, but unable directly to deny the donor s wishes, have accommodated by creating their own NGOs But Korten did not give any example of this type of NGOs

b) *Public service contractors* Some NGOs that are highly attuned to available funding sources function as non-profit businesses Such NGOs follow closely the ongoing shifts in donor funding preferences NGOs are quite adept at keeping abreast of such interests and packaging products responsive to them It is a classic market response Donors often favour this type of NGO, appropriately referred to as public service contractors or donor organised non-governmental organisations

(DONGOs) The practice of delivering services for which there are long term needs in short-term project funding bursts is generally inappropriate and should be avoided by both NGOs and funders Here again, Korten did not give any example of this type of NGOs

c) *Voluntary Organisations* Organisations created and maintained of a true sense of value commitment range from Mother Theresa-type charities to social activist organisations that are on the front lines of such causes as environmental protection women's rights, human rights protection, peace and land reform Voluntary organisations may or may not accept official funding but when they do it is on their own terms and only to support activities integral to their self-defined mission (Korten 1995)

To Korten (1995) these distinctions of NGOs are important for a variety of reasons Most NGOs are acutely aware of the special nature of GONGOs and quick to point out their links to state Less widely acknowledged is the distinction between true voluntary organisations and public service contractors though this distinction may have important implications for NGO coalition building Market oriented NGOs engaged in the sale of services generally have an inherently different view of advocacy initiatives than true voluntary organisations The differences in their priorities and modes of working may divide voluntary organisations and public service contractors more than either of them are inclined to acknowledge Korten (1995) observes that few donors or governments as yet have any real appreciation of the distinctive role of truly voluntary organisations (Korten, 1995)

Korten (1990) identified four generations of NGOs in development To him the *First* generation NGOs are mainly engaged in relief and welfare *Second* generation NGOs are involved in small-scale, self-reliant and local development *Second* generation strategies focus the energies of the NGO on developing the capacities of the people better to meet their own needs through self-reliant local action *Third* generation NGOs are involved in achieving sustainable systems *Third* generation strategies look beyond the individual community and seek

changes in specific policies and institutions at local, national and global levels In the *fourth* generation, NGOs become activist or educators of the people rather than catalysts The generations identified by Korten seem to me like the stages of development of a country outlined by Rostow (Rostow 1960) As with the deficiencies of Rostow s model, it is difficult to assume that the NGOs will move from one stage to another considering their resource constraints or simply donor dependency and their need for acceptability by the poor and also the state (Senillosa 1998) It should be remembered that state has many weapons to stop or hinder the functioning of NGOs The situation will be worse when NGOs are heavily dependent on their donors both morally and financially

Nonprofit Organisations (NPOs) Marshall (1996) in his attempt to define the voluntary sector identified several ambiguities such as-

a) *Voluntary organisations are about volunteering* There are many voluntary organisations that do not employ volunteers at all apart from their trustees There are vast numbers of volunteers working on behalf of, or organised by statutory agencies Most NGOs in Bangladesh do not employ volunteers they have paid staff to implement their projects and policies

b) *The Voluntary sector is more personalised closer to the community the statutory sector is bureaucratic* To Marshall (1996) this is largely a mythology Bureaucracy *may* be well-managed complexity, the alternative *may* be chaos Bureaucratic systems at least offer clear rights to assistance and guidelines for equal access (even these are not always well implemented), voluntary services *can* be provided haphazardly and idiosyncratically I think this is largely applicable in the North, in the South the bureaucracy is in most cases corrupt poorly organised and anti-people

c) *The voluntary sector is primarily concerned with the disadvantaged* Although far from entirely the case, there is some justification for this view, especially in the case of philanthropic organisations

d) *Control in the voluntary sector lies with the community not with investors (private sector) or the government (statutory)* Control in the voluntary sector in

actual fact rests most often with an existing organisation for example a church or with the sources of funds, on a small self-selected clique of like-minded (even if well-meaning) individuals Research into membership of voluntary agencies management committees suggest little competition for places and selective recruitment procedures If one is talking about democracy then the statutory sector may be closer to popular control than many voluntary organisations (Marshall 1996)

e) *The voluntary sector is creative innovative flexible and quick to respond* Several writers have suggested that the voluntary sector is no more innovative than the public (Brenton, 1985, Marshall 1996)

Salamon and Anheier (1997c) in their effort to define the nonprofit sector found a great profusion of terms used to depict this range of institutions nonprofit sector , charitable sector , independent sector , voluntary sector , tax-exempt sector nongovernmental organisations' associational sector , and many more To them each of them are at least partly misleading

a) *Charitable sector* emphasises the support these organisations receive from private charitable donations But private charitable contributions do not constitute the only or even the major source of their revenue

b) *Independent sector* emphasises the important role these organisations play as a third force outside the realm of government and private business But these organisations are far from independent In financial terms they depend heavily on both state and private business

c) *Tax exempt sector* emphasises the fact that under the tax laws of many countries the organisations in this sector are exempted from taxation But this term begs the question of what characteristics qualify organisations for this treatment in the first place In addition, it is not very helpful in comparing the experience of one country with that of another, since it is dependent on the particular tax systems of particular countries

d) *NGO (Nongovernmental Organisation)* is the term used to depict these organisations in the South but it tends to refer only to a portion of what elsewhere

is considered to be part of this sector namely the organisations engaged in the promotion of economic and social development' typically at the grass roots level

e) *Economie sociale* is the term used to depict a broad range of nongovernmental organisations in France and Belgium, and increasingly within the European Community institutions, but it embraces a wide variety of business-type organisations such as mutual insurance companies, savings banks, co-operatives and agricultural marketing organisations that would be considered parts of the business sector in most parts of the world

f) Even *nonprofit sector* the term is most frequently used, in the USA is not without problems This term emphasises the fact that these organisations do not exist primarily to generate profits for their owners But these organisations sometimes do earn profits, i e , they generate more revenues than they spend in a given year (Salamon and Anheier, 1997c)

Characteristics of the Third Sector

The character and role of the nonprofit sector in any country is ultimately shaped by the entire pattern of social economic, and political development of that country Globally nonprofit sectors have a strongly differentiated geography To Salamon and Anheier (1997b) four specific factors play a significant role *first* the legal structure that exists, *second* the level of development *third* the degree of centralisation in political and social terms, and *finally*, the pattern of government policy towards the nonprofit sector (Salamon and Anheier, 1997b) No one of the four factors cited below will determine the contours of the nonprofit sector in a country by itself What is important is the interaction among them Nevertheless, their conclusions on each of the few factors will be briefly summarised

The Legal System

Salamon and Anheier (1997b) conclude from their project that the legal system in place in a country can significantly affect the organisational universe that exists by making it easier or more difficult to establish certain kinds of institutions The fact that a nonprofit sector seems to have a more vibrant and coherent existence in the UK and the USA than on the European continent or in Japan may be traceable at least in part to this factor In civil law countries (France, Germany Italy, Sweden Hungary and Japan etc) the state is assumed to act for the public, or common good and is covered by public law For an organisation to function in a public capacity in such societies, it must therefore be given this right by a public institution This can be done by creating a public law corporation i e a quasi-private organisation that nevertheless functions within the bounds of public law, by designating certain private institutions as public utilities or by specifying certain permissible activities the performance of which qualifies a private organisation as a public benefit entity

In common law countries, by contrast, private institutions can claim the privilege of operating in the public interest as a matter of right Instead of carefully codified laws on what constitutes a permissible private action for the public good, common law countries have built up much more ambivalent systems of case that define what the evolving sense of the community means by the public good The result is a somewhat more open field for the formation of NPOs claiming public-benefit status

To be sure the differences between common law and civil law legal systems have narrowed in recent decades and are often overwhelmed by other factors (Salamon and Anheier, 1997b)

Level of Development

As economic growth proceeds the number and scope of social roles increases substantially, creating new and varied bases for social organisation The greater the degree of differentiation of social roles therefore, the more highly defined the nonprofit sector is likely to be The rise of urban commercial and industrial elites and of middle class professionals have played a prominent role in the emergence of NPOs (Salamon and Anheier 1997b)

Degree of Centralisation

Generally speaking the more centralised the structure the less room for a coherent nonprofit sector By contrast, the less centralised the structure, the greater the opportunity for the operation of extensive nonprofit organisation Thus Germany, which has a federal administrative structure, has traditionally had a significant nonprofit sector, whereas France a more centralised government has had a much more limited nonprofit sphere historically India s less centralised political system seems to have permitted the rise of a vibrant nonprofit sector, whereas the sector in more centralised Egypt is more limited in both scale and scope Where a sharp separation exists between church and state, the social space left open for the flowering of a third sector is much more extensive Thus the historically close relationship between state and church in Italy has probably played a role in limiting the development of a coherent nonprofit sector in that country while the sharp separation has helped to foster third sector growth in the United States (Salamon and Anheier 1997b)

Government policy

Indeed no other single factor may be as crucial to the viability of the nonprofit sector as this one In the South, where democratic political traditions are still imperfectly established, elites are reluctant to open the way for a truly independent nonprofit sector Recently, dissatisfaction with exclusive reliance on the state has

led governments in Italy and France to turn to NPOs to assist in the provision of social welfare services The result has been a significant expansion of the nonprofit sector in both countries For many observers, the receipt of public funds transforms voluntary organisations into agents of the state, destroying, or at least severely circumscribing, their independence (Salamon and Anheier, 1997b)

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