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Quantifying the Impact of Social
Mobilisation in Rural Bangladesh:
Donors, Civil Society and
'The Road not Taken'

Naila Kabeer with Ariful Haq Kabir and Tahera Yasmin Huq
September 2009



Citizenship DRC



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Naila Kabeer with Ariful Haq Kabir and Tahera Yasmin Huq

Summary

As part of a general trend toward a reduced role for the state, international donors have increasingly encouraged development NGOs to take up a service delivery function. In Bangladesh, this has induced NGOs to shift their core activities away from social mobilisation to a focus on providing microfinance services, although many organisations also promote education, health and other social services. NGOs are credited with some of Bangladesh’s remarkable progress on poverty reduction, human development indicators and the Millennium Development Goals. However, social inequalities persist, and the quality of governance is extremely low. This paper reports on the impact of an NGO, Nijera Kori (NK), in rural Bangladesh on its members’ democratic knowledge, practice and engagement. Unique among its peers, NK’s work with the landless poor prioritises rights, social mobilisation and solidarity over more individualistic forms of democratic participation. The study carried out a survey of randomly selected members of NK, along with a randomly selected ‘control group’ from the same socioeconomic background of the NK membership. Statistical analysis of the data confirms much higher levels of political awareness and participation among NK members. More surprisingly, given that NK does not distribute microfinance, NK membership was also associated with a number of material impacts, including more diverse household diets, a higher likelihood of asset ownership and higher levels of economic activity relative to non-members. Levels of ‘trust’ in local power structures and public institutions were significantly lower amongst NK members compared to non-members, challenging some of the dominant assumptions about the positive correlation between social trust and political participation. We propose that NK’s intensive focus on education, information-sharing and social mobilisation instils a level of political consciousness in members that qualifies trust in public institutions, with implications for enhanced democratic accountability and an alternative civil society approach to improving democratic citizenship.

Keywords: citizenship; working poor; economic rights; civil society.

Naila Kabeer is Professorial Fellow at the Institute of Development Studies, UK. Her main areas of interest are poverty, gender, livelihoods, social protection and citizenship. She has recently published *Mainstreaming Gender in Social Protection for the Informal Economy* (Commonwealth Secretariat). This paper was written as part of the DRC on Citizenship.

Ariful H. Kabir is a Lecturer at the Institute of Education and Research, University of Dhaka, Bangladesh. Previous collaborations with the Institute of Development Studies include 'Marks and Spencer Project: Assessing and Implementing in a Living Wage' and 'Constructing Citizenship from the Grassroots: What Difference does Nijera Kori Make?'. His professional interests include sociology and education, social exclusion, neoliberalism and social movements.

Tahera Yasmin Huq has had extensive experience in the field of development as both researcher and practitioner. She was Executive Director of Saptagram Nari Swanirvar Parishad, an NGO that worked for women's empowerment in rural Bangladesh. She was Country Representative of Oxfam for a number of years from 1997 before becoming a Regional Manager and then Regional Advisor for Oxfam's South Asia Regional Management Centre. Since 2006 she has worked as an independent Development and Management Consultant with bi-lateral agencies and Bangladeshi NGOs. She is currently engaged in action research assessing costs of violence against women and on various programmes on gender, rights and governance. She is part of a civil society coalition on domestic violence policy formation.

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1 Introduction

1.1 Objectives of this paper

Actors and agencies within the development field operate with different theories of how change happens and their own role in making it happen (Eyben *et al.* 2007). This paper is concerned with the particular theory of change that informs the activities of Nijera Kori (NK), a non-governmental organisation in rural Bangladesh that seeks to mobilise poor women and men to claim their rights. It reports on the findings of a study that was commissioned by NK as part of its own internal learning process¹ about the extent to which it was achieving the goals that it had set itself and how it could be more effective in its efforts.

The paper has relevance to the wider development community for a number of reasons. The use of a quantitative approach to assess the impact of an organisation concerned with social mobilisation will be of interest to those concerned with measuring the more intangible aspects of development processes. In addition, the study has a bearing on the stories of civil society and social change that have come to dominate the mainstream of the international development community. While NK subscribes to a theory of change that is somewhat at variance with these theories of change, its achievements resonate with mainstream concerns with development and democracy. It can be seen therefore as an alternative road to the same destination.

The paper is structured along the following lines. The rest of this introductory section examines some of the alternative approaches to civil society, its relationship to the state and its role in social change to be found in the social science literature. Section 2 provides a brief history of state-society relations in Bangladesh and the emergence of the development NGO sector as a major force in civil society. This provides the context in which NK emerged and evolved its own distinctive understanding of state society relations and its strategies for social change. It concludes with a description of the methodology used to assess the organisation's impacts in the field. The findings from the survey are reported in Section 3. They include impacts relating to poverty reduction and other MDG; impacts relating to community participation and collective action; impacts relating to policy and politics; and finally impacts relating to values, attitudes and perceptions of change. Chapter 4 summarises the main findings and reflects on their implications for actual processes of development and democracy in Bangladesh.

1.2 Competing theories of social change: civil society, development and democracy

While debates about civil society and its role in processes of development and democratisation have experienced a major resurgence with the transition from authoritarian to democratic rule in various parts of the world, the concept of civil

1 Along with a number of others (see Barkat *et al.* 2008 and Masud Ali *et al.* 2008).

society is an old one. It has its inception in theories within early Western political philosophy concerned with limiting the potential for despotism by an absolutist state (Elliot 2006). One tradition, associated with the work of Locke, was based on the vision of a self-directing society, with a limited role for the state while civil society served to defend individual freedom. Another tradition, associated with the work of Montesquieu and de Toquville, saw the curtailment of state despotism to lie in a constitution defined by law and protected by a counterbalancing force of independent bodies. For Toqueville, these counterbalancing forces would be provided by local associations of citizens 'acting together in the affairs of daily life' (cited in Elliot, p5).

This philosophical literature has given rise to a view of civil society as the sphere of voluntary associations, distinct from society as a whole as well as from other spheres of society: from the 'amoral familism' of kinship relations which prioritises narrow and short term interests over the larger good; from the politics of conflict and the struggle for power which characterises the political sphere; and from the competition for scarce resources which is the hallmark of market behaviour. Recent work by Putnam (2000) spelt out more explicitly the benefits of associational life for democratic values and practices. He suggested that individuals coming together in voluntary associations helped to create 'social capital', those features of societal relations that facilitate coordination and cooperation for mutual benefit. In particular, the patterns of trust that developed within these associations provided the basis for more generalised trust throughout society, building the basis for civic engagement, public spiritedness and effective government. While he recognised that some associations were more productive of these values than others, he suggested that it was the *density* of associational life rather than the character of different associations that mattered for the development of generalised trust in a society, providing the basis on which its citizens were able to participate in democratic life and hold their governments accountable.

There have been various criticisms of this conceptualisation of civil society as the main bulwark against an intrusive and bureaucratic state. Some pointed out that Putnam's focus on civic-minded associations, and failure to consider conflicts of interests within civil society, led to generalisations that took no account of the 'darker face' of social capital, for instance, the possibility that associational ties can be used as effectively by fascist organisations to pursue their goals as they can by human rights activists to pursue theirs (Putzel 1997). Others suggested that the capacity to build voluntary associations was unevenly distributed in any society and favoured those who were less dependent on patron-client relationships, in other words, the already privileged in the middle and upper classes (Blaney and Pasha 1993). Edwards (2000) questioned the emphasis placed on the development of trust in communities characterised by marked inequality: 'trust is not an unalloyed good' when it can be easily abused by unscrupulous others (p6). In such contexts, 'conflict and struggle may be essential to the advancement of people on the margins' (p6).

Conflict and struggle are precisely at the heart of the radical critique of liberal theories of civil society. Drawing on the work of Marx and Gramsci, this critique argues that civil society cannot be treated as a distinctive sphere of society. It is governed by, and enmeshed with, the same power relations that are embedded within the structures of the state and hence represents another sphere in which

conflicts of interest between dominant and subordinate groups are played out (Elliot 2006; Davis and McGregor 2000). But whereas those in power defend their interests in the political sphere through their direct control of the state and juridical government, they exercise more indirect forms of power in the sphere of civil society through their hegemony in the field of culture and ideology.

Civil society and states do not operate as counterbalancing forces in this radical critique but are 'implicated together in promoting the interests of capital' (Davis and McGregor, p 50). At the same time, because the form and content of civil society in a particular historical period is the outcome of past and ongoing class struggles and ideological contestations, 'real' civil societies are heterogeneous and internally differentiated containing organisations that are committed to upholding the existing social order as well as others that seek to challenge it.

Within the international donor community, it has been liberal, rather than the radical, views of civil society, and the work of Putnam in particular, that has been most influential. It has lent itself to interpretations that straddle concerns with both development and democracy (Davis and McGregor 2000). When neoliberal reforms and the move to privatisation which began in the late 1970s revealed that market failures and imperfections were widespread in many developing country contexts, the grassroots operations of NGOs suggested a proximity to those sections of the population that commercial providers failed to serve. They became identified as the preferred 'private' alternative to government in the provision of pro-poor social services.

By the 1990s, other pressures came to bear on donor perspectives on civil society. On the one hand, with the end of the Cold War and the 'depreciation in the value of Third World regimes as strategic assets' (Sobhan 2000: 78), the undemocratic character of many governments, their violations of the basic rights of their citizens and their malfeasance in the use of aid received increasing attention within the donor community as a major factor in slowing down progress on development goals. The 'good governance agenda' which became popular within the donor community around this time highlighted the role of civil society in holding governments to account, suggesting a 'virtuous circle' could be built between state, economy and civil society which would balance growth, equity and social stability (Archer 1994; Diamond 1994). This new terminology of civil society included development NGOs but was expanded to also include human rights organisations and advocacy groups of various kinds, all of which could act as bearers of democratic values and builders of trust (Robinson 1993).

At the same time, the end of the Cold War reduced the need to keep developing countries within the orbit of Western influence and saw the onset of political pressure to reduce aid dependence. Within developing countries, this translated into practical pressures to scale up successful NGO service delivery models in order to reduce burdensome transaction costs and to move towards full financial sustainability. These practical pressures were exerted through a range of management and auditing techniques that had been imported into the aid industry from the private sector (Desai and Imrie 1998). The distribution of donor funding was increasingly framed in the technical discourse of 'efficiency, value added, cost effectiveness and output/performance orientations'. It sought to promote a linear narrative of social change through the application of the 'logical

framework' structure to the planning, implementation and evaluation of civil society activities. Social change, in other words, had to be achieved within the time limits of the project cycle and entailed the quantifiable and predictable translation of inputs into outputs, outcomes and impacts of overarching development goals.

We can therefore distinguish between two distinct theories about the role of civil society in bringing about social change within donor discourses. The first sees civil society as a cost-effective provider of services, particularly to poor people and thereby contributing to a country's progress on poverty reduction and the Millennium Development Goals. The second sees civil society as the torchbearer for democratic values and individual rights and hence critical to the promotion of 'good governance' within a country. We will take these narratives as our point of departure for assessing the impact associated with the work of NK, an organisation that rejects the model of NGOs as service providers but whose 'good governance' agenda departs in critical ways from that of the mainstream donor community. Although it shares the discourse of human rights, democratic participation and state accountability with the donor community, its model of change is closer to the radical tradition associated with Gramsci.

2 The Bangladesh paradox: social progress in the absence of good governance

2.1 State and society in Bangladesh

Bangladesh emerged as an independent nation in 1971 after nearly a quarter of a century as the eastern wing of Pakistan in which it occupied virtual colony status. The constitution adopted by the new nation was committed to upholding fundamental human rights, including the right to life and personal liberty, privacy, equality, freedom of movement, religion, expression, thought and conscience and property. In addition, the constitution spelt out the fundamental principles of state policy, charging the state to ensure food, shelter, employment and education for all its citizens. Although these were stated to be non-justiciable, the constitution declared them to be fundamental to the governance of Bangladesh, to be applied in the laws and to guide constitutional and legal interpretation.

The reality of Bangladesh is markedly different from its constitutional ideals. The workings of the government are marked by political partisanship and lack of transparency and accountability (Dunn *et al.* 2000). While the army has ruled Bangladesh off and on since it gained its independence (and for most of its history as East Pakistan), it is not simply the presence or absence of multi-party democracy that is the problem in Bangladesh, but the pervasiveness of 'bad governance' in all aspects of everyday and political life. This has been traced to the workings of the key institutions through which resources are allocated and power is exercised in Bangladesh.

The state in Bangladesh has never been equally accessible to all citizens, either in the days when the country was part of Pakistan or since it gained its independence in 1971. The weakness and unpredictability of the institutions of governance means that there is widespread reliance at every level of society on patron-client relationships, often rooted in family and kinship networks, allowing the families that dominate these networks through their privileged access to land, capital and education to also capture a disproportionate share of public sector distribution. Social inequalities based on gender, religion, and ethnicity further exacerbate the economic stratification of the social order. Poor and vulnerable sections of the population are either excluded from patronage networks or participate on terms that reduce them to the status of highly dependent clients, deprived of voice and agency in their own affairs or the affairs of the community.

The legal system is itself a part of this larger problem of governance. Some laws discriminate on grounds of gender, religion and ethnic identity, others are simply not enforced. Justice can be bought and sold and the manipulation of the law has emerged as a powerful tool to harass and intimidate the weak and vulnerable. The chances of getting formal justice are random for most citizens, but they are particularly remote for those without resources, position or social networks. Most must rely on the informal mechanism of *shalish* carried out at village level and dominated by village elites.

Extended kinship and patron-client networks have been carried over into urban life and pervade all sectors of society, public as well as private. The 'moral logic' of these relationships requires that the private interests of their members take precedence over the larger public good. Thus blurring of moral boundaries between public and private behaviour, the widespread reliance on personal favours and influential connections undermine the likelihood that public institutions will operate on the basis of transparent and impersonal criteria and weaken the basic principles of citizenship and accountability (Wood 2000).

The precarious status of citizenship rights in Bangladesh has been compounded by the failure of successive regimes, both military and civilian, to rectify the situation. The implementation of neoliberal reforms and the opening up of the economy to private enterprise and global competition since the 1980s has seen the emergence of new opportunities for wealth accumulation. However, restoration of multi-party democracy in 1991 appears merely to have introduced political partisanship into the competition for valued resources. It was during civilian rule that Bangladesh was ranked as 'most corrupt country' in the world by Transparency International for five consecutive years (1997–2001). Persistent instability resulting from the confrontational zero sum politics of the main parties led to army rule under a caretaker government in 2007. Electoral politics was restored again in 2009.

Wood uses the metaphor of the prison to convey the idea of Bangladesh society as a 'total institution' which prescribes all aspects of the lives of those who live within it. Survival within the system dictates that social actors have little choice but to follow the dysfunctional forms of behaviour generated by these systemic institutional forces. He suggests that this has given rise to inequalities that are so deep-rooted in the 'psychology of Bengali society' that they translate into 'natural' deference-authority dyads making it impossible for the inmates of this prison to claim their rights or to reform its institutions through their own efforts. Those who

seek escape must therefore look for assistance to those outside the system: 'donor and other external well-wishers have a duty to provide that assistance' (p 237).

However, the rigidity of structural constraints implied by this metaphor does not square easily with the rapid progress that Bangladesh has made on the social front. Since the succession of natural disasters and political crises which characterised the 1970s, the country has seen a remarkable decline in fertility rates as well as in infant, child and maternal mortality. Growth rates have risen, outstripping the rate of population growth, and poverty has been declining since the 1990s, gradually but systematically. Rising rates of education have been accompanied by the elimination of the gender gap at primary level and its steady reduction at secondary level. The restoration of multi-party democracy in early 1990 and progress on the decentralisation agenda has led to high rates of participation at elections. UN estimates suggest that Bangladesh will achieve a number of the Millennium Development Goals more rapidly than other more prosperous countries in the region.

While these changes on the development front could clearly not have occurred without government support, it is the 'unique role' of Bangladesh's development NGOs (World Bank 2006) and their 'pioneering social entrepreneurship' in the design and delivery of pro-poor services (World Bank 2003), which has been singled out in recent literature seeking to explain the paradox of the country's remarkable socioeconomic progress in the absence of good governance (BRAC 2006). The question that remains is why these organisations have failed to achieve commensurate improvements in the quality of democracy in the country. We will return to this question in the concluding section of the paper.

2.2 The NGO sector in Bangladesh

Development NGOs in Bangladesh have undergone considerable change since their inception in the aftermath of the country's struggle for independence. Most NGOs that were set up during that period subscribed to a radical analysis of poverty, tracing it to the unequal structures of power, and to the need to mobilise poor people on a collective basis to bring about lasting processes of change (BRAC 1983; Ahmed 1982; Devine 2002). Unlike many other developing countries, these NGOs were largely home-grown, although they drew on funds from northern NGOs, such as Oxfam, War on Want, Novib, Swallows, CUSO, from private foundations, like Ford, and from a few progressive Nordic donors.

With the onset of a military government in 1976, many began to tone down their radical stance and take on a more developmental role. Further changes occurred in the late 1980s. In line with the neoliberal shift in emphasis within the official donor community away from support for state delivery systems to privatised forms of service delivery, there was a significant increase in the flow of official donor assistance into the NGO sector. This trend is evident in Bangladesh. A review of the country's 11 largest NGOs² in 2000 found that the percentage of total foreign

2 Those which had a membership or client base of at least 150,000 people.

aid that went directly to NGOs had risen from 6 per cent in 1990 to 18 per cent by 1995 and had remained since then around this level (Thornton *et al.* 2000; see also Devine 2003). The increased availability of funds led to a proliferation in NGO numbers: between 1990–91 and 1999–2000, the number of registered national NGOs had increased from 395 to 1,223. However, much of this increased donor funding has become increasingly concentrated in an ‘elite group of NGOs’ which have moved into a league of their own in terms of size, budgets and staffing (Devine 2003). Of the 1,250 NGOs that received international assistance in 1999–2000, the three largest NGOs (BRAC, Proshika and ASA) received more than 72 per cent of all donor funds to the NGO sector.

This pattern of favouring the large NGOs reflects the concerns within the donor community that we noted earlier and the pressures these generate ‘to scale up successful development operations, reduce burdensome transaction costs, decrease NGO reliance on donor money and initiate a process that would secure financial sustainability’ (Devine 2003: 230). These pressures have also led to an increased preference for funding NGO provision of economic services, particularly microfinance, and a move away from social services and, to an even greater extent, from the social mobilisation of poor people. The study of large NGOs by Thornton *et al.* (*op cit*) found that spending on microcredit rose from 29 per cent of their combined total experience to 38 per cent during the period studied and from 27 per cent to 34 per cent for economic support services. It declined from 33 per cent to 22 per cent for social services and from 11 per cent to 6 per cent for social mobilisation. A recent World Bank study found that over 80 per cent of NGOs surveyed were engaged in the delivery of microfinance while around 50 per cent provided social services (2006). In addition, 93 per cent of NGOs were involved in awareness raising on at least one issue, usually sanitation, health and nutrition, and 42 per cent had been involved in advocacy or lobbying the government in the previous year.

2.3 Nijera Kori’s vision and strategies: ‘we don’t do credit’³

The only exception to this large-scale shift to microcredit was Nijera Kori, the smallest of the NGOs included in the study by Thornton *et al.* Its expenditure on social mobilisation remained unchanged at 100 per cent throughout the period under study and indeed since its inception in 1980. NK’s goals and strategies reflect its analysis of power, poverty and social injustice in the context of Bangladesh. While its documents and reports do not generally cite critical philosophical debates about the nature and role of civil society, its analysis echoes some of the key strands of the radical tradition. It has a strong class perspective on poverty as the product of the unequal distribution of the means of production but it also stresses the power of hegemonic ideologies and the absence of a ‘culture of rights’ in keeping poor people poor. It believes that the fragmentation and disunity of poor people is the product of their incorporation into

3 In a country where the overwhelming majority of NGOs are now engaged in microfinance, NK frequently identifies itself with the statement ‘we don’t do credit’.

vertical relationships based on patronage rather than horizontal relations based on solidarity. This has suppressed their capacity to exercise voice and agency on their own behalf. It also believes that the denial of even the most basic levels of education to the vast majority of poor people means that they are largely unaware of their constitutional rights and legal entitlements.

Its strategy for overcoming this fragmentation and disunity is explicitly rooted in the Freirian politics of 'conscientisation, organisation, mobilisation'. It draws its membership from the ranks of the landless and near-landless who make up the majority of the poor population in Bangladesh, who rely on their own physical labour to earn a living but exercise little control over the terms on which it is exchanged. They are wage workers, sharecroppers and marginal farmers, artisans, rickshaw pullers, barbers, blacksmiths, potters and so on (NK Three Year Plan 2000–2003). NK organises its members into separate groups of women and men, called 'bhumiheen samity' or 'landless societies' which range in size from 15 to 20. Each group elects its own leadership. These groups are federated into the Bhumiheen Samity, the Society of the Landless, which has its own independent structure and elected leadership at different levels of the structure.

All groups are required to save on a weekly basis but decide for themselves how much they will save. This is intended to reduce their members' vulnerability in times of crisis and their dependence on usurious forms of credit. It also acts as a fund to support various forms of collective action. NK encourages its groups to save their money in bank accounts, partly to ensure that their money is safe but also to familiarise them with bank procedures.

Groups meet weekly to plan their activities and to discuss and analyse issues that range from their personal lives to broader questions of culture and political economy. NK places a great deal of emphasis on this collective discussion and analysis. As social movement theory has pointed out, the cultural narratives within which organisations frame their vision of society play a powerful role in explaining the willingness of subordinate groups to mobilise for social change. NK's cultural narratives revolve around its vision for social change, a society based on justice, equality and rights, and it places the development of critical consciousness on the part of subordinate groups at the heart of its model of change. Training is one key method used to bring about this change. While it is strongly influenced by the pedagogic approach developed by Paulo Freire, its methods and content have been 'indigenised' over the years to reflect the specificities of the local culture and context.

Training provides members with a structural analysis of social inequality and its roots in the distribution of resources and power in society. It also provides them with information about their rights and entitlements as well as practical skills for income-generating purposes. Along with training, NK promotes a variety of cultural programmes for its membership, using songs, role play, poetry and grassroots drama to convey its messages about their constitutional rights, their status as equal citizens before the country's law and the importance of collective action to claim their rightful status.

A simple classificatory system is used to monitor group development over time. A first level is made up of relatively new groups who are in the process of becoming

organised, developing basic levels of awareness, building up the group savings fund, learning to keep accounts and getting into the habit of regular attendance at their weekly meetings. When groups move beyond their individual concerns and show a willingness to act on behalf of the poor more generally, irrespective of whether they are group members or not, they are re-classified as 'second level' groups.

The third level is made up of groups who have begun to manage themselves, calling their own meetings and initiating their own collective actions. Members of these groups are regarded as local level leaders, they participate in national rallies, they are more likely to use their savings for the benefit of the community and they fight to ensure collective access to local resources. NK follows a process for partial withdrawal as groups progress to secondary and then to higher levels. However, it remains involved in planning and executing projects which cover larger areas as well as in mediation and advocacy at local, regional and national levels with government administration, the courts and the police.

As we have already noted, NK has remained consistent in its resistance to a service delivery role and its decision to remain focused on mobilising the landless poor. It is particularly hostile to the microfinance services which are provided by the vast majority of NGOs in Bangladesh today. Its hostility is based on the belief that the role of service delivery creates new forms of patron-client relationships between NGOs and their constituencies, diverting the energies of both from the larger goals of attacking the structural roots of power and democratising the state.

This position makes NK unique within the 'unique' development NGO sector in Bangladesh. Yet the organisation has remained relatively under-researched. The overwhelming majority of studies of the NGO sector in Bangladesh have focused on microfinance organisations, particularly the better-known ones. They have been largely survey-based, with the emphasis on the more easily measured poverty-related impacts associated with the delivery of services – although a number have also looked at less tangible impacts associated with women's empowerment within the domestic domain. The findings of these studies have generally been positive, lending empirical support to claims about the role of the NGO sector in explaining the country's considerable progress in meeting the Millennium Development Goals (see Hashemi *et al.* 1996; Halder 2003; Khandker 1999; Kabeer 2001).

None of these studies have sought to ask questions about NGO contributions on the governance front, despite widespread acknowledgement of the poor state of governance in Bangladesh by donors, civil society and by the public at large. To what extent are these organisations fulfilling the democratic potential attributed to civil society? Have they had any impact on the ability of poor people to participate in the political life of their society and to hold the state accountable? Those studies that *have* explored the political impact of NGOs have generally focused on the more socially oriented organisations. They have been generally positive but they have also relied on qualitative methods, making it difficult to ascertain the magnitude and significance of the findings they report (Lewis 2007; Devine 2002; Kabeer 2005).

The present study thus addresses an important gap. It reports on the findings of a survey that was purposively designed to measure the tangible and intangible impacts of an organisation that follows a very different strategy from those that

have come to dominate the NGO sector in Bangladesh and internationally. It reports, in other words, on the 'road not taken'. In doing so, it throws light on the possibilities for social change that may have been foregone in the shift towards market-mediated approaches and away from a radical engagement with the structures that generate poverty and bad governance.

2.4 Description of methodology

The design of the methodology for this study was influenced by a number of factors. First and foremost, it was influenced by NK's need to learn more about its own performance in relation to the goals it had set itself. We therefore worked with its staff to design impact indicators that would capture the political knowledge and awareness of NK group members, their participation in informal decision-making forums within the community and in the formal policy and political domains.

Secondly, it was influenced by findings in earlier qualitative studies into NK as well as into a broader range of development NGOs (Kabeer 2003 and 2005; Kabeer with Haq Kabir 2009). These had drawn out some of the different processes which contributed to the identity and practice of citizenship among poor men and women in Bangladesh. These included the willingness to question forms of injustice that they had previously taken for granted or felt afraid to protest; the development of a critical collective consciousness and identity based on shared experiences of class and gender oppression; knowledge about their rights as citizens and their entitlement to equal treatment before the law; the leverage provided by collective action to win gains on behalf of their members, the willingness to take action against more general instances of injustice; the use of the law to legitimate their struggles; and the emergence of a grassroots leadership on the basis of their reputation for standing up for poor people.

And thirdly, we wanted to explore the extent to which NK's social mobilisation strategies offered an alternative route to poverty reduction and the MDG goals to the service provision approach which characterises the NGO community in Bangladesh today. The survey included a number of MDG-type indicators to capture this aspect of impact. Our use of a quantitative approach to assess the impact of an organisation concerned with social mobilisation will make the findings of the study of relevance to those interested in measuring the more intangible aspects of development processes.

The location of the study was also decided in collaboration with NK staff. They were interested in comparing what they considered to be one of their more 'successful' areas with one that was less successful. Their criterion of success was the extent to which group members had engaged in collective action for their rights. We selected the *thana* of Sagatha to represent the relatively more 'successful' area. NK had been active in it since the mid-eighties and the average age of its landless groups was 16 years. Daudkhandi was selected to represent the less successful area. NK had begun active group formation in this area in the late eighties. The average age of NK groups in this *thana* was 10 years.

The impact attribution strategy adopted by the study was to compare NK members with a 'control' group of non-members with the same socioeconomic characteristics

to be drawn from neighbouring villages into which NK planned to expand. 250 NK group members were selected by the research team from ten villages in each of the two *thanas* on the basis of random sampling, stratified by gender, from a full list of members provided by NK staff. A sample frame for the control group was developed through a full village census of ten villages neighbouring those in which NK was not presently active. A random sample of 250 non-members, stratified by gender, was drawn from all individuals who conformed to the selection criteria for NK membership.

It was evident from the outset that a number of factors were going to complicate our attempt to attribute impact on the basis of a straightforward comparison of NK and non-NK members. The first set of factors related to locational characteristics. Sagatha is among the poorest *thanas* in Bangladesh while Daudkandi, although not the most prosperous, was relatively much better off. Even within the *thanas*, there were likely to be differences in access to infrastructure and services between NK and non-NK members. This is evident in Table 2.1. The village dynamism index reported in the bottom row of the table is based on positive responses to questions about access to infrastructure, services and resources. It could therefore take a value from 0 to 7 for each household. It tells us that while patterns varied across these facilities, NK members in both *thanas* were generally more favourably located than non-members. Since these locational differences could confound evidence of impact, they had to be factored into the analysis.

Table 2.1 Differences in village level characteristics between NK and non-NK members in the two *thanas*

% within one kilometre of:	Sagatha			Daudkandi		
	Non-NK	NK	Sig.	Non-NK	NK	Sig.
Tarmac road	97	82	.000	76	100	.000
Bus stop	11	40	.000	55	87	.000
Health clinic	96	89	.004	100	99	.124
School	81	71	.000	100	89	.011
Union <i>parishad</i>	14	48	.000	9	30	.000
% with electricity	42	82	.000	62	100	.000
% in village with irrigation	99	100	.249	95	76	.000
Village dynamism (mean value)	4.4	5.1	.000	5.0	5.8	.000

A second set of potentially confounding factors related to the characteristics of the respondents. We had sought to use a sampling strategy that would provide a 'control' group with socioeconomic characteristics as similar as possible to our NK sample so that evidence of possible impacts could be attributed to NK activities rather than to differences in the characteristics of the two groups. Table 2.2 suggests that our strategy, by and large, succeeded. Differences in age, gender composition, household headship status, education levels and literacy between NK members and non-members were all small.

The NK sample had higher percentages of female household heads, who are generally poorer than males in Bangladesh and of Hindus, a religious minority in Bangladesh. This is likely to reflect a deliberate strategy on the part of the organisation to recruit from socially marginalised groups. As far as land ownership is concerned, the table reports on inherited land ownership which is not likely to be affected by NK membership. It suggests that over two-thirds in each group had not inherited any cultivable land at all; 25 per cent of NK members and 16 per cent had not inherited any homestead land either. Given that the official definition of landlessness in Bangladesh is the ownership of less than 50 decimals of cultivable land and that the average land inherited was around 12–15 decimals, it is clear that both NK and non-NK members came from extremely poor families.

What did present a problem for our methodology related to membership of NGOs other than NK: 21 per cent of NK members and 24 per cent of non-NK members belonged to another NGO. Microfinance providers, including Grameen, BRAC, ASA and SKS in that order, featured most frequently among these other NGOs. Given that these organisations mainly target women for their lending activities, it is not surprising that it was mainly women who reported membership of these other organisations. Membership of alternative NGOs clearly complicated our attribution strategy since some of the impacts we found, or failed to find, may reflect these alternative forms of membership.

Table 2.2 Characteristics of sample respondents

	Non-NK	NK	
Age	40	42	.000
Female	50	50	
Household head	53	52	
Spouse of hh head	44	38	
Female household head	3.8	7.2	.012
Muslim	95	84	.000
Hindu	5	16	.000
Married	96	88	
Single	–	3	
Widowed	3	9	
Abandoned	–	1	
Household size			
No formal education	56	60	
Primary education	26	23	
Secondary	15	14	
Higher	3	3	
Can read letter	35	33	
Can write letter	31	31	
Mean size homestead land inherited (in decimals)	4.41	5.53	.033
Mean size cultivable land inherited (in decimals)	15.5	12.38	
% belonging to other NGOs	24	21	

In order to take account of these potentially confounding factors, we will be carrying out our analysis in two stages. The first stage provides straightforward comparisons of impact indicators between NK and non-NK groups in order to get a general picture of the magnitude of differences. The second stage uses regression analysis to control for confounding factors.

Because of the limited range of values taken by many of our outcome variables, we have transformed them into dichotomous variables and have used logistic regression analysis for this stage of the assessment.

Regression analysis allowed us to control for the individual characteristics of respondents that could influence the impacts in question. In particular, it allowed us to control for different categories of NGO membership, distinguishing between (a) those who were members of NK only (b) those who were members of NK and another NGO, (c) those who were members of other NGOs only and (d) those who did not belong to any NGO at all. We used 'no membership of any NGO' as the reference category in the regression analysis so that regression coefficients associated with different categories of NGO membership captured the likelihood of their difference from the 'no NGO membership' category. While controlling for these different categories of NGO membership appears to allow us to compare the impact of membership of NK with the membership of other NGOs, it should be borne in mind that we are not comparing like with like. We know that NK members have belonged to an NK group for averages of around ten years in one location and 16 years in the other. We do not have any information of years of membership of other NGOs. Our most reliable comparison is between NK members and those who do not belong to any NGO at all. We also controlled for differences related to location which we proxied by our village dynamism index and a dummy variable for those respondents living in Sagatha *thana*.

The survey was carried out at the end of 2007. Preliminary analysis of the survey data was followed by a series of focus group discussions to explore some of the quantitative findings in greater depth. In addition, we have drawn on earlier qualitative analysis of NK carried out by one of the authors to interpret some of the survey findings (Kabeer 2003 and Kabeer with Haq Kabir 2009).

3 Findings from the survey: poverty reduction, gender equality and good governance at the grassroots

3.1 The material dimensions of poverty

We begin our analysis by examining the evidence for impacts on poverty and hence to the MDG agenda. Although NK does not engage in the direct provision of credit or social services to its membership, it does seek to promote the capacity of its members to bargain for better returns for their labour efforts, to press for their entitlements from the state, to engage in regular savings activities and to participate

in training in various practical matters, including health and environmental awareness. We would expect some of these efforts to bear fruit in the form of concrete material impacts.

Table 3.1a deals with landholdings, still regarded as a key asset in rural areas. We have already noted that there was very little difference between members and non-members in terms of inherited land. While NK members may have been somewhat more likely than non-members to have acquired land through other means, such as purchase, state allocation, lease and so on, both NK and non-NK members remain within the 'functionally landless' category, although NK members did own more homestead land than non-members. The difference, while small, is significant.

Table 3.1a Material dimensions of poverty: access to cultivable and homestead land (mean size in decimals)

Access, ownership and cultivation of land	Non-NK members	NK members	Sig.
Land cultivated in past year	35.0	40.23	.167
Cultivable land owned	19.7	17.27	.422
Cultivable land purchased	4.33	5.87	.211
Cultivable land allotted	.38	.60	.544
Cultivable land leased in	8.78	8.27	.746
Cultivable land sharecropped in	10.8	13.52	.139
Homestead land purchased	.82	1.62	.003
Homestead land allotted	.000	.15	.001
Homestead land <i>otuli</i>	.14	.24	.200
Owned homestead land	5.2	7.2	.001

Table 3.1b reports on other assets. A productive asset index was calculated on the basis of whether or not respondents owned one or more cows, goats, poultry, rickshaws/vans and cycles while the consumer asset index measured whether or not they owned one or more televisions, radios, beds, showcases or *shindooks*. Each index thus took a value between 0 and 5. The table provides evidence of positive impact. NK members were more likely than non-members to own producer assets (including cattle and goats), to own consumer assets, to own a latrine and to have electricity. While they were considerably more likely to have electricity, this may have reflected village level differences reported in Table 2.1.

Table 3.1b also tells us that 100 per cent of NK members had savings and that 99 per cent of their savings were with their NK groups. This is not surprising since routine saving is one of the basic activities of NK groups. 10 per cent of NK groups also have savings in the bank. It is likely that many of the non-members who reported savings were members of microfinance NGOs and kept their savings with the NGO in question.

According to Table 3.2, NK membership makes a difference to economic activity rates but far more among women than men. 28 per cent of female NK members

Table 3.1b Material dimensions of poverty: assets and savings

Assets/activities	Non-NK members	NK members	Sig.
Producer asset index	1.7	2.0	.000
Consumer asset index	1.9	2.2	.000
% owning cattle	32	44	.000
% owning goats	31	36	.047
% with electricity	23	44	.000
% cultivating <i>irri</i> crops	50	48	.233
% owning latrine	89	94	.002
% owning <i>pucca</i> latrine	76	83	.003
Has savings:	57	100	.000
With NK group	0	99	.000
With bank	6	10	.021
Cash at home	0	2	.036
In jewellery	1	3	.054

reported an economic activity as their primary occupation compared to just 6 per cent of non members. One reason why a slightly smaller percentage of female non-members reported a secondary occupation than members (10 per cent compared to 6 per cent) is that the former generally cited housework as their primary activity.

Economically active women are largely concentrated in wage labour in other people's homes, followed by trade/business, other forms of wage labour and handicraft production. Men on the other hand are distributed more evenly between cultivation, wage labour, trade/business and transport. It should be noted that definition of economic activity is confined to directly remunerated activities. It is possible that many of the women classified as 'inactive' were in fact engaged in homestead cultivation and rearing livestock and poultry. This is partly supported by evidence (not shown here) that 'economically inactive women' were more likely to report ownership of cattle and goats – but not poultry – as well as larger homestead landholdings, particularly among NK members and larger cultivated holdings among non-NK members.

Table 3.2 Material dimensions of poverty: economic activity rates

	Non-NK members	NK members	Sig.
Male respondents with primary economic occupation	92	98	.005
Male respondents with secondary economic occupation	99	100	
Female respondents with primary economic occupation	6	28	.000
Female respondents with secondary economic occupation	10	6	

Table 3.3 provides information on food security and quality of diet. NK membership does not appear to have made much difference to food security of their households: around half of members and non-members had experienced food shortages in the previous year for an average of around three months. While this absence of impact on food security might appear to reflect NK's failure to provide any economic services to its membership, it is worth noting that an impact study of BRAC (Kabeer and Matin 2005), which does provide microfinance and a range of other economic services, also found little evidence of impact on food security among new and old members: around a third of each group reported food shortage in the previous year.⁴ This suggests that household food security in the countryside may be dependent on factors that are beyond the control of individual NGOs.

Table 3.3 Material dimensions of poverty: food security and diversity of diet

Food indicators	Non-NK members	NK members	Sig.
Food shortage experienced in past year	54	52	.527
Mean number of months of food shortage	3.4	3.5	.344
Meat eaten in past week	11	21	.000
Chicken eaten in past week	18	32	.000
Fish eaten in past week	93	97	.004
Milk eaten in past week	41	59	.000
Eggs eaten in past week	43	51	.014
Fruits eaten in past week	62	70	.009

Where NK membership does seem to have made a difference is in relation to diversity of diet: the table suggests that they were systematically and significantly more likely to have consumed meat, chicken, fish, milk, eggs and fruits in the previous week than non-members. The difference appears to reflect their stronger asset position as well as their higher levels of economic activity.

The results of logistic regression analysis of the impacts reported in this section are reported in Table 3.4. As we noted earlier, the regression coefficients for the different categories of NGO membership tell us whether the value of the 'impact' variable associated with different NGO membership categories are significantly different from those associated with the reference category of 'no NGO membership'. We summarise the findings from the regression analysis here and discuss their interpretation in greater detail at a later stage of the paper.

4 The differences in percentages of BRAC members reporting food shortage in the previous year (around 30 per cent) and NK members (around 50 per cent) suggests that the BRAC microfinance programme draws its membership from a somewhat better off section of the poor than NK. In recognition of this exclusion, BRAC has now started a separate transfer programme for the very poor.

Table 3.4 Regression analysis of variations in quality of diet, assets and economic activity

Independent variables → Partly or fully trust ↓	Age	Sex	Religion	Education	NK only	NK plus other	Other NGO only	Total land cultivation	Village dynamism	Sagatha dummy	-2 Log likelihood	Overall percentage
Diet diversity	.990 .072	1.155 .368	.615 .061	1.345 .002	1.902 .000	3.289 .000	1.229 .382	1.010 .000	1.142 .019	1.239 .134	1225.715	66
Own a consumer asset	1.003 .673	1.346 .093	.632 .050	1.561 .000	1.525 .020	1.686 .064	1.444 .182	1.013 .000	1.193 .007	1.055 .729	1081.408	75
Own a producer asset	1.003 .610	1.236 .222	1.067 .794	1.025 .800	2.011 .000	1.692 .070	1.322 .324	1.006 .000	1.014 .821	1.687 .001	1082.934	75
Own cattle	1.014 .014	1.170 .314	.980 .929	1.016 .858	1.707 .001	1.413 .182	.836 .487	1.006 .000	.972 .613	1.433 .011	1261.425	65
Goats	1.010 .104	.933 .666	1.963 .009	.844 .066	1.616 .004	1.613 .069	1.584 .057	1.003 .029	.904 .082	.637 .002	1234.394	67
Have electricity	.998 .775	1.029 .877	.756 .255	1.374 .001	2.296 .000	1.624 .091	1.400 .236	1.001 .728	1.833 .000	.242 .000	1010.856	72
<i>Pakka</i> latrine	1.012 .087	.765 .157	.932 .825	1.878 .000	1.293 .190	.852 .941	.657 .124	1.011 .000	1.271 .000	.596 .003	926.909	79
Tlf p	.985 .114	146.953 .000	1.355 .358	.856 .282	3.571 .000	2.934 .004	1.662 .134	.997 .132	1.025 .767	3.010 .000	661.029	87
Flfp	1.006 .628	– –	1.153 .705	1.042 .826	3.057 .001	2.383 .038	1.541 .235	.981 .000	1.056 .569	3.323 .000	470.398	78

- Our regression results confirmed the absence of impact in relation to experience of food shortage but supported the finding that NK membership increased the likelihood of a more diverse diet relative to non-NGO members. This effect was stronger for those NK members who were also members of other NGOs. In other words, access to microfinance makes a difference to diversity of diet but only in combination with NK membership whereas NK membership makes a difference, even in the absence of access to microfinance. It is also evident from the table that access to cultivated land makes a difference to both indicators of food consumption: households with larger land holdings were more likely to report food security as well as greater diversity of diet. As we might expect, there is greater food insecurity in the poorer thana of Sagatha and in the less dynamic villages.
- NK membership, on its own and in association with membership of other NGOs, was associated with greater likelihood of ownership of both producer and consumer assets relative to non-NGO members. This effect is not observed for those who are members of other NGOs only.
- NK membership, on its own and in association with other NGO membership, is associated with greater likelihood that the household has access to electricity, even when controls have been introduced for locational differences.
- NK membership, on its own and in association with other NGO membership, is associated with higher levels of economic activity relative to those who are not members of any NGO. This effect is not observed for those who are members of other NGOs only. These findings hold for the full sample as well as for the women only sample.

3.2 Knowledge and practice in relation to government policy

The next set of impacts also have a bearing on the MDG agenda. They relate to knowledge and access in relation to government provision. These are summarised in Table 3.5. There are clearly high levels of knowledge across the sample population with regard to government programmes, with little difference between NK and non-NK groups. Both groups are also equally likely to have immunised children in the family.

Table 3.5 Knowledge, attitudes, practice in relation to state policies and legislation (in percentages)

State legislation and policies	Non-NK members	NK members	Sig.
Food Knowledge of VGD programme	99	100	.451
Knowledge of secondary school stipend	99	100	.249
Knowledge of old age pension	99	100	.624
Knowledge of widow's pension	99	100	.124
Knowledge of a family getting any of these	37	40	.244
Knowledge of who is getting VGD card	82	88	.017
Belief that VGD card not properly distributed	28	33	.026
Action taken to ensure proper distribution	9	26	.000
Children immunised	90	92	.151
Ever-use of family planning	78	82	.207
Belief in secondary plus education for sons	94	98	.004
Belief in secondary plus education for daughters	93	96	.028
% of boys aged 5–14 with no education	33	33	.626
% of girls aged 5–14 with no education	36	26	.033
Legal age of marriage for girls < 18 years	5	3	
Legal age of marriage = 18 years	57	62	
Legal age of marriage > 18 years	39	35	
Desired age to marry off daughter < 18 years	29	32	
Desired age to marry off daughter = 18 years	32	27	
Desired age to marry off daughter > 18 years	39	41	

However, NK members are more likely to be aware of who is getting a VGD card, are more likely to question whether cards are going to those who are entitled to them and are significantly more likely to take action to ensure proper distribution. Differences in educational aspirations for children were significant but small. And while there is little difference in the percentage of boys aged 5–14 without any education between the two groups, NK members are less likely to report girls without any education. One troubling finding from the organisation's perspective is that although NK members were more likely to know that the legal age of marriage for girls was 18, they were as likely as non-members to want to marry their

daughters off at less than the legal age. As studies from elsewhere in Bangladesh suggest, the desire to marry daughters off at an early age is partly a response to anxieties about their security and reputation. It appears that membership of NK has not allayed that anxiety.

Table 3.6 Regression analysis of variations in knowledge and practices in relation to state policy

Independent variables → Dependent variables ↓	Age	Sex	Religion	Education	NK only	NK plus other	Other NGO only	Total land cultivation	Village dynamism	Saghata dummy	-2 Log likelihood	Overall percentage
Children immunized	.947 .000	4.999 .000	1.473 .281	1.007 .969	2.522 .002	2.209 .053	1.934 .090	1.002 .262	.921 .409	.974 .914	539.820	91
Ever used family planning method	.957 .000	2.303 .000	1.157 .591	1.059 .617	1.611 .015	1.427 .239	2.071 .017	1.002 .225	1.124 .084	1.235 .219	935.536	81
Aspiration for son's education	1.035 .039	2.055 .079	.000 .996	1.462 .152	1.834 .168	5.089 .129	.943 .897	1.011 .131	1.026 .859	1.174 .649	288.278	96
Aspiration for daughter's education	1.024 .067	1.691 .120	.206 .127	1.505 .074	1.123 .747	.716 .551	.516 .094	1.014 .035	1.434 .001	.913 .760	388.943	94
Legal age of female's marriage	.994 .282	1.109 .506	1.213 .397	1.314 .002	1.503 .011	.890 .647	1.437 .131	1.001 .539	1.108 .071	2.699 .000	1274.262	64
Preferred age of marriage for daughter > 18	1.020 .002	1.118 .485	.694 .157	1.223 .034	.710 .041	1.044 .877	.923 .745	1.001 .303	1.019 .742	.663 .005	1197.098	69

Table 3.6 provides the results of logistic regression analysis for these impacts. The results confirmed that NK membership did not make much difference to knowledge of various government programmes and we do not report on these. As far as the more significant findings are concerned:

- The results suggest that NK membership increased the likelihood of child immunisation and ever-use of family planning but NGO membership, whether NK or otherwise, did not make much difference to the educational aspirations expressed for daughters (or sons). Instead, higher educational aspirations were more likely to be expressed in the more dynamic villages and by older and more educated respondents.
- NK only members were more likely than the rest of the population to know the legal age of marriage for daughters but also more likely to want to marry their daughters at below the legal age.

3.3 Gender-related impacts: decision-making and public mobility

The next set of tables examine the extent to which NK membership has made a difference to women's decision-making roles within the household and their mobility in the public domain, two indicators which feature frequently in the analysis of gender-related social change in the South Asian context. The decision-making indicator relates to issues of concern within the household and distinguishes between 'joint decision-making', 'sole decision-making by the respondent', 'sole decision-making by spouse' and 'decisions made by others'. The mobility indicator relates to unaccompanied mobility to some key locations outside the household.

While female respondents were asked to report on their own behaviour, male responses related to their spouses. The responses by male respondents generally showed weaker and less systematic patterns: this may reflect weaker impacts in male respondent households or less accurate responses since they related to the behaviour of female family members rather than themselves. We report here only on responses by female respondents.

Table 3.7 presents the findings on the decision-making indicators. Given what we generally know about the patriarchal nature of household relationships in

Table 3.7 Decision-making patterns within the household by gender of respondent

Decision-making patterns by area of decision-making	Non-NK females	NK females
Children's education		
Others	4	8
Respondent	10	18
Spouse	4	3
Jointly	77	61
Health treatment		
Others	4	6
Respondent	12	25
Spouse	9	6
Jointly	76	64
Income allocation		
Others	3	8
Respondent	11	19
Spouse	14	6
Jointly	72	67
Purchase of land/large assets		
Others	4	7
Respondent	8	17
Spouse	17	7
Jointly	71	69
Children's marriage		
Others	2	3
Respondent	8	17
Spouse	4	2
Jointly	83	72
Family planning		
Others	1	4
Respondent	16	11
Spouse	0	1
Jointly	78	72

Bangladesh, a remarkably high percentage of respondents, both NK members and others, reported ‘joint decision-making’: over 60 per cent across the sample. However, NK members were less likely to report decision-making by spouses or others in the family and more likely to report making decisions on their own.⁵ This is only partly explained by the somewhat higher percentages of female household heads among NK members. It would appear therefore that female membership of NK does have the effect of strengthening women’s capacity to take decisions on their own.

Table 3.8 reports on women’s ability to move unaccompanied in the public domain, specifically to a health clinic, the market, UP office, committee meetings and *shalish*. Once again, we find evidence of impact. Women who belonged to NK groups were systematically and significantly more likely than women non-members to go unaccompanied to each of these locations. While highest percentages of both groups of women report unaccompanied mobility in relation to health clinics, a destination associated with women’s traditional family responsibilities, the considerable higher levels of unaccompanied mobility reported by NK women in relation to markets, the Union Parishad office, the *shalish* as well as committee meetings, is indicative of a greater break with tradition associated with NK membership.

Table 3.8 Unaccompanied female mobility by domain

Mobility domain	Non-NK females	NK females
Health clinic	67	84
Market place	32	68
UP office	25	66
Committee meeting	1	18
<i>Shalish</i>	9	68

The final tables (Tables 3.9a and 3.9b) report on the results of regression analysis of these impacts. Table 3.9a reports on the likelihood of sole decision-making by our female respondents. It suggests that women who were ‘members of NK only’ were significantly more likely than all other categories of women, including NK members belonging to other NGOs, to report sole decision-making. Table 3.9b suggests that membership of an NGO, both NK and others, is associated with greater likelihood of unaccompanied female mobility relative to women who are not members of any NGO.

5 NK female members were also more likely to report sole decision-making than the spouses of male respondents in the sample, whether in NK or not. In general, differences in patterns of decision-making between male respondents did not vary markedly by NK membership.

Table 3.9a Regression analysis of variations in female role in decision-making

Independent variables → Dependent variables ↓	Age	Religion	Education	NK only	NK plus other	Other NGO only	Total land cultivation	Village dynamism	Sagatha dummy	-2 Log likelihood	Overall percentage
Child education	1.001 (.944)	1.944 (.170)	.958 (.842)	2.591 (.013)	1.785 (.225)	1.405 (.424)	.999 (.709)	1.050 (.668)	1.009 (.975)	393.979	86
Health	1.033 (.005)	2.448 (.042)	1.218 (.318)	2.972 (.001)	1.691 (.212)	.858 (.710)	.994 (.085)	.921 (.414)	.720 (.217)	437.796	82
Income	1.042 (.001)	2.683 (.047)	1.196 (.404)	2.202 (.029)	1.166 (.738)	.969 (.942)	.996 (.230)	1.042 (.710)	.775 (.367)	395.405	85
Asset	1.049 (.000)	1.753 (.243)	1.077 (.753)	2.346 (.029)	1.295 (.598)	.989 (.982)	.997 (.356)	1.010 (.930)	.851 (.594)	354.857	87
Child marriage	1.048 (.000)	2.084 (.149)	.943 (.812)	1.744 (.154)	1.179 (.732)	.744 (.545)	.998 (.579)	1.120 (.361)	.796 (.454)	346.882	87
Family planning	1.023 (.080)	1.885 (.273)	.993 (.976)	.670 (.252)	.159 (.002)	.583 (.146)	.997 (.353)	1.043 (.723)	.542 (.032)	374.664	86

Table 3.9b Regression analysis of variations in female mobility in public domain

Independent variables → Dependent variables ↓	Age	Religion	Education	NK only	NK plus other	Other NGO only	Total land cultivation	Village dynamism	Sagatha dummy	-2 Log likelihood	Overall percentage
Health	.995 (.637)	1.156 (.711)	1.416 (.055)	3.294 (.000)	3.781 (.001)	2.050 (.015)	.996 (.024)	1.129 (.203)	1.005 (.983)	514.806	76
Market	1.011 (.255)	.910 (.783)	1.846 (.000)	7.640 (.000)	5.239 (.000)	2.085 (.011)	.994 (.012)	1.086 (.346)	1.246 (.309)	590.670	68
UP office	1.012 (.222)	1.178 (.634)	1.636 (.003)	9.641 (.000)	8.362 (.000)	2.237 (.010)	.992 (.007)	1.160 (.104)	2.452 (.000)	557.388	71
Committee	1.050 (.006)	2.754 (.047)	3.458 (.000)	454007600.167 (.995)	420961254.008 (.995)	49851665.934 (.996)	.998 (.600)	1.048 (.722)	4.298 (.001)	223.300	91
Shalish	1.014 (.254)	1.588 (.223)	2.291 (.000)	65.446 (.000)	71.340 (.000)	3.105 (.023)	.993 (.058)	1.143 (.224)	4.758 (.000)	402.802	82

3.4 Community participation and collective action

We now turn to examples of impact that relate more directly to NK's goals of social mobilisation and political participation. We begin with various forms of participation in the associational life of the community. While these activities are less visible in the public policy discourse around 'good governance', which tends to be defined primarily in relation to state-civil society interactions, their implications are likely to be as important for the quality of citizenship enjoyed by the poor as more formal interactions with the state.

The first indicator in Table 3.10 relates to membership of village committees. These are informal committees, usually constituted on the basis of election by those concerned with the relevant aspect of village life. It is evident from the table that the landless are rarely elected to these committees but that NK membership has made some difference: 16 per cent of NK members belonged to a village

committee compared to just 4 per cent of non-NK members. Although this is not shown in the table, NK membership also made a difference to the kind of committee that landless people were elected to: NK members were found to be distributed across *bazaar* committees, the school committees and the *masjid* committees followed by the *gram* committee, health watch committee and so on. By contrast, the majority of the small number of non-NK members who belong to a village committee were in the *masjid* committee.

The second indicator relates to whether or not a respondent had been approached by others in their community for their advice or opinion, an indication that their views were taken seriously: 79 per cent of NK members had been approached in this way compared to 60 per cent of non-NK members. The third indicator relates to participation in *shalish* proceedings. These are informal systems for dispensing justice at the local level and a key means by which village elites have maintained their power within the village community. The table tells us that 49 per cent of NK members had been invited to attend a traditional *shalish* in the past five years compared to just 19 per cent of non-members. 58 per cent had participated in a group initiated *shalish* in the past five years compared to 10 per cent of non-members. And 35 per cent had played an active role in a *shalish* in the past five years compared to 10 per cent of non-members. In addition, NK as well as other NGOs are also initiating their own *shalish* procedures, often because the verdict of traditional *shalish* has not been seen as fair. 58 per cent of NK members had participated in a group initiated *shalish* compared to 10 per cent of non-members.

Table 3.10 Participation in community associations and collective action

Indicators of association, action and beliefs			
Membership of a village committee	4	16	.002
Approached by others for opinion or advice	60	79	.000
Invited to any traditional <i>shalish</i> in the past five years	19	49	.000
Participated in group initiated <i>shalish</i> in the past five years	10	58	.000
Played an active role in a <i>shalish</i> in past five years	10	35	.000
Participated in protest/movement in the past five years	3	74	.000
Participated in collective action to help other members or non-members in their community	2	70	.000
Quality of justice improved in their community	50	87	.000
Quality of justice deteriorated in their community	28	9	.000

NK members are also more likely than non-members to have participated in various forms of collective action to claim their rights and to protest injustice. The differences are both large and highly significant. 74 per cent of NK members have participated in some form of collective action in the past five years compared to 3 per cent of non-members. 70 per cent have taken action to support fellow group members or others within their village. Only 3 per cent of the control group had participated in protests, campaigns and so on, making it clear that these forms of collective action are not widespread in the study locations.

The final rows in the table report on our respondents' views about the quality of justice in their community. Given widespread despair about governance issues in Bangladesh, including governance issues in everyday life, the percentages expressing the view that quality of justice has improved in their community is surprisingly high. Less unexpected is the fact that 87 per cent of NK members expressed this view compared to 50 per cent of non-members. Only 9 per cent of NK members expressed the view that there had been a deterioration compared to 28 per cent of non-members. The differences were highly significant in both cases.

As we noted earlier in the paper, one reason for the selection of Sagatha and Daudkandi was to compare an area where NK staff believed they had been relatively successful in mobilising groups to take collective action with one where they had been less successful. Table 3.11 suggests that there were indeed higher levels of collective action by NK members in Sagatha (81 per cent) compared to those in Daudkandi (67 per cent) and that the differences were significant. While

Table 3.11 Participation in collective action by *thana* and duration of group membership

Participated in collective action in past five years	Sagatha (%)	Daudkandi (%)	Sig.
Age of group: 0–5 years	75 (n=8)	67(n=9)	.563
Age of group: 6–10 years	77 (n=51)	69 (n=162)	.582
Age of group: 11–15 years	80 (n=46)	60 (n=53)	.025
Age of group: 16+ years	83 (n=140)	75 (n=24)	.255
All groups	81 (n=250)	67 (n=250)	.000
Key mobilising issues			
Claim land rights	52	10	
Against rape	37	40	
Homicide	23	74	
Violence against women	20	30	
Child marriage	20	6	
Wage rate	15	1	
Polygamy	11	1	
Acid throwing	0	27	
Main forms of collective action			
Gathering/procession	92	97	
Blockage	81	41	
Taking control over land	37	4	
Forming human chain	28	0	
Filing case in court	24	3	
Creating pressure	11	5	
Awareness raising	10	2	
Press conference	4	11	

Sagatha groups were, on average, five years older than those in Daudkandi, the table suggests that Sagatha members were more likely to have taken collective action than groups in Daudkandi within each age-of-group category, suggesting that length of group membership alone does not account for the differences. There is a gradual but steady increase in percentages participating in collective action by age of groups in Sagatha but a less consistent rise in Daudkandi.

One explanation for the higher levels of collective action by Sagatha groups may relate to the fact that their actions were largely related to land politics, which tends to be prolonged and contentious in the context of Bangladesh. 52 per cent of NK members in Sagatha reported land rights as the main issue around which they had mobilised compared to just 10 per cent of members in Daudkandi. 74 per cent of NK members in Daudkandi had mobilised around homicide compared to 23 per cent in Sagatha. This does not mean that there were more homicides in Daudkandi. Staff members believed that it reflects the large numbers who had been involved in protesting the murder of one of their members in the course of defending the property of a local Hindu family from appropriation by a powerful neighbour. If collective actions relating to rape and violence against women are added together, then the widest mobilisations in both *thanas* were against gender-based violence. It was reported by 100 per cent of NK members in Daudkandi and 88 per cent in Sagatha.

The next set of indicators in the table relates to forms taken by collective action and supports the view that land related mobilisation tends to be more confrontational than other issues around which members had mobilised. While gatherings and processions were equally frequently reported in both thanas, Sagatha groups were more likely to report blockages, land occupation and forming human chains. NK groups in Daudkandi, on the other hand, were more likely to file cases in court and to call news conferences. On the basis of these findings, it would appear that the criteria of success used by NK staff may need to be revised. Levels of collective action, and types of collective action, appear to reflect the kinds of issues that are relevant to poor people in different areas of Bangladesh. If groups in Daudkandi did not mobilise as often as those in Sagatha, it was because the issues that they mobilised around did not require such frequent and extended actions.

Table 3.12 reports on the results of logistical regression analysis of these various impacts. It supports the findings from the cross-tabulations that NGO membership in general, and NK membership in particular, was associated with higher levels of community participation and collective action:

- NK membership, on its own and in association with other NGO membership, was associated with greater likelihood of membership of village committees. Other NGO members were not significantly more likely than those who did not belong to any NGO to report such committee membership.
- NGO members, whether associated with NK or other NGOs, were more likely to be approached by others in the village for their advice and opinion compared to those who did not belong to any NGO.
- NGO membership, both NK and others, was associated with the greater likelihood of being invited to an NGO-initiated *shalish* in the past five years and

Table 3.12 Regression analysis of variations in community participation and collective action

Independent variables → Dependent variables ↓	Age	Sex	Religion	Education	NK only	NK plus other	Other NGO only	Total land cultivation	Village dynamism	Sagatha dummy	-2 Log likelihood	Overall percentage
Seek opinion on particular issues	1.018 (.006)	1.546 (.010)	1.055 (.838)	1.741 (.000)	3.144 (.000)	1.978 (.013)	1.673 (.034)	1.001 (.564)	1.098 (.125)	1.430 (.018)	1126.462	71
Membership of a village committee	1.055 (.000)	2.666 (.000)	.971 (.929)	1.866 (.000)	3.111 (.000)	2.437 (.052)	1.069 (.911)	1.001 (.557)	1.062 (.501)	3.573 (.000)	556.686	88
Invited to any traditional <i>shalish</i> in the past 5 years	1.028 (.000)	3.254 (.000)	1.717 (.038)	1.840 (.000)	5.943 (.000)	3.824 (.000)	.599 (.212)	1.002 (.088)	1.007 (.911)	3.586 (.000)	963.890	77
Any group initiated <i>shalish</i> in the village in the past	1.023 (.001)	3.513 (.000)	2.199 (.002)	1.282 (.021)	14.646 (.000)	17.200 (.000)	.128 (.045)	1.001 (.345)	1.009 (.900)	1.114 (.533)	896.163	77
Played any active role in a <i>shalish</i> in the past 5 years	1.039 (.000)	3.184 (.000)	2.078 (.011)	1.931 (.000)	6.079 (.000)	5.110 (.000)	.251 (.071)	1.004 (.008)	1.055 (.462)	2.252 (.000)	801.392	82
Participated in any movement in last 5 years	1.011 (.210)	.742 (.178)	1.693 (.057)	1.468 (.004)	123.425 (.000)	96.919 (.000)	1.320 (.618)	1.004 (.034)	.926 (.369)	1.905 (.002)	694.563	85
Collective action to help other members or non-members	1.011 (.212)	1.076 (.736)	1.146 (.624)	1.370 (.018)	174.233 (.000)	170.479 (.000)	3.062 (.071)	1.005 (.012)	1.003 (.967)	1.741 (.006)	691.784	84
Within the village Justice Improved	.988 (.069)	1.600 (.009)	.535 (.033)	1.023 (.820)	8.875 (.000)	2.275 (.000)	1.068 (.778)	.999 (.403)	1.022 (.728)	.872 (.380)	1060.052	90
Justice deteriorated	1.020 (.005)	1.891 (.002)	1.948 (.069)	.947 (.627)	.185 (.000)	.605 (.133)	1.270 (.385)	1.000 (.996)	1.033 (.649)	1.211 (.280)	865.232	82

to have played an active role in a *shalish*. However, only NK membership, both on its own and in association with membership of another NGO, was associated with greater likelihood of invitation to a traditional *shalish*. Members of other NGOs only were no more likely to be invited to such as a *shalish* than those who did not belong to any NGO at all.

- NK membership, on its own and in association with membership of another NGO, was associated with the greater likelihood of participating in movements and protests in the past five years than those who did not belong to any NGO. Membership of other NGOs did not make a significant difference.
- NGO membership, of both NK and other organisations, were more likely than non-members to have taken collective action to help others within the village.
- Finally, NK membership, on its own and in association with other NGO membership, was associated with the greater likelihood of belief that the quality of justice had improved over time relative to non-NGO membership. Views expressed by members of other NGOs were not significantly different from non-NGO members. Conversely, NK only members were the least likely to believe that the quality of justice had deteriorated
- As far as the other explanatory variables are concerned, the results suggest that age, gender, education, landholding and being a Muslim all reinforce the impacts of NGO membership, that collective action and community participation is (as expected) higher in Sagatha and that village-level characteristics did not make much of a difference to these impacts.

3.5 Impacts in the policy and political domain

Table 3.13 provides some insights into the extent NK membership has made a difference within the political domain, including interactions with the state, key elements in the formation of formal citizenship identity and practice. It tells us, first of all, that NK were far more knowledgeable about their constitutional rights than non-members. As this is a fundamental part of the NK training, this is not an unexpected result, but it does constitute an important starting point for landless groups to learn about their identities as rights-bearing citizens. It is evident that knowledge relating to the name of the Prime Minister, locally elected officials and the main political parties was widespread across the population, although it was somewhat higher among NK members. The lowest levels of knowledge pertained to the name of the local female Union Parishad member. The invisibility of female members may reflect their lack of effectiveness but it also reflects the terms on which they are elected: while there is a male UP member for each ward, female members are elected by three wards, making it less likely that they will be able to interact with their constituency.

Table 3.13 Knowledge, attitudes and engagement in the political and policy domain

	Non-NK members	NK members	Sig.
Knew constitutional rights	62	84	.000
Knew name of party in power	82	87	.000
Knew name of PM	91	93	.441
Knew name of another party	85	90	.000
Knew name of local women UP member	71	76	.024
Knew name of UP chairman	92	97	.003
Knew name of male UP member	92	96	.021
Voted in the last national election	87	99	.000
Voted in the last local election	92	97	.000
Campaigned in the last national election	10	18	.001
Campaigned in the last local election	22	43	.000
Stood in the last local election	1	1	.505
Visited the UP headquarters in the past five years	31	49	.000
Consulted by governmental official in the last five years	4	15	.000
Approached a local government official in last five years	2	9	.000
Visited by the family planning visitor	34	43	.004
Visited by block supervisor	8	20	.000
Visited by the veterinary doctor	6	16	.000
Ever paid bribe	22	19	.308
Paid bribe in the past three years	15	12	.201

Table 3.13 suggests that NK members were systematically more likely than non-members to have voted in the last national and local elections, with the difference being much larger for national than local elections. They were also far more likely to have actively campaigned during both these elections, with higher percentages reporting such involvement at the local elections. We did not come across much evidence of either NK members or non-members standing for local elections, although NK had fielded candidates for local elections – and won – in these areas.

The table also provides strong evidence of engagement with local state structures by NK members. They were significantly more likely to have visited UP headquarters; to have been consulted by local government officials and to have approached local government officials themselves; and to have been visited by various government extension service providers: family planning visitors, block supervisors and veterinary officers. NK membership does not appear to offer protection from demands for bribes: while lower percentages of NK members are likely to have paid a bribe ever, or in the last three years, the differences are not significant.

The logistic regression results for this section of the analysis are reported in Table 3.14a and 3.14b. It suggests that introducing controls for individual, household and locational characteristics does not significantly alter the findings reported in cross-tabulation analysis. To summarise:

- NK membership, both on its own and in association with membership of other NGOs, was associated with higher likelihood of knowledge of constitutional rights compared to those with no NGO membership. This was not the case for those who were members of other NGOs only.
- The effects of NGO membership on knowledge of national politics varied. Most people knew the name of the prime minister and NGO membership made very little difference to this. While members of NGOs, both NK as well as others, were more likely to be able to name the party in power than those who did not belong to an NGO, NK members were more likely to name the opposition party as well. Membership of other NGOs only did not make much difference.

Table 3.14a Regression analysis of variations in political awareness

Independent variables → Dependent variables ↓	Age	Sex	Religion	Education	NK only	NK plus other	Other NGO only	Total land cultivation	Village dynamism	Sagatha dummy	-2 Log likelihood	Overall percentage
Knowledge of rights	.998 (.722)	.299 (.000)	1.395 (.230)	1.504 (.000)	3.934 (.000)	5.560 (.000)	.972 (.912)	.998 (.126)	1.055 (.409)	3.139 (.000)	1036.365	75
Knew name of party in power	.983 (.038)	8.243 (.000)	1.134 (.707)	1.857 (.000)	1.703 (.023)	2.683 (.006)	1.649 (.085)	.998 (.335)	1.105 (.1999)	.717 (.094)	734.425	84
Knew name of Prime Minister	.981 (.039)	1.508 (.123)	1.775 (.126)	1.772 (.004)	1.398 (.224)	1.799 (.202)	1.633 (.260)	1.000 (.880)	1.211 (.042)	1.631 (.047)	540.695	92
Knew name of other party	.973 (.003)	8.020 (.000)	1.177 (.662)	2.606 (.000)	1.762 (.027)	2.603 (.014)	1.316 (.375)	.998 (.154)	1.192 (.154)	1.115 (.613)	638.965	88
Knew name of local women ward member	1.007 .251	1.381 .065	2.683 .000	1.247 .030	1.031 .865	1.581 (.130)	.814 (.418)	.997 (.008)	1.400 (.000)	2.380 (.000)	1078.113	75
Knew name of UP chairman	1.000 .996	11.407 .000	2.757 .026	1.381 .163	4.543 .001	5.340 .003	2.113 .066	.999 .549	.994 .962	2.358 (.007)	351.528	95
Knew name of local ward member	1.014 (.281)	6.103 (.000)	3.353 (.003)	1.232 (.306)	2.645 (.011)	2.700 .060	1.272 (.530)	.999 (.506)	1.073 (.558)	.788 (.407)	400.802	94

Table 3.14b Regression analysis of variations in political behaviour

Independent variables → Dependent variables ↓	Age	Sex	Religion	Education	NK only	NK plus other	Other NGO only	Total land cultivation	Village dynamism	Sagatha dummy	-2 Log likelihood	Overall percentage
Vote in last national election	1.087 (.000)	2.662 (.001)	2.080 (.074)	.770 (.091)	4.936 (.000)	3.432 (.019)	2.025 (.049)	.997 (.160)	1.207 (.098)	2.418 (.001)	446.600	92
Vote in last local election	1.100 (.000)	1.810 (.112)	.980 (.970)	.634 (.010)	2.423 (.040)	1.693 (.401)	1.220 (.640)	.996 (.121)	1.241 (.114)	3.823 (.000)	328.675	95
Campaign in last national election	.973 (.002)	85.389 (.000)	1.983 (.090)	1.015 (.901)	20.34 (.002)	1.998 (.188)	1.484 (.579)	1.004 (.015)	1.142 (.118)	2.049 (.001)	584.062	86
Campaign in last local election	.988 (.058)	3.865 (.000)	1.306 (.284)	1.232 (.025)	3.214 (.000)	2.238 (.007)	.704 (.304)	1.001 (.634)	.979 (.722)	1.614 (.002)	1094.199	69
Stand in the last local election	1.067 (.014)	.586 (.579)	2.133 (.508)	3.905 (.001)	1.687 (.512)	.000 (.997)	.000 (.996)	.997 (.660)	1.094 (.777)	1.956 (.398)	73.075	99
Ever approached any local government official	1.029 (.012)	.821 (.548)	1.408 (.429)	2.074 (.000)	4.214 (.000)	1.563 (.488)	.679 (.632)	.999 (.737)	1.106 (.404)	1.618 (.109)	384.687	94
Consulted Government official	1.023 (.023)	.325 (.000)	.903 (.753)	1.614 (.001)	8.168 (.000)	4.902 (.002)	3.791 (.009)	.996 (.158)	1.177 (.099)	1.943 (.007)	533.041	97
Visited family planning officer	.972 (.000)	.347 (.000)	1.012 (.961)	1.118 (.232)	1.735 (.002)	2.856 (.000)	1.653 (.036)	1.004 (.001)	1.018 (.766)	1.900 (.000)	1177.018	68
Visited Block Supervisor	1.026 (.001)	2.044 (.002)	2.234 (.020)	1.499 (.001)	2.704 (.000)	2.923 (.004)	.285 (.096)	1.004 (.001)	1.179 (.053)	1.290 (.210)	692.686	87
Visited Veterinary officer	1.019 (.034)	1.144 (.581)	1.094 (.781)	1.452 (.004)	2.252 (.002)	1.600 (.253)	.259 (.076)	1.003 (.056)	1.423 (.000)	2.110 (.001)	602.561	89
Ever had to pay a bribe	1.017 (.014)	1.358 (.113)	1.671 (.083)	1.239 (.032)	.880 (.505)	.894 (.726)	1.297 (.363)	1.005 (.000)	1.072 (.321)	.699 (.033)	968.999	80
Had to pay bribe in the past 3 years	1.002 (.779)	.800 (.308)	2.098 (.062)	.835 (.164)	8.28 (.407)	.825 (.592)	1.312 (.372)	1.004 (.002)	1.116 (.176)	.671 (.041)	779.893	86

- As far as local elected officials were concerned, NGO membership, both NK and other, made a difference to knowledge of the name of the UP chairman but NK members were more likely than others to know the name of the male UP member.
- NGO members, both NK and others, were generally more likely to have voted in the last national election than those who did not belong to any NGO. 'NK only' membership was associated with a higher likelihood of voting in the last local election than the rest of the population. NK only membership was associated with higher probability of campaigning in the last national election while NK membership, both on its own and in association with other NGO membership, was associated with higher probability of campaigning in the last local election. NGO membership did not appear to affect the likelihood of standing in local elections.
- NK only members were more likely than the rest of the population to have visited UP headquarters in the past five years and to have approached a government official. Government officials, on the other hand, were more likely to have consulted with NGO members, both NK and others, than non-NGO members. Similarly, government extension service providers were more likely to visit NGO members, both NK and others, than non-members.
- Our findings confirm that NGO membership, neither NK nor others, had little effect on the likelihood of having to pay a bribe.

- As far as the other explanatory variables are concerned, where age, gender, education and religion made a difference, it was generally the older, male, more educated and Muslim respondents who reported higher levels of political knowledge and activity. Size of landholding affected likelihood of extension services. Finally, belonging to Sagatha was likely to reinforce the effects of NK membership.

3.6 Changing views about society and social justice

We next examine the extent to which membership of NK had changed its membership's views about the society around them. One set of questions related to levels of trust expressed by members and non-members towards a variety of institutions and institutional actors that impinge on their lives. A second set related to their views about different models of economic justices that were posed by the questionnaire. A third set explored whether or not NK members believed that the organisations' activities have had any impact in the lives of the wider community beyond themselves and fellow group members.

As we noted earlier, there is a strong presumption in the civil society literature, primarily influenced by theories about social capital, that participation in associations generate high levels of generalised trust among their membership and help to democratise public life and improve the quality of governance. However, it was immediately clear from responses to an initial general question on this issue that NK membership did not generate these expected levels of generalised trust. In fact, asked to choose between the statement 'you can generally trust people' and 'you have to be careful when dealing with people', only 26 per cent of NK members and 32 per cent of non-members agreed that you could generally trust people while 74 per cent of NK and 68 per cent of non-members believed you had to be careful dealing with people. The differences were statistically significant.

Further questions allowed us to explore attitudes of trust towards more specific examples of institutions/institutional actors: respondents could choose between 'fully trust', 'partly trust', 'don't trust' and 'don't know'. The results are reported in Table 3.15. They generally confirm that NK members were far more cautious in expressing trust in relation to different institutions and institutional actors than non-NK members. Indeed, the default option for NK members in relation to almost the examples that featured in these questions was the more conditional 'partial' trust whereas non-members were much more likely to express 'full trust'. This meant that when those expressions of partial and full trust were combined as a single category indicating 'some level of trust', the difference between the two groups was reduced for most categories. It nearly disappears for particular categories within the community: members of one's own and extended family, neighbours, people of one's own and other religions and for the village *shalish*. Differences greater than 10 percentage points remain for other categories. NK members are less likely than non-members to express trust in the village *iman* or *purohit* (86 per cent compared to 98 per cent), in quack healers (23 per cent compared to 40 per cent), in village moneylenders (39 per cent compared to 49 per cent) and in local landlords (56 per cent compared to 80 per cent).

NK members are also considerably less likely than non-members to express trust towards certain state actors: differences greater than 10 percentage points were reported for Members of Parliament, Union Parishad chairmen, male ward members and the local police. Differences are smaller and variable as far as government extension service providers and the courts are concerned. NK members express higher levels of trust than non-members towards the UP *shalish*.

Table 3.15 Trust towards institutions and institutional actors

	Non-NK members					NK members					
	Don't trust	Partly trust	Fully trust	Partly or fully	Don't know	Don't trust	Partly trust	Fully trust	Partly fully or trust	Don't know	
Community											
Own family	1	4	95	99	–	2	14	84	98	–	.09
Extended family	1	38	61	99	–	7	55	38	93	–	.000
Neighbour	2	71	27	98	–	6	78	16	94	–	.001
Own religion	1	30	69	99	–	3	49	47	97	–	.03
Other religion	40	34	18	53	7	43	44	12	56	1	---
Village <i>imam</i>	2	14	84	98	–	14	25	60	86	–	.000
<i>Jhar-phuk</i>	60	23	17	40	0	76	14	10	23	0	.000
Traditional <i>shalish</i>	13	27	54	81	6	16	30	52	83	2	---
<i>Mahajan</i>	48	17	32	49	3	59	18	21	39	1	.001
<i>Matabbar</i>	19	33	46	80	2	43	37	20	56	1	.000
State											
MP	6	13	37	50	45	32	18	17	35	33	.000
UP chairman	21	31	44	75	4	40	33	25	59	1	.000
Female ward members	20	31	38	69	11	35	33	28	61	4	.005
Male ward member	23	29	44	74	3	39	35	24	59	1	.000
Block supervisor	4	5	30	35	61	25	17	23	40	35	.07
FP visitor	6	27	45	72	22	19	37	35	72	9	----
Veterinary visitor	6	11	27	39	56	25	23	21	43	31	.07
Local police	19	27	50	77	4	40	32	27	60	1	.000
UP <i>shalish</i>	9	24	37	61	30	23	34	38	72	5	.000
Court <i>kachari</i>	13	17	38	55	32	39	23	26	49	12	.04
NGOs											
NK group members	2	4	17	21	77	0	15	85	99	0	.000
Other NGO group members	9	30	43	73	18	47	30	20	50	3	.000
NK staff	3	4	17	21	76	1	5	94	99	38	.000
Other NGO staff	8	25	47	72	20	48	24	23	47	4	.000
NGO <i>shalish</i>	8	5	25	30	62	13	16	67	83	4	.000

As far as the NGO sector is concerned, it is worth noting that the levels of trust expressed by NK members towards other NK members and NK staff are as high as they express towards their own families. They also express high levels of trust towards NGO initiated *shalish* which are presumably mostly initiated by their own members: 83 per cent compared to 30 per cent among non-members. However, they are far less trusting towards other NGO members, than even non-NK members (50 per cent compared to 73 per cent) and towards other NGO staff (47 per cent compared to 72 per cent).

The pattern of 'don't know' responses also carries interesting information. Our focus group discussions suggest that they implied a lack of familiarity with particular institutions/institutional actors rather than not knowing whether to trust them. Non-NK members were generally more likely than NK members to give a 'don't know' response: their highest frequency of 'don't knows' was in relation to NK group members and NK staff, NGO-led *shalish*, block supervisors, veterinary visitors, their MP, UP *shalishes* and the courts. NK members were least familiar with MPs, block supervisors and veterinary officers.

The responses of non-members suggests higher levels of trust towards 'other NGO' group members and staff than expressed by NK members and much lower levels of trust in NGO *shalish*. However, non-members appear to have very low levels of knowledge about NK: around 75 per cent opted for the 'don't know' option in relation to both NK staff and group members. This is partly because they were selected from villages in which NK was not active – although other NGOs were. Our field interviews suggested that another contributory factor may have been that NK refers to the groups it organises, and its groups refer to themselves, as members of Bhumiheen Samity (Landless Society) rather than as Nijera Kori groups. FGDs suggested that non-NK members were more likely to have heard of the Landless Samity than of NK.

The much higher percentage of NK members who knew about the courts reflects the fact that use of litigation has become an increasingly common means by which those in power seek to harass opponents or undermine resistance. Many NK groups have had false cases lodged against them by local landlords. It also reflects the fact that NK members are more likely to take a criminal case to court if the traditional *shalish* does not deliver a fair verdict. Similarly, lower levels of knowledge among non-NK about non-traditional forms of *shalish* (both UP and NGO-initiated) suggest fewer of such *shalishes* were conducted in their villages.

Tables 3.16a, 3.16b and 3.16c report on the results of logistic regression analysis of these impacts. The differences in expressions of generalised trust between NK and non-NK members become insignificant, suggesting that it is variations in age and gender that account for the main differences in expressions of generalised trust. As far as some of the other institutions/actors are concerned, the regression results tell us the following:

- Within the community, NK membership, both on its own and in association with other NGO membership, is associated with lower likelihood of 'full or partial trust' than the reference category of 'no NGO membership' in relation to immediate and extended family, neighbours, the *iman/purohit*, village quacks, the village moneylenders and the local landlords. Differences in levels of trust towards people of own and other religions were not significant.

Table 3.16a Regression analyses of variations in trust towards family and community

Independent variables → Partly or fully trust ↓	Age	Sex	Religion	Education	NK only	NK plus other	Other NGO only	Total land cultivation	Village dynamism	Sagatha dummy	-2 Log likelihood	Overall percentage
Overall Trust	1.015 .011	2.238 .000	.887 .628	.894 .232	.799 .181	.697 .236	1.526 (.101)	.999 .513	.953 .420	1.258 .122	1150.527	72
Own family	1.066 .029	14.370 .012	.493 .528	1.093 .841	.314 .097	.218 .086	31694815.608 (.996)	1.009 .442	1.888 .002	1.556 .502	110.499	99
Extended family	.995 .740	1.473 .288	.725 .510	.744 .146	.174 .001	.116 .000	.912 (.916)	1.006 .193	1.054 .668	.416 .015	319.308	96
Neighbour	1.024 .123	1.590 .213	.294 .108	.821 .356	.272 .003	.219 .011	1.642 (.545)	.999 .857	1.17 .220	.483 .053	302.387	96
Own religion	1.008 .681	.705 .467	.553 .447	1.039 .887	.421 .117	.282 .089	.707 (.699)	.998 .543	.828 .307	.606 .250	218.560	98
Other religion	1.005 .345	2.367 .000	.172 .000	1.114 .229	.795 .150	1.046 .862	.668 (.089)	1.000 .838	1.057 .324	.931 .610	1269.595	64
<i>Imam</i>	.991 .414	2.848 .000	.351 .017	.654 .006	.124 .000	.165 .000	2.076 (.362)	.998 .244	.975 .799	.523 .014	486.028	92
Fakir	.995 .429	.946 .733	.643 .072	.745 .003	.542 .000	.321 .000	1.459 (.111)	1.001 .287	.945 .332	2.337 .000	1163.120	70
Village <i>matabar</i>	1.013 .043	3.291 .000	.525 .011	1.010 .916	.305 .000	.205 .000	1.095 .724	.997 .010	1.014 .820	1.198 .237	1110.479	76
<i>Mahajan</i>	1.001 .854	22.370 .000	.783 .393	.917 .408	.397 .000	.535 .061	.605 .116	.998 .145	1.108 .146	1.125 .491	924.146	81
<i>Gram shalish</i>	1.003 .690	3.454 .000	.536 .054	.964 .758	1.161 .502	.873 .657	1.000 1.000	.998 .121	.937 .402	2.733 .000	849.668	82

Table 3.16b Regression analysis of variations in trust towards state institutions and actors

Independent variables → Partly or fully trust ↓	Age	Sex	Religion	Education	NK only	NK plus other	Other NGO only	Total land cultivation	Village dynamism	Sagatha dummy	-2 Log likelihood	Overall percentage
Union chairman	1.006 .326	3.194 .000	.767 .270	.955 .629	.421 .000	.322 .000	1.078 .762	.998 .163	1.086 .173	.765 .071	1163.581	69
Male ward member	1.002 .715	4.101 .000	.792 .337	.914 .351	.474 .000	.324 .000	1.135 .606	.997 .021	1.095 .139	.732 .038	1142.446	69
Female ward member	.999 .808	3.822 .000	1.146 .564	.872 .148	.727 .069	.325 .000	.941 .798	.998 .172	1.158 .016	1.059 .697	1170.562	67
Court	1.002 .735	4.458 .000	.740 .195	1.031 .736	.640 .007	.671 .125	.837 .454	.998 .061	1.113 .065	1.122 .418	1248.767	66
Police	1.005 .398	2.154 .000	.681 .114	.963 .693	.377 .000	.343 .000	.928 .769	.999 .642	1.084 .183	1.884 .000	1164.136	70
<i>Upazilla shalish</i>	1.013 .053	8.058 .000	1.177 .521	.920 .421	1.362 .104	1.931 .019	.838 .477	.998 .103	1.190 .008	1.707 .001	1047.196	75
Block Supervisor	1.028 .000	11.851 .000	.954 .861	1.148 .174	.995 .978	.844 .595	.139 .000	.997 .087	1.143 .048	.749 .083	937.832	78
Family Planning visitor	.996 .552	5.063 .000	.410 .002	1.099 .372	.740 .107	.962 .891	.931 .769	.999 .451	1.141 .039	1.183 .288	1063.360	72
Veterinary	1.024 .000	5.359 .000	.667 .112	1.115 .260	.925 .643	.381 .002	.122 .000	.996 .002	1.160 .018	1.333 .065	1062.384	73
MP	1.013 .036	6.952 .000	.900 .680	1.110 .263	.498 .000	.331 .000	1.314 .284	.997 .064	1.028 .657	.610 .001	1119.037	72

Table 3.16c Regression analysis of variations in trust towards NGO sector

Independent variables → Partly or fully trust ↓	Age	Sex	Religion	Education	NK only	NK plus other	Other NGO only	Total land cultivation	Village dynamism	Sagatha dummy	-2 Log likelihood	Overall percentage
NGO's <i>shalish</i>	1.011 .117	4.891 .000	.857 .598	1.096 .387	10.238 .000	33.173 .000	1.033 .913	.998 .183	1.283 .000	1.139 .445	952.948	77
NK groups	1.021 .034	11.518 .000	1.002 .998	1.410 .020	2261.254 .000	3256.410 .000	.845 .730	.997 .175	1.011 .912	3.619 .000	423.646	91
Other NGO groups	1.002 .692	1.701 .001	.672 .111	1.078 .432	.292 .000	2.446 .005	25.922 .000	.996 .008	1.231 .001	.540 .000	1085.257	72
NK staff	1.016 .107	18.826 .000	.740 .549	1.302 .074	2930.141 (.000)	4120.174 .000	1.320 .583	.997 .171	1.070 .504	3.444 .000	418.301	90
Other NGO staff	1.007 .270	2.065 .000	.706 .157	1.011 .910	.261 .000	2.448 .003	18.188 .000	.996 .006	1.240 .001	.608 .001	1095.558	71

- In relation to the state, NK membership, both on its own and along with other NGO membership, is associated with lower likelihood of full or partial trust in relation to the Member of Parliament, Union Parishad Chairman, male and female ward members and the police. However, it is associated with higher likelihood of full and partial trust in relation to UP *shalish*. Differences with regard to government extension officers are not significant.
- As far as the NGO sector is concerned, the regression results confirm that membership of NK, on its own or along with other NGO membership, is associated with higher levels of trust in other NK group members and of NK staff compared to the rest of the population. Interestingly, NK members who also belong to other NGOs, differ significantly in their attitudes to other NGO group members and staff: while NK only members were less likely to express some form of trust towards these categories than non-NGO members, those who belonged to these other NGOs were more likely to express trust, regardless of whether they were NK members or not. Clearly membership of other NGOs increases levels of trust towards these other NGOs.
- Where other explanatory variables were concerned, respondents who were older and male were generally more likely to express trust but the education variable did not generally play a significant role in our results. Religion was sometimes significant but not systematically in any direction. Trust levels tended to be higher in the more dynamic villages in relation to community, state and NGO actors but findings varied as far as *thana* location was concerned.

We also explored the views of our respondents towards different models of social justice. We asked them to state their views regarding the following models, based on different principles of income distribution:

- a society where everyone earns the same income (the egalitarian model)
- a society where everyone earns whatever they are able to (merit-based model)
- a society where a maximum ceiling is imposed on what people can earn (maximum ceiling)

- a society where a minimum floor is placed below which incomes cannot fall (minimum floor)
- a society where there were no limits to what people can earn, but the government helps the poor (state welfare).

Responses to each of these models could range from 'strong agreement', 'agreement', 'disagreement' to 'don't know'. The results are presented in Table 3.17. We find that NK and non-NK members hold very different views on their preferred model. NK members show a strong preference for the egalitarian model: 73 per cent expressed strong agreement with it, the highest percentage for any of the models. This is not surprising, given the egalitarian values of the organisation. 36 per cent expressed strong support for government assistance to the poor and 21 per cent for the idea of a minimum floor. Non-NK members were more evenly divided between the egalitarian model (56 per cent in strong agreement) and government assistance to the poor (58 per cent). 25 per cent expressed support for the idea of a minimum floor. However, both groups expressed strong aversion to the merit-based model which was also seen as the least egalitarian: 69 per cent of NK members and 61 per cent of non-NK. The final column of the table presents the model most preferred by each group. It can be seen that NK members were significantly more likely than non-members to opt for the egalitarian model (62 per cent compared to 42 per cent) while non-NK members were most likely to opt for government assistance to the poor (32 per cent compared to 12 per cent). NK's egalitarian philosophy clearly helps to explain the strong preference for egalitarianism expressed by its members, but our findings suggest that aversion to unbounded inequality appears to be widespread among the poor, regardless of NGO membership.

Table 3.17 Visions of the just society

Models of economic justice	Strongly agree	Agree	Disagree	Don't know	Sig.	Preferred model of economic justice	Sig
<i>Egalitarian</i>						<i>Egalitarian</i>	.00
Non-NK	56	21	24	0	.000	42	
NK	73	15	12	0		62	
<i>Merit-based</i>						<i>Merit-based</i>	
Non-NK	13	25	61	0	.026	8	.01
NK	13	18	69	0		13	
<i>Maximum ceiling</i>						<i>Maximum ceiling</i>	.03
Non-NK	16	33	51	0	.386	5	
NK	12	33	54	1		2	
<i>Minimum floor</i>						<i>Minimum floor</i>	
Non-NK	25	31	44	0	.004	13	.32
NK	21	23	54	1		11	
<i>State welfare</i>						<i>State welfare</i>	
Non-NK	58	30	12	0	.000	32	.00
NK	36	31	33	0		12	

The results of logistic regression analysis of these variables are reported in Table 3.18. They confirm that NK only members were significantly more likely than non-NGO members to express agreement with the egalitarian model. They were less likely to express agreement with the minimum income model and with government assistance to the poor. In terms of preferred model of economic justice, NGO members generally were more likely to express preference for the egalitarian model than non-NGO members, regardless of whether they belonged to NK or not. NK members, including those belonging to other organisations, were more likely than non-NK members to express a preference for the merit-based model. NGO members generally, whether or not they belonged to NK, were less likely to opt for government assistance as their preferred model of justice.

Table 3.18 Regression analysis of variations in visions of the just society

Independent variables → Dependent variables ↓	Age	Sex	Religion	Education	NK only	NK plus other	Other NGO only	Total land cultivation	Village dynamism	Sagatha dummy	-2 Log likelihood	Overall percentage
Egalitarian	.989 .111	.323 .000	1.089 .778	.846 .114	2.576 .000	1.723 .143	1.550 .208	1.004 .016	1.115 .123	.852 .367	857.378	82
Merit-based	1.009 .124	.344 .000	.566 .012	1.029 .759	.599 .003	.863 .567	.993 .974	.999 .675	.941 .302	.881 .381	1215.910	66
Maximum ceiling	.990 .087	6.397 .000	1.466 .107	.856 .082	.895 .503	1.392 .221	1.436 .139	1.002 .185	1.018 .760	1.031 .832	1223.456	69
Minimum floor	.994 .373	13.045 .000	1.097 .729	.988 .904	.597 .005	.507 .026	1.200 .476	1.002 .188	.999 .990	.746 .085	1049.167	77
Government assistance	.995 .440	1.524 .021	1.55 .548	.782 .015	.302 .000	.205 .000	.922 .799	1.001 .699	1.003 .968	.786 .143	996.195	77

Our final set of questions were addressed to NK members only. The first set of questions related to whether or not they believed that NK's activities had led to any changes in the lives of the wider community beyond themselves and their group members. If they believed it had, they were asked to list the three most important changes and to state whether the change had been positive or negative. Over 98 per cent of both women and men believed that there had been impacts in the wider community and of these, around 95 per cent said that the changes in question had been positive. The 5 per cent that cited negative impacts were most likely to be women. Table 3.19 reports on the changes that figured most frequently among the three most important changes cited by NK members. The results are disaggregated by gender as it is evident that women and men did not have identical views about the most important changes.

It is evident from the table that men outnumbered women in almost all the most frequently cited examples of change. Thus, the most widely reported area of impact by both women and men related to the quality of justice, but it was reported by 70 per cent of male NK members compared to 50 per cent of female. The second more frequently cited impact by both related to the voices of the poor: this was reported by 48 per cent of men and 39 per cent of women. Women and men varied in the order of frequency with which they reported other areas of impact. In the case of men, the next most frequently mentioned impacts were incidence of dowry (35 per cent), children's education (27 per cent), levels of corruption (24 per

Table 3.19 NK impact in the wider community: beyond individuals and groups

	Female	Male	Sig.
Quality of justice	50	70	.000
Children's education	17	27	.009
Voices of the poor heard	39	48	.031
Consulted by government	2	3	.772
Levels of corruption	7	24	.000
Levels of exploitation	3	1	.105
Spread of fundamentalism	0	6	.000
Incidence of dowry	11	35	.000
Incidence of <i>hilla</i> marriage	2	4	.602
Incidence of domestic violence	38	17	.000
Incidence of public violence against women	15	21	.081
Incidence of female mobility	46	4	.000
Incidence of conflict	21	8	.000
Incidence of collective action	1	1	1.00
Incidence of marital instability	2	2	.543

cent) and incidence of public violence against women (21 per cent). The order for women was female mobility in the public domain (46 per cent), the incidence of domestic violence (38 per cent) and incidence of conflict (21 per cent). There is an interesting divergence of views between women and men with regard to NK's impact on gender discrimination. While 35 per cent of men believed that NK had a general impact on dowry, only 11 per cent of women did so, and some of these believed it had gone up. Many more men than women believed that there had been a reduction in public violence against women but many more women believed this to be the case with domestic violence.

3.7 What does 'trust' mean in the context of Bangladesh: a qualitative interpretation

The findings on trust – and the high levels of mistrust expressed by NK members – warrant further discussion in view of the central place accorded to 'trust' in the literature on civil society and democracy. As we noted in the introduction, trust is generally taken as a positive feature of social relations in the literature on social capital associated with the work of Putnam and others, evidence that the institutions work effectively and transparently. However, given widespread agreement in academic research, international policy circles and national media that many of the institutions in Bangladesh are permeated by corruption, nepotism and rent-seeking, it is by no means self-evident that ordinary citizens of Bangladesh should express any level of trust at all in their institutions. Yet, as a survey by Rahman (2007) found, a high percentage of ordinary citizens expressed strong to moderate levels of trust in their governments and its institutions.

Analysis by Hossain (2008) offers a possible explanation for this. Her study attempts to explain the ‘moderate degree of trust’ expressed towards government by low income groups in Bangladesh, despite its well documented levels of corruption and rent-seeking. She starts from the premise that assessments of how government institutions perform is likely to vary across different groups in society, both because different groups have different values and expectations of government and because government performance will impact on their lives in different ways. As Chatterjee (2004) has suggested, the political preoccupations of poor people are with resources: ‘the politics of getting on the list for service delivery’. They are likely to be different from – and at odds with – the political preoccupations of elite civil society. It is only once a basic level of material well-being is reasonably assured that the preoccupation with how governments contribute to this will recede and ‘post-materialist values’ emerge, including, among other things, a more critical awareness of political processes. This awareness may also result from parallel processes of rising access to education and information.

Hossain suggests that one reason for the unexpected levels of trust expressed by ordinary citizens, including its poorer ones, relates to the reasonable degree of performance by the Bangladesh government and civil society on the delivery of some of the basic goods that matter to people: health, education, poverty reduction programmes, infrastructure. It is largely elite sections of Bangladesh civil society that are most actively engaged in the critique of government corruption and failures.

From this perspective, the levels of mistrust expressed by NK group members makes considerable sense. It suggests that while they may be preoccupied with access to basic resources like other sections of the poor, they have also participated in a fairly intensive process of education and information sharing which has given them a level of consciousness about the political process not typically found in the rest of their class. It has given them a view of government institutions and other institutions of power that is not that distant from those of civil society elites and the donor community in Bangladesh.

This explanation was given some support by the focus group discussions that were carried out with NK and non-NK members after preliminary analysis of the survey in order to investigate how they interpreted trust and what lay behind expressions of trust and mistrust. The meaning given to trust did not appear to vary a great deal between members and non-members. For both, it carried connotations of dependability, reliability and transparency. According to one female NK member:

Trust means to be able to depend on someone (astha), they have some quality. I can understand if they have that quality through what they do. If someone takes a loan from and returns it in due time, then I will be able to trust them in future. I will lend them more money. But if someone is supposed to go somewhere by 10 o'clock, if they don't go on time, then I will lose trust in them. This is what I think trust is: there should be a 'fit' between what you say and what you do.

A non-NK member said, ‘Trust is not based on just listening to words but knowing what is in people’s minds’. For others, trust was inspired by observing that people lived up to what was required of them: ‘The vet comes and treats our animals. He

does his work so we trust him'. For one non-NK member, lack of trust reflected the absence of transparency:

Trust is not based on just listening to words but knowing what is in people's minds. I don't trust those I do not know. I do not know the mind of the government, but I feel it wants the public good. But the police, army, BDR, they all take bribes. They squander what the government sends us.

For some respondents, trust was simply associated with general virtue. As one NK member put it: 'I will have trust in the person I have known for long enough to know he will never harm anyone. He follows the path of honesty'.

While the meaning given to trust did not vary between NK and non-NK groups, their expressions of trust towards different groups did. The focus group discussions suggested that the tendency of NK members to express qualified rather than absolute trust as their default mode reflected a more 'active' view of trust, the view that trust had to be earned by the behaviour of different institutional actors rather than extended automatically. This caution applied as much to those close to them as to those in authority.

For instance, in relation to their neighbours, an NK member said: 'You can trust some neighbours, not others. It is all a question of individuals. Those I get on with, I trust'. Another said, 'Whether we trust our neighbours will depend on their actions, some are friends, some are enemies. All are not the same'. Of the *mattabars*, an NK member said, 'We don't trust all *mattabars*, some are good, some are bad'. Another said: 'I may respect the *matabbar* but to trust him, that will depend on his activities'. A third said:

Overall we do not trust Chairmen but we trust this one as he is from this area. He is doing something for poor people. The Member is also good, he is a member of our Bhumihenn samity. We don't trust the female ward member because she took money from us for the VGD card. We accused her and she had to pay back the money.

However, there was unequivocal hostility towards the police:

The police are already outside the list of trust and honour. There is no question of trusting or not trusting the police of Bangladesh. Their activities are of a different order. We have nothing to do with them.

The higher levels of trust expressed by non-NK members compared to NK members with regard to various institutions also expressed a more 'passive' articulation of trust. In some cases, it appeared to reflect willingness to accept a given state of affairs. Of neighbours, one non-NK member said, 'We have to keep trust with our neighbours. If I die, they are the ones who will arrange my burial'. According to another, 'To live in this world, you have to rely on others. If there is any danger, my neighbours will come forward. If I don't trust them, who can I trust?'.

In other cases, it appeared to reflect an unwillingness to question authority too closely. While non-NK members agreed on the injustice of landlords, the corruption and venality of various public officials, particularly the police ('Do the police have

any religion?), they appeared to feel that they had no option but to trust them. As one non-NK male put it:

I have to trust the matabbars: if I did not trust them, how could they run society? But I do not trust them fully. Sometimes when they distribute justice, they pursue their own interests, sometimes their relatives' interests. That is why we question their verdicts. But we have no option but to trust him somewhat, because we have to rely on them.

Another said:

The court is the place of law, government law. We have to trust it. I trust the MP somewhat. If I salute him, he does not respond. He lives in the city. We hardly have a chance to meet him.

The extremely high levels of trust expressed by NK members towards other NK group members and towards NK staff testify to the strong bonds of solidarity that NK has built among its groups. As one group member put it:

I trust our group members because we have imbibed the same ideas, we are inspired by the same ideals. We have been together for a long time and I know they will not harm me.

Another said:

We trust all members of our Bhumihenn samity. When we have a crisis, they are the ones we go to for help. We don't go to the rich. Our neighbours don't help us, they behave like rich people. If I have no food, I ask them for rice, they ask, how will you pay it back?'

Equally, the mistrust expressed by NK members towards other NGOs mirrored the ideology of the organisation towards the NGO delivery of microfinance:

Other NGOs are pioneers of discrimination. They give out loans but then they have to force repayments. I don't trust their members because they allow these NGOs to come into our villages.

Other NGOs only give loans and take instalments, they are not interested in human problems. Those who have taken loans no longer live here, they have gone to the slums of Dhaka.

We don't trust other NGOs because the relationship with them is entirely based on money. You can't trust all other NGO group members: when they need money, they come to their group members to persuade them to lend, but after a few repayments, they stop repaying and the group becomes responsible for their debt.

Less easy to understand is the extension of this suspicion towards other NGO group members, many of whom are drawn from the same economic strata as NK members. It is worth recalling from the regression analysis that members of these other NGOs, including those who also belonged to NK, were less likely to express this lack of trust than NK only members. Clearly, NK's strong stance against

microfinance is most strongly adhered to by those who have had no experience of these alternative organisations.

Finally, women generally expressed lower levels of trust than men, regardless of NGO affiliation. However, among women, patterns varied. Female NK members were more likely than non-members to express trust towards people from other religions (51 per cent expressed some degree of trust compared to just 37 per cent of non-female members) and towards *shalish* conducted by NGOs or the elected council. They were less trusting of elected officials and other NGOs. NK membership clearly influences some of these attitudes. It also influences women's attitudes of trust towards their own families. While 99 per cent of men expressed 'strong trust' towards their own families, regardless of NGO affiliation, 92 per cent of non-NK women expressed such trust but only 70 per cent of NK women. In other words, women generally, and women from NK groups in particular, were less trusting of their families than men. The focus group discussions suggested that these lower levels of trust towards their families was largely aimed at husbands:

I don't trust my husband, he goes to the bazaar, he wanders around. His character is not good ... He does not work. Trust has gone from the world. There is nothing to be gained from trusting men. Sometimes they are fine, sometimes not. Suppose he goes off and marries someone else when he is already married? I have married off my sons and daughters. Now he listens to his wife, how can I trust him ... he does not listen to me.

How can I trust everyone in my family? My husband is not one of my own (apon na). I am a woman, he may remarry, how can I trust him? My trust will depend on what he does, not all men are the same. That woman's husband abandoned her with two children to look after.

When we take into account the patriarchal nature of the family, levels of domestic violence against women and men's increasing unreliability as breadwinners, it is not surprising that women in general, but the more politically aware NK members in particular, are reluctant to express absolute trust in 'the family'.

4 Conclusion: stories of change and the road not taken

The aim of this paper was to investigate the nature and extent of changes that NK has succeeded in bringing about in the lives of its group members. On the basis of this analysis, it also sought to analyse the extent to which NK's strategies might offer an alternative approach to the achievement of democracy and development to that represented by the mainstream NGO sector in Bangladesh. It is evident from our findings that NK has helped its members to make progress on both fronts.

It has contributed to democratic goals through a process of 'growing citizenship from grassroots', aimed at democratising both 'horizontal' relationships among poor women and men as well as the vertical relationship between the state and its

less well off citizens. The survey found that NK members were more likely than others in our study to know their constitutional rights, to vote, to campaign in local and national elections and to interact with locally elected representatives and government officials. They were more likely to be elected to informal village committees, to be called to participate in *shalishes* held by local elites or the *upazilla* chairman as well as to initiate their own *shalish*. They were more likely to be approached by others within the community for their advice or opinion. They were also more likely to have engaged in various forms of collective action on behalf of themselves and others, protesting such matters as wrongful distribution of government social transfers, land rights, violence against women, gender justice and collective wage bargaining. They were more critical of both traditional power structures as well as corrupt local officials.

NK has also clearly built a strong sense of solidarity among its membership. Its members were more likely to consider their fellow group members as their most important source of support in times of crisis, more important even than their families. They expressed extremely high levels of trust in their fellow group members and NK staff. They were also more likely to subscribe to an egalitarian vision of social justice than non-NK members and to believe that there had been an improvement in the quality of justice in recent years.

Furthermore, if the testimonies of NK group members are accepted, many of these positive changes have spilt over beyond the boundaries of their groups into the wider community. NK members believed that their activities have improved the quality of justice within the community, strengthened the voices of the poor, reduced the incidence of domestic and public violence against women, reduced the incidence of dowry, increased women's mobility in the public domain as well as having a positive impact on children's education. These suggest that there has been a shift in the balance of power at the local level. As one NK group in Sagatha told us:

*There is no demand for the mattabar anymore, we take no notice of them.
Their time for 'eating' is over. We have made matabbars out of the landless.*

NK's contribution to development goals included improvements in the quality of diet, increase in productive asset base, access to electricity, diversification of livelihoods, greater likelihood of child immunisation, increased female mobility in the public domain and higher levels of female economic activity. Given that NK does not provide any direct material resources to its members, apart from encouraging them to save on a regular basis, these changes in the economic conditions of its membership are likely to have been mediated by its training and capacity building activities. Qualitative analysis carried out for this and earlier studies suggest a number of possible routes through which these intangible resources translate into tangible impacts: improved knowledge about diet and health matters; greater awareness of rights and entitlements; increased capacity to bargain with employers and landlords for fairer returns to their labour; the capacity to engage in collective action against predatory landlords, to claim rights or to ensure the just distribution of government provision for the poor; mutual support in times of crisis. Improvements in material conditions of members, particularly the strengthening of their economic base through savings and asset formation, is in turn likely to have contributed to their greater willingness to take the political risks associated with protesting injustice.

The survey findings thus provide strong evidence of changes in the lives of NK group members. Given that both NK and non-NK members were drawn from the same socioeconomic strata, the association between these changes and NK membership was sufficiently systematic, and supported by previous qualitative analysis, to attribute to NK's efforts rather than to chance. The fact that a third of NK members and non-members were also members of microfinance organisations allows us to make a number of further generalisations. First of all, NK members were more likely to report these achievements than non-NK members, regardless of whether or not they belonged to a microfinance organisation. And secondly, they were also systematically more likely to report these achievements than those who only belonged to microfinance organisations.

While we have to treat with caution any comparison of the impact of NK membership with membership of microfinance organisations in our study, given that we do not know the duration of membership of these other organisations, the weakness of governance impacts associated with the latter is supported by some of the few studies that have explored this issue in relation to microfinance organisations within the South Asia region (Kabeer and Matin 2005; Kabeer 2005). Qualitative analysis into the views and experiences of poor people with regard to development NGOs by Kabeer with Huq Kabir (2009) highlighted the far greater trust they expressed towards NK and Samata⁶ compared to microfinance organisations, their higher levels of political awareness and their greater engagement in collective action around their rights. Mahmud (2007) documents the very active role played by NK members on Health Watch Committees set up to monitor health service provision at the local level. Sultan found that the women she interviewed in urban slum neighbourhoods in Bangladesh singled NK out as the only NGO that they believed was committed to their interests (Sultan 1999).

Other studies have also testified to the more democratic relationships that prevail between NK staff and their group members (Thornton *et al.* 2000; Mahmud 2002) compared to microfinance organisations. Microfinance service delivery in particular is organised around a narrative of individual empowerment through market forces and a relationship with its constituency that is largely driven by the imperatives of loan disbursement and recovery. This leads to high levels of tension between such organisations and their clients (Montgomery 1996). As Thornton *et al.* have noted, there is a basic tension between NGO delivery of services and their capacity to demand greater accountability from the state when such demands could just as easily be turned on their own service provision.

Taken together, these findings suggest that social mobilisation organisations like NK represent a citizen-centred approach to development goals that differs radically from the service provision approach that dominates the NGO sector in Bangladesh today. The pace of change in household asset formation and livelihood strategies may be more gradual than that associated with the service delivery model, but it is achieved through the efforts of its membership to save, to learn and to act for themselves on a number of important fronts. Moreover, their efforts have had

6 Another organisation also focused on social mobilisation.

important political externalities for the wider economy, including changes in the power relations which keep the poor at the mercy of traditional power holders and dependent on the discretion of public officials for their basic entitlements. Such achievements would appear to provide a socially sustainable foundation for the achievement of development goals.

There is therefore clearly a role within the Bangladesh NGO community for organisations like Nijera Kori whose relationships with their constituencies are organised around everyday practices of citizenship rather than around the provision of services. Yet the future of these organisations is uncertain as previous solidarity funding from international NGOs and progressive foundations dries up without a discernible expansion in new sources.

The poverty of their membership makes it impossible for such organisations to survive by charging membership fees. It is highly unlikely that corrupt and rent-seeking governments that have been in power in Bangladesh for much of its history will be willing to provide financial support to organisations that are seeking to make them more transparent, democratic and responsive to their citizens. While there is a great deal of private philanthropy in Bangladesh, much of it is religious in nature and goes towards the support of mosques and religious schools. While there has been an increase in overseas aid from the Middle East over the years, it is devoted to the promotion of Islamic values and welfare organisations rather than secular ones.

And while Western overseas aid to the NGO sector has also risen over the past decade, it is based on a narrative of civil society and social change that is heavily skewed towards financially sustainable service provision. As we have noted, this has ensured that the NGO sector has evolved along a very narrow trajectory. Concerns with transaction costs have led to a concentration of donor funds on a few large NGOs. The bias towards financially sustainable organisations has led to a growing homogenisation of the NGO sector as social mobilisation and social development activities give way to an almost exclusive focus on microfinance provision.

Homogenisation has been further enforced by the technical auditing procedures through which donors hold organisations accountable. The use of a logical framework with its linear narrative of objectively verifiable and predictable social change within the timespan of the project cycle has served to 'projectise' NGO activities and to restrict them to the delivery of tangible outputs that can be directly linked to the MDGs. Organisations like Nijera Kori do not easily fit into this project cycle universe. The impacts reported in this paper are the culmination of 10–15 years of mobilising work, many are too intangible to be easily measured while others cannot be easily accommodated within the MDG framework. When the costs of achieving equivalent reductions in poverty through organisations like NK are compared with the costs associated with service-oriented organisations, it is likely that the latter look more cost-effective. However, this calculus is likely to be radically altered if the democratic dividends associated with NK's approach to poverty reduction are factored into the equation.

The NGO sector in Bangladesh has rightly been credited with an important role in the country's progress on the social development front but it has generally failed

to impact on the deeper structures of inequality in the country or to halt the steady deterioration of the quality of governance. The advocacy activities of some of the rural-based NGOs may increase people's awareness of their rights, but there is little effort to translate this awareness into forms of political engagement that would provide a grassroots impetus for good governance. The organisations that could provide this impetus have been reduced to a small minority in the country. They represent the road not taken.

Consequently, improvements in individual lives brought about by service-oriented NGOs are constantly undermined by various forms of unruly practice on the part of more powerful sections of society.

What we have in Bangladesh therefore is the paradox of a country that has made considerable progress on poverty reduction, human development and gender equality but that also occupies the unenviable status of being one of the world's most corrupt countries. It represents a canonical case study of the limitations to what can be achieved through the introduction of free market principles and multi-party democracy when the structural roots of inequality remain unaddressed.

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