# Group Formation and Empowerment:
# The Case of Brac and Proshika in Bangladesh

## M. Moniruzzaman*

**Abstract**: This study analyses the group formation process followed by Brac and Proshika in Bangladesh. Based upon field observation and interviews, it is apparent that the process of Brac and Proshika's group formation suffers from internal contradiction in setting group objectives. The NGOs expect the groups to remain principally focused on social and political change, but the group members' objective is to access credit from NGOs and gain economic benefit. The NGO workers remain almost detached from the process and remain unaware of the real group objectives. This produces a gap between the expectations of the NGOs and the offstage negotiated objectives of the groups. Despite this contradiction, the group approach clearly demonstrates the achievement of some desired empowering effects but not through the desired ways of the NGOs. Paying closer attention to the group formation process will help NGOs achieve their desired objectives better.

A popular view in development studies is that participatory approaches to development are effective in improving the conditions of local people.[1] According to this view, participatory approaches involve mobilisation of the grassroots people and their active participation in the development process, which ultimately leads to their empowerment.[2] Non-Governmental Organisations (NGOs) are considered to be the most effective catalysts to facilitate mobilization, participation and empowerment.

A popular strategy applied in participatory development is the group approach, pioneered by the renowned Grameen Bank (GB)

*Dr. M. Moniruzzaman is Assistant Professor in the Department of Political Science, Kulliyyah of Islamic Revealed Knowledge and Human Sciences, International Islamic University Malaysia. Email: mmzaman@iiu.edu.my

in Bangladesh, and later followed by many NGOs there. This study
examines the strategy of group approach used by two largest NGOs
in Bangladesh, namely, the Bangladesh Rural Advancement
Committee (Brac) and Proshika.[3] It analyses the complicated, lengthy
process of group formation involving complex social interface and
offstage negotiations among the members about the objectives and
activities of the groups.

## Approach of the NGOs

In order to liberate women from their subordinate and dependent
position, the main strategy of Brac and Proshika is to organise the
poor women into small groups, known locally as *samitis*, conscientise
them about socio-political realities, and encourage them to act
collectively to fight such social injustices as dowry, underage
marriage, polygamy and arbitrary divorce. The groups are expected
to collectively protest corruption in the local government bodies,
and to actively participate in local level elections to control the
decision making structures.

The group formation strategy includes the following principles.
One, the primary objective of the group must be to fight socio-
political injustices. Two, membership must be limited to people with
similar (landless and hardcore poor) economic conditions. Three,
groups must be formed by the members themselves. Four, groups
must not be formed based on kinship relations. Finally, group
members must support each other. Groups formed based on these
principles are supposed to create collective identity, group solidarity
and empowerment. The groups are expected to act on their own
while the NGOs provide micro credit as a supporting and secondary
means to achieve the primary objective of the groups. To what extent
do the existing groups reflect the objectives set by the NGOs in
Bangladesh? Do they remain principally focused on social and
political changes as desired by NGOs?

A number of scholarly studies have been conducted on the
grassroots groups in Bangladesh. But these studies are primarily
concerned with micro credit and its empowering effects on individual
members. Their findings are not conclusive. Some of these studies
found positive relationship between micro credit and empowerment,[4]
others detected little or no relationship,[5] and still others showed

mixed effects.[6]   These studies are mainly concerned with access to and control over economic resources and its empowering effects. They do not take into consideration the dimension of group formation that might have empowering effects. As Kabeer has argued, the outcomes may not all be direct effects of credit.[7] She argues that "women's participation in the *new forms of social relationships* (emphasis added) embodied in credit organizations" may have strong impacts on the outcome.[8] What Kabeer meant by new forms of social relationships is the group formation of women and the internal relationships that the groups foster. Her observation calls for closer attention to the impacts of group functioning. However, it would be instructive to look into the process of group formation first as it has a direct bearing upon group functioning.

The group approach involves activities at different stages that lead to full empowerment. The first is group formation by poor women to be followed by the group's internal management such as arranging regular meetings, maintaining attendance and electing leaders. The third stage is receiving credit or other inputs from the NGOs. Most of the available studies focus on the impact of the third stage, almost completely ignoring the first two stages. It seems, however, that there is a direct correlation between the process of group formation and the impact of activities at the third stage. So what is needed is to take one step backward and look into the strategy of group formation first. The process of group formation is important, because this is the stage where the group members act almost independently. Looking at this stage can help reveal the members' personal attitudes, social behaviours and thinking process. Understanding their attitudes, behaviours and feelings are essential to treat the group members as active agents and not just passive recipients of development inputs, which is vital in participatory approaches or actor-oriented development.[9]

## The Data

The data for this study come from three different groups: 30 women group members, 14 NGO workers and 17 Islamic religious teachers and experts.

Extensive open-ended interviews were conducted with 30 from among a total of 248 members belonging to six Brac and seven

Proshika groups working in the Brahmanbaria district in Bangladesh. The two NGOs have been working in this district for almost the past twenty five years. The 13 groups were chosen randomly from three different sub-districts, namely, Brahmanbaria Sadar, Nasirnagar and Sarail. The women interviewed were again chosen randomly from among the total members. All the interviewees were founding members; their average length of membership ranged between 5-7 years, and the members fell under 20-45 age group. The interviews were conducted by the author himself in an informal setting in the homes of the interviewees over a period of six months during 2002-2003. On an average, each interview lasted for about two hours and only two interviews were taken a day with long intervals.

Informal interviews with 14 NGO workers were conducted at the field level. All the field-level workers of Brac and Proshika interviewed had MA degree. They stay at rented houses in city areas. Finally, open-ended interviewees were conducted with 17 Islamic leaders and experts to elicit their views about NGOs and women's participation.

## Group Formation: Motivation at the Individual Level

The foremost requirement of any mass mobilisation is the internal change of attitude of an individual. Brac and Proshika target internal changes through persuasion and conscientisation which is not easy. Many members expressed in their interviews that they initially were hesitant to join a group due to three main reasons. One, the rural women suffer from office phobia, the fear of formal procedures of group activities such as official documentation, attendance in the meetings, maintenance of steady relations with other members and becoming involved with the "office."[10] Two, personal inferiority, the feeling of being ignorant, inefficient and inept compared to the image of the "office" they are expected to deal with. Finally, *rin/dena* (debt) phobia, the fear of adverse effect on their families resulting from their inability to repay the loan from NGOs.

However, those initial hesitations were overcome by practical concerns. The members suggested that they could handle credit from the NGOs because of their traditional mode of informal savings. A rural woman saves in many ways, such as preserving inherited jewellery and gifts; safe deposit with parents; deduction from

household expenses; and *musti-rice*.[11] Women also think many times before they decide to spend, even during difficult times. While I was in Uttor Para group of Brac, a member came with a little child who had been sick for a few days. Contrary to the advise, she decided first to try *pani pora, tel pora* (blessed water, blessed oil) from a *huzur* (religious teacher) to cure her son in order to save "the little money I have now."

The women were also motivated to join a group by the opportunity of the access to credit at no cost and without collaterals. They could receive credit almost sitting at home, and without many formalities. Additional incentive is the investment ideas and training that they receive with credit from the NGO and its group members. The credit packages of both Brac and Proshika include training, technical assistance and marketing facilities. Before receiving credit, new members are asked by officers about how and in what ways the money would be invested.[12] This practice makes members think about and devise different ways of loan usage. It has been observed that the members are increasingly moving towards small business with the help of credit received from NGOs.[13]

Access to credit could also be a means to mitigate insecurity caused by the loss of a male guardian. According to a Brac member, "Male head is the most vital part of a family. Without male head, family is unimaginable." The male (husband or father) guardians are symbols of hope, reliance, protection and security, therefore, the absence or "the loss of any male guardian is likely to be experienced as a period of heightened insecurity."[14] Among the 248 study members, 26 were widows who were the main income earners in their families. Most Brac and Proshika members reported that the money they bring home through credit is equivalent to replacing male guardians by the females.[15] The membership and loan disbursement policies of Brac and Proshika in favour of women significantly help upgrading the relative role and importance of a mother in a family.[16] A young female student aged 15 of a Proshika school said, "My father is alive but actually he cannot earn, so he helps running our small in-house retailing shop financed by my mother. My mother is now my *ma-baap* (mother and father)."

Thus, individual members experience internal changes in their attitude that motivate them to join a group. They consider a number

of factors such as their ability to save and the benefits of access to credit, to overcome the apparent obstacles of office, knowledge and debt phobias. However, women can join a group and engage in extra-household activities only with the consent of the family guardians. The reason being that women in Bangladesh enjoy less or no decision-making power compared to male household guardians.

## Interdependency in the Family

When the women members of Brac and Proshika initially decide to form their groups, they encounter problems in the family. The husbands or elderly *murubbis* (guardians) usually oppose the idea of women getting involved in outside-home activities. In such contexts the women members try to negotiate with and persuade the other family members, beginning with the husband.

## Dealing with a Dissenting Husband

Faced with a dissenting husband, a prospective member often adopts a strategy of "cooperative conflict" to seek cooperation from a disagreeing member.[17] Since non-cooperation usually comes from the husband's side, the member hesitantly approaches him knowing her limited influence and ability to negotiate with him. In most cases, the husband becomes furious at hearing the proposal to join a group. This is because of the negative perception and image of NGOs. The story of Hazera of Proshika's Ashar Alo Mohila group illustrates the point.

> I (Hazera) was invited by my neighbours to jointly invest in a fish project in one of the member's small pond during the rainy season. I was asked to contribute seventy Taka (USD 1 = TAKA 58.00) to buy *puna*-fish. I asked my husband (Ali) to let me join the group at a time when he was finding it difficult to get a job as a day labourer. My husband was furious and said 'I will cut you into pieces if you join those stupid groups. What is the point? You are a female, no need for you to join.' Two weeks later (by then I already borrowed seventy taka from my sister and invested in the project), I approached my husband about the project with detailed plans of making a profit and getting a bigger loan from Proshika. He liked the idea and, though worried, advised me to wait for a few months.

Rahela, of Brac's Dia Para group, narrated a similar experience when she asked her husband, Shofi (a cook in a small roadside restaurant), about joining the group:

> My husband just ignored it saying 'the NGOs inspire women not to listen to their husbands.' I told him that my intention is to get loans and not to become concerned with other issues. My husband said we can not afford to repay the loans from Brac every week. I then proposed that I have three egg-laying chickens. I could save money from selling the eggs, while they could invest the loan in supplying vegetables, chicken and meat to the restaurant where he worked. My husband liked the idea so much that he successfully negotiated with his restaurant manager about buying eggs, vegetables and chickens from him.

Other members had similar experiences. A majority, 19 out of 31 interviewees, related similar experiences of undergoing a tough negotiation process with their husbands to join a group. During the negotiation process they carefully analyze their situation, needs and abilities. In every case they are first motivated by their financial needs, but this motivation is overshadowed by their fear of repayment. The stories of Hazera and Rahela further indicate that their creative ability to negotiate – by putting interesting ideas of investment opportunities and by managing small investment flow – plays an important role in overcoming the fear of repayment and in gaining their husbands' consent to formally join a group.

In the case of an earning widow or a female household head, the decision to join a group is often uncontested.[18] Maya Bibi, a widow, of Brac's Sardar Para group, joined the group seven years ago and has been sharecropping land with credit taken from Brac. She is grateful to Brac for providing continuous loans. She and other 25 widows faced no opposition when they decided to join Brac or Proshika.

### The Consenting *Murubbi* (Guardian)

Getting consent from a husband is relatively easy in a nuclear family. In extended families with elderly mothers or fathers-in-law, acquiring such consent is difficult. Here the opposition come from the mothers-in-law, even after the husband's consent, because of their abhorrence

of seeing their daughters working in public. One woman commented, "*Babare, amar ma-chachider dekhechi hazar koster majheo tara porda-pushudar khelaf korini, ekhon jug palte geche*" (Oh dear, I have seen my mother or aunties not violating purdah (veil) even during severe hardship, but now times have changed). The difficult negotiation Fulbanu of Mia Para group (MPS) of Brac went through in acquiring the consent of her mother-in-law is worth narrating. Fulbanu, with four children, was continuously scorned and mistreated by her mother-in-law who suspected that she instigated her husband to sell inherited land without permission. Fulbanu says,

> One day, I was approached by an MPS member to join the group to be able to get a loan in two months. This money I could use to grow vegetables in my backyard. My husband, Rahim, was reluctant as he had heard bad things about Brac from his co-workers.[19] I convinced him but my mother-in-law overheard this conversation. She became very critical of the idea on the grounds that I (Fulbanu) will be required to go to the town office and interact with strange men. She believed that '*NGOra ghorer sukh shanti nosto kore, swamider bepare kharap kotha sonai*' (NGOs ruin happiness in the family, tell bad things about husbands). Besides, taking a loan involves *shud* (interest), which is prohibited in Islam.

Fulbanu was clever. On her request, one of the MPS members met her mother-in-law and told her that they were "only concerned with loans, and did not take NGO teachings about marriage and divorce seriously." This produced a positive result but Fulbanu still had to promise that she would be concerned only with loans and nothing else. The mother-in-law eventually gave her consent.

The story of Fulbanu is not unique; other members underwent similar processes of negotiation with an opposing murubbi in the family. The objection from the murubbi in the family has the effect of limiting or redefining the objectives of women joining a group.

## Open Neighbourhood Interdependency

In addition to family members, group formation is also affected by characteristics of neighbourhood relations.[20] Groups are formed by the neighbours, and the neighbourhood relations are both cooperative and conflictual. It is, therefore, necessary to examine the process of

group formation and its dynamics in the context of neighbourhood interdependency and conflict.

## Trust and reciprocity

Joining a group is greatly influenced by the perception of neighbourhood relationship. The informal trust, cooperation, reciprocity and interdependency in such relationship motivate the members to form a group. The members consider those as an asset, a kind of social capital that can rescue them during the time of crisis. Many interviewees mentioned a common phrase – *amra shobaito achi* (we are all here for one another) – that was spoken during negotiation for a group formation. Such a kind of collective assurance is a strong motivating antidote to hesitation and lack of mental strength.

Several accounts of the study members give an insight on the practical use of trust and reciprocity in group formation. Aklima joined Brac's Natun Para group (NPS) at the request of her neighbor, Morjina. Asked why she did, she replied saying:

> My two young children sit with Morjina's son, an eighth grade student, in the evening for study. Morjina's son guides their lessons; in exchange I supply kerosene occasionally for the lamp. I feel an obligation to Morjina's request because of the favour I receive for my children from her son. I feel that I can depend on Morjina in group matters.[21]

Parul and Jobeda had similar trust relations before they decided to join Sardar Para group of Brac. Parul's husband is a garment factory worker in Chittagong and Jobeda's husband is a small farmer and day labourer. Parul's family own some land which, in the absence of her husband, is cultivated by Jobeda's husband. In addition, Parul sometimes asks Jobeda's husband to buy items for her household when he goes shopping for his own family. In these ways, the two families have grown to trust each other. So when Jobeda invited Parul to join the group, Parul had no reason to reject the offer.[22]

When two neighbours make a decision to join a group it is relatively easy but when many members need to be convinced and persuaded greater complexities appear. At that point the process involves offstage negotiation.

## Offstage Negotiation

The process of group formation among the neighbours is not straightforward and simple. It takes place under a thick mass of shadow. The NGO workers either overlook the real process of group formation or they are intentionally kept uninformed by the members. The case of the formation of Kalu Para Group (KPS) of Brac, as narrated and confirmed by the group leader, illustrates the point. The KPS was formed 4 years ago with 16 members. The initiative actually came from Achia, whose husband was a vegetable vendor and whose son had a small bread making shop in the district city of Brahmanbaria. Being relatively well-off, Achia had some influence over other members, two of whom are relatives. Achia spent two weeks visiting the members' houses enquiring their economic needs and interests. The friendly visit and enquiry developed an informal feeling of closeness towards each other.

> Finally, I (Achia) formed the group with my relatives and invited others to join in. I also got approval from the elderly members for the group. I then fixed a date to formally convene a meeting and invited the Brac officer.

Before convening a formal meeting, Achia and the prospective members met informally to discuss the modalities of running the group.

> We agreed informally that our main concern was loans and that we will not bother about each other's family matters. Members also agreed to my (Achia's) proposal that I will take the first loan and invest in my son's business.

In exchange, by the time other members' turn to receive loans came, Achia would pay the small regular payment of weekly deposit on their behalf, but keep the matter secret from the officer. Members also agreed not to reveal about Achia's son's business and other members' land properties. Furthermore, Achia assured them that she would sometimes pay weekly deposit for members who could not pay due to difficulties, but she would deduct the money as soon as the latter received a loan.

The story about KPS group formation brings to light several interesting points. First, group members may hide their real intentions in joining a group. Second, the NGO workers may remain unaware of the offstage agreements among the members. Third, it indicates a

different level of perception of need and the way to manoeuvre need identification. Definitely, their main intention was to acquire access to loans, but they felt that some of their better-off economic conditions might have prevented them from such access. So they agreed to homogenize their eligibility criteria. Fourth, Achia's behaviour indicates that the process of group formation may produce dominant leaders.

KPS is not unique. All the Brac groups went through a similar process of recruitment of members. The author also observed a similar process of Proshika group formation. Proshika groups studied were initially adult literacy groups which gradually undertook some form of joint economic activities. Only three of the groups had become eligible for Proshika loans.

The Sabujgram Mohila group (SMS) and Natun Jibon Mohila group (NJMS) of Proshika may be cited as examples. These groups were formed as adult literacy groups uninhibited by physical distance or other factors. Once they decided to undertake economic activities, distance was considered a barrier giving primacy to neighbourhood relationship. This is because neighbours were characterised by trust (because of blood or kinship relations) and proximity of living space (facilitating close interaction) and the common resources that they can be used for economic purposes. Group formation based upon kinship is what the NGOs do not approve. This is what has happened in the case of SMS and NJMS which emerged as adult education classes.

SMS took a fishery project and decided to take a pond on lease. One of the members had a pond but located in a distant place. The maintenance cost of a pond in a distant place would be high. The group, therefore, decided to lease a pond belonging to the relative of a member. It was agreed that the pond owner will incur no cost but receive a tiny percentage of the profit. There was also an offstage agreement between the pond owner and the kin member that the owner would at the same time cultivate certain types of fish different from the one the group wanted to cultivate. The objective was to take the free opportunity cost of fish feed.[23]

Proximity of residential neighbourhood did not always determine the membership criteria. Good relations with a relatively distant

neighbour can also become a factor in offstage consensus building, especially if the relationship with a close neighbour is strained. NJMS of Proshika included a distant member because one of the relatively influential members (in terms of education and income) objected to including a "close neighbour" as a member. This indicates that personal influence is a factor that controls group formation and its activities.

## Influence of Kinship

In addition to neighbourhood, kinship interdependency has strong influence on group formation and collective behaviour. Due to settlement patterns, kinship feeling is the central social bond that characterise the rural society in Bangladesh.[24] Such strong kinship feeling creates interdependency that leads them to act collectively. Brac and Proshika prohibit group formation based exclusively on kinship, yet NPS of Brac and Krisnachura Mohila group (KMS) of Proshika, among others, were based upon kinship.

NPS, a three year old group, remained constant in terms of membership. Group members are close relatives. Their houses are adjacent to one another, and their *para* (locality or neighbourhood) is somewhat detached from the original village, and hence is called *natun para* (new *para*). They are relatively well off and depend on informal monetary exchange among themselves. They often help each other in repayment of loans which they readjust among themselves later.

When asked as to what inspired them most in selecting their group members, one of them replied:

> We belong to the same *goshti* (kin group). When we see one of us is in difficulty we feel bad about it, but mostly cannot always do much because of our own limited ability. So, if joining Brac is beneficial for all without incurring any cost, then it is good for all of us.

This statement illustrates several points. First, they maintain a kinship feeling that strongly affects each other. Second, their kinship feeling and sympathy make them maintain informal transactions among themselves. Though their ability to extend financial help is limited, their willingness to do more is beyond question. Third, intensification

of kinship feeling and cooperative mentality is further increased by outside factors such as credit. Though the physical location of the *para* contributes greatly to maintaining such kinship bonds and cooperation, the opportunity of credit strengthens their relations further.

The KMS of Proshika also illustrates the importance of kinship relations in group formation. KMS has nine members six of whom belong to the same kinship linage, and the remaining three are long-time neighbours. After getting ideas and inspiration from a relative, the initiating member of the KMS discussed with her kins the idea of forming such a group. After a long process of negotiation and consensus building, they decided to undertake the project of making *chira* (husked rice) and *muri* (puffed rice)  and sell it to the shops in the city. Among the six kin members they had all the instruments for making Muri, but they lacked a *dhenki* (large wooden device for husking rice) to make *chira*. They contacted a neighbour who had one. The latter made her membership conditional upon including two of her relatives as members. The original six agreed to the condition realising that the immediate relatives of the two dhenki owner worked in the Ghorashal fertilizer factory, and might be helpful in selling their product. According to the reports, the group members did not inform the NGO workers about the kinship relations among them and that the NGO workers never enquired about it.

## Expansion of Membership: Conflict and Cohesion

While reciprocal favours and obligations are "the life-blood of the country," the rural society is also heavily conflict ridden, which is evident in the process of group formation and in the expansion of group membership.[25] A very dominant characteristic of all the study groups (particularly Brac) is that not all of their members are original, but were included later at different times and for various reasons.

One of the most commonly stated reasons for the expansion of membership is inter-group migration and integration. When an existing group is unable to function properly or when a substantial number of members drop out from a group, the NGO authority integrates the group into another well functioning group.  Inter-group migration is also sometimes caused by the unwillingness of the well-performing members to work with and bear the liability of the bad

performing members. The well-performing members, therefore, opt for migration and integration with another well-performing group. The second reason for expansion of membership is the admission of new members to an existing group.

Expansion of membership influences group functions considerably. When integration of new members takes place, it creates a certain amount of extra anxiety among the original group members. The original members of the group become preoccupied with the performance ability of the new members. Similarly, the new members perceive a gap with the original members and feel somewhat marginalised. Though in most cases they can overcome such gaps over time, in extreme cases it leads the poorly performing members to drop out.

Furthermore, when the NGO authorities perform the process of integration and expansion, they cannot pay attention to the diverse nature of complicated social and neighbourhood relations among the original members of a group and the newly integrated members. In one of the Brac groups studied, previous neighbourhood conflict initially prevented some members from joining the group. When these conflicting members were integrated by the NGO authorities, the members continued their previous conflictual social behaviours, complicating the group functioning further.

The existing groups are aware of such conflict potentials and, therefore, whenever a person expresses her desire to join either a Brac or Proshika group, the members quietly brief the candidate about the internal agreement. One Proshika member recalled:

> When I wanted to be a member I was warned not to become a troublemaker by becoming concerned about each other's family issues, because that would potentially create misunderstanding among the members. So I agreed to that. I go to take adult education, but that is just for formality. We don't discuss social and other problems among ourselves.

## Influence of Social and Religious Organizations

In the contexts of rural Muslim Bangladesh, group formation by women under NGOs is mentally taxing. Studies have shown that religious beliefs, values and norms besides socio-cultural traditions

impose limitations on women's life.[26] It is widely held that the religious and social organizations prevent women from becoming involved with NGOs.[27]

The group members, however, negated these widely held views. As far as group formation is concerned, the members found religious and social factors less of an obstacle than is widely believed. Religious leaders in general approve of the NGOs and their social services. NGOs are now a common feature spread all over Bangladesh. There are about 2,800 NGOs, out of about 22,000 voluntary social organizations, that specialize exclusively in development activities. Brac and Proshika have been working in 60,000 and 24,000 of the 86,000 villages in Bangladesh. In the district of Brahmanbaria, where this study was conducted, there are 58 local and national level NGOs working side by side. NGOs have become part of rural social organizations.

Yet during group formation, women experience mental strains because of their perceived religious requirements and beliefs, and the rumours about hidden NGO agenda. The women interviewees mentioned, "we have heard about the *huzurs* (religious teachers) saying that the NGOs are Christians and that they convert Muslims into Christianity. They do not believe in Allah and they bury the dead body wrapped in black coffin. We have heard people saying that if we get involved with NGOs then the *huzurs* will not perform *janazah* (burial) prayer on us." Some interviewees also mentioned that the *huzurs* "vowed not to take donation from any one involved with NGOs, and would reject invitation for *milad* (Prophet's birthday celebration) from such persons." They were also worried about taking loans on interest (*shud*) which is forbidden in Islam. The common visibility and acceptability of NGOs in the rural life overturned the negative images and rumours about them.

From the viewpoint of the *huzurs,* NGOs are not intrinsically pernicious. They mentioned that the NGOs are doing "good *somaj sheba*" (social service) by providing financial, health and educational services. However, they are opposed to the perceived higher rate of interest. They also oppose some of the political and educational activities of the NGOs. Their education undermines the Islamic morality, values and ways of life.[28] They are also against mobilization of women for political purposes as it violates Islamic norms of

*purdah* (veil).[29] These concerns inspired establishment of over 200 Islamic NGOs in the last decade of the twentieth century. These NGOs mostly follow the approaches and activities of large, secular NGOs. Even the B. Baria Jameya Yunusia Madrasah which mounted strong opposition to the NGOs started its own NGO called Al-Ifadah to assist the orphans but shied away from dealing with women.

## Empowering Potential of Group Approach

On the basis of the group formation processes presented above, it is possible to make several observations as follows.

One, group formation is a complicated and lengthy process. Groups were not formed on the first day of initiation, but resulted from a lengthy process of negotiation beginning with what can be called the *process stage*. At the process stage the members find their own peers, decide whom to include in the group, negotiate among themselves on internal understanding and objectives. Furthermore, they decide what they will or will not do as a group. The process requires a long time to reduce differences of opinions and interests, manipulate economic status and conduct offstage negotiations among themselves to finally agree to form a group.

Two, economic gains overshadow socio-political objectives. It is clear from the testimonies that there is an overwhelming consensus among the members on the economic objectives of group formation. The members put foremost importance on the opportunity of access to credit. Therefore, they persuade their husbands and parent-in-law, neighbours and relatives about the economic advantages of joining a group.

Three, members act on their own. While in principle the NGO workers are supposed to infuse ideals of social and political change as a principle purpose of group formation, the process of group formation indicates that the members were not influenced by the attitudes, preferences and objectives of the "outsiders."[30] Instead, the members have defined their own preferences and objectives. The findings also suggest that the members were quite free in negotiation, manipulation and consensus building. Analysis of the group formation process from initiation to completion makes it clear that the process is participatory in the true sense of the term. At the

initiation it is "induced" but from that point onward up to the making of a group, it is "participatory." Furthermore, it is evident that contrary to prevalent beliefs, social and religious forces do not or no longer matter much in group formation.

Four, limited role of the NGO workers, greater role of the members. First of all, it is important to ask who initiates the process of group formation. Brac and Proshika maintain that their workers initiate the process. They go to the village, contact and talk with the target members and introduce their intentions. The formation process of our study groups indicates that all but one was initiated by the NGO workers. However, our data suggest that involvement of the NGO workers in the group formation process remains limited only at the beginning and at the concluding stages of a long process. The members said that the NGO workers initiated the process by contacting and giving responsibility to one or two particular persons to collect other members, but did not do the job of walking to different individuals and talking to them separately. They come to officially declare a group only when the responsible person or persons have managed to collect enough members. The limited role of the workers in the entire process can be attributed to several reasons. First, the higher educated NGO workers tend to avoid mixing and spending time with illiterate, poor and shabby women in the village. Three Brac workers interviewed said that as Master's degree holders, the ordinary job of "collection" was not befitting to them. Second, the workers often lack devotion to their job because of dissatisfaction with the status and salary. Thirdly, some workers intentionally use their attachment with the NGOs as a transition period to a better job elsewhere.[31]

What are the implications of the limited roles of the NGO workers and greater roles of the members? First, absolute freedom in the process of group formation allows the members to set the organizational objectives contrary to that of the NGOs. The immediate risk of this true participatory approach is that it can potentially derails the intended objectives of the NGOs. While in a group formation process negotiation and careful consideration of various factors are desirable, a complete unsupervised process runs the risk of getting the NGOs' objectives of socio-political change subverted. This is certainly problematic because a contrary set of

objectives may make the members feel reluctant to participate in activities beyond their immediate concerns and interests.

Second, the absence of the NGO workers creates a gap of knowledge for them about the internal relations of the group members and their objectives behind group formation. As a result, the workers remain outside the "life worlds" of the members and fail to understand their real needs, "livelihood" interests, likes and dislikes.[32] This is undesirable for development workers as catalysts, for such a gap can produce a self-constructed image of the needs of the poor by the "outsiders," and such needs would be interpreted by them in absence of the reality.

Finally, the absence of the NGO workers creates an opportunity for the emergence of self-appointed leaders. The danger of such leadership is that it can prevent a participatory running of the group. It further creates hierarchy among the members such as those who tend to see themselves as comparatively better off than others in some way – economic, educational or social – and regard other members as less able. It makes the later category of members alienated from active participation in group activities and decision making which may cause to erode group solidarity.

## Conclusion

The main objective of this study was to show the importance of group formation process in participatory development and empowerment. The data and its analysis presented in the preceding sections demonstrate that the *process* of group formation is extremely important in group approach.

The analysis found that group formation in reality takes place in ways that are somehow not foreseen by the NGOs. While the NGOs put foremost importance on group as a means of socio-political change, the members place the importance on economic gains instead. Furthermore, the groups are often formed on the basis of economic homogeneity and kinship relations not approved by the NGOs. In some instances, well performing members show selfish attitude towards poor performing members which causes erosion of group solidarity and shared-responsibility. Despite these, the groups' own ways of formation and their internal attributes clearly

demonstrate development of certain empowering attributes in the members such as self-confidence in taking initiatives, influencing negotiation at family and neighbourhood levels, and managing monetary affairs, investment and income earning activities. These empowering outcomes do not take place through the intended ways of the NGOs.

Therefore, to make participatory development and empowerment through group approach more successful, it is essential to look into the group formation process critically. The NGOs may revise their fundamental principles of group formation or they may incorporate the members' ways and their perspectives of group formation into the process.

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## Notes

1. See Frank Ellis and Stephen Biggs, "Evolving Themes in Rural Development 1950-2000s," *Development Policy Review*, 19, no. 4 (2001): 437-48; Robert Chambers, *Whose Reality Counts: Putting the Last First* (London: Intermediate Technology, 1997); O.N. Caroline Moser, *Gender Planning and Development: Theory, Practice and Training* (London, New York: Routledge, 1995); C. David Korten, "Community organization and rural development: A learning process approach," *Public Administration Review,* 40, no.5 (1980): 480-511; C. David Korten, "Rural Development programming: the learning process approach"' in *People-centered Development,* eds. D.C. Korten and R. Klaus (Connecticut: Kumarian Press, 1984); D.A. Rondinelli, *Development Projects as Policy Experiments: An Adaptive Approach to Development Administration* (New York: Methuen, 1983).

2. Michael Cernea ed., *Putting People First: Sociological Variable in Rural Development* (New York and London: Oxford University Press, 1985); M. Mayo and G. Craig, *Community Empowerment: A Reader in Participation and Development* (London: Zed Books, 1995); N. Nelson and S. Wright eds., *Power and Participatory Development: Theory and Practice* (London: Intermediate Technology; 2001, 1995); Giles Mohan, "Participatory Development" in *The Companion to Development Studies*, eds. Vandana Desai and B. Robert Potter (New York: Oxford University Press, 2002).

3. Proshika is an acronym of Bangla words: *Proshikhyan* (training), *Shiksha* (learning) and *Karma* (action). Brac and Proshika are respectively the second and third largest NGOs in Bangladesh.

4. R.I. Rahman. "Impacts of Grameen Bank on the situation of poor rural women," BIDS Working Paper No.1, Grameen Evaluation Project (Dhaka: Bangladesh Institute of Development Studies, 1986); M Pit & S. Khandker, *Household and Intrahousehold Impacts of the Grameen Bank and Similar Credit Programs in Bangladesh* (Dhaka: BIDS, 1995); S. Amin & A Palbey, "Gender Inequality Within Households: the Impacts of a Women's Development Programme in 36 Bangladeshi Villages," in *Special Issue on Women, Development and Change*, 22, nos. 2&3 (1994): 122-55.

5. R. Montgomery, D. Bhattacharya & David Hulme, "Credit for the Poor in Bangladesh" in *Finance Against Poverty,* eds. David Hulme & P. Mosley (London: Routeledge, 1996); Dilruba Banu, F Farashuddin, A. Hossain and S. Akter, *Empowering Women in Rural Bangladesh: Impacts of BRAC's Programme* (Dhaka: Brac, nd.).

6. Samiha Huda, M.R. Khan, S. Mahmud, S.R. Khan, M. Chowdhury, A. Bhuiya and M.I. Islam, *Effects of BRAC's Development Inputs on Women's Lives: Report on the First Round Survey* (Dhaka: Brac, nd.).

7. Naila Kabeer, *The Power to Choose: Bangladeshi Women and Labour Market Decision in London and Dhaka* (New York: Verso, 2000).

8. Ibid., 81.

9. Norman Long, *Development Sociology: Actor Perspectives* (New York: Routledge, 2001).

10. Women interviewees referred to their respective NGO as "office," and the NGO workers as "officers" and "sirs."

11. *Musti rice* means a handful of rice. It is a traditional practice of saving a handful of rice from the amount they set for cooking three times a day. The saved handfuls of rice are sold for cash or donated to the mosque or *madrasahs* (traditional educations institutions). The earned cash is used for emergency needs or to buy valuables. This practice is often without the acknowledgement of the husband.

12. Sometimes the interrogation by the officers frighten the illiterate and shy women members. I observed this in a Brac office where the woman loan applicant started crying upon the persistent questioning by the officer in front of other members.

13. C. Sarah White, *Arguing with the Crocodile: Gender and Class in Bangladesh* (London: Zed Books, 1992).

14. Naila Kabeer, *The Power to Choose: Bangladeshi Women and Labour Market Decision in London and Dhaka,* 101.

15. For a similar argument, see S.M. Hashemi et. al., "Rural Credit Programs and Women's Empowerment in Bangladesh."

16. This contradicts another finding that suggests that women's contribution to household income through receiving microcredit sometimes leads them to suffer from emotional stress and family violence. See S.M. Ahmed, M. Chowdhury and Abbas Bhuiya, "Micro-Credit and Emotional Well-Being: Experience of Poor Rural Women from Matlab, Bangladesh," *World Development*, 29, no. 11 (2001): 1957-66; Aminur Rahman, *Women and Microcredit in Rural Bangladesh* (Colorado: The Westview Press, 1997). However, in this study emotional stress and family violence are not investigated, so their absence is not proven.

17. Amartya Sen, "Gender and Cooperative Conflicts" in *Persistent Inequalities,* ed. Irene Tinker (New York: Oxford University Press, 1990).

18. Naila Kabeer, *The Power to Choose: Bangladeshi Women and Labour Market Decision in London and Dhaka.*

19. At the time of interview with Fulbanu, her husband Rahim was sitting nearby. I asked him about the bad remarks he heard. He replied smilingly, "My dear, that was a time, but now I feel that one should investigate by one's self about everything and ignore hearsay." Interview,  July 2002.

20. Information available in the Brac and Proshika official documents about the grassroots groups gives no detail about how the members come together through various negotiation processes to form a group.  In fact this is very important because the negotiation process contains elements that affect a group.

21. I interviewed Aklima and Morjina at the same time and they disclosed the many ways they share household chores with each other.

22. I could not compare Parul's account with Jobeda as she had gone to see her parent. I did talk to Jobeda's young son and felt that they had very close social ties. I learned that Jobeda requested Parul to cook meals for her husband and son during her two-day absence. Interview, July 8, 2002.

23. SMS and NMS interviews gave similar narratives about the process of their collective project. Interview, July 5 and 6, 2002.

24.  Kamal Siddiqui, *Jagatpur 1977-97: Poverty and Social Change in Rural Bangladesh* (Dhaka: University Press Ltd., 2000).

25. Ibid.

26. Rafiqul Huda Choudhury and Nilufer Raihan Ahmed, *Female Studies in Bangladesh* (Dhaka: Bangladesh Institute for Development Studies, 1980); Therese Blanchet, *Women, Pollution and Marginality: Meanings and Rituals*

*of Birth in Rural Bangladesh* (Dhaka: The University Press Limited, 1987); Taslima Monsoor, *From Patriarchy to Gender Equity: Family Law and Its Impact on Women in Bangladesh* (Dhaka: The University Press Limited, 2000); Saira Rahman Khan, *The Socio-Legal Status of Bangali Women in Bangladesh: Implications for Development* (Dhaka: The University Press Limited, 2001).

27. Amartya Sen, "Gender and Cooperative Conflicts."

28. For objections against NGOs, see Mobarak Ullah, *Why Are We Opposed to NGOs* (in Bangla) (Brahmanbaria: Islahul Muslimin, 1999); M.E.H. Jallabadi, *Bangladesh Under the Conspiracy of NGOs* (in Bangla) (Dhaka: Nasima Publications, 1999); and M. Nuruzzaman, *Bangladesh in the Web of Creeping Colonialism* (in Bangla) (Dhaka: CBS, 1996).

29. M. Moniruzzaman, "Political Mobilization of Grassroots Women and its Implications: A Case study of Proshika in Bangladesh," *Forum of International Development Studies*, No. 25 (February, 2004).

30. Norman Long, *Development Sociology: Actor Perspectives*; B. Bhatnagar, and A.C. Williams eds., "Participatory Development and the World Bank: Potential Directions for Change," *World Bank Discussion Paper,* 183 (Washington D.C.: World Bank, 1992).

31. One worker said that at the end of every month his wife brings money from her father to meet the monthly living cost. Another worker commented, "many people come from outside to research on the women, but no one does research on our miserable condition."

32. Norman Long, *Development Sociology: Actor Perspectives.*