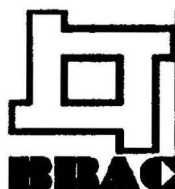


Research Paper  
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# Is Social Capital the Missing Link? An exploratory study of Gram Shahayak Committee effectiveness

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## **Part 1. Introduction**

*"Persons bound together in dense social networks infused with norms of reciprocity and trust, are better able to and more inclined to act collectively for mutual benefit and social purpose. Compared to persons not so well endowed with norms and networks, those possessed of these features 'can more efficiently restrain opportunism and resolve problems of collective action.'"<sup>1</sup>*

This exploratory study aims to assess the quality and effectiveness of the social linkages fostered by BRAC between ultra-poor women and the village elite. In particular, this study examines the issues surrounding the Gram Shahayak Committees (GSC) established to complement the Targeting Ultra Poor Programme. Is this engagement of village elite in support of the ultra-poor a gateway to sustainable improvement in the lives of the ultra poor? If these social networks, indicative of a form of social capital now available to these ultra-poor women, are in fact the "missing link" through which the ultra-poor can better establish secure and sustainable livelihoods, what are the central dynamics of these networks? How can these relationships between the poor and the elite provide the social capital and enabling environment that the ultra-poor previously lacked?

### **I. Overview of findings**

Although recognized as a form of social capital, is the GSC an 'effective' form of social capital for TUP participants? Drawing from relevant social capital literature, we have defined effective social capital as constituting both access by the poor to individuals with the ability to catalyse change, as well as solidarity among the poor in order to mobilise and voice demands as a collective unit. Thus, while relationships of solidarity (horizontal relationships) among individuals of similar socio-economic standing is an important form of social capital, its effectiveness is limited by the ways such horizontal solidarity can be harnessed to then make demands of relationships with local elites (vertical relationships). (Section 1)

As argued in Section 2, the GSC has in fact created new forms of social capital benefiting TUP members. Through the GSC, local elites have expanded traditional forms of assistance—such as providing dowries or financial assistance during funerals—to encompass broader forms of aid for TUP women, such as providing latrines and tubewells, or legal and political advocacy during dispute resolution. These elites see the GSC and BRAC as providing them with an opportunity to pursue pre-existing personal or political motivations to build ties with the local community.

Section 3 examines the dynamics of this increased elite activism. It is suggested that while the elite have become more active through the GSC to the benefit of TUP members, the form of these actions reinforces traditional modes of elite-poor interactions, often taking the form of patronage or charity-based relationships between the GSC elite and the TUP members.

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<sup>1</sup> Krishna, Anirudh. *Active Social Capital: Tracing the Roots of Development and Democracy* (New Delhi: Oxford University Press, 2002), p. 15

However, this reinforcing of traditional dependency relationships cannot be attributed solely to the actions of the GSC elites; while these elites still dominate the relationship with TUP members, they nevertheless are doing more to assist than they did in the past. In Section 4, we examine the lack of horizontal solidarity among TUP members themselves, and suggest that this condition contributes to the reinforcing of elite-poor dependency relationships—in effect, TUP members perpetuate these patronage relationships by acting as individual clients, rather than mobilizing as a bloc to demand broader empowerment.

Although not included in the body of this document, Appendix A examines the underlying issue of gender and its impact on this GSC-TUP relationship. The GSC elites are all male, while TUP members are all female—a fact which contributes to the tendency of GSC activism to reinforce dependency relationships between the poor and the elite. Also, the gender disparity prevalent in the institutional construction of GSC (3 elite male members and 3 VO/TUP members) adds to the inability of the GSC to effectively assess and address what TUP needs are. The female GSC members are often marginalized, and have little agency capacity - thereby poorly representing TUP problems and catalyzing change on their behalf.

## **II. BRAC, the Ultra Poor, and the Village Elite**

The absolute poorest are often regarded as “high risk” cases and, as a result, are often bypassed by traditional development efforts. In an effort to bring about sustained improvement in the lives of the poorest, BRAC introduced a strategic inputs initiative known as the Targeting Ultra Poor (TUP) programme in 2002. As a part of this initiative, poor rural women were selected to receive physical assets for enterprise (i.e. cows, goats, poultry, nurseries, etc.), consumption stipends, healthcare, enterprise training and a flexible savings scheme for a period of 18 months. While these income-generating initiatives enable these women “to reach a certain economic status to be able to at least feed and clothe themselves adequately,”<sup>2</sup> it has also been recognized that the asset transfers make these women vulnerable to theft and damage. In an effort to offset this potential problem, BRAC selected local village elite to form a committee – under the guidance of BRAC Program Officers – with the purpose of protecting these physical assets, as well as offering guidance in times of crisis and protection against crime.

This volunteer committee, comprised of three local elites, two BRAC micro-finance participants and one TUP member, is known as the Gram Shahayak Committee, or GSC (Village Assistance Committee). Through this structure, BRAC attempts to provide a social network for TUP participants. Aside from the explicit responsibility of protecting TUP assets, GSCs are specifically requested by the field staff to provide TUP assistance in the following areas:<sup>3</sup>

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<sup>2</sup> *Stories of Targeting: Process Documentation of Selecting the Ultra Poor for CFPR/TUP Programme*, (Dhaka: RED-BRAC, July 2003), p. ii

<sup>3</sup> This information was collected during discussion with BRAC programme officers in the Domar Regional Office

1. Vaccines for TUP children
2. Improved access to healthcare
3. Planting of fruit trees
4. Encouraging daily school attendance of TUP children
5. Tin roofs for TUP homes
6. Fair allocation of government resources
7. Immunizations for women
8. Tubewells for safe drinking water
9. Latrines for improved sanitation
10. Family planning

BRAC intends the Gram Shahayak Committee to provide TUP participants with “an enabling environment,”<sup>4</sup> bridging the gap between the extreme socio-economic classes within a village. Such mediation may forge new social links between the ultra-poor and the village elite, providing a form of social capital<sup>5</sup> that did not previously exist and promoting the further development of TUP members.<sup>6</sup>

### III. The Villages Studied and their GSCs: A Profile

In order to carry out this study, two villages—Boragari and Holholiya—in Domar thana of Nilphamari district were studied. In both villages, the TUP programme and the Gram Shahayak Committees were formed in 2002.

Holholiya currently has 57 TUP participants. The village is particularly large and TUP participants are geographically spread out, meaning that several of the TUP participants live quite a distance away from the GSC members and that each GSC member oversees a large number of the ultra-poor. The three elite GSC members in Holholiya are land owner-cultivators, each of whom own large tracts of land in the village and employ many locals on their fields. Two of the men in the Holholiya committee are also from families with histories of active charity and problem solving in the area.

Boragari currently has 28 TUP participants. The occupations of the three male, elite GSC members are as follows: a *Union Parishad* member (who sits as the GSC chairman), a tin shop owner, and a rice mill owner. Although Boragari is geographically divided by a river, most TUP participants and GSC members live within the same general vicinity.

### IV. Methodology

It is imperative to understand the issues, mechanisms and motivations of development and village governance as defined by the GSC and TUP members themselves.<sup>7</sup> To

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<sup>4</sup> Hossain, N., “Village-level governance and the poorest: A concept paper for a proposed research programme,” Unpublished research proposal, (Dhaka: RED-BRAC, May 2004)

<sup>5</sup> See above quotation from Krishna (2002); a more detailed discussion of the concept of social capital is provided in the literature review in this report.

<sup>6</sup> It should be noted that throughout this paper, we focus on the role of the three male elites on the GSC, since they are the primary agents charged with assisting the TUP members. The role of the two microfinance women is more ambiguous, and will be addressed partially in Part 5.

<sup>7</sup> Krishna, A., *supra* note 1 at p. 86

achieve this, the questions initially posed to TUP and GSC members—regarding what types of assistance are given to the ultra poor, who gives this assistance, and under what circumstances—were open-ended. Frequently mentioned subjects then were further explored through surveys and in-depth interviews.

The study examining was conducted over a seven-day period. In addition, two other research teams also gathered their information from Boragari and Holholiya: one team specifically researching life histories of TUP women, and the other undertaking in-depth interviews to understand village governance from a TUP perspective. It should be noted that this study also draws some information from these two other research teams, in order to avoid repeated research efforts.

Two group discussions with the GSCs in both Holholiya and Boragari were conducted. Through this exercise, a clearer understanding was attained of which issues to further examine and which GSC members to use as key informants. A *masjid* committee member in Boragari, who is not a part of GSC officially but is a very active village elite and assists GSC in their activities, was also used as a key informant.

Two transect walks and three in-depth interviews were pursued in Boragari. In Holholiya the size of the village made formal transect walks unfeasible, but in-depth interviews were conducted with each of the GSC members. Observational research was also conducted during the monthly GSC meeting in Holholiya.

To understand these same issues from a TUP perspective, in-depth interviews and surveys with TUP members in both villages were conducted. Seven TUP women were interviewed in Boragari and six TUP women were interviewed in Holholiya.

## **Part 2: Social Capital – A Theoretical Framework**

The concept of social capital can be used as a way of framing an understanding of the challenges faced by the poor. Defined as a network of social relations that is characterised by norms of trust and reciprocity,<sup>8</sup> social capital is a measure of the quality of social networks and relationships which enhance people's capacity to collectively resolve problems.<sup>9</sup> Social capital is often presented as one of the only forms of capital that the poor can access and build upon.<sup>10</sup> The hypothesis of this study is simply that social capital is the central component in securing other livelihood aspects<sup>11</sup> for the poor.

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<sup>8</sup> Purvez, Md. Salim Ahmed, "Making Use of Mediating Resources: Social Network of the Extreme Poor in Bangladesh," *The Livelihoods of the Extreme Poor (LEP) Study*, (Dhaka: IMEC-Proshika, March 2003), p. 10

<sup>9</sup> Purvez, supra note 4 at p. 10

<sup>10</sup> Grootaert, Christiaan, and Thierry Van Bastelaer, *Understanding and Measuring Social Capital: A Multidisciplinary Tool for Practitioners*, (Washington, D.C.: The World Bank, 2002), p. 8-9

<sup>11</sup> Livelihood needs simply refer to the basic necessities for survival. In this context, such needs can be defined and explained using the Sustainable Livelihoods Framework, and its identified necessary components promoting sustainable development – one of which is social capital. See Appendix C – for further detail.

Putnam (2000) explains how social capital has been defined and re-defined throughout the twentieth century, “each time to call attention to the ways in which our lives are made more productive by social ties.”<sup>12</sup> If social capital is explained as the social ties by which lives are made more productive, then that productivity – for the purposes of this discussion – can be identified by the ability of the ultra poor in rural Bangladesh to enjoy basic livelihood needs. Indeed, a recent research report completed by PROSHIKA on social capital found that many of the extreme poor in Bangladesh maintain good relations with different persons, groups, communities, and institutions, maintaining informal networks which play a major role in providing the poor with assistance, aid, and livelihoods.<sup>13</sup> Such informal social networks are a “source of social capital of the extreme poor, which enables them to survive in society.”<sup>14</sup>

Where such social networks are ‘thin’, the poor have lacked the voice and ability to influence public agendas or access other informal types of assistance. Thus, a weak social network is identified as a barrier for the ultra poor to escape poverty or construct sustainable livelihoods.<sup>15</sup>

Following Putnam (1993), we suggest that there are two basic forms of social networks: horizontal – those between individuals across a shared class or homogenous characteristics - and vertical - those crossing class and other boundaries.<sup>16</sup> Putnam argues that horizontally organised networks contribute to social capital formation, while vertical relationships inhibit it.<sup>17</sup> Putnam’s argument is somewhat misstated—vertical relationships can and do contribute to an individual’s social capital, such as when, for example, the poor turn to local elite for assistance during times of crisis. What Putnam’s characterization indicates is that, while vertical relationships can provide social links which can be converted into assistance for the poor in times of need, these links nevertheless come at a price.

As Wood (2003) elaborates, one of the characteristics of poverty is high vulnerability combined with a limited ability to influence events; as such, to achieve security, the poor often “have to rely upon the direct agency of others” who are bound to the poor either by informal moral and community networks, or by institutional duties to assist.<sup>18</sup> This argument indicates that vertical relationships between the poor and the elite actually make vital contributions to the social capital of the poor. However, Wood accurately notes that these relationships come at a price: the insecurity of poverty translates into dependency upon others who have more control over circumstances that affect the future of the poor than the poor themselves.<sup>19</sup>

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<sup>12</sup> Putnam, Robert D. *Bowling Alone: The Collapse and Revival of American Community*. (New York: Touchstone, 2000), p. 19

<sup>13</sup> Purvez, supra note 4 at p. v

<sup>14</sup> Ibid., p. vi

<sup>15</sup> Sen, Binayak, “Drivers of Escape and Descent: Changing Household Fortunes in Rural Bangladesh,” *World Development*, 31(3), March 2003, p. 518

<sup>16</sup> Putnam, Robert D., with Robert Leonardi and Raffaella Nanetti, *Making Democracy Work: Civic Traditions in Modern Italy*, (Princeton, NJ: Princeton University Press, 1993).

<sup>17</sup> Grootaert, C. & Van Bastelaer, T., supra note 5 at p. 20-21

<sup>18</sup> Wood, p. 456.

<sup>19</sup> Wood, Geof, “Staying Secure, Staying Poor: The “Faustian Bargain”,” *World Development*, 31(3), March 2003, p. 455-456

In his recent study of social capital in rural India, Anirudh Krishna provides a solution to this question of what form social capital must take in order to be truly effective in empowering the poor. Krishna argues that there are two ways that weak social capital can inhibit poverty reduction in the village context. First, a given village may have what Krishna terms “high social capital” but low “agency capacity”. In this case, the poor in the village are highly connected to someone who acts a trustworthy representative for their needs; however this representative either lacks political power himself, or lacks access to those in power, and therefore cannot do much to bring about positive change on behalf of the poor. In terms of the preceding discussion, this case represents a situation where the poor have strong *horizontal* networks with people of similar socioeconomic standing, but do not have strong *vertical* networks with people who possess greater agency capacity (i.e. local elites). Second, a village may have high agency capacity—in that there are many capable, well connected leaders—but low social capital if there is no solidarity among the poor themselves. This represents a situation where the poor have strong *vertical* relationships with local elite, but weak *horizontal* networks. As a result, there is no unified articulation of the community’s needs, and the poor are unable to convert the high agency capacity of village leaders into collective benefits for the poor as a group.<sup>20</sup>

Thus, effective social capital for the poor—and especially the chronic poor—ultimately relies on a combination of horizontal and vertical relationships. The former provide the poor with access to those who possess the resources and agency to help the poor respond to crises and maintain a sustainable livelihood, while the latter ensures the poor have an independent voice to make demands of the elite, rather than relying on relationships of patronage and dependency.<sup>21</sup>

The following sections will apply this framework to the case of the GSC in two Domar villages. As shall be argued below, the GSC has created new vertical linkages between TUP members and the elite, thus creating new social capital and providing several new services and forms of support for the poor. However, these relationships also reinforce traditional patron-client and dependency interactions between the elite and the poor, a condition which can be largely attributed to the lack of strong horizontal networks among the TUP members themselves.

### **3. GSC – Creating New Social Capital**

The men selected to serve on the GSC all possess the agency capacity to act on behalf of the TUP members in their villages, as well as the ability to provide financial and political resources. In both villages, particularly Holholiya, crowds that gathered remained silent whenever GSC members spoke, delineating the respect that the three elite members of the GSC command.

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<sup>20</sup> Krishna, pp. 107-110.

<sup>21</sup> A more formal treatment of the impact of how forms of social capital affects the kinds of support received by the poor can be found in Appendix B.

In both Boragari and Holholiya, the men on the GSC stressed that their position as locals made them well suited to use their capacities to help TUP members in their area. They stressed that as locals they were in a position to link their agency capacity to the needs and problems of TUP members in the area. For example, the tin shop owner in Boragari argued that because the committee is made up of locals, it knows more about what is going on in the village and therefore can have more influence than BRAC, which is an outside organization. "We are *stani* [locals]," he says, "BRAC workers are not." By being locals, these men feel that they are aware of the daily problems faced by TUP members and can act to resolve them—something BRAC cannot do when its workers only visit the villages periodically. "I'm a shopkeeper," the Boragari GSC member continues, "so I see things around the area, what's going on." The Holholiya GSC members portrayed their value as locals in a similar fashion. According to the GSC cashier, "BRAC officers come and go and there is only one worker for a large area. They need the help of those who are in the area."

Yet the status of being locals and possessing high agency capacity existed prior to BRAC's intervention and the formalization of a GSC committee. How have the dynamics between the poor and the elite then changed? How have new social networks and linkages been forged for the ultra poor?

#### **I. Access to official structures and benefits**

First, as an institutionalized group the GSC acts more effectively as a mediator between TUP members and localized official structures, such as government bodies. The GSC men in both villages imply that as an independent body formed by BRAC, they would have more legitimacy than the local government and thus would be better able to mediate between the poor and local government. According to the tin shop owner in Boragari, "with NGOs there are no irregularities. The UP can't pay 10,000 taka to help a family buy an asset, and even if they could, there are irregularities. With an NGO, people get the money." According to Holholiya GSC members, it is not just inadequate funding which is the issue, but also the inattentiveness of local government officials toward the ultra-poor. The Holholiya GSC members claim that as an institutionalized group, the GSC can not only better assist the ultra-poor, but act as advocates on behalf of all TUP members. According to the GSC chairman, "whatever problem they [TUP members] have, we'll deal with it – even if they go to the UP [Union Parishad] and don't get help, they can come back and then we'll take it to the courts. We'll take it all the way up to the high court if we have to... Whether it's government, UP or non-government groups like BRAC, we go to them to do what they can for *our*<sup>22</sup> poor." This reference to local TUP members as 'our poor' underscores how these GSC members see themselves as active advocates for the TUP members in their area.

This advocacy seems to be crucial in acquiring benefits from local government for the poor. The student member of the GSC states that without the GSC, the TUP members would not be able to receive assistance from the local government. "The problem with going straight to the UP would be that it would take a long time for these problems to get solved. For a poor person to go to a member, he won't give that person's words much

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<sup>22</sup> Emphasis added



value. But the members can't refuse us. So when we go on TUP member's behalf, they respond quicker." He went on to cite examples of when he took land disputes to the UP to get the cases resolved quickly. This advocacy on behalf of TUP is also evident in Boragari, where a TUP member was previously denied a VGD<sup>23</sup> card, but after linking with the GSC, the GSC chairman who also sits on the UP committee utilized his agency to secure one for her.

## **II. Expanding reach and assisting a greater number of ultra poor**

Evidently, as the above examples delineate, by collaborating and formalizing as an official institution, GSC has been able to exert its influence to help the ultra-poor access other official links and benefits. While this type of assistance was provided before on an individual basis, now as a committee GSC has been able to further its reach and, as a collective unit, assist a larger number of the ultra-poor. The GSC chairman in Holholiya echoed this sentiment, when he stated that the GSC's role has enabled him to expand his social reach for assistance to the poor. This member has quite a bit of knowledge about the processes and functions of the committee- an aspect which was somewhat lacking in Boragari. He says the TUP women come directly to him with their problems; poor people used to come to him prior to GSC creation, but now he claims that people from farther away also come asking for his assistance. He confirms this with a personal anecdote:

I have a latrine in my household, but a lot of the poor people don't have latrines. This is an important duty for us...latrines are easy to provide, so now every TUP household in the village has a latrine. This wasn't the case before."

The other two GSC members reiterate these areas of duty, while similarly viewing the GSC as a means to expand their scope for helping the poor. One member mentions that he did not provide any of this help before the GSC was created, and the other gave a similar account of the GSC providing a venue for him to help the poor. When asked where the poor people went before, he answered: "there are other well-off people in the village, but they must not have helped much, because now they all come to me." The Holholiya GSC overall seems systematically more effective, where needs of all the TUP members are discussed, prioritised, responsibilities allocated to the different GSC members and resources mobilised to bring about change. As the GSC chairman explained, "The GSC meets monthly. We find out what the problems are, decide which ones are the most important, and then split up to collect resources from the other elite in the community. Then we come back together and implement." According to him, this type of systematic order in assisting a large number of the ultra-poor only came into being after the creation of GSC.

## **III. GSC motivations catalyse positive change**

Personal and political motivations of the GSC must be taken into account, since the GSC has served as a vehicle to hone these motivations into concrete assistance for the ultra-poor. In Holholiya, the over-arching motivation common to all three elite members is to

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<sup>23</sup> Vulnerable Group Distribution card that entitles the absolute poorest to monthly wheat rations

carry on a family legacy that has existed throughout generations. As the chairman of the GSC states,

I am continuing my father's work. I am only doing a fraction of what he was able to do, but BRAC's purpose has helped me with my own. Through the GSC I am able to help not only those who knew my father and therefore come to me, but even those who live far away.

Another Holholiya GSC member says, "I did not realise that I would be doing this work. But my father was so giving, and when he fell ill he asked me to involve myself in this cause." In a village as geographically spread out as Holholiya and with such a large number of TUP members, it is virtually impossible for one GSC to give all participants and their needs equal priority. Thus, the way in which they prioritise who to help and how to help is influenced greatly by this personal motivation, and in this case it seems as though the GSC members are picking up from where the previous generation left off. Thus, in a sense, they are 'using' BRAC and the GSC to further their own causes—an arrangement which ultimately works to the benefit of TUP members in the area.

As far as Boragari is concerned, GSC motivations centre on personal charity as the primary mode of elite interaction with the poor. One is clearly the motivation of exerting prestige, where the elite want to make it known that they are the village altruists and are using their influence to uplift those who are worse off. This notion is supported by the claims of several TUP members: "GSC members make sure to help us when they are getting recognised for it. They gave us warm clothes in the winter because BRAC took photos of them."

The political platform of one of the Boragari GSC members also provides an interesting example of the varying motivations amongst the members. As a UP member, the GSC chairman has clear political motivations – confirmed by other village elites. As one villager comments about the UP member, "He helps Hindus pay for their weddings more often, otherwise it will look bad. He needs their votes."

Using GSC as a mechanism through which to increase political presence or augment personal prestige is expected, and can be seen as a good thing when used to reinforce positive social networks that ultimately serve the ultra poor. As Krishna (2002) argues, "To maintain their political and economic privileges, the rich will maneuver co-operative arrangements to better their social lot."<sup>24</sup>

#### **IV. Conclusion**

This section has argued that GSC members do in fact have the agency capability as well as the pre-existing motivations to act on behalf of the poor. As a result, the formalization of poor-elite relationships has strengthened the social networks available to the ultra poor. This is evident in the fact that TUP members can now more readily access official government resources, a greater number of the ultra-poor are being assisted by a collective and organized unit, and the elite themselves have a vested interest in helping

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<sup>24</sup> Krishna, pp. 112

the ultra-poor and furthering their own causes. Yet are their drawbacks to this new form of social capital that is readily available to the ultra poor? The next section explores the dependency relationships that have sprung from these easily accessed social networks.

#### **Part 4: TUP Dependency and the “Dark Side” of Social Capital**

As Geoff Wood notes, the relationship between GSC elites and TUP members carries with it the risk of reinforcing the dependency of the poor on elites: “Securing any kind of longer term future requires recruiting the support of these others [elites], but this only comes at a price: of dependence and the foreclosure of autonomy.”<sup>25</sup> As will be argued in this section, this is indeed the case with TUP participants and the GSCs in Boragari and Holholiya. The fact that GSC activities are conceived of as extensions of traditional forms of charity or patronage creates a situation where the recipients of the aid (TUP members) become vulnerable clients dependent on these charitable handouts and the providers of the aid (GSC elite) become patrons who are in positions of superiority and can exert control over their beneficiaries. Thus, while the new vertical linkages between the GSC elite and the TUP members have provided the TUP members with social capital and tangible benefits, they have also reinforced traditional patronage-based dynamics.

##### **I. Pre-existing relationships in Boragari**

As suggested in Part 3, GSC men in both villages portrayed their actions in an institutional light. They stressed how the GSC acted as a body, implementing solutions devised by the entire committee. In both villages, the GSC men suggested that this institutionalisation of the GSC as a new forum for TUP members to seek assistance explained why it was more successful than either previous patron-client ties or other local government organizations. Yet, the TUP members who we spoke to associated GSC activities with individual elites on the committees. Most TUP members did not know that the GSC existed as a formal committee, and were only acquainted with one of the men on the committee through what they thought was a personal, patron-client form of relationship.

While this perception among TUP members exists in both villages, it is more acute in Boragari. Indeed, when further questioned about how the GSC implemented its decisions, the tin shop owner in Boragari replied that most of the time the GSC member who lived in the area of the problem would deal with it himself, rather than involving the entire committee. We later learned that the men on the GSC in Boragari had all been friends for many years, and would in fact meet weekly to gather some money to give to the poor as charity or as assistance for funerals or weddings. Two of the men who were a part of this older charity group are still active with the GSC—though they are not official members, they still are present for the informal meetings of the GSC men when money is raised and allocated. The traditional modes of charity and elite assistance persist in the dynamics of the Boragari GSC.

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<sup>25</sup> Wood 2003, p. 456.

Where institutionalising informal networks through the GSC can exacerbate pre-existing barriers in the relationship between the ultra-poor and the elite, such institutionalisation can also bolster informal relationships that were already characterized by positive elite-poor interaction. One TUP participant has an established relationship with the GSC member who owns a rice mill. He is the only GSC member the TUP member says she knows: "I used to beg, and then he gave me money to start a bangle business. This was before BRAC selected me and gave me a cow. Since getting my cow, he is the only one that comes to see how I'm doing. He comes by every month and inquires after my cow." Since the relationship existed before BRAC's intervention, the creation of the GSC has been effective in fostering the already existing social capital between this particular elite and this poor person. The connection was characterised by positive aspects before – there was no apparent barrier preventing this particular TUP participant from approaching the elite for help – and thus the GSC initiative is effective. In contrast to the previous example, formalisation of an already positive relationship between a TUP participant and GSC member is enough to foster and contribute to effective social capital.

One reason why these traditional social forms persist more strongly in Boragari is the presence of a UP member on the GSC. In our interactions with the GSC members, we found that the UP member did not distinguish between his duties as a UP official, and his duties as a GSC member. Indeed, many TUP members themselves did not distinguish between the GSC as an institution, the UP member as an individual elite, and the local government. This overlapping of old offices of power—the UP, and traditional elite status—with the new GSC institution severely undermined the legitimacy of the GSC, both in terms of the GSC's own approach to the poor, and in terms of the TUP perceptions of the GSC as a body.

## **II. Pre-existing relationships in Holholiya**

This persistence of traditional modes of elite-poor interaction also holds—though to a lesser extent—in Holholiya. As described above, the Holholiya GSC members, like their Boragari counterparts, see themselves as continuing traditions of community service established by their fathers and other traditional elites. While the Holholiya GSC men are proud of the fact that they have expanded their traditional roles as elites to encompass other development initiatives like providing tubewells and latrines, and in mediating between the TUP and local government, the fundamental nature of their activity remains that of elites providing religiously or socially encouraged public service.

Thus, being a TUP member coincides with being an ultra-poor individual under the patronage of local elite who also serves on the GSC. While this relationship may have taken on an institutional flavor—an ultra-poor woman turns to a local elite not because he is a patron, but because he is a member of the GSC—in practice the relationship remains one of a patron and a client. Such relationships are inherently one-sided, and leave the client poor in a position where she cannot make demands of her own, and must instead rely on the goodwill of the elite. As a result, these relationships between the GSC and TUP members do not fundamentally alter or increase the effective social capital stock of TUP members.

Indeed, one elite individual who is a member of the Boragari Masjid committee claims he regularly gives resources to the GSC and is therefore considered as an unofficial member of the GSC. Reason being, he has close ties to all three of the men on the Boragari GSC. As this 'unofficial' GSC member stated, "We [the other GSC members and himself] would get together on Mondays and Tuesdays every week to donate a few hundred taka for weddings and funerals. We would give to all the poor." In his opinion, "the only new things the committee does in comparison to what was done before are give extra clothes in the winter, and help people with their new businesses."

The result is that while the GSC elites now help more people, the mode of interaction still is colored by the poor's dependency on elite patronage. People who were previously on good terms with GSC would benefit the most. The rice mill owner in Boragari says good relationships between the poor and the elite existed before the creation of the committee – they would help the people they knew personally. Another village elite from Boragari emphasized this point. "People get help from those nearby who are better off than them. That is the way that things have traditionally been done." What has changed is that now the responsibility of the elites – those on the GSC – is greater and extends to all TUP members. He says he used to give charity in a personal capacity – for example, he would offer assistance when there was a death or a marriage – but now, he says, many people he does not know also come for help, a new development since BRAC formed the GSC.

Similarly, those who are on bad terms with GSC elites are often excluded from these elites' new activism in helping TUP members through the GSC institution. For instance, one TUP woman mentioned that she was 'scared' of one of the GSC members after they had an argument about grazing her cow on his land. "He became very angry and shouted at me. Since then we've never gotten along," she says. This argument took place before the man was selected as a GSC member. His selection, however, has not changed his treatment of this woman according to her. "I tried asking him for help once, and he told me to go to BRAC since they gave me the cow, not to bother him," she says. Formalising the relationship between the elite and the poor did not seem to create a more positive social network. Rather, the negative interactions prevailed.

In another example, the same TUP participant mentioned above describes another experience with the same GSC member. She describes a situation when she was desperate for food after a storm, yet she was too frightened to approach this GSC member for assistance. Her husband, however, works as a day labourer on the GSC member's land, so she coerced her husband into asking him for a bag of rice. "Because he likes my husband, he agreed immediately. If I had asked, he would have told me to go ask BRAC." This exemplifies the prevalence of not only previous relationships, but also how the quality of their social relationship is determined by the gender, dependency and class barriers imposed upon it. The formalisation of social networks between the rich and the poor has not removed such barriers, but rather seems to have reinforced them, and thus reconfirms dependency on patron-client relationships – and all the inherent inequalities implicated in this relationship – instead of creating new means of social relations at the village level.

The result of such reinforced traditional dynamics in GSC actions is that, by following traditional modes of interaction with the poor, the GSC elite in both villages feel justified in refusing help to certain TUP members—their responsibility is, in their eyes, to do what they can in their personal capacity, not to respond to the needs of the TUP members as an impartial institution of governance. This explains why TUP members in both villages do not turn to the GSC for help when they face crises.

For example, as one TUP member in Holholiya explained, for major problems she would go to the UP member, not to the GSC, commenting that “if we went to the GSC, they’ll say go to BRAC.” Similarly, another TUP member in Boragari worked and lived in other people’s houses, and asked the GSC members for materials to build a house of her own, or at least an area to house her cow received from BRAC. In the case of one TUP member who asked the GSC for assistance,

The [GSC] members didn’t give any, saying ‘How much should we give, are you one person to whom we should keep giving for the rest of your life?’ They said, ‘Go to BRAC, we can’t give you anymore.’ ... During voting times they ask for votes, but they don’t give any wood. ... She lives nearby the GSC members, same area, so they knew her from before. But they didn’t help her, perhaps because they disliked her, or she didn’t give a vote, or something like that.

In another example, a TUP member’s husband would spend all the family’s money on gambling, leaving the TUP member without food for many days. After many attempts to confront the husband with the aid of family members, the TUP member finally took her husband to a local UP member, who refused to act. She then took her husband to the Boragari UP member who also serves on the GSC, but he replied that she should go to the UP chairman who was closer to her home. BRAC field staff later learned that the UP members were actually friends of the TUP member’s husband, and they were among the group who would gamble together. This example is particularly telling, because it indicates how TUP member demands are given lower priority than previously existing networks or relationships.

### **III. Conclusion**

Thus, the evidence presented in this section suggests that, while the GSC elites have provided new social capital and assistance for TUP members, the mode of GSC-TUP interactions follows the traditional forms of patron-client relations. While the vertical linkages forged by the creation of the GSC has allowed TUP members to access greater assistance from local elite, this form of social capital has come at the price of the poor’s dependency on the good will of the elite. As a result, TUP members who have uneasy relations with GSC elites often receive less assistance when in need; similarly, GSC elites favor friends or others with whom they have close ties over the needs of various TUP members. However, this condition of reinforced patron-client ties between the GSC and TUP members cannot be solely attributed to the patronage-approach of the GSC elites; the TUP members themselves contribute to this persisting dynamic. This argument will be examined in the following section.

## **Part 5: Horizontal Social Capital as the Missing Link**

As Krishna (2002) argues, a village may have high agency capacity, in that there are many capable, well connected leaders, but low social capital if there is no solidarity between the poor and these leaders, or among the poor themselves. As a result, there is no unified articulation of the community's needs, and the poor are unable to convert the capabilities of the village leaders into collective benefits for the poor as a group. This explanation of weak social linkages between the elite and the ultra poor is prevalent in both Boragari as well as Holholiya.

### **I. Sense of community, but lack of solidarity**

In these villages, it was found that TUP members in fact do have a sense of community where they go to one another for advice or for small immediate needs. One TUP member in Boragari describes how during times of crisis – such as during a flood, or when she is experiencing medical problems – she'll first seek out advice from another TUP member who lives on the other side of the village. However, there is a common notion that these relationships between TUP members cannot translate into actual assistance because they are all poor, and one of the characteristics of poverty is having limited ability to influence events. In Boragari, one TUP woman describes how she often turns to the TUP representative on the GSC for advice, not because she is a committee member, but because they are close friends. This TUP woman described how their relationship cannot yield tangible assistance: "I don't know that there's anybody there to help us with our problems; I told [the TUP representative] because she is my friend. She said: 'What do you want me to do? Your problems are my problems – we face the same problems.'

This point is further illustrated in Holholiya, where six frequently mentioned types of problems faced by TUP women were identified through interviews. They are as follows, in order of prominence: medical problems, home repairs, medical needs for cows given by BRAC, access to clean water, and land disputes. From discussions, it was found that while the women interviewed have cordial ties with other TUP members, they resolve most major problems on their own. The fact that the links between TUP members are not cited as major sources of assistance during frequently mentioned problems indicates that TUP members, while they may be friends, lack the ability to provide support and assistance to one another during times of need.

In fact, some TUP members do not even categorise their interactions with other TUP members as 'help,' instead saying that no one helps them at all during times of need. When these members were asked specifically about whether they receive help from other TUP members, they often dismiss any advice from discussions with these other members as useless, not considering it real 'help.' Indeed, one Holholiya TUP member suggests the inability of TUP members to do anything for her has actually led to a decline in her relationships with them. She no longer consults other TUP when she faces problems: "They're poor," she says dismissively, "what can they do for me?"

### **II. Expectations of charity**

Implicit in these interviews is the unwillingness on behalf of TUP members to support one another during distress, and clearly by virtue of being ultra poor they lack the capability to resolve all crises individually. As supported by several TUP testimonies, their sense of powerlessness translates into an expectation that those who are better off will provide them charitable assistance, perpetuating relationships of dependency and the dark side of social capital discussed previously.

This notion came out strongly with several TUP members, who spoke quite bitterly against the GSC because they never took the initiative to come forward and help during times of crisis when it was clearly expected they would. Even in Holholiya, where the GSC is pro-active in terms of assisting the poor, a TUP member lamented, "My house was damaged, and the GSC did not even give me a piece of bamboo." When asked if she approached the GSC for assistance, she replied "I went to them once, and they told me harshly to go to BRAC and ask for help. Since then I've never asked them again. I know they will not provide it." A Boragari TUP member went as far as claiming that the GSC is a farce. "They were only put together for show. They never help us with anything." Another TUP member jumped in and claimed "they don't care if we die." Again, when questioned about the last time they sought GSC assistance, both replied never. "We know they won't help, so we don't bother."

Apparently, an overarching expectation exists that the GSC will charitably contribute to the ultra-poor, even when specific demands and requests are not made of them. The TUP representative on the GSC, however, is known to receive more assistance than other TUP members because she has the easiest access to the GSC elite. This was witnessed in the Holholiya GSC meeting, where the TUP rep did not voice requests on the behalf of other TUP members, but instead exerted her own personal requests. When the committee began discussing which TUP members needed help repairing tubewells that had been contaminated by floods, the TUP representative stated that she also needed assistance, since she had gotten sick the other day from bathing with the tubewell water. This exemplifies not only this individualistic mentality that TUP members have, but also the dependency upon the GSC to help solve their problems.<sup>26</sup>

### **III. TUP members' failure to mobilise**

It could very well be, then, that although a new form of social capital has been created through the GSC, these social linkages between the ultra-poor and the village elite are not as strong as they potentially could be. This is due to the TUP members' inability to articulate their needs to the elite and properly utilise these networks. Because they either have their own dependency relationship with the GSC, or lack a relationship with GSC elite all together, there is a disinterest on behalf of TUP members to collectively mobilise and make requests of the GSC. Whether it is a sense of powerlessness, competition with one another for GSC charity, or simply the constraints of being ultra-poor that limit their voice, the lack of collective mobilisation and assertion on the part of the TUP weakens

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<sup>26</sup> A further explanation is provided in Appendix A of how the marginalisation of female GSC members – TUP and VO representatives – contribute to the fostering of patron-client relationships between TUP and GSC.



their access to social networks. After all, how effective can the GSC be if the TUP are dormant and do not make their needs recognized?

In essence, TUP members are perpetuating these patron-client relationships between the TUP and GSC by behaving as clients: they keep themselves vulnerable by just accepting sporadic forms of charity from the elite and not demanding more systematic, sustainable assistance. Sporadic forms of charity from the GSC is more prevalent in Boragari than Holholiya, where the GSC chairman himself claims:

We do not have the money to do much, but what we can do is help with weddings. During the rainy season there are a lot of weddings, and the poor have trouble paying for them. I myself have contributed 10,000 taka for the ultra poor weddings.

Yet when asked what their most exigent needs are, one Boragari TUP member claimed a tubewell, another said she needed her house rebuilt after the storms, and they were not hesitant to claim that the GSC has never helped them. Their acceptance of hand-outs for temporary needs, yet failure to voice their more urgent requirements fosters a relationship of dependency, where the elite dictate what type of charity to give and the ultra-poor silently receive. There is no two-way dialogue being fostered between the two groups, and therefore a disconnect between the needs that exist and the assistance being given is prevalent.

Although the Holholiya GSC is concerned more about providing charity that has tangible, long-term benefit (such as tubewells and latrines), the same dynamic between the TUP and GSC exist. The GSC dictates the aid that is given because a one-way relationship is prevailing where TUP members are not exerting their most fundamental priorities and needs.

#### **IV. Conclusion**

Until TUP members can collectively voice their demands and properly utilise these vertical networks that are available to them, GSCs will continue to provide TUP with supplements according to their own will, rather than rights demanded by the poor. The TUP will continue to “rely upon the direct agency of others”<sup>27</sup> and allow the GSC to act as patrons unless they can form a stronger horizontal base and effectively communicate the needs of their group.

#### **Conclusion**

It is argued in this paper that through GSCs, BRAC has fostered a vehicle through which TUP members have access to new social relationships with village elites who possess the capabilities to catalyse positive change on their behalf. Whether it be enabling the poor to access official structures, reaching out to a large number of poor in a systematic fashion, or utilising their personal motives toward assisting the ultra-poor, GSC members have demonstrated in several ways that they have provided a form of social capital for the ultra-poor that did not previously exist. Yet it is also seen that a majority of the

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<sup>27</sup> Wood, p. 123

relationships that TUP members have with the GSC are pre-existing, and much of the assistance that is given to them are traditional forms of charity that have now been institutionalised. This perpetuation of charity-based ties reinforce feelings of dependency and patron-client relationships between GSC and TUP members, otherwise known as the 'dark side of social capital.' While GSC members' personal and pre-existing biases toward TUP members dictate whom they assist and what kind of assistance to give, they alone cannot be culpable of the patronage dynamic within the relationships. TUP members hold a responsibility to collectivise and articulate their community's needs to the GSC – a responsibility that they fail to fulfil. So long as TUP members silently accept sporadic forms of charity without vocalising their systematic needs, they are behaving as clients and putting themselves in a situation of vulnerability and dependency.

The essence of social capital is relationships, and unlike financial or physical capital, social capital is not a commodity that can simply be handed over. As argued previously, relationships are based upon trust and reciprocity, requiring participation and dialogue between both parties. As seen in several of the examples presented, individual rather than cohesive incentives drive the TUP, limiting their motivation to participate as a group and make their demands heard. This limitation on their part weakens the quality of their relationships with the village elite, which in effect weakens their quality of social capital. As innovative as BRAC may be in fostering these social linkages, a strong effort is required to maintain these relationships and harness them for positive change. While both parties need to participate in this effort, it only makes sense that the determination to fully utilise these channels and to keep them open must come from the beneficiaries of these linkages – in this case, the TUP members.

At the same time, GSC members are no longer individual village altruists, but members of a formalised institution. As committee members a sense of impartiality and equality when interacting with TUP members is imperative. So long as biases from personal ties and traditional forms of charity towards individuals persist, forms of patronage will persist as well. An effort should be made to provide community-based aid to TUP rather than individual contributions. Individual aid, as exemplified, only exacerbate relationships of dependency between TUP and GSC, and perpetuate the unwillingness on the part of TUP to set aside individual incentives and collectivise for the greater good of their community.

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## **Appendix A: Gender Imbalances Contributing to TUP/GSC Disconnect**

### **I. Introduction**

As we have seen in the previous five parts, there exists a sizeable gap between the rhetoric of GSC elites and the experiences of TUP members regarding the activities and effectiveness of the GSC. Even with a more active and systematically effective GSC such as in Holholiya, local TUP women's doubt over the GSC's willingness to help indicates a gulf between TUP members and the elite on the GSC. This gap prevents the GSC from serving as a source of effective social capital for TUP members, for although the GSC elites do possess high agency capacity (thus fulfilling the first criterion for effective social capital), the relationship between the GSC elite and TUP members is not one of trust and reciprocity (thus failing to meet our second criterion for social capital). But why exactly has the GSC failed to generate effective social capital for TUP participants?

There are two possible explanations. There is a social perspective, which has been discussed throughout, that persisting elite-poor social dynamic—in particular, the charity-based approach of GSC elites—explains the inability of the GSC to foster effective social capital for TUP members. There is also an institutionalist perspective, however, which suggests that flaws in the committee structure itself contributes to the disconnect between TUP members and GSC elites. These flaws can be attributed to the inherent gender bias within the GSC. This section seeks to further explore this latter perspective.

### **II. The Institutional Explanation: Gender Bias within GSC Structure**

The main institutional aspect of the GSC, which undermines its ability to function as a source of effective social capital for TUP members, is the limited role for the women members of the committee. The TUP representatives in particular are marginalized. As spokespersons for the TUP members, they should be highly active in the committee meetings. In her testimony, the Boragari TUP representative repeatedly stressed the sequence of every meeting. The men arrive first, then the VO women, and then after everyone is present, the TUP representative is called upon by the chairman. The men sit together on one side, facing the women. The TUP representative is then asked to tell the GSC any news from the TUP members, and then is dismissed. She does not know what the GSC discusses, or what they decide about the problems she reports.

This sequence of events underlines the extreme marginalization of the TUP representative. While the Boragari GSC members are correct to note that TUP members have little personal agency capacity to directly help other TUP members,<sup>8</sup> in the committee setting TUP members should have a strong voice if the GSC is to win any legitimacy and trust among this group. Instead, the TUP representative is treated as simply a technical input—providing information that the GSC elites then use to make decisions without negotiating or actively engaging the TUP representative.

Even in Holholiya, where the GSC elites were much more vocal about their commitment to helping TUP members, the TUP representative is similarly marginalized. At the GSC meeting, the women sat separately facing the men. Further, the TUP representative was silent throughout the entire meeting; she only spoke towards the end of the meeting when the chairman asked her and the other women if they have anything to report. In a private interview afterwards, the TUP representative claimed that even such limited engagement from the GSC elites was unusual, added to the meeting for the benefit of the observers.

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<sup>8</sup> See Part 2 above.

Furthermore, the men on the committee quickly dismissed the TUP representative's one complaint. When the committee began discussing which TUP members needed help repairing tubewells that had been contaminated by the floods, the TUP representative stated that she also needed assistance, since she had gotten sick the other day from bathing with the tubewell water. In response, the GSC cashier replied by saying, "We can't help everyone at once, just put some salt in your water before you bathe." This interchange exemplifies how TUP representatives are not regarded with the same level of respect as other GSC members. Even when a GSC is actively seeking to assist TUP members as in Holholiya, by dismissing the TUP representative's viewpoints the GSC is damaging its credibility and effectiveness as champions for TUP members.

The marginalization of the TUP representative is made even more complete by the presence of VO women on the committee. As suggested in Part 2 above, of the three women on each GSC, two are VO women, and only one is from the TUP programme—an institutional fact which undermines the ability of the GSC to effectively communicate and engage with TUP members. According to BRAC field staff, VO women were added on the committee in early 2004. While the VO women are charged with keeping in touch with TUP members and reporting back to the GSC, BRAC field staff also hoped their presence on the GSC would foster links between TUP members and the VO microcredit programme. "Because VO members sit on *Polli Samaj* [an association of microfinance recipients], BRAC thought that if they sit on GSC they can teach TUP women about the issues they learn about in *Polli Samaj* meetings and encourage their participation in VO," explained one BRAC staff member. Evidently, aside from acting as a channel of communication between TUP and GSC members, the VO representatives also are also intended as role models for other TUP women, implicating that if TUP women work diligently toward developing their businesses, they too can borrow micro-finance loans from BRAC and expand their businesses as they have. While this student-teacher relationship between VO GSC members and TUP can enhance the "enabling environment" that GSC is intended for, it can further the disconnect by imposing an option that not all TUP members are open to. While integrating into micro-finance is a viable next step for some, for others taking on the burden of a loan is not in their best interest.<sup>9</sup> For these individuals, didactic behaviour on the part of the VO GSC members can only exacerbate the existing gap between the TUP members and the GSC.

The forging of ties between TUP members and the VO programme is also problematic in the sense that it diverts attention away from the initial problems facing TUP members themselves—problems which the GSC is intended to resolve. The inclusion of VO members on the GSC creates an additional layer of indirect representation, as TUP women must turn to the VO members who then report to the GSC. This further removes the GSC as an institution from the interests and needs of the TUP members themselves. Further, it weakens the position of the TUP representative on the GSC, isolating her and making it more difficult for her to assert TUP interests in the GSC.

Indeed, in Boragari, strong social barriers were found between the VO GSC members and TUP members. According to one of the VO women, when she passes TUP members she asks about their health and families, but otherwise she does not consider them friends. The VO members both said that their duty was to talk to TUP women and notify BRAC or GSC when there are problems, but in practice they said they do not interact very much with TUP women. The VO members did say that they spoke to TUP women who lived near them, but they also noted that

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<sup>9</sup> Revealed from conversations with TUP members about their eventual integration into micro-finance.

these interactions were limited because the VO women are Muslim, while the TUP women nearby are all Hindu.<sup>10</sup>

While the VO women in Holholiya seem to have closer relations with TUP members, their presence on the GSC still undermines TUP representation on the committee. There seems to be a genuine desire among the VO women to build a rapport with TUP members in their areas. "We get along very well," said one of the VO women, "because we see them all the time and we ask after each other's families." The VO members explained how TUP women often taught them many things they learned, such as how to grow plants in a nursery. "We love them so much, they teach us so many things," one of the women added. "We try to teach them some things such as cooking." The VO members say that they give advice to TUP women when they face problems, and sometimes also report these problems to the GSC.

But this rapport does not make the VO women effective representatives for TUP interests on the GSC. As observed in the GSC meeting, the VO women sat together and conversed, while the TUP representative sat next to them without any interaction. Further, in interviews with other TUP women, no one mentioned the VO women as people they could turn to for advice or assistance in times of need.

Thus, the institutional dynamics of the GSC partly explains why TUP members feel so distanced from the committee, lacking the confidence that the GSC is there to turn to for assistance. First, the GSC elite do not engage the TUP representative, who is instead marginalized. Second, the presence of VO women on the committee exacerbates this sidelining of TUP interests on the committee. However, these institutional failings are actually symptoms of deeper social dynamics that create the gulf between GSC and TUP members. Indeed, it is the persistence of imbalanced gender relationships, characteristic of pre-existing elite poor dynamics, which mainly undermine GSC ability to provide effective social capital for TUP members.

### **III. Gendered Relationships**

GSC elites perpetuate the pervasive gender divisions that influence the relationship between the elite and the poor. This is evident in the case where a TUP member's husband would spend all the family's money on gambling, leaving the TUP member without food for many days. After many attempts to confront the husband, the TUP member finally took her husband to a local UP member, who refused to act. She then took her husband to the Boragari UP member who also serves on the GSC, but he replied that she should go to the UP chairman who was closer to her home. BRAC field staff later learned that the UP members were actually friends of the TUP member's husband, and they were among the group who would gamble together. Indeed, almost all the examples of TUP-GSC interactions, exemplified by the one above, have elements of pre-existing power imbalances arising from gender. We have already discussed how men dominate GSC meetings, while the women sit separately and interact only minimally.

In fact, the Holholiya TUP representative explicitly identified gender as one of the reasons why she and other TUP members could not turn to the GSC. "It's hard to speak over the men," she said, "because men mind when we speak over them, or when we speak without being asked anything." She went on to say that initially she did go to the GSC for some problems, but "they

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<sup>10</sup> It should also be noted that natural tensions seemed to exist between TUP and VO members. Several VO members were begrudged at the fact that TUP women were selected to receive free BRAC assets, while they have to purchase assets with BRAC loans that need to be repaid. Socio-economic differences between VO and TUP women also act as a social barrier, since TUP women are considered to be the absolute poorest and VO women are in most cases a bit more established. These are pure observations, however, that were not thoroughly explored or supported by direct quotes.

responded by ‘now that you’re TUP you have too much courage,’” suggesting that as a woman and as a member of the ultra-poor in the village, she should not be making demands of elites. The Boragari TUP representative hinted at a similar dynamic in their GSC: “We could go to them with these other problems,” she said, “but they probably wouldn’t help us. They put me on the committee—so what? They have short tempers; I see them and I get scared. What am I going to say to them?” Her fear of the ‘tempers’ of the GSC elites derives as much from their higher socio-economic status as it does from the gender disparity.

In another case mentioned previously, one Boragari TUP member could not think of a time when she went to the GSC for help. When pressed, the only example she could think of was when her family was without food, and she received 3-4 kg of rice from the UP member on the GSC. However, after further questioning, we learned that this assistance was claimed using a government food card—and thus was a case of assistance given in the elite’s capacity as a UP official, not as a GSC member—and further, this assistance was received only when the TUP member’s *husband* reiterated the problem to the UP member.

The impact of gender is therefore twofold: first, it creates an additional barrier between TUP demands and GSC response, as GSC men undervalue and often ignore claims made by women; second, GSC men are more likely to respond favorably to requests made by other men. In both cases, these responses by the GSC do little to create any new social links which can act as effective social capital.

## **V. Conclusion**

This section argues that the gender bias inherent in GSC formation contributes to the gap between GSC rhetoric and the reality of GSC-TUP interactions. This gender bias, in conjunction with pre-existing gender imbalances between GSC elites and TUP members.

In the next, and final, section, we return to our initial theoretical framework to put these findings into broader analytical perspective.

**Appendix B: The GSC and Social Capital: Theoretical Implications**

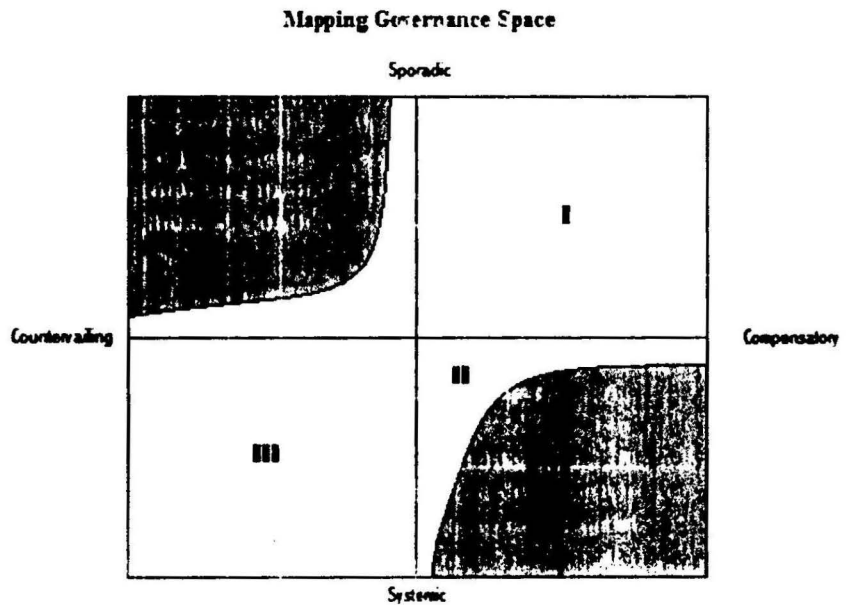
**I. Mapping Governance Space**

In previous sections, it has been argued that while the GSC is in a position to provide the forms of social capital relationships that would benefit TUP participants, the committee has not done so in practice because of the disconnect between GSC elite and TUP participants. Instead, we have seen that the GSC reinforces pre-existing vertical relationships following the same dynamics as traditional elite-poor interactions. The result has been a perception among TUP members that they still lack basic social safety nets or sources of assistance despite the formation of the GSC.

Yet it is crucial to note that the GSCs in both villages have nevertheless succeeded in their primary goal: protecting the assets of TUP members. The dynamics of GSC-TUP interactions may follow traditional elite-poor social relationships, but in Boragari and in particular Holholiya, the GSC elites undoubtedly took on more duties and activities than they would have without the committee. This contrast between the very real achievements of GSC elites and the failure of the committee to create effective social capital for TUP members raises an important theoretical question: what is the precise difference between simply increasing elite participation, and actually harnessing this participation to create effective social capital for the ultra-poor?

In a 2001 article, Hossain Zillur Rahman provides a description of “governance space” which provides a useful starting point in answering this theoretical question of elite engagement and social capital. Rahman suggests that in defining a governance space—that is, an arena of functional topics that are covered by various formal and informal governance groups at the village level—there are two competing dichotomies: systemic versus sporadic needs, and compensatory versus countervailing relationships.

These two dichotomies can be thought of as two axes marking out a ‘governance space’ (See Figure below). One axis represents *types* of needs, ranging from sporadic needs such as assistance during sudden floods or when a family member dies, to systemic needs, such as long term access to healthcare, education, or political empowerment. The other axis represents *methods* of accessing these various needs: the poor can meet governance needs either through compensatory relationships—such as with NGOs providing services, or elites providing charity—or through countervailing relationships, in which the poor mobilize to demand support, in a



Hossain Zillur Rahman, “Rethinking Local Governance: Towards a Livelihoods Focus,” Power and Participation Research Center Policy Papers, March 2001, p. 8.



process of negotiation or even confrontation with those able to meet the poor's demands.

From the arguments and descriptions presented in this paper, it is clear that the actions of the Boragari and Holholiya GSCs predominantly focus on the sporadic, rather than systemic needs of TUP members—assistance during floods, weddings, funerals, and other aberrant crises. In Holholiya, there appears to be an additional element of systemic assistance, in the effort to provide latrines and tubewells for TUP members. However, as argued in previous sections, although both GSCs are focused on different goals, ultimately they have the same type of relationship with TUP members: that marked by patron-client or charity-based ties. Both GSCs function essentially through compensatory, rather than countervailing relationships with the poor: the benefits provided by the GSC to TUP participants are *supplements* given according to the will and dictate of the elites, rather than *rights* demanded by the poor. Thus, the Boragari GSC acts primarily in the sporadic-compensatory quadrant (denoted by roman numeral 'I' in the figure below), while the Holholiya GSC also acts in the systemic-compensatory quadrant of village governance space (denoted by roman numeral II in the figure below).

This graphical exercise is useful because it indicates precisely where the GSC-TUP relationship is weak—there is no attention paid to the countervailing area of governance space (denoted by roman numeral III in the figure below). Empirically, this is reflected in the TUP members' unease with going to the GSC to make independent demands of their own. Theoretically, the GSC's focus on compensatory relationships to the exclusion of countervailing ones reveals the missing ingredient necessary to transform the GSC into a source of effective social capital for the ultra-poor.

Without a countervailing element to the GSC-TUP relationship, the ultra-poor are unable to initiate demands for reforms or assistance, which necessarily limits the degree to which the GSC can attack the systemic issues underlying the vulnerability of the poor. Indeed, a purely compensatory relationship—such as those characterized by patronage or charity, as in the case of the GSC elites' relationship with TUP members—necessarily lends itself towards addressing sporadic rather than systemic governance needs. This is problematic, for many of the problems facing the ultra-poor are indeed systemic in nature.

Thus, securing elite activism on behalf of the poor can indeed provide substantial benefits. But relying on elite activism alone will confine such aid to a compensatory approach; without a genuine two-way dialogue between the elite and the poor, there can be no countervailing element to the social links between these groups, and therefore these links cannot constitute the kind of effective social capital necessary for alleviating the vulnerability of the poor.

## **II. Implications for the GSC program**

If a more even relationship between TUP members and GSC elites can be forged to incorporate both countervailing and compensatory elements, then TUP members would benefit tremendously from the increase in their effective social capital. However, there is also a more immediate danger in the current GSC-TUP dynamic, in that it places some TUP members in limbo status regarding their social networks.

For example, one TUP member in Boragari described how, before becoming a TUP participant, she would turn to people who are educated, live nearby, and are well off - but not of the elite status of current GSC members. Those old networks offering assistance, however, have withered since the TUP programme started; those same people now turn the TUP member away, saying that she has already received help from BRAC. Yet at the same, this same TUP member feels unable to approach the GSC elites because of her uneasy relationship with the UP member on the

committee. Similarly, another TUP participant in Holholiya described how past relationships with neighbours who used to help her in times of need have now been ruined since she became a TUP member. This TUP woman similarly has felt that she cannot approach the GSC, or that the GSC would not help her if she did.

The experiences of these two TUP women suggest that there is a need to reform the GSC program in order to provide full socio-economic security for TUP participants by providing more effective social capital. As noted in Part 2 above, TUP members possess limited agency capacity of their own by virtue of being ultra-poor, and this fact is incorporated into the functioning of the GSC, where the elites handle the implementation of committee decisions or resource mobilizations. However, by recognizing the limits of TUP agency, the current GSC structure reinforces those limits by marginalizing the TUP representative, and through her, the TUP members themselves in the governance process, as described in previous sections. The TUP women, and the TUP representative in particular, need to be viewed by the GSC elites as not just sources of information or targets for charitable giving, but rather as partners to engage with in negotiation and debate over governance needs. Only then can a countervailing element be added to the compensatory tendencies of the GSC, thereby providing effective social capital for TUP members.

**Appendix C: Components of Sustainable Livelihoods Framework\* in relation to GSC**

<b>Components of Sustainable Livelihoods Framework</b>	<b>Definition</b>	<b>Role of Gram Shahayak Committee</b>
Security of Person/Assets	the protection of an individual and her property against harm, theft, damage, and other vulnerabilities.	GSC created to protect assets of TUP
Coping Mechanisms for Dealing with Vulnerabilities and Shocks	the ability to deal with crises such as natural disasters, economic hardship, political instability, and social issues (i.e. death, crime, injury, illness, domestic violence)	GSC providing funds/resources to TUP in times of crises
Food Security/Caloric Intake	the quality of access to food and nutritional information	GSC ensuring food security (i.e. giving bags of rice to TUP women)
Needs of Future Generations	Ensuring opportunities for children's future employment, education, financial security and sufficient land for intergenerational transfer	GSC plays a role in the upliftment of younger generations (i.e. encouraging school attendance)
Gender Concerns	Issues relating to women's positioning in social structures (i.e. power structures within the household, dowry practices, domestic violence, control of finances/assets).	GSC members often deal with issues relating to women's positioning in social structures (i.e. discouraging dowry practices)
<b>CAPITAL:</b>		
<i>Physical</i>	basic infrastructure (health care, sanitation, transport, shelter, water, energy, and communications) and the production equipment to necessary to pursue livelihoods.	GSC meeting basic infrastructure needs of TUP women (i.e. tubewells, latrines)
<i>Human</i>	the skills, knowledge, health and physical abilities to pursue different livelihoods	Increased skills/knowledge of TUP – does that reflect GSC involvement?
<i>Social</i>	the social resources (networks, membership of groups,	The GSC provides a social alliance

	relationships of trust, access to wider institutions of society, access to better economic opportunities) upon which people draw in pursuit of livelihoods.	between the village elite and the poorest. (i.e. GSC allows TUP participation in shalish)
<i>Natural</i>	The natural resources which are useful for livelihoods (e.g. land, water, wildlife, biodiversity, environmental resources)	GSC ensures access to essential natural resources (i.e. clean water through tubewells)
<i>Financial</i>	The financial resources which are available to people (savings, credit on easy terms, etc.)	GSC helps provide some level of financial security (i.e. issuing TUP members interest-free loans)

\* Taken from DFID and UNDP sustainable livelihood frameworks

## Appendix D: Social Capital and Governance Assessment Survey—A Pilot Case

### I) Introduction

In the course of this study, the authors undertook a pilot survey of TUP and GSC members to quantitatively assess the levels of social capital among TUP members, and the divergent perceptions of GSC and TUP members regarding the role of the GSC in generating effective social capital for the ultra poor. This survey was administered to a very small number of participants (approximately 6 TUP members plus the three male GSC members in each village), and as a result the statistical inferences derived from the survey data merely corroborate—rather than definitely prove—the arguments made elsewhere in this paper. Nevertheless, these survey results have been appended to the paper to suggest a possible quantitative methodology for pursuing similar studies of GSC effectiveness and village governance.

Drawing from Krishna, the following questions were devised to assess the level of social capital in each village site.<sup>12</sup> During semi-structured interviews, these questions were posed to TUP members, and then scored numerically. These questions were also posed to GSC members to assess their perceptions of the social capital levels among TUP members. These two sets of responses were then compared, using t-statistics to analyze quantitatively the different perceptions of TUP and GSC members regarding the levels of social capital among TUP members

It should be noted from the outset that the analysis of the survey responses can only substantiate—rather than definitely prove—the arguments presented elsewhere in this paper. Stronger statistical inferences can be drawn if this survey and analysis methodology were to be applied to a larger sample set of TUP members and village elite.<sup>13</sup> There may be errors in the way the qualitative survey responses were scored and translated into quantitative data. Following Krishna, the various possible responses to each survey question have been scored such that responses which indicate higher levels of social capital (by revealing more dependable or extensive relationships with different segments of village society) are given higher scores. Any reordering of these responses would alter the statistical results presented below.

### II) Survey Questions

The first six survey questions attempt to uncover how social capital levels translate into assistance for TUP members during times of crisis. From open-ended discussions with TUP members, the authors compiled a list of commonly mentioned problems, and then asked survey respondents to explain who they would turn to during those types of crises. The questions are as follows:

- 1) When you or your family faces medical problems, who do you turn to for help?
- 2) When there are problems with your home or your home breaks, who do you turn to for help?
- 3) When there are problems from flood water, who do you turn to for help?
- 4) When there are problems with tubewells and tubewell water, who do you turn to for help?
- 5) When there are disputes over land, who do you turn to for help?
- 6) When there are problems regarding your cow, who do you turn to for help?

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<sup>12</sup> Anirudh Krishna, *Active Social Capital: Tracing the Roots of Development and Democracy* (New Delhi: Oxford University Press, 2002), p. 68-84.

<sup>13</sup> The statistical analyses presented below rely on t-statistics, which use the t-distribution to approximate the normal curve. The underlying assumption in such an analysis is that the responses of the entire subject population (in this case, TUP members) follows a normal distribution, which can be approximated by the information uncovered from the sample population of TUP members who responded to the survey. This assumption, however, is only valid when there is a large number of data points or survey respondents (large *n*). Thus, a more definitive statistical study would have to replicate the methodology presented in this Appendix on a broader scale, presenting the survey to a larger sample population of TUP members and village elite.

Responses to questions 1-6 are scored as follows:

- 1—problem dealt with on an individual basis by the TUP member herself
- 2—problem resolved with assistance of relatives
- 3—problem resolved with the assistance of BRAC staff
- 4—problem resolved with the assistance of neighbors
- 5—problem resolved with the assistance of other TUP women
- 6—problem resolved with the assistance of individual village leaders
- 7—problem resolved with the assistance of village leaders acting together
- 8—problem resolved with the assistance of the entire village acting together

The next set of questions (questions 7-9) examines the perceptions of who the TUP members can turn to for help. Thus survey subjects were asked to describe whether or not they felt local elite, neighbors, or other TUP members would help them in times of crisis. Finally, question 10 asks how frequently the survey subject has turned to the GSC for help. These questions are especially important, because they directly address the question of how much the TUP trust their relationships with elites and the GSC; as argued in the paper above, such trust is a critical component of making social capital relationships effective in responding to the needs of the poor.

- 7) Do you think the local elite would help you when you face a problem?

Responses to question 7 are scored as follows:

- 1—such a thing is not possible
- 2—it is sometimes possible, but not in this area
- 3—it is sometimes possible in this area
- 4—such a thing happens quite frequently

- 8) Do your neighbors help you when you face problems?

Responses to question 8 were scored as follows:

- 1—never
- 2—sometimes
- 3—many times

- 9) Do other TUP members help you when you face problems?

Responses to question 9 were scored as follows:

- 1—never
- 2—sometimes
- 3—many times

- 10) In the last year how often have you gone to the GSC for help with problems you have faced?

Responses to question 10 were scored as follows:

- 1—never
- 2—sometimes
- 3—many times

### III) Initial Results: Boragari

Table A.1: TUP member responses

Question	Individual Responses							Statistics	
	1	2	3	4	5	6	7	Ave.	SD
<i>Who helps TUP?</i>									
<i>Overall average</i>	2	3	3	1	4	2	3.6	2.66	1.04
<i>Family medical</i>	3	3	3	1	1	2	2	2.14	0.90
<i>Building</i>	n/a	n/a	3	n/a	4	1	4	3.00	1.41
<i>Flood</i>	n/a	n/a	3	n/a	6	2	6	4.25	2.06
<i>Tubewell</i>	n/a	n/a	n/a	1	n/a	n/a	n/a	1.00	n/a
<i>Land</i>	n/a	5	n/a	1	n/a	n/a	n/a	3.00	2.83
<i>Cow</i>	1	1	n/a	n/a	5	3	3	2.60	1.67
<i>Would elites help?</i>	1	1	1	1	1	1	3	1.29	0.76
<i>Help from neighbors?</i>	1	1	1	1	2	1	2	1.29	0.49
<i>Help from TUP members?</i>	1	2	2	1	1	1	2	1.43	0.53
<i>GSC frequency?</i>	1	1	1	1	1	1	1	1.00	0.00

Table A.2: GSC member responses

Question	Individual Responses			Statistics	
	1	2	3	Ave.	SD
<i>Who helps the TUP with their problems?</i>	6 (GSC, notified by BRAC staff, and sometimes by TUP members)	6 (GSC, notified by BRAC staff, and sometimes by TUP members)	6 (GSC)	6	0
<i>Who used to help the TUP with their problems?</i>	5 (individual UP members)	5 (individual UP members)	5 (individual UP members)	5	0
<i>Would elites help TUP?</i>	3 (GSC helps, more so than UP members did before)	3 (GSC helps, more so than UP members did before)	3 (GSC helps, more so than UP members did before)	3	0
<i>Did elites help the TUP members before the GSC?</i>	2 (UP not always able to help because of distance and resource constraints)	2 (UP not always able to help because of distance and resource constraints)	2 (UP not always able to help because of distance and resource constraints)	2	0
<i>Help from neighbors?</i>	3 (neighboring elites work on the problem)	3 (neighboring elites work on the problem)	3 (neighboring elites work on the problem)	3	0
<i>Help from TUP members?</i>	2 (usually in terms of TUP members going to TUP GSC member)	2 (usually in terms of TUP members going to TUP GSC member)	2 (usually in terms of TUP members going to TUP GSC member)	2	0
<i>GSC frequency?</i>	5	3	3	3	0

**IV) Initial Results: Holholia**

**Table A.4: TUP member responses**

Question	Individual Responses						Statistics	
	1	2	3	4	5	6	Ave.	SD
<i>Who helps TUP?</i>								
<i>Overall average</i>	2	2	1.6	3.5	1.33	1.8	2.04	0.76
<i>Family medical</i>	1	3	1	3	2	3	2.17	0.98
<i>Building</i>	1	4	4	4	1	3	2.83	1.47
<i>Flood</i>	6	1	1	4	1	1	2.33	2.16
<i>Tubewell</i>	n/a	n/a	n/a	n/a	n/a	1	1.00	n/a
<i>Land disputes</i>	1	1	1	n/a	n/a	n/a	1.00	0.00
<i>Cow problems</i>	1	1	1	3	n/a	1	1.40	0.89
<i>Would elites help?</i>	3	3	3	1	1	2	2.17	0.98
<i>Help from neighbors?</i>	2	3	3	1	1	1	1.83	0.98
<i>Help from TUP members?</i>	2	2	2	1	1	1	1.50	0.55
<i>GSC frequency?</i>	1	1	1	1	1	1	1.00	0

**Table A.5: GSC member responses**

Question	Individual Responses			Statistics	
	Sat'ar	Munna	Siddiq	Average	SD
<i>Who helps the TUP with their problems?</i>	6, 7	6, 7	6, 7	6.5	0
<i>Who used to help the TUP with their problems?</i>	5 (Individual elites would help, but on much smaller interpersonal scale)	5 (before poor would go to UP members)	5 (before poor would go to some nearby elites, and UP members)	5	0
<i>Would elites help TUP?</i>	3	3	3	3	0
<i>Did elites help the TUP members before the GSC?</i>	2	2	2	2	0
<i>Help from neighbors?</i>	2 (nearby local elites would help)	2 (nearby local elites would help)	2 (nearby local elites would help)	2	0
<i>Help from TUP members?</i>	2	2	2	2	0
<i>Children to school?</i>	5	(no answer)	(no answer)	5	0
<i>GSC frequency?</i>	3	3	3	3	0



**Table A.3: Comparison and Results**

<i>Question</i>	<i>TUP</i>	<i>GSC</i>	<i>S<sub>TUP</sub></i>	<i>n</i>	<i>t-statistic</i>	<i>p-value</i>
<i>Who helps TUP?</i>						
<i>Overall average</i>	2.66	6	1.04	7	-8.50	0.00015**
<i>Family medical</i>	2.14		0.90	7		
<i>Building</i>	3		1.41	4		
<i>Flood</i>	4.25		2.06	4		
<i>Tubewell</i>	1		n/a	1		
<i>Land</i>	3		2.83	2		
<i>Cow</i>	2.6		1.67	5		
<i>Would elites help?</i>	1.29	3	0.76	7	-5.95	0.0010**
<i>Help from neighbors?</i>	1.29	3	0.49	7	-9.23	9.1 x 10 <sup>-5</sup> **
<i>Help from TUP members?</i>	1.43	2	0.53	7	-2.85	0.029*
<i>GSC frequency?</i>	1	3	0	7	(infinite)	0.00**

While there is an observable difference between the TUP responses and the GSC responses in this survey, a statistical test can be undertaken to assess whether this difference is unique to the sample population of TUP members, or whether it may apply to the whole population of Boragari TUP members. In this test, the GSC responses are taken as a benchmark, and TUP responses are compared to this benchmark. The goal of this test is to assess whether the difference between the TUP respondents and the GSC benchmark is statistically significant for the broader population of Boragari TUP members.

In order to test whether the TUP responses were different from the GSC responses in a statistically significant manner, a t-test for each major survey question is conducted. The t-test examines the null hypothesis that the TUP response is equal to the given GSC response for the broader population of Boragari TUP members.

H<sub>0</sub>: TUP response = given GSC response  
H<sub>A</sub>: TUP response ≠ given GSC response

$$t\text{-statistic} = \frac{[(\text{average TUP response}) - (\text{GSC response})]}{[(s_{TUP}) / (n^{1/2})]}$$

where  $s_{TUP}$  = the standard deviation of the TUP response,  
and  $n$  = the number of respondents.

The p-value is then determined examine the calculated t-statistic for a t-distribution with  $(n-1)$  degrees of freedom. An asterisk (\*) denotes a p-value that is statistically significant at the 5% level, while two asterisks (\*\*) denotes a p-value that is statistically significant at the 1% level.

It should be noted that for GSC frequency, because there was a standard deviation of 0, this yields a theoretical t-statistic of infinity, which corresponds to a p-value of 0. This result is being interpreted as a p-value that is statistically significant at the 1% level.

At the 1% level, the null hypothesis that TUP and GSC responses are equal for the larger population of Boragari villagers can be rejected for all the survey questions, except for the help provided by TUP members, which rejects the null hypothesis at the 5% level. These initial findings suggest that the disparity between the responses of sampled TUP members and those of GSC members is statistically significant for the wider population. These results are summarized in Table A.3

**Table A.6: Comparison and Results**

<i>Question</i>	<i>TUP</i>	<i>GSC</i>	<i>S<sub>TUP</sub></i>	<i>n</i>	<i>t-statistic</i>	<i>p-value</i>
<b>Who helps TUP?</b>						
<i>Overall average</i>	2.04	6.5	0.76	6	-14.38	2.90 x 10 <sup>-3</sup> **
<i>Family medical</i>	2.17		0.98	6		
<i>Building</i>	2.83		1.47	6		
<i>Flood</i>	2.33		2.16	6		
<i>Tubewell</i>	1.00		n/a	1		
<i>Land</i>	1.00		0.00	3		
<i>Cow</i>	1.40		0.89	5		
<b>Would elites help?</b>						
	2.17	3	0.98	6	-2.07	0.09
<b>Help from neighbors?</b>						
	1.83	2	0.98	6	-0.42	0.69
<b>Help from TUP members?</b>						
	1.50	2	0.55	6	-0.23	0.08
<b>Children to school?</b>						
	1.00	5	0	3	(infinite)	0.00**
<b>GSC frequency?</b>						
	1.00	3	0	6	(infinite)	0.00**

While there is an observable difference between the TUP responses and the GSC responses in this survey, a statistical test can be undertaken to assess whether this difference is unique to the sample population of TUP members, or whether it may apply to the whole population of Holholia TUP members. In this test, the GSC responses are taken as a benchmark, and TUP responses are compared to this benchmark. The goal of this test is to assess whether the difference between the TUP respondents and the GSC benchmark is statistically significant for the broader population of Holholia TUP members.

In order to test whether the TUP responses were different from the GSC responses in a statistically significant manner, a t-test for each major survey question is conducted. The t-test examines the null hypothesis that the TUP response is equal to the given GSC response for the broader population of Boragari TUP members.

H<sub>0</sub>: TUP response = given GSC response  
H<sub>A</sub>: TUP response ≠ given GSC response

$$t\text{-statistic} = \frac{[(\text{average TUP response}) - (\text{GSC response})]}{[(s_{TUP}) / (n^{1/2})]}$$

where  $s_{TUP}$  = the standard deviation of the TUP response,  
and  $n$  = the number of respondents.

The p-value is then determined examine the calculated t-statistic for a t-distribution with  $(n-1)$  degrees of freedom. An asterisk (\*) denotes a p-value that is statistically significant at the 5% level, while two asterisks (\*\*) denotes a p-value that is statistically significant at the 1% level.

It should be noted that for GSC frequency, because there was a standard deviation of 0, this yields a theoretical t-statistic of infinity, which corresponds to a p-value of 0. This result is being interpreted as a p-value that is statistically significant at the 1% level.

At the 1% level, the null hypothesis that TUP and GSC responses are equal for the larger population of Holholia villagers can be rejected for the questions of who the TUP turn to for help, schooling of TUP children, and GSC frequency of interaction with the TUP. For these questions, the null hypothesis can be rejected, at the 1% level, implying that there is indeed a statistically significant difference between the GSC responses and the TUP perceptions on these three issues. These results are reported in Table A.6.

However, all other survey questions yielded p-values that were greater than the 0.05 cutoff value, except for the help provided by TUP members, which rejects the null hypothesis at the 5% level. Thus while these questions revealed some disparities between the GSC responses and the TUP perceptions among our sample population, on these particular survey questions, this disparity may not necessarily hold for the broader population of Holholia TUP members. These results are also reported in Table A.6.

## Appendix E: Interview Transcripts

Below are interview transcripts from research in Boragari and Holholia villages in Domar, Nilphamari. Direct quotes are indicated by quotation marks, while unmarked text denotes paraphrasing of the interviewee's words. Any modifications or insertions by the authors is denoted by square brackets ([ ]). Questions or prompts posed during the interview are written in italics. To maintain confidentiality, the names of TUP interviewees have been omitted.

### I) Boragari: Interviews with TUP members

#### Interview with TUP representative on the GSC

She has been in the TUP program for 2 ½ years, and has been on the GSC for three months. BRAC made her part of the GSC – they came and gave her the responsibility; she did not volunteer. She says that as a member, her duty is to inform the GSC when people have problems. She says that thus far there have not been many problems.

She mentions an example that the government promised some aid for the elderly, but this aid has not yet been received. At the GSC meeting, the members said that people should come to them if the government has not given the promised aid, and the GSC will take care of it. She says that she has attended two to three GSC meetings, but there hasn't been one lately. The GSC chairman comes to tell her when the meetings are, and what is going on.

In another case, she told the GSC members that someone had lost a cow; the cow has not yet been found, and she does not know what the GSC did after she reported the loss. The GSC doesn't come to them to find out what problems are – they don't have time. So the TUP women have to go to them. The TUP go straight to the elite. The help that they were supposed to get from them, she says they have gotten it yet and refers back to the livestock example.

For example, when women are sick, they come to her. She tells BRAC workers who come to the sick person, to get them medicine from the *Upazila* health centre.

"News of the poor comes to the poor" – that is why the committee asked her to be a member. She says they gave the duty to her because she talks more, interacts with the GSC men more, saw that she was clever, and they wanted someone who could interact with the men more. The TUP women come to her to talk about things. Those who are "good" come to her and ask her to bring up issues at the meeting with GSC. Those who are "bad" don't come to her about problems and don't talk to her about anything. People who don't know how to raise issues come to her and she teaches them. She interacts with the "bad" people at some level, but they handle their problems themselves. She still goes to them to see if they have problems. She mentions something about not being able to make a mistake in front of the chairman, and that's why she goes to see them.

TUP members used to turn to people who are educated, good people, who are close-by in the village, but not of the status of the current GSC members. Those people who used to help, don't help anymore, they say, 'BRAC already helped you by giving you a cow'.

"Poor people have to make do, they can't be waiting for more. With the money they give us, we keep some and use some to eat."

*Has being part of GSC changed things for her?* She manages for herself – before now, it was more difficult. Now her daughter is older, so things are getting easier. The chairman never used to come around before, but since the TUP/GSC program began, he does. She sees the chairman now all the time.

*Does GSC give other types of help?* No, help only within their scope of duties. She only knows the name of the one GSC member – the other two, she says hello to them, but that's it. They don't come to her house. The GSC asks what problems there are, she tells them, but no help comes. The GSC does watch the use of cows.

[dismissively]: "BRAC made the GSC. Even if the elite didn't give anything before, we would ask for aid and repay that – we don't do that anymore".

For her personally, the GSC hasn't given any aid. The only example she can think of is when they were short on food, he [the chairman] gave 3-4 kilos of rice, but further questioning showed that this was claimed with a government-issued food card. Also, it was her husband who approached chairman for assistance, not her.

Regarding the clothes that were given to the TUP members by the GSC during winter: "We got those clothes from BRAC; the GSC members handed them out. They got the clothes from BRAC and took pictures – 'chairman bhai' was not there because he had no time."

She mentions again the example of the cow that was stolen was across the pond: the GSC told her to watch out that it doesn't happen here. One got lost, but it hasn't been found. The GSC doesn't do much.

*What if you went to GSC with these other problems that poor people face every day (i.e. beyond need for assets like cows etc)?*

"We could go to them with these other problems, but they probably wouldn't help us. They put me on the committee – so what? They have short tempers, I see them and I get scared. What am I going to say to them?"

First she was given a cow, which she tied to a post on the chairman's land for grazing. He didn't like that, and they got into an argument. Now she keeps her cow elsewhere, but since then she feels that the relationship with the GSC is not good. She's scared to talk to him, and says today, [[when he came to show the authors her house]] is the first time he's come in a long time. He is not present at the meetings of the GSC, and when he is there, he has told her to leave. Since then, she hasn't gone to the meetings, and hasn't been called to the meetings. She says she can't deal with any of the GSC members because of the chairman.

She started crying at this point, didn't say why. She says that BRAC created GSC for no reason, they have no purpose. The other two GSC men she sees in the market, they don't talk to her and she doesn't talk to them, so there is no relationship. She doesn't even know the names of the other two women GSC members [who are drawn from the BRAC Village Organization program].

She says that during GSC meetings, the men meet first then they call her. She tells them what's going on with the other TUP women and then they ask her to leave ("bideye dawa"). She doesn't know what they discuss or what they decide to do about these problems. [She seems to be used more as a technical tool to inform GSC members about the happenings in the village rather than acting as an involved participatory GSC member.]

[Second interview on the following day:]

She says she bought the bed [on which we are sitting, in her room] with the money she got from selling chickens that she had received from her mother. She used to work with chickens and ducks, delivering poultry to people's houses. She never worked in people's houses. She would get *howlats* [loans] from people like [the UP member and GSC chairman], and someone named x who lives next door. He works with rice, is in a good position, has 30-40 units of land, and she would take loans from him to eat—loans which she paid back little by little. This was before she got a cow from BRAC. Now she no longer has a relationship with him because now she has the TUP assets. She doesn't go to them with problems because nothing has happened since she got the cow.

*How does she know then that they [elites] wouldn't help?* She just knows – She has BRAC, why would they help? She doesn't need their help.

*If you need a howlat, would they give it?* "If they have it they'd give. If you took a *howlat* and had to pay it back tomorrow, and I can't pay it back – why would they give it to me? They gave it before because I was poor and needed to eat. I'm still poor, but I'm able to live day-to-day."

*Food cards from the government:* "If I go to them and say give me a car, they'll say you have a cow." Her husband had an injury on his hand from fishing, they wouldn't give him a food card.

*At the TUP meetings, do other members discuss their problems?* Yes (if they're sick, their cows, etc)

*What higher authority can they go to?* "If they're sick, they go to the medical clinic. If it's about their cow, they go to the veterinarian. They go directly. They don't go to the GSC members directly – what are they going to do for us? It's our problem, we have to deal with it."

\*\* Ran into her after meeting with village elite who drives the van. She was grazing her cow. She said that she grazes her cow on "neutral" land owned by government. She used to graze it in other places, but that land always belonged to someone and they would get mad at her. She mainly buys hay and just feeds her cow at her place – easiest.

She asked me if I ever found the two VO members. I told her that we circled the village and we couldn't find them. She reiterated that at meetings she goes after they are already there (she feels maybe that they are of higher priority to the GSC members??) and the women just sit on one side and listen to the men talk. No interaction at all between them.

[Ran into her on the third day, when she is grazing her cow by the road]

She says that she grazes her cow on "neutral" land owned by government. She used to graze it in other places, but that land always belonged to someone and they would get mad at her. She mainly buys hay and just feeds her cow at her place since that is the easiest method. She asks us if we had managed to find the VO women who sit on the GSC, and we replied that we couldn't find them. She reiterated that at meetings she goes after they are already there and the women just sit on one side and listen to the men talk.

[Survey questionnaire responses:]

*medical problems:* she goes directly to medical centre, before TUP her husband took her, but now since TUP she has had to go a lot less since now she knows how to deal with diarrhoea etc. "If I need anything, I tell the BRAC PO, or go directly to the medical centre."

*House breaking down:* (no mention of problems with her house)

*Floods:* (no mention)

*Tubewells:* She got her tubewell after TUP, but she thought it was BRAC which gave it to her. (note: we do not know whether BRAC did or did not give the tubewell directly, usually GSC does it)

*Land disputes:* She doesn't own her own land. She hasn't mentioned any land problems, simply complains that she is landless.

*Cow problems:* grazing is the problem. When they get sick, she goes directly to the vet. For grazing, there is only that strip of grass by the main road to graze on, and that is not enough. She said that obviously TUP has advantages (more income, loans), but disadvantage is that they have the asset (cow), but no food security for it (i.e. grazing rights).

*Do you think the elite can/will help?* No, she doesn't really rely on the elites. For any troubles e.g. arguments with her husband—which is rare—she turns to BRAC PO.

*Do your neighbours help you?* No, her neighbours are all her in-laws, and 1 non-TUP member who is angry at her for getting TUP aid instead of her.

*Who makes sure your children go to school?* BRAC PO. School master didn't want to take such a poor girl into his school but BRAC PO spoke with the schoolmaster, said he's from BRAC, and then the school master took the daughter.

**Do other TUP members help you?**

No help from other TUP members, "They're jealous of me because I'm clever [*chhalak*]."

*Has GSC helped you more since it got started?* No, they've never helped her. Has never helped in the last year.

*Other notes:*

About a year or several months ago (she isn't quite sure when), this was after she got her latrine from TUP. She learned how to keep it clean, so that she doesn't get sick etc. Her *jas* (husband's brother's wives?) live just across the fence from her house, and would come to use the latrine and make it dirty. She decided to lock the bathroom door. Once they found out that she did that on purpose, they became angry and beat her. "GSC chairman was standing in front and didn't do anything."

[Recall her earlier story about how everyone tells her that she's getting help from BRAC, so why should they help her. Turns out that this was GSC chairman who told her this as well as neighbours and others. ]

TUP member 2

"Someone came by with a notebook and pen, and said I'm going to give you help – he gave me clothes to sell and use the money to eat."

She says the clothes-selling is not going well and says she told him about it so that he could make some other arrangement. No other arrangement has been made yet, so she is still selling clothes. She says BRAC PO, brings clothes for her to sell. She then says that he gave her money – 1500 taka – to buy the clothes that she sells. She describes it as a loan that she has to pay back and has not yet. "As long as I'm here, I'm

going to have to pay it back'. She says she goes to weekly meetings with other women to talk about things, and there they pool some money. She says she can barely make ends meet, but still have to give money (she is probably referring to the savings TUP need to contribute.) She says she is having trouble selling the clothes, no good, etc. She mentions that she received clothes at winter time (from GSC/BRAC – mentioned in interviews earlier).

When asked if she knows GSC member 2 – she says yes, that he comes by sometime and gave a her a latrine. She says Dipak came by and told her that whatever help they can give, they will – gave her 1500 taka and a latrine.

(Previous BRAC PO) came by, took notes on her situation. She said that the floods are eroding her land and her house is being destroyed, asked for help. He said no, that he's not in a position to provide that help, but he'll give her saris to start a business. She wanted a cow or a goat...she heard that some women got these. He said no, she can sell the clothes and then feed herself. Her sari business is going very poorly. Nobody wants to buy her saris...the saris they gave her are of poor quality. She claims that BRAC PO also gave her 1500 taka to buy clothes. She meets with other TUP women weekly, saves whatever she can. She can't eat, lives on her sister's land, insisting on showing house and how poor they are. Asking for lots of assistance. BRAC gave her clothes during winter and gave her a latrine.

*Who helps you during times of difficulty?* No one helps. There is no "elite" here that we are connected to.

She has no idea what the Gram Shahayak Committee is. Before getting into TUP she used to do housework, laying down cement, etc. She has no relationship with her previous employers.

*What does BRAC PO do?*

He goes around with a notebook, writes things down and doesn't come back to help. Her impression of those affiliated with BRAC. He is the predecessor of current TUP SD officer.

She has no idea who the other two VO members that sit on the GSC are. GSC members 2 and 3 say that those VO members are responsible for her assets since they live in the same area, but no one seemed to know where their house was. TUP member 2 took us around the entire village, and no one had heard of these two members.

She seems somewhat confused, not entirely clear on what TUP is, whether she was given a loan or a grant, wasn't clear on the savings and role of GSC, and she insisted that she still has to beg for food. She is, however, good friends with the TUP representative on the GSC. She told her about her problems after the flood, asking for assistance, but she didn't know that this other TUP women had any affiliation with GSC; she merely confided in her because she is a friend. The TUP representative responded by saying, "I face the same problems that you do, so I can't do anything to help." She describes: "I don't know about the GSC or that there's anybody there to help us with our problems. I told [TUP member] because she's my friend. She said: 'What do you want me to do? Your problems are my problems – we face the same problems'."

She says she has no relationships with GSC members 2 and 3, yet GSC member 2 refers to her as his success story. He implies that he helped her before and he got her into TUP.

### TUP Member 3

TUP woman who used to hold the TUP representative position on the GSC, now lives near BRAC office since being resettled after a land dispute in the original village; before she used to live near the current TUP representative, and the UP member's houses. She received blankets during winter, from a BRAC officer

xx [we don't know who this is, possibly BRAC officer] gave her money for a store, and gave her a cow, visited her to follow up

GSC member 2: the only person on GSC that she recognized. She knew him from before, had good relations with him since they are from the same village. She does not know the names of the other men on the GSC. After being part of TUP, it was GSC member 2 who would come to check on her (but she actually lived near GSC member 1). GSC member 2 came monthly to see if the cow was ok, if it was sick etc.

She seems to have no idea what the GSC is, or what it is supposed to do--did not recognize the committee name, only knew it as the meeting she went to once where GSC member 2 was present.

*What did you discuss at that meeting?* They told us that we have assets now and we should take care of them, help our neighbours with their assets, etc. (not sure if she's mixing up TUP meeting with GSC meeting.)

She explained the TUP process as if it happened by magic. "I used to beg, I had nothing, then BRAC PO came and asked me which business I wanted to participate in, that I was chosen to receive something from BRAC. I told him that I can do every business. First I did a bangle business, then I was given a cow. BRAC has been so wonderful, they've helped me more than my own parents." (Possible that she was selected for TUP because of her connection to GSC member 2.)

At end of interview, asked us to tell BRAC that she really needs tubewell access. Doesn't seem to know who to turn to for these problems, no ties with any GSC (is her house area even covered by any of the local GSCs?) and only knows BRAC PO, but he left months ago.

#### TUP Member 4:

- 1) Who does she turn to in times of crisis?
  - a) medical: Goes alone, if serious illness her sons take her
  - b) house breaks down: goes to neighbours' houses
  - c) Floods – UP chairman distributes gov't relief
  - d) Cow- health: goes to other TUP members for advice, grazes on gov't land
  - e) Tubewell – had one from before, relative provided it for her
  - f) Land dispute- never (irrelevant)
- 2) Nearby elites will help if I ask, but I only ask if I desperately need the help. GSC will never help, so I never ask
- 3) Solidarity:
  - a) do your neighbours help you? Yes
  - b) Who tells your children to go to school? No one
  - c) Do other TUP members help you? They give advice ("they are poor too, how can they do any more than give advice?")
- 4) Have elites been more effective since GSC? No, they've never been effective
- 5) How many times have you gone to GSC with problems this year? Not at all

#### TUP Member 5:

- 1) Who does she turn to in times of crisis:
  - a) medical: goes alone, if serious then nearby relatives take her
  - b) house breaks down: deals with it alone
  - c) floods: deals with it alone, if very bad then some relatives will give rice
  - d) land dispute: never experienced (irrelevant)
  - e) cows: grazes on gov't land (public schoolyard), health: BRAC PO takes her to vet
  - f) tubewell: had before BRAC, came with house
- 2) Elites don't provide any help ("the rich could care less if we die")
- 3) Solidarity
  - a) Do neighbours help you: no
  - b) Who makes sure children go to school? Kids dropped out of school (irrelevant)
  - c) Do TUP members help you? They give advice, what more can they do?
- 4) Have elites been more effective since GSC? Elites have never been effective
- 5) How many times have you gone to GSC in this past year? Never

#### TUP Member 6:

[Note: lives next to TUP Member 5, but she says that the neighbours and local elite help her, contradictory to the testimony from TUP Member 5.]

- 1) Who does she turn to in times of crisis:
  - a) Medical: relatives take her



- b) House breaks down: BRAC PO- sold one of her cows for money, neighbours also give wood, local elites give bamboo
  - c) Floods: member chairman gives gov't aid on occasion, local elites give nothing
  - d) Land disputes: never experienced (irrelevant)
  - e) Tubewell: neighbour gave before moving away to India
  - f) Cows: grazing- feed at house with khor (straw); sickness – PO officers take her to vet
- 2) Public spiritedness: “local elites have helped, and they are willing to help if I ask – they always come by to see if I’m okay and if I need anything.”
- 3) Solidarity:
- a) Do neighbours help you? neighbours help once in a while when they can. They are poor too
  - b) Who tells your children to go to school? Children not in school (irrelevant)
  - c) Do TUP members help you? I tell them my problems, they are nice and they do what they can.
- 4) Have elites been more effective since GSC?
- 5) How many times have you gone to GSC over the past year? Once. I asked Lyon bhai for bamboo and he said no. He told me to go to BRAC for help.

**TUP Member 7:**

*Who tells your children to go to school?* Children grown up, so don't go to school. Doesn't get help from other TUP members.

*Do other/other TUP help you?* Doesn't get help from anyone usually, but if she does, she goes to [TUP member]. Or also goes to BRAC TUP officers, but specifically mentioned TUP member

Note: TUP members homes are not walking distance.

*Do you think elites will help you? How often have you gone to GSC in the last year?* “GSC never helped before, and don't help now. I don't need his help.” Referring to chairman didn't know other GSCs. This year, hasn't gone to GSC at all for help. When asked how GSC has helped in the last year, she mentioned the blankets given to Holholiya, and sweaters to Boragari TUP members, but said they came from BRAC, distributed by BRAC PO

*medical problems:* Hasn't gotten sick in a long time, but when she is, she goes to BRAC staff, specifically x and x, and also x. (note: she interchanges 'BRAC' with 'TUP staff')

*House breaking down:* (no mention)

*Floods:* (no mention)

*Tubewells:* (no mention, may not have a tubewell)

*Land disputes:* She said in the beginning before last year, over a land dispute. She said there was someone who was trying to force her to sell her land to him [didn't specify who this person was]. She went to GSC chairman, but he just spoke to her, but didn't do anything. He spoke to the people trying to get the land, told them to stop trying to buy, that she wouldn't sell. She said that Lyon did help keep the land, and BRAC knows about the fact that Lyon helped her.

*Cow problems:* same as AB, no place to graze. Also grazes her cow on the strips of land near the road, or on patches of grass near her house.

*Other notes:* She says that she has heard the GSC in Holholiya is more involved than in Boragari. They attribute this to the fact that Lyon Bhai is on the GSC in Boragari (doesn't know who else is on the GSC)

**II) Boragari: Interview with resident BRAC staff regarding TUP members**

“[One TUP member], she was married at 13, and would work in people's houses. Within two months of the wedding, her husband began playing *joa* [gambling/cards]. He wouldn't give any money for food or fixing the house. She wouldn't eat for as long as four days. For two months her husband did not bring home any money, that's why the household was in such a poor state.

“Then in the bad floods of 1998, her father came to get her. Her husband said to the father, ‘I will bring money for food, keep her at your house.’ He used to work as a rickshaw wallah, and left for three months but there was no word from him. Others thought he had left for good. Then he returned with some

tin sheets for a new house. But soon he sold those tin sheets to play *joa*. When her husband wasn't there, she would work in people's houses. So say in a day's wage of four taka, she would save two taka to buy pots for cooking at home. But then her husband sold those too.

"After that, she [the TUP member] told her brothers, who then beat her husband. Even after that, the husband was not straightened out. Another time, perhaps in April when there was a lot of rains, the household was reduced to taking shelter in the polythene sheets used to dry rice. Then he [the husband] was taken to the [Union Parishad] Member Chairman by twelve or thirteen people. The chairman gave him tin sheets for shelter, and he sold those too. He was again beaten by the brothers, and promised not to play *joa* anymore. But within another week, he was playing again. He would play, and would beat his wife to get more money for playing.

"[The TUP member] didn't take him to the police because she didn't want her husband to be hauled away by the police, so she took him to the Chairman Member. Then it came out that the Member played *joa*, so they are fiends, and as a result the Member cannot do anything. The *joa* was being played among the village elite. So then they went to the Shahayak committee member, near x's house. He replied that you are not in this village, you are in another village, so you go to that village's member chairman. But her member himself plays *joa*, so she cannot get any response from him. When her husband saw she didn't take a micro finance loan, he beat her in front of us. So she has to get by on her own. She no longer has the will to go tell BRAC, or members, or anyone else.

"[Another TUP member.] she would get by on her husband's income, but she lived in people's houses, had no house of her own. She went around to GSC members asking for bamboo and space to build her own house, or at least a place to house her cow. The [GSC] members didn't give any, saying 'how much should we give, are you one person to whom we should keep giving for the rest of your life?' They said, 'go to BRAC, we can't give you anymore.' Then she would ask for some wood but they didn't give any; during voting times they ask for votes, but they don't give any wood. One time during a storm, she lost everything, didn't even have clothes to wear. Then GSC didn't even come to check on her. Such a big storm, someone even died, but still the committee didn't do anything.

"She lives nearby the GSC members, same area, so they knew her from before. But they didn't help her, perhaps because they disliked her, or she didn't give a vote, or something like that."

"Most TUP members would never go to GSC before, they would sometimes work in the elites' houses. Those who are getting help, they can't say anything otherwise, those who aren't getting help can say so openly!"

### III) Boragari: Interviews with non-TUP GSC members

#### 1. GSC member 1

He has been a GSC member for about one year, and the GSC meets monthly.

Process of becoming a GSC member: BRAC approached him, and said that because they are locals, that if they form this committee, it would be good for helping the poor v. BRAC who comes from outside and are not familiar with everything that is going on. They can do more than BRAC because they are locals and can have more influence than BRAC that comes from outside.

"We are *stani*. BRAC workers are not"

What they do: latrines, tubewells, provide blankets and clothes for TUP when it's cold. TUP might sell their assets to early, so GSC can help them to manage their assets. He implies that this responsibility of protecting/managing assets evolved later.

He says that it is no problem on part of the committee – helping poor people from their own area: 'we should help'. Before the formation of the committee, they wouldn't really help.

*Before GSC, who would the poor go to?* Union officials, other elected people. But now when there is a problem, first notify the committee then go to other people if the problem is not solved.

TUP comes to them when there is a problem. A BRAC person goes around and monitors what's going on and tells GSC about problem and requests that they intervene. The TUP women talk more frequently to BRAC workers rather than directly to GSC. He says that assistance is only given to TUP, and non-TUP members do not come to them for help. Being a GSC member has not really changed the relationship between GSC members and other elites. He says that he has good relations with everyone.

An example of how he and other GSC members have helped TUP participants is of a woman that has sanitation problems – collecting and donating assets and money from own pocket. For instance, during Eid, they collect and donate charity; the rest of the money to help TUP women comes from BRAC. He says that

it is only GSC that donates resources, and not the other elite in the village. BRAC comes to GSC, and not the other elite.

*BRAC helping without the GSC?* He says that they can't. Because the committee is made up of locals, it is more effective to go through them. If a TUP member is selling their cow too early, BRAC does not necessarily see that (because workers are always coming and going), but they do. "I'm a shopkeeper so I see things around the area (what's going on). So we do what we can, when they come to us, we do what we can." The TUP come to the GSC with their problems, and he says they do everything they can to deal with. If there is too big of a problem, then they can take it to the UP Chairman, and he says then the GSC and other officials try to solve it together.

*Do the participants ever participate in shalish?* He says that no problem is serious enough where they have ever had to go to shalish. GSC solves everything for them. By yelling and exerting their power (*chila chillae kore*) people get intimidated and changes come about.

If a problem involves going to *shalish*, then the TUP woman will come to GSC and they will take her to shalish to solve problem.

Example: Two cows were given to a husband and wife. The husband was not giving his wife food, so she took the cows to her father's house and threatened to sell the cows because he was not feeding her. GSC members and BRAC field workers went to the man and 'gave him a talking to' (*dhomok*) and there was no more problem; she didn't sell the cows because they told her that they took care of the problem.

If TUP women have medical problems, he says they try to help them get access to treatment. They give the woman a medical slip so she can go get treatment.

He says they have always been able to handle the problems that have been brought to them, and that *shalish* is not common.

*Do they get together as a committee to solve all the problems?* It happens individually. A few that are nearby will come together to solve the problem. It's easier for TUP participants to solve their problems now by going to the GSC, because before they would have to go to the Chairman (named x) who is 5 km away. So it's easier to bring issues to GSC because they closer and live there.

[proximity to the crisis/TUP member in question is the basis for deciding which GSC members get involved]

*Relationships between GSC members:* Women who are on the committee—"they help, as much as they can, but truly speaking, they can't do much." They do have good relationships with other TUP, so they go visit them and see if they're having any problems— that is the main function of the VO and TUP women that are part of the GSC. In the monthly meeting, they report who they have visited and what problems if any. But, he says, BRAC field workers are a more common avenue to finding out about problems. "Still, there is a need for the women to be members of GSC because they understand women's issues better and tell us about it— otherwise we wouldn't know. The field workers wouldn't know everything that is going on because they are not there all the time."

## 2. GSC member?

He has been on the GSC for three years.

*How did you become part of the GSC?* The BRAC manager came and sat with him and spoke about how there are a lot of poor people. They talked about BRAC's programs and about how they could make them better. He said he suggested forming a committee. A new manager came to BRAC, and then the committee was formed. They started doing work such as providing sanitation, winter clothes and tin roofs to the TUP women. This kind of assistance never happened before; maybe at a personal level that not everyone is aware of, but it happens now. The situation is much better now: before the poor people would always beg, but now they don't do that anymore.

Example: (TUP woman) used to beg, but doesn't anymore – with help from the GSC committee (gave her money) she sells shawls. *She was identified by the TUP program by the GSC later and received assets.*

Interview with GSC member 2 continued: Improvement has been through help of BRAC, that gave money to start businesses. He also says the GSC gave money to help too. Also, he says they wouldn't

have been able to develop very well without the GSC because they're locals and they have an inside view and know all of the problems that BRAC doesn't know about – BRAC doesn't know that problems of people that beg.

Example: Woman's brother wouldn't let her stay in home because she was too poor. The GSC went to him and spoke to him. Now everything is ok because people listen to the GSC.

Another example: a man worked at a company and spent all of his money eating at the restaurant – the money never made it back home; he had not been home for 3 years. BRAC told GSC about the problem (they gave a cow to the woman). The GSC went to him to ask him why he wasn't going back, and basically told him to go back or else they would have his job taken away from him = problem solved.

Beggars: TUP members used to beg; before BRAC gave these TUP members assets, the committee was already in existence and thus used to give to them before (this goes back to the example given before about TUP member – chosen for TUP based on GSC's recommendation?? And thus based on previous social connection?)

GSC member 1 agreeing, on how TUP is set up: "The BRAC manager comes and asks us who are the poor women; can we give them a cow. If we think the woman will be able to receive the asset (cow) then we tell BRAC." [implicit here is that the normative decision of whether or not the poor women in question are deserving/capable of using BRAC assets, that decision is made by the GSC.]

Previous relationships: good relationships before the creation of the committee – would help the people they knew personally but now the responsibility is greater and extends to all TUP members. He says he used to give charity in a personal capacity – give assistance when there was a death, or a marriage – now lots of people they don't know also come for help; that's the difference.

Van rickshaw driver interjects: People who get help from BRAC already have some assets. BRAC doesn't do its own research on who needs help, but relies on word of mouth. "Three of every four people in this village are still needy. They don't get the assets. The people who already have money, have support, they get the assets. BRAC doesn't go around from house to house, they rely on word of mouth."

### 3. (Chairman of GSC)

Also a Union Parishad member (since Feb. 2003) and belongs to Gram Sarkar

*What are the relationships between different village institutions? Would they help?* The UP gives out rice – can only do what the government gives them to do, i.e. if government gives them food shipment. Government will give them food cards and stamps. In 2005, a new food cards will be issued, but in the next 5 months there are not resources so assistance must be given on a personal level; that's why the GSC is very useful.

*Do poor people vote?* 1800 voters and almost all of them vote.

Gram Sarkar – reps from all groups (e.g. Women, rickshaw drivers, etc.. 14 in total) newly set up, but gets no money.

*What does the government do for the poor?* "We do what we can..."

Van rickshaw driver interjects again here: says that chairman helps Hindus more or else he will look bad – "He helps Hindus otherwise people will talk." (everyone seems to laugh it off/quiet him down)

Chairman continues: gives money at weddings because it's rainy season and there are a lot of weddings happening – has given about 10,000 taka for weddings. (blur between charity and government assistance?) The UP gets about 5000 taka, which would provide sanitation to about 5 people. (government money for public goods v. their money spent in 'patronage forms'?)

*Why are there TUP/VO members on GSC?* He doesn't remember who the women members are, others have to remind him of their names. He says: "They can't help right at the moment because even though they are put on the committee, they don't have the ability to help TUP members. They were brought on committee to help committee with other members."

Driver guy interjects: all the interaction is between the poor and the GSC – the middle class don't see any money and don't have any direct attention from the powerful. The UP should be responsible for the poor – should be doing what the GSC is doing.

GSC chairman continues: BRAC can do more than the UP because it gets all this money from donor countries. UP is allocated 5 koti by the government but only one koti makes it to the UP; by contrast, BRAC gets 10 koti by donor countries and spends all 10 on the poor. (perception of scale and efficiency)

*Do non-poor people get money? [following up on driver guy's comment]* Chairman's response, supported by GSC members 1 and 2: "Even if we told BRAC to spend money on the non-poor, they couldn't because BRAC is an NGO."

GSC member 1 says during this exchange: one of his servants just got 2 goats from current transfer from BRAC

*Why do it? (why be a GSC member?)* GSC chairman, supported by GSC members 1 and 2: "People used to beg, and now they do business. They used to come to us to beg for money; now we don't have to give them money when they beg, therefore it is a benefit for us. These big, rich countries gives all this donor money to BRAC for the development of Bangladesh – to make sure that our very small village gets its share – it's our responsibility to make sure that happens. We take care of their households and their work, and in our spare time we do duties of GSC. We take no salary. If we help the program through BRAC, then we can help the poor in our area – that's why we do it."

Lyon: "It is my duty to help people with their problems; the other people, they have businesses to run, but still they do what they can."

[[implicit hierarchy of prestige w/r/t helping the poor: Lyon sees his role as the most prestigious one whose entire vocation is public service. Sees the other GSC members as one level down: they are helping, but have to maintain their businesses and help on the side. ]]

*Question for the driver for UP Member: you are not part of GSC or UP, but you are better off in the village. Do you feel any responsibility towards the ultra poor?* No, I am always away travelling on business. I am here for 6 months out of the year. I can't keep up with everyone's problems. The poor do not come to me for assistance, they go to GSC members. That is their role, not mine.

[The GSC members see what they are doing as charity vs. sustainable development, and it results in less begging.]

*What is your vision of the long term impact of GSC/TUP work?*

Chairman: "Through GSC work, we hope that the poor will be able to stand on their own feet. About 20 of the 40 poorest got GSC support – poverty goes down with that support. Then we can go and help the other 20. One by one, people can come away from poverty. Families that got cows never had to beg again."

*Putting in a latrine, how does that help others?*

Chairman: "It's a chain reaction – the poor person sees other poor people using latrines and learn through example that maybe they should to. There is a government initiative to have latrines for every poor person in this area to have a latrine – money is going to this initiative."

*What can Gram Sarkar do that GSC and UP can't do?*

Chairman: Gram Sarkar is still new, so hard to tell. They received 5000 taka for their first sanitation project. Gram Sarkar can only do more once more money is allocated from the gov't. Before joining UP and GSC I would help the poor more on an individual basis. (Van rickshaw driver interjected and said that he helps Hindus more or else people will talk.) I've given a lot of my personal money for poor Hindu weddings.

*UP should be doing more than they are...why are they doing less than BRAC?*

Chairman: "BRAC gets donor money and can buy poor people assets. UP doesn't have this ability. UP can't pay 10,000 taka to help a family buy an asset. UP can help with relief efforts, distribution cards (VGF cards) and distribution of rice."

[Talking to GSC members, and others, about a TUP member who used to be on the GSC]:

They say that this TUP member was *not* on GSC before the current representative, saying that she was simply another TUP member, not a representative on the GSC. Chairman also thinks that BRAC PO is still around, GSC member 2 aware that he has left the BRAC office.

[Talking to (masjid committee member, also helps out with GSC)]

He says most TUP women are Hindu, but there is no problem in the relationships.

He did help people before with charity: he and GSC members, they were friends for over 15 years, and every week they would meet in GSC member 1's back office on Mondays and Tuesdays to give a few

hundred taka as a form of traditional charity. This charity was not directed towards the poor people necessarily, it was events based: i.e. weddings, funerals etc. In his view the only thing the committee does that is new is things like giving extra clothes in the winter, helping people with their new businesses. His relationship to GSC is as a *data*—i.e. as someone who gives regular monetary support for GSC activities. There is one other person who serves similarly as an unofficial GSC member, his name is x

GSC member 3: his working woman got 2 cows just a month ago in the most recent BRAC TUP distribution that is currently going on. Before she used to work and sleep at his house, but now she works during the day while her son watches the cow, and she goes home at night. Asked for her name, but he couldn't remember her name, finally said her name was "x."

[July 25]

Transect Walks scheduled with and with GSC member 2 and 3: both cancel – GSC member 2 says he is busy, and member 3 says he is leaving for Rangpur so is not able to take us around the village. Lyon is the only one able to go on the walk with us. Masjid committee member (has a rice mill, member of Masjid committee, gives to GSC regularly) says he will also take us around the village. He takes us to the homes of the two VO GSC members.

Group discussion with Chairman, GSC member 2, masjid committee member

Chairman: talks to us about presiding over *shalish*; he adjudicates in so many instead of the UP Chairman who is only here for half the month. There are three *shalish* every day in the district. Most disputes are over land or between husband and wife. In this area, he says, there are a lot of young marriages (girls 13-14), so most of *shalish* is about husband-wife problems stemming from this. When there is a dispute, people come to them so they don't have to go to court because it is expensive. He says that when they need to, they impose fines or they beat people up. We asked about theft: he says they go to the UP first. He mentions that a few days ago, they publicly beat a thief and let him go. If it happens again, then he will go to jail. "Young men make mistakes, even if they're from good families." He says there is very little crime in this area – maybe 2-3 crimes (small thefts dealt with in *shalish*) every year

*We ask about the former TUP representative who has now been moved to another village:*

GSC member 1: He says he has known her for 2 to 3 years

Chairman: He says he has known her for 15 years, since her father died. He says old TUP/GSC member is related to TUP member 1. He also adds: "A few TUP may say that I get angry easily, but they say it because they get angry easily. A lot of the time, you have to get stern with them to solve problems."

GSC member 2: I knew [GSC/TUP member] better because she is nearby

Chairman: The reason [GSC/TUP member] didn't know me is because of the name used – everyone knows me as chairman.

GSC member 2: I knew [GSC/TUP member] in passing before TUP. Where [GSC/TUP member] lives now, she is under the jurisdiction of this GSC as well. BRAC gave her a cow – he agrees that she is too old. She has been TUP for 5 years. He says he gave her some money to start a bangle business; she did that for a while and then got the cow.

Chairman: When TUP started, a fixed amount of money was available to pay for the cows. [GSC/TUP member] didn't get enough money. The GSC then took small amounts of money and gave them money (GSC's own money) to start business. When the new budget came, they got cows.

GSC member 2: BRAC doesn't consult with us in terms of giving cows

Masjid committee member: BRAC didn't ask us, because if they did, we would've given to people that we know better. BRAC gave to the people that need it the most.

GSC member 2: Even though they didn't consult us, we still know everyone. BRAC has more direct contact with TUP than we do, because we have businesses. They get a cow, and there's rules – you can't sell it, you can't kill it, you can sell the milk.

Chairman: Only for a fixed time frame – not allowed to use the cow for ploughing [GSC/TUP member] never sat on the GSC (Karishma tells him that the BRAC office says that she did). He replies that he's not sure. (Chairman still thinks that BRAC PO is still here – GSC member 2 asks him who replaced him, and chairman says he thought he was still there).

[Group Discussion with 'men' at shop.]

Masjid committee: He says he helps in terms of charity, before and since GSC. He, GSC member 2 and GSC member 1 are all friends. On Mondays and Tuesdays, they would gather in the office and collect

about 200 taka for the poor. The extra things they do since the GSC are clothes in the winter, providing money for businesses, etc.

*Why aren't you part of the GSC?* I wasn't here the day that Deepak came – he says he met him later. 'We need you to help with committee (data).' Not officially on the committee, but gives money and helps implement their initiatives. Another guy like him helps in the same way.

GSC member 2: There is a GSC meeting on Thursday. The women are notified by the BRAC officer, and they decide on location by convenience.

He says he knew the VO women before, but the TUP relationships are new – he didn't see them as often.

*On BRAC?* With NGOs, there are no irregularities. With the government, there are irregularities. With an NGO, the poor people actually get the money.

Woman that works for him; got a cow from BRAC recently. Her son watches the cow during the day, and she still comes and works for him. Her name is Shahida.

*The programme is working well here – other places?* Because it's an NGO, there are no irregularities. GSC could say give a cow to someone; the person giving the cow is honest, and do their own surveys, and gives. BRAC knows who is poor in the village.

Cow grazing: they can graze cows anywhere, but just to supervise them to make sure they don't mess up the land. Also mention a government forest, but re-state that they can graze cows anywhere.

KWAR – 'cow jail': a fee is paid to the UP to set run the kwar. The cow is put there if it acts up - i.e. ruins crops. When they come to bail their cow out, they pay the person running the kwar about 10 taka. The person running it can make a profit and keep it; most profits usually go to the Masjid committee or to the Madrasa. It is a way of protecting the cows – you can't hurt the cow or owner. To run the kwar, done on one year terms – ask UP Chairman if you can run it. With the money from the kwar, usually have a 3 day conference where they bring religiously educated scholars.

#### Woman VO member on the GSC:

Polli Samaj member on GSC; been on GSC for 1 ½ years; been with BRAC for 5 years

*Who are the women on the committee?* She sees other women at the meetings only – they live far away, she says. She doesn't know their names, just their faces. She says her duties are to go to the meetings, and men do the most. As a member of Polli Samaj, she says they teach her how to save money, the rules, etc.

*Was she ever asked to teach these things to others, to the TUP?* She says she talks to the TUP women when there's problems, she tells them to go to BRAC – she tells them in passing. She says she knows the TUP women in the area that got cows – lists x, x (sells clothes). She says she goes to TUP member 3 every now and then to talk to her – not about BRAC stuff. She also says that she doesn't actually talk to her that much because she's Hindu. [TUP member] is also Hindu – same kind of relationship. She sees TUP member 1 at the meetings, but not outside of that. She says that Deepak used to come and tell her there's a meeting.

*Who's at the meeting?* She says the men, the women and a BRAC official (pale-skinned and fat). The women on the committee: herself, TUP member 1, an old woman ([GSC/TUP member?] who doesn't come a lot and a woman who lives nearby

#### Second Woman VO member on the GSC:

Polli Samaj member on the GSC (this interview was conducted while Sofia was also there, so answers often came from both women)

Manzira: The GSC meetings happened once or twice. At the meetings, they teach us that we have to check out people who got cows, how they're doing. She lists new (Sofia: that's why I don't know them) TUP women near her:

They come here, I go there – don't talk about BRAC stuff. When there's a problem with the cows, I tell them to go to the BRAC officer with the problem.

*Are they your friends?* No, I don't consider them friends. There are certain tasks that they need to do collectively – drying rice – ask about each other's families etc. But their not friends.

Sofia: If they're walking around, taking cows to feed, pass each other, and ask: 'how's the cow? Any problems? Well, this and this...' She tells them to go to the BRAC officer and tell him their problems.

*Any follow-up?* The TUP go to the office themselves – 'We're all poor, we're all busy. When we have the time, we go make friendly visits.' She says she sees them daily, and knows right away when problems arise

**When do you tell the GSC about the problems?**

Manzira: She says they mention it at the monthly meetings, but don't go separately from that.

*The response?* The men say they will come and check on it and tell them to check on it.

**How the meeting works?**

Sofia: The BRAC officer tells them, they arrive and the 3 men come with officials, and then Alta Banu comes.

**Does the BRAC officer tell them to do anything for the meeting?**

To teach the other women certain things. BRAC helped them, gave them cows. and that if they do well, they can help them more with other programmes.

*What programmes?* Poultry, etc. other TUP things.

*Do they take loans?* Those who took loans, can't get cows. You take a loan if you can pay it back.

*How did you join GSC?* They took loans recently (1 year?), and they asked them to join GSC because they're new members.

**IV) Boragari: Other Interviews**

Local van puller

[[note: house is a prosperous cement building, newly installed tin roof, served us tea in glass cups]]

two aunts are NGO members, brothers in Chittagong and Dhaka, he refuses to join or let his wife join NGO programs, saying that he can make ends meet with his own work. IDS and BRAC offered his wife a loan, a cow, "we said no. my father never took these things, so we don't need it either."

Regarding chairman: "good UP member," but is still a politician: "*shaitaner bhude ka'kore*"

[translation??]

He helps poor people as much as GSC members do: story of family who lives nearby, family has 3 daughters and one youngest son. The husband is extremely old so he gets no work, and as a result there are no wage earners in the family. For 5-6 months Van rickshaw driver supported them, until they got a loan from IDS. "those who already had land and money, they got the help [from the TUP program], there was no verification, no inquiry."

*Why would people like GSC members recommend people for TUP program if they didn't need the help?* "It's politics: If I ran for election, and three people gave me their votes, and two others didn't, they wouldn't get any help from me. This could be the case."

Others (like GSC members 1 and 2) are not political, not running for office, but are still involved, because it is their word of mouth which says who is "good" for the ERAC programs.

[[Note that most of his comments in this regard are hypothetical, "perhaps," etc. ]]

People get help from those elites who live nearby—this is the traditional way it has been done in the village, and it is also one's proper religious duty. People do not turn to government or other formal institutions, though they will turn to NGOs. "A UP member, he lives right there [points down the street]. I never go there to ask for rice. But when an NGO comes to give rice during crisis times, that aid we actually receive."

*GSC formation:* GSC member 1's brother used to be an officer in BRAC and Grameen etc., GSC member 2 used to rent out a house to BRAC officials. "People get put into these programs through personal relations and recommendations. That's how the connections are made" (re: GSC and TUP selections).

*GSC relation to poor:* "They give money during weddings or Hindu funerals. We also give, so this is nothing to speak of. They gave before the committee was formed. Always, before, even we would do these—help people in crisis." He says everyone wants to help the people they know personally and who they live close to.

A few years ago some Australian NGO did a household survey of who is in each house, who earns money, and how much they earn. "When they came here my mother answered truthfully that there were three of us and that one worked in government service. So they didn't take down our family's name." He seems proud of this ability to make do without NGO assistance. His father worked in TNT. He believes that surveying door to door is the only way to get a true indication of needs.



He seemed to be very angry about the fact that [TUP member 1] was chosen as TUP. He says that she had a source of income, she has a son who works, there were others who live near her that are more deserving but did not get chosen for TUP. He says it is because BRAC relied on word of mouth of some GSC member that was connected to her and never verified her situation.

#### Interview with TUP Field Worker

He wasn't there when GSC was formed, it was old BRAC PO that formed them. He's not clear on the formation of Boragari GSC. He knows that the TUP women all sit and they nominate who among the village elite are the most helpful/receptive: who they like, who they want on the committee.

*Why do VO women sit on GSC?*

Bringing VO women into GSC happened recently (4-5 months ago.) Because VO members sit on Polli Samaj, BRAC thought that if they sit on GSC they can teach TUP women about the issues they learn about in Polli Samaj meetings and encourage their participation in VO.

*Do the VO members have the same responsibility as the other GSC members towards the TUP women?*

Yes, all GSC members have the same responsibility. But clearly the village elite are more able to help during crisis (i.e. giving bamboo for house reconstruction) than VO members. VO members just make sure their assets are protected.

*How do the VO members teach TUP members about issues learned in Polli Samaj?*

They do not have very much direct interaction with the TUP members... basically use TUP member 1 as a mouthpiece to get the message to TUP women. VO members don't exactly teach TUP members directly, but working together, they teach them practical skills (sewing, working on Polli Samaj, etc) and the objective is to gradually bring TUP into Polli Samaj. VO members interface with TUP member 2, and she is supposed to be teaching the other TUP women.

He agreed that it was strange that the current TUP representative in the Boragari GSC did not know who the other two VO members were since they all sit in on meetings together. He said that this TUP representative was only added to the GSC two to three months ago. Before that another TUP member was the TUP representative. This old representative was evicted from her land, and no longer lives in Boragari, thus leading to the new representative's nomination. The BRAC officer says the new, current representative was chosen because she is good at speaking, and because the other TUP trust her. However, the current representative therefore does not know everything about GSC dynamics; she's still learning.

He thinks that GSC in Boragari is helpful; they haven't done a lot to economically uplift the TUP households, but they are caring and they do the little they can. They are busy and they can't oversee TUP everyday; they don't make personal house visits, but they see each other around and talk then.

#### **V) Holholya: Interviews with TUP members**

##### TUP member who sits on the GSC:

[TUP member of GSC, just took BRAC loan through Village Organisation]

"I try to make sure that all the women get tubewells and latrines, and then all the other duties the men do."

*What duties are those?* She didn't understand the question.

*Do you go to them for any problems that you have?* Yes, we tell them when we have problems.

*Do they do anything about it?* No, nothing has been done yet.

*Do you go to their houses?* We're poor and we're busy, so when they come by the main road we tell them what we can.

*Did you know them from before?* No, we didn't know any of them before.

[Another TUP woman interjects] "Did you forget about when you asked them for help with your house? Tell them about that."

TUP Rep: "Yes, I forgot that. When my house was near collapse I asked GSC chairman [hesitant to say his name] for bamboo. He said all the resources come through BRAC to go ask BRAC for the help. You got chickens, goats, cows, those all came straight from BRAC, not from us. He said it in a very rude way, and I was shocked. I thought he was supposed to help us for our problems. Since then I never bothered to ask him or the other two men for help again."

*Have any of the other women gone to them for help?* "No, no one's gone to them here. We heard that a woman over near his house got his help to rebuild her house. But no one over here got any help."

*But you all got latrines?* "Yes, and most of got tubewells. But that's from BRAC."

*Who do you go to for help in this area?* "We deal with everything ourselves. We're poor, no one wants to help us. They're all too busy, they have no time for us."

*What about your previous employers?* "Sometimes they wouldn't even pay us for the day's work and we'd have to go hungry that night. They care the least. No one cares about us."

[Second interview on the following day:]

She says that at the Holholiya GSC meeting [see minutes below in section VIII] they showed more attention to the women because we were around. Usually they don't ask questions of what the women think, otherwise women only speak when spoken to. "It's hard to speak over the men because men mind when we speak over them, or when we speak without being asked anything."

TUP program in the future should do something about securing land for members to live on, because she currently doesn't live on her own property.

GSC helps people, but only those who live elsewhere in the village. Before GSC didn't help people at all, specifically she mentioned GSC members 1 and 2. "The GSC committee members, they never sit with us [meaning poor people in general], they never come to our home, they are disgusted by our children and our living area."

When her cow got sick, she went to the village doctor by herself, not to BRAC Domar office because it is too far. She didn't get help from anyone because "the poor have no value".

House broke down: She used to go to GSC chairman for help, he said go to [BRAC TUP field officer]

For medical problems, she goes to [BRAC field officer], who then sends them to the doctor; or she will go by herself to seek assistance for medical problems. Once [BRAC field officer], gave money from his pocket to pay for medical expenses.

For her nursery, [BRAC field officer] came to show her how to use the tools (e.g. shovel), so she said that Hakim is the one who is willing to come and help with problems and show them how to make use of their BRAC given assets. Say [BRAC field officer], is very kind, not disgusted with TUP members, willing to help, etc.

She grazes her cow on the strip of road/land near her house, no problems feeding the cow.

If there are small issues, like if goats aren't eating or if they went onto someone else's land and caused an argument, they went to shalish. If there were thefts or marital disputes they went to the UP member, not the GSC. "Because if we went to the GSC, they'll say go to BRAC, go to Hakim Bhai, Hussain Bhai, Shaharom Bhai, etc." Non-TUP Neighbours and GSC both say this.

Past relationships with neighbours have been ruined since she became TUP member with BRAC

She saw the GSC members only at meetings, otherwise had no contact with them. When we go to the GSC for help, they say only to sell something of yours, but they won't help themselves.

The one really good thing about BRAC/TUP was the savings account that they have.

If they have problems, they'll go to GSC, but GSC responds by saying, "now that you're TUP you have too much courage." i.e. that the women talk too much now. So now instead of going to GSC she goes to [BRAC field officer], and he goes to GSC.

#### TUP Member 2:

If she goes to any of the (non GSC) elites in her village e.g. for a howlat, they say that they want something in return, but poor don't have anything to give back.

She says the GSC members help TUP members who don't live near them (GSC members live near Razia and them, so they help people elsewhere).

She also turns to [BRAC field officer] for help with medical problems.

"We're [TUP women] are like blind men, when TUP came around, it is like our guiding stick."

#### TUP Member 3:

[TUP member for 1 ½ years, owns a cow]

She mentions that the UP Chairman lives near her, so she often goes to him when there are problems, i.e. if she needs *Shalish*.

1. "I go to the doctor all the way in Domar because there are no good doctors nearby. A new government clinic recently opened nearby, Shokari Clinic, so she says for small problems she goes

- to the clinic, and for big problems, she goes to Domar. Her husband drives a rickshaw van, so that is how they get to Domar.”
2. “Who would we go to? We can’t go to the member Chairman, he wouldn’t give us any money. Just the other day, the tin roof blew off. He wouldn’t help, we had to do it ourselves.”
  3. She says there is a tubewell from Proshika that serves all the families in the area. x. from BRAC, came by and ‘coloured it’ so it’s fine to use. He is the same officer that taught them to read and write when she became a TUP member.
  4. Floods are not a big problem here. If it were to happen really badly, she says she would go to the Chairman.
  5. For the cows, she says she took it for vaccines at a clinic in Domar. BRAC introduced her to the cow doctor. ‘Now we don’t go through BRAC anymore, we can go ourselves directly.’
  6. It happens sometimes that the landowner comes and says they have been living on his land too long and that they should work to pay him off – starts raising a fuss. When that happens, it’s not really a problem, because with TUP money saved, she bought land elsewhere. When the rains subside, she says they will move. *Did anyone give you any help? Who would?*
  7. “Occasionally it happens. When there’s a problem, we can go to local elites and they can help us.” For example, if her husband gets sick, they need food to eat, go to them and get food or a howlat.
  8. She tells her kids to go to school. She says she doesn’t talk with anyone else about that. Maybe some government officials because they pay for their kids to go to school. *Do neighbours help?* “Of course they help, you can’t live near people without helping them. If there’s serious problems, they’ll take the van all the way to Rangpur for them.”
  9. The TUP member meetings are held in her home, she says. They discuss their problems, give advice, take each other to the doctor, etc.
  10. The GSC haven’t even come one day. She knows them, but none of them have come. “We’ve heard about this committee, but they’ve never come here.” She says she doesn’t see Rezia at all. At the first meeting at the school she was introduced to her, but she hasn’t seen her since. In the past year, she says she has never once gone to them for help. “I’ve never seen them in my house, why would I go to them?”

#### TUP Members 4 and 5

[both sat together for the interview]

1. Member 4: She says she goes to the infirmary. She would tell the BRAC officer the problem, and he would direct her there. For example, she had a diarrhoea problem, and she was at the infirmary for 2 days, now she’s fine.
2. Member 5: She says she also goes to the infirmary, but says she goes straight there.
3. Both: They go to well-off people nearby (‘big house’) to get wood and materials and then fix their homes themselves. They go to them.
4. Both: neither has their own tubewell. P says that her brother has one around the corner, and the whole area gets their water from there. It’s been there for 2-3 years. Her brother, a house labourer, saved and bought it himself.
5. Both: It did flood quite a bit, but no houses were washed away. No one helped. The member Chairman UP lives nearby. They would ask for wood and money if they needed. They said he would give a little bit, but not enough.
6. Both: They go to the cow doctor in Domar. For smaller problems, there’s a cow doctor that lives nearby. To get to Domar, they get a rickshaw van that they have to pay for themselves.
7. Both: We live on someone else’s land, of course they’re going to be problems. If there’s an argument with the landlord, can’t really do anything because we have nowhere else to go. Why would we complain to someone else?
8. Both: Of course we have to go to the elites because we’re poor. If it’s a really serious crisis, some will give a little bit. Whatever they want. Not everyone is willing to give. Some people give, many don’t.
9. Both: *Neighbours?* “What help would they give? We’re poor, we have to work. If we need, can get howlat, food – sporadic help.”

### GSC chairman

Landowner; people cultivate rice and wheat on his land – Chairman of GSC committee

Main incentive to help the poor to pursue his father's legacy and religious incentive (rewards come after death according to Hadith.)

'Even though they're Hindus and Muslims, we all live together. This man (points to man next to him) is Hindu, but he still comes to my house – it's my religious duty to help even though he's not Muslim.'  
GSC has helped him to expand his social reach of ultra poor. He knows all the committee members by name and location. Knows everything about process...up on what's going on. VO women have been on for 7-8 months, but he doesn't know their function. Will ask next meeting. He had no BRAC affiliation before. BRAC PO did village survey of who would be most helpful to the poor...he was recommended. TUP women come directly to him. They used to do so before, but now people from further also come. He likes that GSC lets him help people who live further away and didn't know him before and he's happy to strengthen the historical familiar relationship with these people (through his father.)  
"Before these people knew my father, but they were far away. Now they know me to and come to me for help."

"BRAC's purpose has helped me with my own."

"I want to do as my father did, but I can only do so much. With BRAC, I can do much more."

He said that BRAC came and told him about the TUP program: they told him that they need people in the village to oversee these assets, to help them provide tubewells and latrines and to help with any other problems that they might experience.

He said: 'I'm well off, I have a latrine in my household, so for me to sit outside and work outside, it's not a problem. But a lot of the poor people don't have latrines, so this is an important duty for us.'

'Latrines are easy to provide, so now every TUP household in the village has a latrine.'

'Water has become a big problem for us. This country is sinking and so drinking water has become very difficult. We can't boil all the water, so it's really important that we get the tubewells.'

'The next issue is the tubewells – that's more complicated. You can't give tubewells to everyone at the same time.'

*Where does the money come from for these things?* 'BRAC provides a good amount of resources and we also collect between ourselves, and we also go to the other elites [*borolok*] people in the village.'

*Does everyone give?* 'We all give what we can. Some people give a lot, a few hundred taka. But there are others that don't give – those people are miserly (*kipta*).'

'We meet, find out what the problems are and then split up to collect resources, and then we come back and pool the resources and then implement.'

Gram Shahayak Committee – name changed by BRAC to Gram Shahayak Trust. Money put in bank account; he went into some detail: a plot of land of which everyone on committee is a signatory of it – became translated into money in this account. They can't take money out of the bank unless GSC member and BRAC official both go to take it out. None of the money has been used yet.

Near his house, there are about 7 or 8 TUP members (right by his household), that he has known since his grandfather's time – tied to his family from before. The ones that are closer – broader area – that he also knew before; and then there are those further away that he didn't know before.

He says he has always had a very open relationship with them before GSC, and they knew they could come to him for any kind of help.

*How does TUP tell you about their problems?* 'They come to me directly if I can't deal with it – I'll consult the other committee members. If we can't solve it, then I'll send them to the BRAC worker or occasionally to the UP Chairman. Whatever problem they have, we'll try to deal with it – so even if they go to the UP and don't get help, they can come back and then we'll take it to the courts. We'll take it all the way up to the high court if we have to.'

Example: 'Nearby there was a member's house that burned down all the way to the ground. In this house there was a TUP member and their brothers; the house burned down and they were homeless. Then we collected resources from all over the village – we got some bamboo from BRAC and then I myself went and cut four bamboo from my land; whatever people could give they gave, and we went and rebuilt the house.'

*Shalish?* 'No, we mediate everything amongst ourselves. If there's a conflict we'll go to the house and we'll settle it. But those cases are just a few a year. We'll gather a few people (4/5), go to the house and solve the problem.'

*Has there been any difference because of GSC?* 'I don't know about the other members of the committee – I can't speak for them, you'll have to ask them. For me, I used to do this work before, but the difference is now, people that don't know me, come to me for help.'

He spoke quite a bit – and kept coming back to this point – about his father, how he was well respected and was known for helping people: 'only gives a fraction of what his father gives'.

'I want to follow the path of my father, but I can't do as much as he did. Partly, I'm not as old as he was. Also, I'm one of 5 brothers and his wealth got divided amongst us. I'm not in as good a situation as he was.'

'GSC has allowed me to keep doing what I'm doing, just in a larger capacity.'

He is also part of the school committee – a government school that they built. He sits on the board. Duties are to make sure all the kids go to school, to make sure that teachers teach properly. He doesn't want to become chairman of the school board – too much to do.

'I'm in your group now' – [meaning BRAC, so he's not going to take on extra responsibility of chairing school committee because he's too busy with BRAC.]

'Yes, I do a lot, but my name doesn't get stuck to it. No one knows about all of the things that I have done, but it will come back to me after I die.'

'People live, and then one day they stop breathing and then they're gone. The only thing to do is to build relationships – BRAC has helped me do that. See, by being in BRAC, I got to meet you – you came from Dhaka. I got to extend relations with people that live further away.'

'Even these people that live further way, everyone knew my father, but they don't know that I'm just like my father, that I want to continue my father's work, so that gap was created. But now through BRAC they know that it's my role to help, so it rebuilds the relationship my father had with them.'

He says there about 3000 people in the village, 1500 on one side of the road, and 1500 on the other. There are about 45 TUP members in the village.

'If BRAC gives more resources, we can do more.' 'There are a lot more poor people in the village, what can I do to get BRAC to give more resources to help them as well?' (we asked back: what do you think should be done?) 'BRAC should make them all TUP members; BRAC should give them all assets.'

He mentioned that BRAC had told them there would be a new batch of TUP members – asked us why it hasn't happened yet.

*Do you maintain relationships with former TUP members?* Yes, I do. *If BRAC already has 45 TUP members and you have relationships with all of them, and a new 45 people get selected, have to create relationships with all of them, how do you maintain them all?* 'It is my hope that I can create relationships with all these people. If the program expands to cover everyone in the village, I'll work to create relations with all of them. If the program expands to the whole union, then I'll keep trying. This is what makes me happy, this is what brings me joy. This is my hope.'

*Is there any tension between those who got, and those who didn't?* (everyone in room says of course) 'No, there's no tension. If there are 6 people that need tube wells, and PRAC can only give four – then we have to tell the other two that their turn will come eventually – that eventually everyone will get help.'

'There was one clever TUP woman who was given a cow and she sold it early for a profit. Then she bought another cow, thinking no one would find out. I heard about this and I scolded her. I told all the TUP women that if they do anything like this I would send all their assets back to the office. I've never heard another case of this since.'

*Meetings?* 'There's a time and date that's designated. It's always at the school. There's 7 people that come – three of us, two Polli Samaj members, one TUP and BRAC worker. We'll go over first notes from the previous meeting, and we'll discuss whether the crises from the last meeting were resolved. Then we'll have the women tell us about issues that are going on now, and we'll make note of them. We'll go over tubewells and latrines – who needs the most urgently, and then go out and do it.'

*Role of women?* For the VO women, he didn't know what role they play – 'At the next meeting, I'm going to put the question to them – what they can contribute and what help they can give.'

TUP woman there to report the problems: 'Say you're a member – you and I are like sister and brother, for some things you can talk to me, but there are certain things we can't talk about. So then you tell the TUP member, and then through her I can find out about all your problems.'

*Where did they go before?* 'There are other well-off people in the village, but they must not have helped much, because now they all come to me.'

GSC member 1

[Landowner (same as other GSC men), GSC member, cashier]

**How did you become part of GSC?**

"One day a few years ago BRAC officer came to me and said we're setting up a committee to help the poor people of the village... we'll be giving them cows, poultry, nurseries, and we need people to help them with their problems because we can't do it all on our own. They asked us because we're locals. BRAC officers come and go and there is only one worker for a large area. They need the help of those who are in the area."

He also adds that BRAC consults GSC about who has the most immediate needs. There are more poor than there are resources to help them, so BRAC comes to see GSC to find out who has the "most immediate need" and then helps them.

**How do you get contributions from elite?**

"Committee members will go around and tell them to give some money, there is a problem and we want to give this person a tubewell or latrine and we ask them to give them what they can. Even if 20 people give 10 taka we get 200 taka, that's a lot of money. We also ask BRAC and the government - Whether it's the government, UP, or non-government groups like BRAC we go to them and get them to do what they can for our poor."

**Why is it different if you go and collect the money and when a TUP member goes?**

"If I come to you and I ask you to give some money to me so I can help a poor person, you can give me the money but you'll wonder if I'll spend it on the poor person or if I'll keep the benefit for myself. When people give they see the work that the committee is doing - they see the tubewells and latrines, they see that we are honestly giving money to the poor, so they are willing to give money."

"The Committee has 1500 taka in cash in an account. We've been using it and replenishing it when we can. The collection process is ongoing. Even if we're not spending on a project we're constantly going around and accumulating money."

**Have you been doing this work?**

No

**Why now?**

"Now that BRAC has made the initial investment by giving an asset, we are now in a position to be able to facilitate and help the poor people in the village in a way that's long term."

[They are very development focused - gave charity before, but now they can work towards structural development.]

**Is there *shalish*? What happened before?**

"Before, if there was a land dispute poor people would go straight to UP members. Now when there are problems they come to us first and we get committee together and we go to their house to solve the problem."

"Many of these [TUP] members now have savings of eight thousand, ten thousand taka. I only have a few hundred taka in my own account. [so why do you still help them if they're doing so well?] Because BRAC will only be helping them for the first 18 months. Then who will help? We are the ones who must help."

**GSC member: 2**

GSC member, secretary, college student in business (between O-level and A-level), 2 years on GSC.

His father was on GSC. He fell sick (high blood pressure, so can't move around village as much as before) and asked Munna to take over. His older brother wanted to do it, but he was in school at the time farther away, so the duty fell to Munna.

"At first, I didn't like it, but my father said this would be good for the village. So I did it, and now I like it."

"If everyone in the village is of equal standing, then that's good. But that's not the case. We eat three or four times a day, some people can't even eat once. So if we can do good for them, then that's good for the whole village."

He says before he had no contact with the UP members. His father knew who they are, but didn't have regular contact with them. But now, he contacts them often on behalf of the TUP. He says they go to the UP when there's land disputes.

Example: There was a TUP member who bought the land she was living on. She paid the money to the landowner who wrote out the deed, but then the landowner sold the same plot of land to someone else, and then tried to evict the member without giving the money back. We found out about this and we went and solved the problem and had the landowner give the other buyer's money back. She got the land. This was done through *shalish* through the GSC. Before the GSC, she would have gone to the UP.

**Is it hard for a woman to go to the UP?**

"The problem with going straight to the UP would be that it would take a long time for these problems to get solved. Now it's solved much quicker."

**Is it you going that makes the difference?**

"For a poor person to go to a member, he won't give that person's words much value. Poor people don't have much value for the members. But the members can't refuse us. So when we go, then on the TUP members behalf, they respond much quicker."

*Would the poor get this help without BRAC?* Yes, but not as fast. The training that BRAC gives TUP members is really good. They show them how to use these assets – cows, poultry – more productively. These are things that we couldn't teach them."

**VO Women members of GSC:**

[Both women give the interview together, with the first one talking most of the time—she is Hindu, grows plants on her own land, and sells it. The second, quieter member works on the first member's land. Both have been VO members for two years, and have been involved with BRAC even longer.]

**How did you get on to the GSC?**

We were chosen because we're on Polli Union. BRAC fellow came to us and said there is a new program that we're setting up and there is going to be a committee to try and help poor people in village with their problems. We were asked to join the committee.

**There are a lot of women like you, why did they pick you?**

Because we're in Polli Union. There are lots of other women in the village who haven't worked with BRAC so they couldn't get picked. They are looking for people who are in a position to help the poor give a few taka now and then and go around ask after their problems. Looking for this they sifted through the people in the village and picked us.

**Are you friends with TUP?**

We get along very well because we see them all the time and we ask after each other's families.

**Do you teach them anything?**

They teach us so much. They know how to grow different kinds of plants in their nurseries quickly and nicely: in a short amount of time they go from here to here. They know what kinds of fertilizer to give and what kind of care to give to which kind of plants. These are things that we don't know, they teach us these things. They know how to make clay pots without using any plastics, this we find very amazing. We see them drying the pots on the road in the sun - these they also teach us. We love them so much, they teach us so many things, we try to teach them some things such as cooking. It would be nice if every one in the village got along, that's the nicest part of it all that we can interact with TUP women.

**Is it hard to talk to the men on GSC?**

No, it's not a problem.

**Did you know the TUP women before the committee?**

(pointing to houses and road) Say this is my house, there are TUP members here and here and here

(pointing all around her area) Daily we pass them all the time, talk to them about how their families are, if they have problems with their cows.

**What do you do if TUP woman has a problem?**

We try to give advice, and if it's still a problem we tell them to go to the BRAC office or we tell the BRAC officer when they come by. We sometimes also tell the committee.

**VII) Holholiya: Interview with BRAC TUP field worker**

*Regarding the 'Gram Shubayak Trust' mentioned by GSC chairman:*

"This was supposed to be a countrywide change, but it didn't happen everywhere. It was supposed to happen in Domar in September, but only Holholiya actually did get changed to a trust. There is a fee to file as a trust - 3000 taka. With Holholiya, there was a mistake made and they were only charged 700 taka, which is why they were the only ones able to register as a trust."

The reason for this change: CFFR is slated to run until 2006, after that, they don't know if it will continue. So they are not sure if they will be following the women anymore. The point of the trust is for TUP to have access to money after that time in case the programme isn't running anymore. It is meant to run before 2006, and for the GSC members to be the trustees - get money out for TUP before and after 2006. The money comes from collection of GSC members who go around saying that they are setting up a fund for the poor people in the village in times of crises.

### VIII) Holholiya GSC meeting minutes

[Gram Shahayak committee meeting, July 27, 2004, Holholiya, Damar]

[Setting: meeting held in a shaded clearing in front of GSC member 1's house, benches arranged in a circle. Usually meetings are held in the school nearby (where GSC chairman is on the school committee). Originally this meeting was scheduled for Wednesday July 28 at 3 or 4 pm, but late Monday night GSC chairman went to BRAC PO at BRAC office to say that he had a scheduling conflict, would be away for business on Wednesday, so needed to have the meeting on Tuesday. We found out about the meeting change on our way to GSC member 1's house, running into GSC member 1 and BRAC PO (BRAC PO was going around to tell everyone about the rescheduled meeting). So this meeting is taking place Tuesday morning at about 11:30 am. Seating arrangement: GSC chairman to our left, then across from us is GSC member 2 in the middle, next to him GSC member 1, and next to him BRAC PO who is taking notes in a register. To the left of BRAC PO (on our right) on their separate bench are the three women GSC members.]

#### [Minutes:]

Meeting begins with the men (Chairman, GSC members 1 and 2) setting the agenda of new issues to raise in this meeting; BRAC PO writing down the agenda items. First issue raised by the men is that flood water is causing diarrhoea problems among many TUP members. Then GSC member 2 brings up the issue of giving cows or 'making some other arrangement' (*behasia kama*) to those who do not have nurseries, GSC member 1 and 2 agree.

Another agenda issue: fixing or replacing tubewells for women whose water supply is contaminated by the floods (GSC members come up with a list of 3-4 TUP women).

BRAC PO: can't help all the women at the same time, so need to prioritise

GSC member 1: "There are four who need help, we have to help the ones who are in the worst situation."

GSC chairman: "We'll make arrangements for all, but we can't do it all at the same time."

TUP representative: her tubewell also has a problem

[But little response from men other than to increase the number of people with tubewell problems from four to five]

GSC member 1: x's daughter's wedding is done, they need some minor assistance

BRAC PO recaps the agenda: 1) diarrhoea, 2) TUP people without nurseries, getting them cows, 3) tubewell problems, 4) x daughter's wedding: how to cover the expenses.

BRAC PO: "check near your houses, make sure that people keep their water and their houses clean, make sure that they boil their water and have access to saline if they need it. Those with diarrhoea, get them to the hospital or to BRAC as soon as possible."

GSC chairman: "whenever we see, we'll tell them."

GSC member 1: "That won't do, we have to visit them all house to house."

GSC chairman begins to say something, but is cut off.

GSC member 2: "I'll look at my side, visit them all."

GSC member 1: "Does BRAC have access to saline? So perhaps give us the saline, and we can deliver it to the houses. IT is good to keep extras; in case of sudden emergency, they can come to use quickly."

BRAC PO says that GSC should come to BRAC to get the saline, then GSC member 2 says that they need several hundred packets. BRAC PO replies that BRAC cannot provide that many, so they will have to acquire the saline from the hospital.

[Now discussion on the issue of giving cows to those without nurseries:]

GSC member 2: "those who don't do nursery, we should get money to provide them with cows."

BRAC PO replies that the GSC members need to be ready to come in to help with the cow distribution process

GSC member 2: "The money is at the office, whenever the money comes, we are ready to go."



[wedding issue:]

*GSC member 2*: "we can give her around 1500 taka, that should do."

*GSC member 1*: "this much money we don't have. We need to do a collection. Saleha and his daughter, are there any more problems in that family?"

*GSC member 1*: "no their only daughter is wed now."

*GSC member 2*: "because of the rains it is difficult but we will get what we can for them"

*BRAC PO* asks everyone on the committee to help, suggests that perhaps they can help Saleha market his wares to earn the money to pay for the wedding.

*GSC chairman* says x should have notified the GSC before going ahead and spending so much money on the wedding. *GSC chairman* says that they did notify the committee, and that he (not *GSC chairman*) went to see what was going on.

Final decision: *GSC member 1* says that three men will go to x's house and see what they can arrange. *BRAC PO* presses them to allocate the responsibility to one particular person, so *GSC member 2* says, laughing, that he will lead and the other two will follow.

[now Siddiq returns to the saline issue, turning to Shaharen:]

*GSC member 2* asks *BRAC PO* to confirm that BRAC will get the saline from the hospital. *BRAC PO* balks, and says that the GSC should go themselves to the hospital.

*GSC member 2*: "the duty of getting saline is yours—getting the packets, that is office stuff."

This discussion goes back and forth for a few seconds, before *GSC member 1* jumps in, and issues the final compromise: he will go one afternoon on his way back into the village, will go with *BRAC PO* to all the major health/hospital centres in the Upazila to round up enough saline.

[tubewell issue:]

*GSC member 1*: "we'll give to everyone, but we can't do it all at once. We have no government support. So we'll try but we'll give to those who need it the most first"

*BRAC PO* interjects that the same is true for the desire to give loans to those TUP without members.

At this point there is a lull in the meeting and *GSC chairman* turns to the women and asks them loudly, if they have anything to report: how are the member women? The VO members reply that there is this problem with the tubewells.

*GSC chairman*: "This we know, we're going to provide tubewells to everyone one by one."

VO women: one of the households of the people having tubewell problems contains 2 TUP women, and is also in an area where there are no tubewells nearby.

*GSC chairman* asks *BRAC PO* if the UP is getting any money for tubewells.

*GSC member 1* says that he overheard in the bazaar talking to the UP chairman that the government is getting money but that it is coming later.

All three *GSC* men agree that they will check up on the chairman whenever they see him and pressure him to expedite the government funds for tubewells, and to find out when the money is coming. However, *GSC member 1* mentions that his relations with UP chairman is not very good.

*GSC chairman*: "If the BRAC office were to provide the [tubewell] funds directly, that would be best."

*GSC member 1*: [agreeing]: "The [UP] members think that these [TUP] women already have BRAC to help them."

*GSC member 2*: "No, we need to get them to put the tubewell in the place that will benefit several people at once, not just one person."

*GSC member 3*: "Let us budget for 1 tubewell this month, in [didn't catch name]'s house where there are 2 [TUP] members. Their situation is very bad, I saw it myself. It is muddy and dirty. We'll do a collection, and BRAC will also give some money [gestures to *BRAC PO*], otherwise this will not work."

*GSC member 2* agrees that there is the need for outside funding.

*GSC chairman* says he can give 50 taka. "We can do the 1 tubewell among us, for the rest we need outside funds."

*GSC member 1 and 2*: agree that they can't do all the tubewells at once, but wonder where they will get the outside funds.

*GSC chairman*: "ok, fine, but we all should go ourselves and visit to see who among these members need it [the tubewell] the most."

*GSC members 1 and 2*: "yes, and if we can give more than one this month, say if we can give two or even three, then that is fine."

GSC member 2 says he will begin collection for the wedding this afternoon, and contact x to help him sell some object he owns [called *chara*] to help pay for the wedding.

\*The TUP representative finally speaks up for the first time in the meeting, pressing on the tubewell issue, says she got sick from bathing.

*Sid:* "We can't do them all at once, put some salt in your water before you bathe."

TUP rep then says that let the *chara* be sold first, then see how short x falls, and then do collections etc to pay for the rest of the wedding. Committee agrees.

At this point, *BRAC PO* recaps what the committee has decided:

- 1) cows for non nursery people will be arranged, GSC member 1 will run a collection.
- 2) tubewells will be given, *BRAC* will assist, but the GSC must do the bulk of the work, and must see that "see that who needs it most, he gets it first"
- 3) wedding: sell the *chara* first, then GSC member 2 will assist with the selling of the *chara*, and then will help with a collection on any remaining balance.
- 4) saline solution: [see above]---GSC member 1 will go with *BRAC PO* to round up packets from all over the Upazila.

: [raising a last minute issue, *BRAC PO* about to close the meeting]. "Many of the latrines are not being used or well maintained. So each of us in our area needs to ensure the people use the latrine properly. The first medicine for diarrhoea is this, not saline, not anything else" [specifically turns to TUP rep and tells her to go around the TUP women]. "whenever there is a diarrhoea case, whoever is closest and hears of the case, we get them the help."

GSC chairman asks the women if they have anything else to add, they say no, he formally closes the meeting.

*BRAC PO* brings the notebook he was writing in to GSC chairman, and they sign at the bottom, formally closing the agenda for the meeting. *BRAC PO* says the next meeting will be at the school in the afternoon, he'll come around to confirm the time.

[[NOTE: talk with the TUP representative later confirms our thought that the several attempts by the GSC men to engage/consult the women was not usual behaviour for GSC meetings.]