

Quantifying the impact of social mobilisation in rural Bangladesh: an analysis of Nijera Kori

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1. Introduction

The aim of this study is to attempt to quantify the impacts that may have been brought about in the lives of landless men and women by Nijera Kori, a non-governmental organisation in Bangladesh that eschews all forms of service delivery and focuses instead on building up the awareness, organisation and capacity for collective action among its chosen constituency. Nijera Kori's approach reflects a particular analysis of poverty, inequality and social injustice in Bangladesh, a concern with underlying structural causes rather than surface manifestations. It believes that real change has to be brought about through the collective efforts of oppressed groups to act on the conditions that reproduce the stable structures of their oppression. Consequently, its approach speaks more directly to the 'good governance' agenda and to substantive issues of justice, democracy and citizenship than to the MDG agenda with its focus on material improvements in the lives of the poor. Given that Bangladesh has featured for five years running as the most corrupt country in the world, according to Transparency International's league tables, this concern with the substance of democratic participation, rather than its formal structures, would appear to have a self-evident rationale. At the same time, there are many aspects to NK's approach that suggest that it may also have impacts that relate to the MDG agenda.

This study was commissioned by Nijera Kori to contribute to its own 'internal learning' processes. However, given the high level of interest in questions of participation, accountability and citizenship within the development community in Bangladesh (and elsewhere), the findings are likely to be of interest to a wider audience as well. While a number of qualitative studies have been undertaken of Nijera Kori since its inception (see bibliography), there has so far been no attempt to carry out a systematic quantitative analysis of the range and significance of its impacts. This study aims to carry out such an analysis.

The structure of the paper is as follows. Section 2 provides a brief outline of the nature of the problem of governance in Bangladesh and its implications for the needs and rights of the poor. This is the context that has shaped Nijera Kori's definitions of its vision, mission and goals which are discussed in Section 3. Section 4 describes the methodology used to assess its impact in the field and provides a description of the study sample. The rest of the paper reports on impacts, beginning the material impacts before going onto the more political ones. The final section discusses what the impacts suggest about the effectiveness and direction of NK strategies and what lessons can be drawn from the analysis.

2. The state of governance in Bangladesh: the context of NK

The constitution of Bangladesh, promulgated in 1972, reflected the ideals which informed its struggle for liberation from Pakistan and embodied the principles of democracy, nationalism, socialism and secularism. It has since been amended several times, largely to accommodate shifting political realities. Today only the commitment to

democracy and nationalism remains intact. However, the constitution continues to uphold universal human rights, including the fundamental right to life and personal liberty, privacy, equality and non-discrimination, freedom of movement, religion, expression, thought and conscience and property. In addition to fundamental rights, the constitution also contains fundamental principles of state policy which address the need for the state to ensure the availability of food, shelter, employment and education for all its citizens. Although these are stated to be non-justiciable, the constitution provides that they should be fundamental to the governance of Bangladesh, applied in the laws and a guide to constitutional and legal interpretation. The net effect of these various provisions is 'a strong Constitutional commitment, coupled with clear international legal obligations, to protect human rights' (Dunn et al. (op cit., p. 11).

The reality, however, bears very little relation to these constitutional provisions (Adnan, 1997; Sidiqqi, (2000), Rahman and Islam, (2002); Wood, 2000; Dunn et al, 2000; World Bank, Transparency International). The legal system itself contributes to social inequalities. Certain laws discriminate on grounds of gender, religion and ethnic identity. Others are simply not enforced. This may reflect apathy on the part of state officials, inadequacies in the apparatus of enforcement or deliberate machinations on the powerful vested interests in the society. Justice can be bought and sold and false litigation has emerged as a powerful tool to harass and intimidate the weak and vulnerable. The chances of getting formal justice are random for most citizens, but they are particularly remote for those without resources, position or social networks. Most must rely on informal mechanism of shalish carried out at village level and dominated by the village elites.

These problems in the legal system can in turn be traced to the workings of the key institutions of the society through which valued resources are distributed to individuals and groups within the social hierarchy. The propertied elites have been favourably positioned to capture a disproportionate share of public resources and influence as well as the new opportunities generated by the shift from a protected to an open economy. Poverty has been declining in Bangladesh, but economic inequalities have widened.

The precarious status of citizenship rights in Bangladesh has been compounded by the absence of any interest on the part of successive regimes in rectifying the situation. Despite the shift from military rule to democracy in 1991, the adversarial nature of party politics has been largely driven by the struggle for power and its privileges rather than by competing notions of the public good. The result is that 'workings of government are marked by their politically partisan nature and lack of transparency and accountability, repressive legislation remains in place, law enforcement and governance remains prone to political influence, and political participation – particularly of women, the poor, the minorities and disadvantaged groups – remains weak' (Dunn et al, 2000, p. 8).

The state has not only failed to protect the rights of citizens, it has actively contributed to their violation. State officials and politician have used their privileged position in the allocation of valued public resources and services to extract rents and strengthen their own powers of patronage and favours. The weakness and unpredictability of the institutions of governance has meant that there is widespread reliance at every level of society on patron-client relationships, often often rooted in family and kinship networks, to gain any form of access. The poor however tend to be either excluded from these networks or only able to participate on extremely asymmetrical terms which deprive them of voice and agency and reduce them to the status of highly dependent clients.

Transparency International-Bangladesh (1998) offers damning evidence of the extent to which corruption is pervasive across the public sector: in the delivery of social services, such as health and education, in the judiciary and police, in the banking sector, the provision of municipal services as well as in public transport services. The thana police service was described as the most corrupt branch of public administration followed by the judiciary. Social inequalities based on kinship and family relations, gender, religion, and ethnicity exacerbate the economic stratification of the social order. Patron-client relations govern most interactions within society and 'blurred moral boundaries between public and private behaviour, reliance on favours, personal contacts and patrons, all serve to undermine basic principles of citizenship and accountability' (Wood).

3. Nijera Kori: analysis, goals and strategy

While the absence of 'good governance' and violations of citizenship rights cuts across the class structure in Bangladesh, NK's focus is on the poorer sections of society. Its analysis of social injustice in Bangladesh, first spelt out in a self-evaluation carried out within a year of its inception (Ahmed, 1982) and elaborated since in successive annual reports, explains the disenfranchisement of the poor in terms of three interacting sets of factors::

- ◆ In *economic* terms, the poor rely on the direct or indirect sale of their labour power to meet their basic needs, but the absence of any assets to fall back on mean that they enter the market place on highly asymmetrical terms, unable to bargain over the terms on which they sell their labour or the products of their labour. They must accept the terms they are offered even if these barely cover their ability to reproduce themselves on a daily basis.
- ◆ In *social* terms, the poor are kept in their place by highly unequal relationships of class and gender within which their subordinate status is explained – and legitimated – as the product of their individual fault or failure or the will of God. The dominance of rural elites in the shalish, informal councils for the dispensation at the village level, serves to contain any expression of dissent while lack of basic education meant that many were unaware of their minimum legal rights or the existence of alternative ways of organising society.
- ◆ In *political* terms, they have little voice in the collective structures of decision-making which make the laws and govern the distribution of resources within their society. State programmes intended for the poor are either siphoned off by elected officials or used by national and local elites to build up their patronage networks, rewarding old supporters and attracting new ones. Despite the transition to democracy, their individual votes count for little in bringing about any fundamental change in the distribution of power in favour of the dispossessed masses.

NK defines its goal as the empowerment and enfranchisement of the poor: empowerment through the development of a critical consciousness about the nature of the injustices they face and enfranchisement through their willingness to challenge injustice and claim their rights. It has also, from its inception, actively sought to combat the forces of religious fundamentalism, seeing it as antithetical to the rights of women and religious minorities and to the principles for which Bangladesh fought its war of liberation. However, it recognises that the concentration of power among a privileged few and the pervasive role of patron-client relationships in securing any form of access for the rest of society has served to fragment and isolate the poor and prevent the

emergence of horizontal, class-based solidarities which could challenge these hierarchies. It therefore sees its role as building a countervailing force to elite power by building the organisational capacity of the poor and their ability to undertake collective action on their own behalf.

NK defines its constituency as those men and women who depend primarily on their own physical labour to earn a living but exercise little control over the terms on which it is exchanged: wage workers, sharecroppers and marginal farmers, artisans, rickshaw pullers, barbers, blacksmiths, potters and so on (NK Three Year Plan 2000-2003). When its field staff first enter a new village, they use group discussions with the local population to establish which households belong to this constituency. They then encourage women and men from these households to form separate groups, which range in size from 15 to 20. Once a certain number of groups have started to function in a village, the process tends to become self-sustaining, as others from neighbouring areas come forward to form their own groups.

Each group elects its own leadership. Groups meet weekly to plan their activities and to discuss and analyse issues that range from their personal lives to broader questions of political economy and culture. All groups are required to save on a weekly basis. This is intended to reduce their members' vulnerability in times of crisis and their dependence on usurious forms of credit. It also acts as a fund to support various forms of collective action. NK encourages its groups to save their money in bank accounts, partly to ensure that their money is safe but also to familiarise them with bank procedures.

Elected group leaders are provided with different levels of training and responsible for disseminating the information, skills and ideas learnt to the rest of their group. NK's approach to training is strongly influenced by the pedagogic approach developed by Paulo Freire, but its methods and content have been 'indigenised' over the years to reflect the specificities of the local culture and context. Training provides members with information about their rights and entitlements as well as practical skills for income-generating purposes. It also provides them with a theoretical analysis of social inequality, tracing it to the deeper structures of class and within the society. Training is a key means for building grassroots leadership among the poor.

A simple classificatory system is used to monitor group development over time. The 'primary' category is made up of relatively new groups who are in the process of becoming organised, developing basic levels of awareness, building up the group savings fund, learning to keep accounts and getting into the habit of regular attendance at their weekly meetings. When groups move beyond their individual concerns and show a willingness to act on behalf of all members of their class within an area, irrespective of whether they are group members or not, they are re-classified as 'secondary level' groups. As they begin to manage themselves, calling their own meetings and initiating their own collective actions, they are reclassified as 'higher level' groups. Members of these groups are regarded as local level leaders, they participate in national rallies, they are more likely to use their savings for the benefit of the community and they fight to ensure collective access to local resources.

Once village level organisation has been put in place, NK promotes a process of phased federation at village, area and then at thana level. The thana committee is currently the highest federated committee in NK. It holds an annual convention to evaluate the preceding years activities, discuss problems of a regional nature and elect representatives

to group decision-making bodies at the different levels. NK follows a process for partial withdrawal as groups progress to secondary and then to higher levels. However, it remains involved in planning and executing projects which cover larger areas and which require mediation and advocacy at local, regional and national levels such as government administration, the courts and the police.

NK's emphasis on building the autonomous organisation of the poor explains why it has consistently and firmly rejected a service delivery role and remained one of the only non-governmental organisations in the country to resist the widespread "turn to credit" by the mid- 1980s. Its opposition to a service delivery role for non-governmental organisations reflects its fear that such roles can create new forms of dependency between such organisations and their constituencies, diverting the energies of both from the larger goals of attacking the structural roots of power and democratising the state. It is particularly hostile to the provision of microfinance services which characterise over 80% of NGOs in Bangladesh today. There are, of course, many positive accounts of the achievements associated with microfinance in Bangladesh, but for some of the problems, including its failure to reach the very poor, see Montgomery (1996) and contributions in Wood and Sharief (1996).

4. Description of methodology

Given that this assessment study was motivated by NK's interest in finding out the extent to which it was meeting the goals it had set itself, the indicators for measuring impact were developed by the research team on the basis of discussions with NK staff. This meant that the main focus of the study has been on the political knowledge and awareness of NK group members and the nature of their participation in the collective life of their communities. The results of the analysis will thus allow the organisation to test its own hypotheses about itself and to better understand the strengths and limitations of its strategies to empower and enfranchise the poor. However, the research team was also interested in exploring the extent to which NK's strategies, including promoting collective action among its groups, offered an alternative route to poverty reduction and human development to the direct service provision approach adopted by most NGOs in Bangladesh. Consequently, a number of more conventional MDG-type indicators were also included to try and capture this aspect of impact. Finally, the research team also included a number of its own indicators drawing on the broader literature on gender, citizenship and political participation.

As with any impact assessment study, the research team had to make a decision about its attribution strategy. It was decided that the assessment would compare NK members from some of its longer-standing areas of operation with a 'control' group of non-members who shared the key characteristics which defined NK's constituency. Two thanas were selected for the study, representing areas where NK believed it had had different degrees of success in achieving its goals. The first was Sagatha which is one of the poorest thanas in Bangladesh as well as one where NK has been active in group formation since the mid-eighties. It was also one of the thanas which NK staff believed it had been more successful in mobilising the landless to claim their rights. The second was Daudkhandi which is considerably better off than Sagatha but by no means among the most prosperous thanas in Bangladesh. NK began active group formation in this area in the late eighties. Around 250 NK group members were selected by the research team from around 10 villages in each of the two thanas on the basis of a random selection

from a full list of members provided by NK staff. An even balance of men and women were sought in the selection procedure.

A similar number of respondents were selected to act as a control group from villages in the two thanas in which NK was not yet active but where it proposed to begin work in the future. The sampling frame for the selection of ‘control group’ members was generated by NK staff using the same methodology through which they identified their constituency when they entered a new village. A full village census was carried out in around 10 villages in each of the two thanas in which the study was to be carried out and all households which fulfilled NK’s selection criteria (viz. owning less than 50 decimals of land and selling labour to earn a living) were selected for the sampling frame for the control group. Around 250 of these individuals, evenly divided between men and women, were then randomly selected. The final sample therefore consisted of 503 hhs from Shagatha and 501 from Daudkhandi, in each case, evenly divided between NK and non-NK members, and between women and men. Field work was carried out between XX and XXX, 2006. Once the basic quantitative analysis had been carried out, the research team carried out a series of focus group interviews with both NK and non-NK respondents in the two thanas to explore the meaning of some of the more puzzling findings.

Table 1 presents differences in basic infrastructure and services between NK and non-NK members in the two thanas. This includes distance from various facilities as well as the availability of electricity and irrigation in the various villages. While NK members do not necessarily belong to the more dynamic villages by each of these criteria, the ‘village dynamism index’ which measured positive scores on each of these seven indicators suggests that NK members generally belonged to the more dynamic villages in each thana. It suggests that villages in Daudkandi were better served by buses, health services and schools, more likely to live in villages with electricity. However, more villages in Sagatha engaged in IRRI cultivation. Clearly some of the impact we might attribute to NK membership might actually reflect differences in the locational characteristics of NK and non-NK members. This will have to be factored into our analysis.

Table 1: Differences in village level characteristics between NK and non-NK members in the two thanas.

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

A second set of differences that is likely to have a bearing on the interpretation of impact is the longer period of time that NK has been active in Sagatha than Daudkandi. As Table 2 shows, the groups that NK respondents belonged to were on, average, 6 years older in Sagatha than in Daudkandi. The size of the groups were similar, and similarly high percentages (70-80%) have been members of the group since its inception.

However, as might be expected, given differences in the average age of the groups, NK groups in Sagatha were more likely than those in Daudkandi to initiate their own group meetings while those in Daudkandi were more likely to attend NK-initiated meetings.

Table 2: Characteristics of NK groups

Mean	Saghata	Daudkandi	Sig
Age of group	E4A	9.77	.000
Number of members	20.32	18.44	.000
Members since group began	14.38	13.75	.321
Number of meetings initiated by NK staff	1.34	1.64	.000
Number of meetings initiated by group members	3.53	3.00	.000

A final set of differences that can complicate the analysis of impact relate to possible difference in the individual and household characteristics of NK and non-NK members. The selection procedure sought to avoid this by using a selection procedure for the control group that reproduced the basic defining characteristics used to select NK groups. Table 3 allows us to examine the extent to which the two groups were indeed drawn from similar socio-economic strata. It suggests that NK group members and respondents in our control groups were very similar in terms of most of these characteristics. NK members are older (42) than non-members (40) but the difference is small. The majority of respondents in both groups are either household heads or wives of household heads. However, the NK sample reports a higher percentage of widowed members: 9% compared to 3% among non-members. These are mainly women. They account for the higher percentage of female headed households among NK members: 7% compared to 4% of non-member households.

It is also evident that NK attracts a disproportionate percentage of Hindus into its membership: 16% of NK members were Hindus compared to 4% amongst non-members. Hindus make up around 13% of the total population in Bangladesh. 60% of NK members and 56% of non-members did not have any formal education. About a third in each group could not read or write. It is also evident that both NK and non-NK members come from extremely land-poor households: the official definition of landlessness in Bangladesh is the ownership of less than 50 decimals of cultivable land. We focus here on inherited land since this is unlikely to be affected by NK membership. Over two-thirds in each group did not inherit any cultivable land, with NK members reporting slightly smaller size holdings. . 25% of NK members and 16% had not inherited any homestead land either. The mean size of homestead land inherited was between 4 and 5 decimals, with NK members reporting slightly larger figures. In terms of inherited ownership, both NK and non-NK members fall well within official definitions of landlessness.

Of particular relevance to our impact analysis is the final row of Table 3. As might be expected in a country with such a large NGO community, both NK and non-NK members were found to belong to some of these other NGOs. 21% of the NK members and 24% of non-NK members belonged to one of these other NGOs. The most frequently mentioned of these other NGOs were microfinance providers, including Grameen, BRAC, ASA and SKS in that order. Given the priority given to women as the target group for these organisations, it is not surprising that the majority of those reporting membership of such organisations were women. 36% of NK female members and 6% male members belonged to one of these other organisations compared to 45% of non-NK female respondents and 3% of male.

Table 3: Characteristics of sample respondents

	Non-NK	NK	
Age	40	42	.000
Female	49.9	49.8	
Male	50.1	50.2	
Household head	53	52	
Spouse of hh head	44	38	
Female household head	3.8	7.2	.012
Muslim	95	84	.000
Hindu	5	16	.000
Married	96	88	
Single	-	3	
Widowed	3	9	
Abandoned	-	1	
No formal education	56	60	.560
Primary education	26	23	
Secondary	15	14	
Higher	3	3	
Can read letter	35	33	
Can write letter	31	31	
Mean size of inherited homestead land	4.41	5.53	.033
Mean size of cultivable land inherited	15.5	12.38	.206
% belonging to other NGOs	24	21	

In order to take account of some of the differences between NK and non-NK groups that are likely to be relevant to our assessment of NK's impacts, we will be carrying out our analysis in two stages. The first stage reports on simple comparisons of outcomes between NK and non-NK groups. However, it is clear that evidence of differences in outcomes between the two groups cannot be explained merely in terms of whether or not they are members of NK. The second stage therefore uses regression analysis to control for some of these differences. Because of the limited range of values taken by many of our outcome variables, we have transformed all of them into dichotomous variables and use logistic regression analysis for this stage of our assessment. Along with individual characteristics of respondents likely to influence the impacts in question, we included controls for different categories of NGO membership among our independent variables: this allowed us to compare the probability of a particular impact associated with NK membership only, NK NK plus other NGO membership and other NGO membership only with those who not belong to any NGO at all as our reference group. Controls were also included for differences in village characteristics and thana location. The age of NK groups was not found to make a great deal of difference to impacts – mainly because most of them were quite long-standing – and was not included in the regression analysis.

5. Material 'impacts': the MDG agenda

We begin our analysis by examining some of the more conventional poverty-related impacts that feature in the MDG agenda. While NK does not engage in the direct provision of services, it does seek to promote the capacity of its members to bargain for better returns to their labour efforts, press for their entitlements from the state, to engage in regular savings activities and participate in training in various practical matters, including health and environmental awareness. We would expect some of these efforts to bear fruit in the form of concrete material impacts. We start out with a discussion of

landholding patterns, since land struggles played an important role in NK's goals and activities over the years.

Table 4 examines whether patterns of land ownership and tenancy differ between NK members and others in our sample. Given that lack of homestead land is one of the indicators of extreme poverty in rural Bangladesh, it is evident from the information in the table that we are dealing with very poor people.

Moreover, even when we add cultivable land purchased or acquired through other means to inherited land, it is clear that both NK and non-NK groups would be classified as landless by official definitions. The current size of their homestead land holding, including inherited land, is around 5-7 decimals and the current size of owned holdings is less than 20 decimals¹. NK members operated somewhat larger holdings in the past year than non-members but the difference is not significant. As the control group members were selected on the basis of the extent to which they conformed to NK's targeting criteria, and land ownership is one of these criteria, the land poverty of the two groups is not surprising. However, the table does suggest that membership of NK has not made a great deal of difference to the capacity to acquire land additional to that inherited. The only difference of any significance relates to homestead land: NK membership is associated with somewhat higher amount of purchased and allotted land than non-NK members. NK members cultivated more land in the past year than non-

Land remains a highly valued but scarce resource in Bangladesh and a finite one, given that the land frontier was reached long ago. Aside from any land they might inherit, there are a limited number of ways through which poor people might expand their entitlement to land. They can purchase it, generally through distress sales from other poor people, which would represent redistribution of land from one group of poor people to another. Or they could successfully claim government khas land, a claim that is recognised by law. However, the distribution of khas land is not uniform across Bangladesh. As we will see below, struggles over land rights were more widely reported in Sagatha where there was greater availability of khas land than in Daudkandi.

Table 4 Land holdings of sample household

Land ownership and tenancy arrangements (decimals)	Non-NK	NK	Sig.
Mean size of cultivable land in all in the past year	35.0	40.23	.167
Mean size of cultivable land ownership	19.7	17.27	.422
Mean size of cultivable land purchased	4.33	5.87	.211
Mean size of cultivable land allotted	.38	.60	.544
Mean size of cultivable land leased in	8.78	8.27	.746
Mean size of land sharecropped in	10.8	13.52	.139
Mean size of homestead land purchased	.82	1.62	.003
Mean size of homestead land allotted	.000	.15	.001
Mean size of homestead land otuli	.14	.24	.200
Mean size of owned homestead land	5.2	7.2	.001
Mean size of owned cultivable land	19.9	18.2	.592

Table 5 reports on other aspects of the asset position of households in our sample. Here we do find some evidence of impact. NK members scored an average of 2 on a productive asset index that went from 0 to 5 while non-members scored 1.7. They scored 2.2 on a consumer asset index which went from 1 to 6 while non members scored 1.9.

Focusing on cattle as an example of one of the productive assets, 44% of NK members owned cattle compared to 32% of the control group. The difference is significant. There is less difference in the ownership of goats, the less valuable livestock, but the difference is still significant. 94% of NK households owned a latrine compared to 89% of control group members and 83% owned a pukka latrine compared to 76% of the control group. The differences were significant. NK members are more likely to have access to electricity, but this may reflect the fact that they are more likely to be in electrified villages. Similarly, the lower % of NK households cultivating irri crops may reflect the fact that few of the members in Daudkhandi lived in villages which practised irri cultivation.

The absence of impact on some indicators is worth commenting on. It is evident that the tubewell revolution brought about in Bangladesh by governments, donors and NGOs means that 100% of households in both groups have access to hand-pumps for drinking water. It is also evident that ‘tin roofs’ as an indicator of more durable housing no longer serves to distinguish poorer from less poor households as it did in the past. NK staff suggest that both reduced availability and greater expense of maintaining roofs made of the less durable materials that were used in the past (thatch, khori etc) now made tin the cheapest alternative available in the countryside. Only the very wealthy have concrete roofs.

Table 5: Other material dimensions of household socio-economic status

	Non-NK	NK	Sig
Mean value of productive asset index	1.7	2.0	.000
Mean value of consumer asset index	1.9	2.2	.000
Ownership of cattle (%)	32	44	.000
Ownership of goats (%)	31	36	.047
Access to electricity (%)	23	44	.000
Cultivation of irri crops (%)	50	48	.233
Source of drinking water: tubewells (%)	100	99	.260
Tin roof (%)	99	99	.332
Has latrine (%)	89	94	.002
Has pukka latrine (%)	76	83	.003
Male respondents with primary occupation	50	46	.005
Male respondents with second occupation	43	52	
Economically inactive male respondents	7	2	
Female respondents with primary occupation	16	27	.000
Female respondents with second occupation	0	4	
Economically inactive female respondents	84	70	

The final rows of the table report on the primary and secondary activities of the respondents, disaggregated by sex. Non-NK male members report higher levels of primary economic activity but were less likely to have a second occupation. Among female respondents, by contrast, NK members reported both higher levels of primary economic activity and were more likely to have a second occupation. NK membership thus appears to have contributed to livelihood diversification among both women and men. Economically active women are largely concentrated in bari-based wage labour, followed by trade/business, other forms of wage labour and handicraft production. Men on the other hand are distributed more evenly between cultivation, wage labour, trade/business and transport. However, it should be noted that these occupational categories are confined to directly remunerated activities. In particular, it is possible that many of the women classified as ‘inactive’ are in fact engaged in homestead cultivation

and rearing livestock and poultry. This is partly supported by evidence that 'economically inactive women' were more likely to report ownership of cattle and goats (but not poultry) as well as larger homestead landholdings, particularly among NK members, as well as larger cultivated holdings among non-NK members. The inverse relationship between household wealth and paid activity by women has been reported by other studies as well.

Table 6 continues with the discussion on material impacts, reporting on savings and borrowing patterns among the study sample, incidence of crisis and support in times of crisis. The fact that saving is one of the defining activities of NK group membership is reflected in the fact that 100% reported having savings and 99% reported keeping some of their savings with NK groups. Around 30% also saved with other NGOs. It is not clear why 32% of NK members and 50% of non-NK members reported saving with other NGOs, given that only 21% and 24% respectively were members of other NGOs. It is likely that there are organisations that provide savings facilities without necessarily requiring membership. While the same percentages of NK members and non-members had invested in insurance funds, a higher percentage of NK members reported savings with banks.

Similar percentages in the two groups had borrowed in the past year and sources of loans were also similar between the two groups. The main difference was that NK members reported borrowing from NK savings funds, an option clearly not available to non-NK members, and a higher percentage of non-NK members borrowed from other NGOs. NK members were also less reliant on borrowing from relatives than non-NK members. 12% of both had borrowed from moneylenders². Thus, while relatives remain the primary source of loans for both groups, it would appear the NGOs/NK facilities are providing an alternative to reliance on moneylenders. Similar percentages of NK and non-NK members had experienced a crisis in the past year but responses to a question about who provided most support in times of crisis differed considerably between the two groups. NK members were much less likely to rely on the extended family and somewhat less likely to rely on neighbours. Their main source of support came from other NK groups.

Table 6: Saving and borrowing patterns

	Non-NKP	NKP	Sig.
Has savings:	57	100	.000
With NK group	0	99	.000
With bank	6	10	.021
Cash at home	0	2	.036
In jewellery	1	3	.054
With other NGO	50	32	.000
Insurance company	15	15	.438
Borrowed in past year	78	74	.084
From NK savings fund	0	15	.000
From bank	1	2	.110
From other NGOs	25	13	.000
From moneylender	12	12	.486
From friends	5	8	.046
From relatives	46	36	.002
Faced crisis or stress in past year	73	75	.232
Support in times of crisis:			
Extended family	70	38	.000
Neighbours	32	25	.004
Matabbar	-	1	.107
Chairman	1	1	.503
NK groups	0	47	.000
NK staff	0	10	.000
Other NGOs	2	2	.327
Other NGO staff	3	0	.001
Main strategies for coping with stress:			
Reduced consumption	17	24	.022
Loan from money lender	24	19	.031
Loan from family	12	11	.357
Loan from NK/NGO	31	17	.000
Children work	14	15	.379
Loan from neighbours	23	21	.261

In terms of main strategies for coping with stress, it appears that both NK members and non-members borrow from other NGOs but while NK members are more likely to cut back on consumption, non-NK members are more likely to go to moneylenders. Similar percentages put children to work and borrow from the family and neighbours. It appears from our focus group interviews that the greater availability of NGO credit may have reduced the extent to which people have to sell off their assets to order to cope with crisis. Certainly it was not as widely reported as a response as those in Table 6.

Table 7 focuses on household food consumption in the past year in the s two groups as indicator of the extent to which the various changes in the material position of NK group members had any impact on their ability to meet one of their most basic needs. We find very little difference between NK and non-NK households as far as food security is concerned: 52% and 54% respectively experienced food shortages in the previous year for a mean of around 3 months for both groups³. Lean season hunger is called *monga* in the Sagatha area and *akal* elsewhere in Bangladesh. It usually occurs in the months preceding harvest. Given the importance of agriculture as a source of livelihoods for both NK and non-NK groups, it is evidence that both are subject to seasonal hunger. However, our data also suggests livelihoods diversification serves to reduce the experience of hunger for both NK and non-NK groups. Among non-NK members, 59% with a second occupation reported food shortages (for an average of 3.2 months)

compared to 100% of those without. Among NK members, 48% of those with a second occupation reported food shortage (for an average of 3.2 months) compared to 67% of those without (for an average of 4.1 months). As far as quality of diet was concerned, NK members reported a more diverse and nutritious diet in the week prior to the survey than did non-NK members. The difference appears to reflect their stronger asset position as well as their higher levels of economic activity. For both NK and non-NK households, second occupations, land ownership and ownership of assets increase the diversity of diet reported, with more consistent impacts reported by NK members.

Table 7: Food intake of the household (%)

	Non-NKP	NKP	Sig.
HHs facing food shortage in the last year	54	52	.527
Mean number of months of food shortage	3.4	3.5	.344
HHs ate meat in the last week	11	21	.000
HHs ate chicken in the last week	18	32	.000
HHs ate fish in the last week	93	97	.004
HHs ate milk meat in the last week	41	59	.000
HHs ate egg in the last week	43	51	.014
HHs ate fruits in the last week	62	70	.009

The final table in this section (Table 8) reports the results of multiple logistic regression analysis carried out to explore the significance of the impacts reported in this section when controls have been introduced for different categories of NGO membership and for locational characteristics. The results confirm that the absence of impact in relation to experience of food shortage but the significance of impact relating to diversity of diet. Other NGO membership appeared to strengthen this effect among NK members but had little effect among non-NK members. It is also evident from the table that variations in cultivated land holdings make a difference to household food consumption: households with larger holdings were both more likely to report food security as well as diversity of diet. The co-efficients for the Sagatha dummy confirm higher levels of hunger in Sagatha but little difference in diversity of diet once differences in landholdings and NGO membership is taken into account.

There is very little difference between NK and non-NK groups reporting latrines, once differences in individual and locational characteristics have been introduced. However, NK members were more likely to own one or more consumer and producer assets than non-members, with alternative NGO membership not making a great deal of difference. Focusing on ownership of cattle and goats as examples of productive assets, the results confirm that NK members were more likely to own these than non-NK members. NK members were also more likely to have electricity, whether or not they belonged to another NGO. NK membership has very little impact as far as irri cultivation is concerned. Instead, the likelihood of IRRI cultivation appears to reflect size of landholding, gender and education of respondents and residence in Sagatha. Finally, NK membership, both on its own and in association with other NGO membership, appeared to be associated with a greater likelihood of economic activity relative to other NGO membership or non-membership of any NGO. This was true for the full sample as well as for the female only sample. It is worth noting that the lower likelihood of female activity among respondents with larger landholdings confirms our earlier point about the inverse relationship between household assets and women's paid work.

6. Knowledge, attitudes, practice: the MDG agenda

A second set of impacts which are relevant to the MDG agenda are captured by indicators on knowledge, attitudes and practices related to health and education. These are summarised in Table 9. The first point to note is that there is nearly 100% knowledge of the main government social transfer programmes for the poor among our respondents, with very little difference in knowledge reported by NK and non-NK groups. While there is also high level of awareness on the part of both groups on who is in receipt of VGD cards, levels of awareness are somewhat higher among NK groups. NK members were also more likely to believe that VGD cards had gone to those who were not entitled to them and considerably more likely to take action to ensure that those entitled received the card.

Table 9: Awareness of various schemes of government

Name of scheme	Non-NKP	NKP	Sig.
% of VGD	99	100	.451
% of secondary school girl's stipend	99	100	.249
% of old age pension	99	100	.624
% of widows pension	99	100	.124
% of family getting any of these	37	40	.244
% of awareness of getting VGD card in the village	82	88	.017
% who believe that recipient is not entitled to VGD card	28	33	.026
% who took action to ensure card went to those entitled	9	26	.000
Immunized children	90	92	.151
Ever-use of family planning	78	82	.207
% who believe in secondary or higher education for sons	94	98	.004
% who believe in secondary or higher education for daughters	93	96	.028
% of boys aged 5-14 with no education	33	33	.626
% of girls aged 5-14 with no education	36	26	.033
% of boys with primary education	59	60	
% of girls with primary education	56	65	
% of boys with secondary education	9	7	
% of girls with secondary education	9	10	
Response to question about legal age of marriage for girls:			
Less than 18 years	5	3	.122
18 years	57	62	
More than 18 years	39	35	
Desired age to marry off daughter			
Less than 18 years	29	32	
18 years	32	27	.174
More than 18 years	39	41	

Levels of child immunization were high among both groups (over 90%) with little difference between the two. Levels of ever-use of family planning were somewhat lower (over 70%) with little difference between the two groups. The percentages who believed in education beyond primary level for both sons and daughters was extremely high for both NK and non-NK groups, with somewhat higher percentages among NK group members. However, in terms of actual practice, there is little difference between the two groups as far as the educational attainment of boys aged 5-14 was concerned but higher levels of educational attainment for girls among NK members.

NK groups were also somewhat more likely to know the correct legal age of marriage but difference in knowledge was not significant. There was also very little difference between the two groups as to the age at which they believed daughters should get married. It is worth noting that around a third of both NK and non-NK members believed in marrying off daughters below the age of 18. As studies from elsewhere in Bangladesh suggest, the desire to marry daughters off at an early age is partly a response to anxieties about their security and reputation. It appears that membership of NK does not necessarily allay that anxiety.

Table 10 provides the results of logistic regression analysis of these impacts. Given the findings reported in Table 9, knowledge of various government transfer programmes, and receipt of these programmes, did not differ significantly between NK and non-NK members and we do not report on these. However, NGO membership, both NK and others, proved significant in explaining differences in child immunization and ever use of family planning. NGO membership did not make much difference to the aspirations expressed by respondents for beyond- primary education for sons and daughters. Instead, higher aspirations were more likely to be expressed in the more dynamic villages. In addition, it is worth noting that educated respondents were more likely to express educational aspirations for daughter, but that education had less impact on aspirations for sons and while male respondents were more likely than female to express educational aspirations for sons, gender of respondent did not make any difference to aspirations expressed for daughters. NK only members were more likely than the rest of the population to know the legal age of marriage for daughters, but were more likely to want to marry their daughters at less than the legal age.

7. Gender-related impacts: decision-making and public mobility

We next examine the extent to which NK membership has made a difference to gender relationships and women's agency in two domains of behaviour which feature frequently in the analysis of gender-related impacts in the South Asian context. Respondents were asked about patterns of decision-making in relation to key issues within their households and about unaccompanied female mobility in the public domain: their own in the case of female respondents and their spouse in the case of male. In both cases, analysis of impact only makes sense if the findings are disaggregated by the gender of the respondent. Table 11 reports on decision-making patterns by gender of respondent, distinguishing between 'joint decision-making', sole decision-making by the respondent, sole decision-making by spouse and decisions made by 'others'. Responses given by female respondents refer to their own behaviour while those given by male respondents refer to behaviour of their wives.

Given what we generally know about the patriarchal nature of household relationships in Bangladesh, there is a suspiciously high percentage of households – generally over 60% -

reporting 'joint decision-making' in both NK and control groups in our sample. However, the percentages are not identical and the most striking difference is that female NK members are far more likely than any other category to report making decisions on their own. This is only partly explained by the somewhat higher percentages of female households among NK members. It would appear therefore that female membership of NK has had a more marked effect in enhancing women's independent decision-making roles within the household than has male membership of NK.

Table 11: Decision-making patterns (% making decisions)

	Non-NKP			NKP		
	female	male	Sig.	female	male	Sig.
Children's education						
Other person	4	2		8	8	
Respondent	10	14	.258	18	6	
Spouse	4	3		3	1	.000
Respondent & spouse jointly	77	79		61	85	
Where to go to for health treatment						
Other person	4	2		6	6	
Respondent	12	17	.004	25	18	.000
Spouse	9	3		6	3	
Respondent & spouse jointly	76	79		64	73	
Allocation of family income						
Other person	3	2		8	5	
Respondent	11	14	.000	19	11	.000
Spouse	14	0		6	0	
Respondent & spouse jointly	72	84		67	84	
Purchase of land/large asset						
Other person	4	1		7	6	
Respondent	8	14	.000	17	9	.000
Spouse	17	0		7	0	
Respondent & spouse jointly	71	84		69	85	
Children's marriage						
Other person	2	1		3	6	
Respondent	8	6	.220	17	5	.000
Spouse	4	1		2	1	
Respondent & spouse jointly	83	90		72	87	
Not applicable	2	2		7	1	
Family planning						
Other person	1	0		4	2	
Respondent	16	2	.000	11	1	.000
Spouse	0	4		1	0	
Respondent & spouse jointly	78	94		72	91	
Not applicable	4	0		12	5	

Table 12 reports on women’s ability to move unaccompanied in the public domain, specifically to a health clinic, the market, UP office, committee meetings and shalish. Once again, the findings are disaggregated by gender of respondent. Female respondents in both NK and non-NK groups report higher levels of mobility than do the male respondents discussing their wives’ mobility. It may be that women over-state their own mobility or that men tend to under-state their wives’ mobility because of its possible reflection on their own capacity to ensure the seclusion of female family members. However, the table also suggests that female NK members report much higher levels of mobility than non-NK female members. To a lesser extent, male NK members report higher levels of mobility on the part of their female family members than do non-NK male members. There are variations evident in patterns of unaccompanied mobility by specific destinations. In all cases, the highest percentages of unaccompanied female mobility were reported in relation to the health clinic. Female NK members also report extremely high levels of unaccompanied mobility in relation to the market, the Union Parishad office and shalish. Mobility is less widely reported among other groups. The reasons for the relatively high percentages of male members, both NK and non-NK, who reported unaccompanied female mobility to committee meetings are not obvious.

Table 12: Unaccompanied female mobility in the public domain

Mobility	Non-NK			NK		
	female	Male	Sig.	female	male	Sig.
% of health clinic	67	37	.000	84	47	.000
% of market	32	6	.000	68	19	.000
% of UP office	25	11	.000	66	22	.000
% of committee meeting	1	17	.000	18	36	.000
% of salish	9	3	.006	68	16	.000

The final tables in this section (Table 13 a, b and c) reports on the results of regression analysis of these impacts separately for male and female respondents. There was remarkably little variation in decision-making roles reported by male respondents, regardless of NGO membership, suggesting that NK membership has not had much effect on decision-making patterns among male members: men continue to dominate decision-making. We have not reported on these results. Table 13a reports on the likelihood of sole decision-making by female respondents in the survey. It suggests that women who were members of NK only were significantly more likely to report sole decision-making in matters relating to children’s education, where to go for health treatment, allocation of family income and the purchase of major assets than the rest of the female population, including those NK members who also belonged to other NGOs. However, there was very little variation across these different membership categories as far as decisions relating to marriage of children were concerned while NK female members who were also members of other NGOs appeared to be less likely to make sole decisions regarding use of family planning. Interestingly, size of landholding is consistently associated with lower likelihood of women-dominated decision-making.

Tables 13 b and c report separately on male and female responses to questions about unaccompanied female mobility in the public domain. As far as female respondents are

concerned, our findings suggest the following: NGO membership, both NK and others, significantly increases the likelihood of women's ability to go the health clinic unaccompanied, with stronger effects reported by those who were only members of NK. NGO membership, both NK and others, also significantly increases the likelihood of unaccompanied mobility to the market, to the UP office and to the shalish, with NK membership effects strongest, regardless of whether these members also belong to other NGOs. Only in the case of committees was there no evidence of variation in female mobility patterns by NGO membership. It is also worth pointing out that female respondents in Sagatha were more likely to report unaccompanied mobility and that size of landholding systematically lowered its likelihood.

Variations in female mobility patterns reported by male respondents also showed evidence of impact in terms of NK, but not other NGO, membership: NK male members were significantly more likely to report unaccompanied mobility by women in their family in relation to the market, UP office, committees and shalish. The effect was weakest in relation to health clinics because most respondents reported such mobility. The difference in the impacts reported by male and female respondents in the 'other NGO only' category can be explained by the fact that very few of our male respondents belonged to other NGOs. Both residence in Sagatha and size of landholding had the same effects as in the female sample but less consistently.

8. Impacts in the political domain

We now turn to examples of impact that relate most directly to NK's goals of social mobilisation and political participation. These impacts are also likely to contribute to the good governance agenda at the grassroots level. We begin with impacts in the political domain. First, we note from Table 14 that NK members had far higher levels of political knowledge and awareness than non-NK members. They were far more likely to be able to correctly report on their constitutional rights than non-NK members. Only 16% were not able to give any answer compared to 38% of non-NK members. As this is a fundamental part of the NK training, this is not an unexpected result, but it also constitutes an important starting point for the membership to learn about their identities as rights-bearing citizens. It is evident that there are generally high levels of knowledge about key political figures across our sample population, regardless of NGO membership. While levels of knowledge are higher among NK members on all 6 counts, the differences are small, even where statistically significant. The lowest levels of knowledge pertained to the name of the local female UP member. While this says something about the prominence of women elected to local government, it also reflects the discriminatory terms on which women participate in local elections. While male UP members are elected by ward, each female member is elected by three wards, hence making it less likely that they will be able to interact with their constituency. However, it is also worth adding that while a higher percentage of male than female respondents were able to correctly name the woman UP member (79% compared to 62%) among non-NK members, in keeping with higher levels of knowledge among men more generally, the pattern was reversed among NK groups, with 80% of female NK respondents giving the correct answer compared to 73% male.

Table 14 also provides information on political behaviour. NK members are systematically more likely to have voted in last local and national elections, with the difference much larger for national than local elections. They were also far more likely to have actively campaigned during the last local and national elections, with higher

percentages reporting such involvement at the local elections. We did not come across much evidence of either members or non-members standing for local elections, although NK has fielded candidates in its areas of activity in many parts of Bangladesh. The table also provides strong evidence of engagement with local state structures by NK members. 15% said that they or their group had been consulted by a local government official in the last 5 years compared to 4% of non-members. 9% had approached a local government official in the last five years compared to 2% of non-members while 49% had visited Union Parishad headquarters in the past five years compared to 31% of non-members. In addition, NK members were significantly more likely to have been visited by government extension services: family planning visitors, block supervisors and veterinary doctors. While lower percentages of NK members are likely to have paid a bribe ever or in the last 3 years, the differences are not significant.

Table 14: Knowledge, attitudes and engagement in the political and policy domain

	Non-NKM	NKM	Sig.
Knew constitutional rights	62	84	.000
Knew name of party in power	82	87	.000
Knew name of PM	91	93	.441
Knew name of another party	85	90	.000
Knew name of local women UP member	71	76	.024
Knew name of UP chairman	92	97	.003
Knew name of ward member	92	96	.021
Voted in the last national election	87	99	.000
Voted in the last local election	92	97	.000
Campaigned in the last national election	10	18	.001
Campaigned in the last local election	22	43	.000
Stood in the last local election	1	1	.505
Visited the UP headquarters in the past five years	31	49	.000
Group/individual consulted by governmental official in the last 5 years	4	15	.000
Approached a local government official in last five years	2	9	.000
Have been visited by the family planning visitor	34	43	.004
Have been visited by block supervisor	8	20	.000
Have been visited by the veterinary doctor	6	16	.000
Ever paid bribe	22	19	.308
Ever paid bribe in the past three years	15	12	.201

The logistic regression results for this section of the analysis are reported in Table 15. As we might expect, NK membership, regardless of membership of other NGOs, was associated with a higher probability of knowledge of constitutional rights. As far as other forms of political awareness are concerned, widespread knowledge of the name of the prime minister means that there is little impact by NGO membership. Nor do we find much impact in relation to the name of the woman UP members. But we do find evidence of impact of NK membership in relation to name of the party in power, the name of another political party, name of Union Parishad chairman, name of the ward member.

In terms of political participation, NGO membership, both NK and otherwise, was associated with a higher probability of voting in the last national election. NK only members were significantly more likely than the rest to have voted in the last local election, to have campaigned in the last national election while NK members, regardless of other forms of membership, were more likely to have campaigned in the last local election. As far as interactions with government officials are concerned, NK only members are more likely than the rest of the population to have approached a government official, visited UP headquarters in the last five years or been visited by a veterinary officer while NGO members generally, both NK and others, are more likely to have been consulted by a government official in the last five years and to have been visited by a family planning officer or a block supervisor. One reason for the higher likelihood of visits from the veterinary officer reported by NK members may reflect their higher likelihood of owning livestock. Size of landholding did not have a great deal of impact on most of these indicators, with the exception of visits by government extension officers. Residence in Sagatha also made a difference to the impacts reported.

9. Community participation and collective action

Participation in the formal political domain and engagement with local government officials is underpinned by various forms of participation in the associational life of the community, including mobilisation against injustice and the development of alternative forms of dispute resolution. While these activities are not often acknowledged as making a contribution to 'good governance' in mainstream development policy discourse, where it tends to be defined primarily in relation to the behaviour of state officials, in fact, their implications are likely to be as important for the quality of citizenship enjoyed by the poor as more formal state policies. Table 14 tells us that 16% of NK members belonged to a village committee compared to just 4% of non-NK members. These committees are informally constituted on the basis of elections by concerned sections of the village community. For example, all those who have an interest in how haat/bazaars are conducted elect the bazaar committee which is then responsible for taking decisions about rent, allocation of space and so on. Those who attend the masjid elect a committee to make decisions on the appointment of the imam, maintenance of the masjid and so on. It is evident from the table that the landless are rarely elected to these committees but that NK membership has made a considerable difference. It has also made a difference to the kinds of committees to which they are elected. Although not shown in the table, the survey tells us that the majority of those NK members who are members of village committees are distributed fairly evenly between the bazaar committees, the school committees and the masjid committees while the remainder are distributed between the gram committee, health watch committee and so on. By contrast, the majority of the small number of non-NK members who belong to a village committee are to be found in the masjid committee.

Table 16: Participation in community associations and collective action

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

A significantly higher percentage of NK members (79%) are approached by others in the community for their advice or opinion compared to non-NK members (60%), an indication of their leadership roles within the community. Also highly significant is the level of participation by NK group members in informal systems for dispensing justice. 49% have been invited to attend a traditional shalish in the past five years compared to 19% of non-NK members. 58% have participated in a group initiated shalish in the past five years compared to 10% of non-members. And 35% have played an active role in shalish in the past five years compared to 10% of non-members. These results reflect a number of changes. The fact that the authority and status of the traditional shalish is undermined if its verdict is not accepted by all sections of the village community seems to have had a remarkable tempering effect on the way it is now conducted. NK members are now routinely invited to attend traditional shalish because their participation is seen as important for gaining acceptance for the procedures. In addition, NK as well as other NGOs are also initiating their own shalish procedures, often because the verdict of traditional shalish has not been seen as fair. While the landless may come to them to settle their grievances and disputes, NK groups are also able to enforce their verdicts among more powerful sections of the village community if they are strong enough within a village to threaten social boycotts, refusing to provide any form of labour or services to a landlord who refuses to accept their verdict. Alternatively, if a crime is involved, NK groups may take the matter to court.

NK members have also participated in various forms of collective action to claim their rights and to protest injustice. The differences between NK and non-NK members here are both large and highly significant. 74% of NK members have participated in some form of collective action in the past 5 years compared to 3% of non-members. 70% have taken action to support fellow group members or others within their village. It is evident that such protests, campaigns and other forms of collective action are not widespread in the study locations (or in rural areas more generally) if we consider that only 3% of the general population reported such action.

The final rows in Table 14 report on our respondents' views about any changes in the quality of justice in their community. Given the generally negative perceptions about governance issues in Bangladesh, the percentages expressing the view that quality of justice has improved in their community is surprising. Less surprising, perhaps, is that overwhelming majority of NK members expressed this view: 87% compared to 50% of non-members. Only 9% of NK members expressed the view that there had been a deterioration compared to 28% of non-members. The differences were highly significant in both cases.

As we noted, one reason for the selection of Sagatha and Daudkandi was to compare a thana where NK staff believed they had been relatively successful in mobilising their groups to take collective action with one where they had been relatively less successful. Their belief appears to be borne out that Table 15a which shows that 81% of NK members in Sagatha had participated in collective action in the past five years compared to 67% of those in Daudkandi. The actions reported by group members are not necessarily independent of each other: thus some of the participation may be around the same set of issues. The differences in participation between the two groups may reflect differences in the age of groups in the two locations, since NK started work earlier in Sagatha. This is only partly borne out by the table. We find that Sagatha groups more likely to have taken collective action than groups in Daudkandi within each age-of-group category, suggesting that age of group alone does not account for the differences. However, we also find a gradual but steady increase in percentages participating in collective action by age of groups in Sagatha but less consistent evidence of such a rise in Daudkandi.

Table 17a. Participation in collective action by thana and age of group

Participated in collective action in past 5 years	Shaghatta	Daudkandi	Sig
Age of group: 0-5 years	75% (n=8)	67% (n=9)	.563
Age of group: 6-10 years	77% (n=51)	69% (n=162)	.582
Age of group: 11-15 years	80% (n=46)	60% (n=53)	.025
Age of group: 16+ years	83% (n=140)	75% (n=24)	.255
All groups	81% (n=250)	67% (n=250)	.000

The issues around which collective action was taken also varied between the two thanas. The more contentious politics of land in Sagatha is evident both in the issues around which members mobilised as well as the form their actions took. 52% of NK members in Shagatha reported land rights as the main issue around which they had mobilised compared to just 10% of members in Daudkandi. 74% of NK members in Daudkandi had mobilised around homicide compared to 23% in Shagatha. This should not be taken to imply that there was a higher incidence of homicide in Daudkandi. In fact, it is likely that the actions reported by group members related to the murder of Nurul Islam which had occurred in the course of Daudkandi groups protesting the appropriation of the property of a local Hindu. If rape and violence against women are added together, then the widest mobilisations took place over gender-based violence in both thanas. It was reported by 100% of NK members in Daudkandi and 88% in Shagata. While gatherings and processions were equally frequently reported in both, Shagatha groups also reported blockages, land occupation and forming human chains. NK groups in Daudkandi were more likely to file cases in court and to call news conferences.

Table 17b: Major issues of the protest/collective action by thana

	Shaghatta	Daudkandi
Claim land rights	52	10
Against rape	37	40
Homicide	23	74
Violence against women	20	30
Child marriage	20	6
Wage rate	15	1
Polygamy	11	1
Acid throwing	0	27

Table 17c Major forms of collective action by thana

	Shaghatta	Daudkandi
Gathering/procession	92	97
Blockage	81	41
Taking control over land	37	4
Forming human chain	28	0
Filing case in court	24	32
Creating pressure	11	5
Awareness raising	10	2
Press conference	4	11

Table 18 reports on the results of logistical regression analysis of these various impacts. It suggests that NK only members were more likely than others in the survey sample to be members of village committees. It suggests that members of NGO are more likely than non-members to be approached by others in the village community for advice or opinion, with the effect strongest in the case of NK only members. It also suggests that NK members, regardless of other NGO affiliations, are more likely to have been invited to a traditional shalish in the past five years, to have been to a group-initiated shalish and to have played an active role in shalish. They are also more likely to have participated in protests/campaigns in the last five years. Both NK and other NGO members are more likely than the rest of the population to have taken action in the past five years to help other members or non-members within the village community. Finally, reflecting the effects of these various impacts, we find that, regardless of other NGO affiliation, NK members are far more likely to believe that the quality of justice has improved in their community in the past five years while NK only members are far less likely to report that it has deteriorated. As we might expect, the likelihood of impact is greater for NK members in Sagatha. Size of landholding also contributed to impact. Age, gender, religion and education also mattered with older, male, Muslim and educated respondents more likely to report these forms of participation.

10. Changing views about society and social justice

We next examine the extent to which membership of NK has changed its members' views about the society around them. We examine their levels of trust towards a variety

of institutions and institutional actors that impinge on their lives. We then explore their views about distributive justice. The idea of 'trust' is associated with positive aspects of social capital as advanced by the work of Putnam and others. Communities based on high levels of 'trust' are considered to generate positive developmental outcomes and high levels of good governance. We were interested in whether NK members expressed higher levels of generalised trust than non-members as well in their levels of trust in more specific institutions within the community.

However, it was clear from their responses to the very first question on this issue that this has not been the case. This asked respondents to choose between the statement 'you can generally trust people' and 'you have to be careful when dealing with people'. 74% of NK and 68% of non-members agreed with the statement that 'you have to be careful when dealing with people' while 26% of NK members and 32% of non-members believed that 'you can generally trust people'. The differences were statistically significant.

Further responses to questions on trust in relation to specific institutions of family, community and state are reported in Table 19. They generally confirm that NK members were far more cautious in expressing trust in relation to different institutions and institutional actors than non-NK members.. Indeed, the default option for NK members in relation to almost every institution/institutional actor about whom the questions were asked was 'partial' rather than 'full trust'. The main exception was the immediate family, although even here, they were less likely to express 'full trust' than non-NK members. Outside the immediate family, the only other institutions that scored highly in terms of 'full trust' (ie, expressed by over 50% of NK members) were other NK group members (85%), NGO-initiated shalish (67%), the village iman (60%), the village shalish (50%) and other NK staff (55%). Among the control group, it was the village imam (84%) members of one's own religion (69%), members of the extended family (61%) and the local police (50%).

Table 19: Trust towards institutions and institutional actors

	Non-NK members			NK members							
	Don't trust	Partly trust	Fully trust	Partly or fully trust	Don't know	Don't trust	Partly trust	Fully trust	Partly or fully trust	Don't know	
Community											
Own family	1	4	95		-	2	14	84		-	.000
Extended family	1	38	61		-	7	55	38		-	.000
Neighbour	2	71	27		-	6	78	16		-	.000
Own religion	1	30	69		-	3	49	47		-	.000
Other religion	40	34	18		7	43	44	12		1	.000
Village imam	2	14	84		-	14	25	60		-	.000
Jhar-phuk	60	23	17		0	76	14	10		0	.000
Traditional salish	13	27	54		6	16	30	52		2	.002
Mahajan	48	17	32		3	59	18	21		1	.000
Matabbar	19	33	46		2	43	37	20		1	.000
State											
MP	6	13	37		45	32	18	17		33	.000
UP chairman	21	31	44		4	40	33	25		1	.000
Female ward members	20	31	38		11	35	33	28		4	.000
Male ward member	23	29	44		3	39	35	24		1	.000
Block supervisor	4	5	30		61	25	17	23		35	.000
FP visitor	6	27	45		22	19	37	35		9	.000
Veterinary visitor	6	11	27		56	25	23	21		31	.000
Local police	19	27	50		4	40	32	27		1	.000
UP salish	9	24	37		30	23	34	38		5	.000
Court kachari	13	17	38		32	39	23	26		12	.000
NGOs											
NK group members	2	4	17		77	0	15	85		0	.000
Other NGO group members	9	30	43		18	47	30	20		3	.000
NK staff	3	4	17		76	1	5	55		38	.000
Other NGO staff	8	25	47		20	48	24	23		4	.000
NGO salish	8	5	25		62	13	16	67		4	.000

However, if we aggregate reports of ‘partial’ and ‘full’ trust, taking this to indicate ‘some level of trust’, the differences between NK and non-NK groups are considerably reduced for many institutions but NK members remain more cautious in their expressions of trust than non-NK members. This is the case even where extremely high levels of trust are expressed by both groups and the differences are very small (less than 10 percentage points), as in the case of immediate and extended family, neighbours and people of one’s own religion. It is considerably more marked (10 percentage points or more) in relation to other institutions in the community, specifically the village imam, other NGO groups, other NGO staff, the village matabbar, the local police, the MP, the UN chairman, male ward members, moneylenders and village quacks. However, there are a number of institutional actors about whom NK members express higher levels of trust than non-NK members, although the differences are not always large. These include other NK groups and NK staff (99% of NK group members expressed trust in both), block supervisors, veterinary officers and shalish of various kinds (traditional, NGO-initiated and UP initiated).

The pattern of 'don't know' responses also carries information. It appears, in most cases, to literally imply lack of knowledge or familiarity with the institution in question and thus tells us something about patterns of institutional interactions between NK and non-NK members. Non-NK members were far more likely to express lack of knowledge about different institutional actors but the categories about which they reported lack of knowledge most frequently were NK staff and group members (over 70%), NGO-led shalish and block supervisors (around 60%), veterinary visitors (56%), MPs (45%), UP shalish and courts (around 30%). On the other hand, while NK members were less likely to express lack of knowledge, the institutional actors about which they were most likely to express lack of knowledge were their MPs, block supervisors and veterinary officers. A similar percentage (about a third) of NK members expressed lack of knowledge about each of these categories and were often the same members. The appearance of MPs, veterinary officers and block supervisors in both sets of 'don't knows' suggests the absence of these actors from the lives of most of our respondents.

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

The very low levels of knowledge expressed by non-NK members in relation to both NK groups and staff, and the higher levels of knowledge expressed about other NGOs, is likely to reflect the fact that they were selected from villages in which NK was not active, although other NGOs were. However, our field interviews also suggests one other contributory factor. NK refers to its groups, and its groups refer to themselves, as members of Bhumihen Samity (Landless Society) rather than as Nijera Kori groups. Non-NK members were more likely to have heard of the Landless Samity than of NK.

Table 21 reports on the results of logistic regression analysis of these impacts. Interestingly, there is far less variation in expressions of generalised trust between NK and non-NK members, once differences in individual, household and locational characteristics have been taken into account, although non-members affiliated to other NGOs are most likely to express generalised trust. However, as we would expect from our cross-tabulation results, NK members, regardless of other NGO affiliation, express lower levels of trust than those who do not belong to any NGO with regard to a range of community institutions, including the family, neighbours, the village imam, traditional healers, the village mattabar and the village money lender than non-members, regardless of their other NGO affiliation. There were a number of exceptions to this pattern. Affiliation with other NGOs among NK members led to less likelihood of trust in people from own religion while affiliation with other NGOs among non-members led to less likelihood of trust in people from other religions. There was very little variation in expressions of trust towards the gram shalish.

A similar pattern emerges in relation to elected officials. NK members, regardless of other NGO affiliations, were less likely to express trust with respect to the union chairman, male and female ward members, towards the MP, towards the police and (for

NK only members) towards courts. Other NGO affiliation among both NK and non-NK members seemed to be associated with less likelihood of trust among government extension officers (such as the block supervisor, family planning officer and vet). However, regardless of other NGO affiliation, NK members were more likely to express trust towards the upazila shalish,

The last set of 'trust' results relate to the NGO community itself. Again, as suggested by our cross-tabulations, NK group members, regardless of other NGO affiliations, were far more likely to express trust towards other NK group members, towards NK staff members and towards NGO-initiated shalish than those who did not belong to any NGO. The responses relating to 'other NGO groups' is interesting. It suggests that NK-only members are less likely to express trust than those who do not belong to any NGOs at all. However, those affiliated to other NGOs, whether NK members or not, reflect higher levels of trust. A similar pattern obtains with respect to other NGO staff.

The most likely explanation for the generally more cautious expressions of trust among NK members compared to non-members relates to the 'critical-conflict' philosophy that underlies NK's conscientisation and mobilisation strategies. Focus group interviews were carried out with both groups to obtain some preliminary insights into these findings and are discussed in detail in Section XX.

We turn now to the pattern of responses to a set of questions asking respondents their views on five different models of economic justice, based on different principles of income distribution:

- a society where everyone earns the same income (the egalitarian model);
- a society where there are no limits to what people are allowed to earn (the inegalitarian model);
- a society where a maximum ceiling is imposed on what people can earn (maximum ceiling)
- a society where a minimum floor is placed below which incomes cannot fall
- a society where there were no limits to what people can earn, but the government helps the poor (state welfare).

Responses to each of these models could range from strong agreement, agreement, disagreement to don't know. Once again, we find very different views expressed by NK and non-NK members. NK members show a strong preference for the egalitarian model: 73% expressed strong agreement with it, the highest percentage for any of the models. 36% expressed strong support for government assistance to the poor and 21% for the idea of a minimum floor. Non-NK members were more evenly divided between the egalitarian model (56% in strong agreement) and government assistance to the poor (58%). 25% expressed support for the idea of a minimum floor. However, both groups expressed strong aversion to the pure inegalitarian model: 69% of NK members and 61% of non-NK disagreed with this model. The results of logistic regression analysis (Table 22) suggest that NK only members were more likely to subscribe to the egalitarian model of justice than those who did not belong any NGO and were least likely to subscribe to the inegalitarian model. There was very little variation in the views of respondents regarding the maximum ceiling model, but NK members, regardless of other affiliation, were less likely to favour the minimum floor and government assistance to the poor than others.

NK's egalitarian philosophy clearly helps to explain the strong preference for egalitarianism expressed by its members, but our findings suggest that aversion to unbounded inequality appears to be widespread among the poor, regardless of membership status. This is also echoed in their responses to a question about their preferred model of economic justice. 62% of NK members opted for the egalitarian model compared to 42% of non-members. 32% of non-NK members expressed support for government assistance to the poor compared to just 12% of NK members. The rest of the sample were evenly distributed between the inegalitarian model, the minimum floor model and government assistance to the poor. It would appear that the 13% of NK members who expressed strong agreement with the inegalitarian model also selected it as their most preferred model of justice.

Table 20 Alternative models of economic justice

Models of economic justice	Strongly agree	Agree	Disagree	Don't know	Sig.	Preferred model
Everyone earns the same income						
Non-NK	56	21	24	0	.000	42
NK	73	15	12	0		62
Everyone earns what they can						
Non-NK	13	25	61	0	.026	8
NK	13	18	69	0		13
Maximum ceiling to earnings						
Non-NK	16	33	51	0	.386	4
NK	12	33	54	1		2
Minimum floor to earnings						
Non-NK	25	31	44	0	.004	13
NK	21	23	54	1		11
Government assistance to poor						
Non-NK	58	30	12	0	.000	32
NK	36	31	33	0		12

11. Impacts in the wider community: views from NK members

A final set of questions were addressed a sub-sample made up of NK members only and related to their views of their organisation. We report their responses by gender (Table 23). The first set of questions asked whether they believed that NK's activities had any difference in the wider community beyond the boundaries of their groups, if so, what the three most important were and were they largely positive or negative. Over 98% of both women and men believed that there had been impacts in the wider community and of these, around 95% said that the changes in question had been positive. The 5% that cited negative impacts were largely women. Table 15 reports on the changes that featured among the three most important.

Table 23: NK impact in the wider community: beyond individuals and groups

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

The first point to note is that higher percentages of men report impact than women in all the most frequently cited impacts. Thus, the most widely reported area of impact by both women and men related to the quality of justice, but it was reported by 70% of male NK members compared to 50% of female. The second more frequently cited impact by both women and men related to the voices of the poor which was reported by 48% of men and 39% of women. The order of importance of other areas of impact varied by gender. Men were more likely to cite the incidence dowry (35%), children's education (27%), levels of corruption (24%) and incidence of public violence against women (21%). A different order of impacts was reported by women. Most frequent was female mobility in the public domain (46%), the incidence of domestic violence (38%) and incidence of conflict (21%). There is a remarkable degree of divergence between women and men with regard to gender discrimination. While 35% of men believed that NK had a general impact on dowry, only 11% of women did so, and some of these believed it had gone up. Many more men than women believed that there had been a reduction in public violence against women while many more women believed this to be the case with domestic violence.

Finally, we asked NK members which of NK's activities they felt most positive towards and which they felt most negative towards. For female NK members, first preferences were group meetings (45%) followed by group formation (42%). Other activities featured to a much lesser extent as first preference. Male NK members also cited group formation and group meetings as the activities they most preferred (39% and 37% respectively) followed by larger meetings (16%). Second preferences were distributed among a wider range of activities. 31% of female members cited group meetings, 27% cited other larger meetings, 11% each mentioned training, cultural activities and savings possibilities while 6% mentioned collective group action. Among male members, larger meetings were the most frequently mentioned second preferences followed by cultural activities (19%), group meetings (18%), savings (15%), training (13%) and collective group action (7%). Collective economic activities, exchange visits and workshops did not feature very highly for either men or women, although both exchange visits and workshops might be covered under training and larger meetings.

Responses to questions about which of NK activities its members liked least received very low rates of response: only 15% of female members and 35% of male members responded to this question. We may interpret it as reflecting high levels of satisfaction on the part of members or the fear that any expression of dissatisfaction might be construed as disloyalty to the organisation. Of those that did respond, women were most likely to mention group meetings (16 out of the total of 38 who responded) while men mentioned training (26 out of the 89 who responded), group meetings (cited by 11) collective group action and larger meetings (8 each). However, one point that was made frequently in the course of our focus group discussions with women NK members was the need for more skills-based training that would promote the productivity of their livelihood efforts: 'We like all that NK has provided, we are acquiring knowledge but this brings more results with money in the hand'.

12 Summary and interpretation of findings

We are now in a position to summarise what our findings tell us about the extent to which NK has been able to achieve the goals it has set itself. First of all, our findings reaffirm the importance of the values and strategies of an organisation in shaping the impacts it is able to achieve. The pattern of impacts evident in our findings clearly reflect NK's concerns with the willingness and ability of the poor to take collective action against injustice and in pursuit of their rights. We find that NK members report higher levels of political knowledge and participation than non-member, regardless of whether or not either group are members of other NGOs. They are more likely to know their constitutional rights and the names of key political figures and institutions, they are more likely to vote and to campaign in local and national elections. They are also more likely to report interactions with their locally elected representatives as well as with local government officials.

We also find greater evidence of participation within the community. NK members were more likely than non-NK members to be elected to informal village committees, and less likely to participate only in the masjid committee. They were more likely to be called for shalishes held by local elites, by the upazilla chairman or initiated by their own members than non-members. They were also more likely to have engaged in various forms of collective action on behalf of themselves and others, protesting such matters as wrongful distribution of government social transfers, land rights, violence against women, gender justice and collective wage bargaining. They were more likely to be approached by others within the community for their advice or opinion.

NK has also clearly built a strong sense of solidarity among its membership. Its members were more likely to report their fellow group members as their most important source of support in times of crisis, more important even than their families. They also expressed extremely high levels of trust in their fellow group members and NK staff. They were also more likely to subscribe to the ideal of distributive justice than non-NK members and to believe that the quality of justice had improved in recent years. By and large, these findings were reported for NK members as a whole but where differences did occur, NK only members were more likely to report these findings than those NK members who were also members of other NGOs.

However, the most compelling evidence of the extent to which NK's values and strategies have an impact on the values expressed by its members is to be found in their responses to questions about trust. The findings concerning the levels of trust expressed

by NK members relative to non-members regarding a variety of institutional actors might appear counter-intuitive. As we noted trust is generally taken as a positive feature of social relations in the general literature on social capital associated with the work of Putnam and others, evidence that the institutions work effectively and transparently. However, given widespread agreement in academic research, international policy circles, the national media as well as in the everyday discourse, that many of the institutions in Bangladesh are permeated by corruption, nepotism and rent-seeking, it is by no means clear why citizens of Bangladesh should express any level of trust at all in their institutions. Yet, according to some studies of the general population, they appear to do so.

A stratified random sample survey carried out in 2007 by PPRC (2007) confirms the extremely poor opinions held by the general public in Bangladesh with regard to their main public institutions. 93% believed that the police failed to live up to public expectations, 70% held this view in relation to politicians, political parties and government officials, 68% in relation to the incumbent national government and 55% in relation to local government while 43% held this view in relation to NGOs and civil society. The only institutions that got strong public approval about meeting expectations were the armed forces, seen perhaps as the only bulwark against corruption and instability in the country.

However, levels of trust expressed by the same population only partly reflected these negative assessments. Only 67% expressed low levels of trust in the police, between 33-40% in relation to politicians, political parties and government officials, 26% in relation to the incumbent government, 19% in relation to local government and just 16% in relation to NGOs and civil society. The general public in Bangladesh represented in the PPRC survey appear to be as reluctant to express 'low trust' in their institutions as NK members are to express 'strong trust'.

It is clear that we need to understand better what is meant by 'trust' in the context of Bangladesh before we can come to any firm conclusions about whether the low levels of trust expressed by NK groups compared to other sections of the country's population signals good or bad judgement on their part. However, some *very preliminary* insights into this question can be gleaned from some rapid focus group discussions with NK members and non-members in both Sagatha and Daudkandi that we carried out after the analysis of the survey data in order to try and make sense of the apparently puzzling findings on trust.

The most articulate definition of trust came from one of the respondents in a group of female NK members: 'Trust means to be able to depend on someone (astha), they have some quality. I can understand if they have that quality through what they do. If someone takes a loan from and returns it in due time, then I will be able to trust them in future. I will lend them more money. But if someone is supposed to go somewhere by 10 o'clock, if they don't go on time, then I will lose trust in them. This is what I think trust is: there should be a 'fit' between what you say and what you do'. The use of timely repayment of money borrowed, of keeping one's word, featured in a number of accounts. For a number of people, trust implied ideas about dependability, reliability and transparency: as one non-NK respondent put it, 'Trust is not based on just listening to words but knowing what is in people's minds'. For others, trust was based on observing that people lived up to what was required of them: 'The vet comes and treats our animals. He does his work so we trust him'. However, for some respondents, trust was

simply associated with general virtue. As one man said: I have trust in the person I have known for long enough to know he will never harm anyone. He follows the path of honesty’.

Our focus group interviews also provided some insights into some of the reasons behind the different responses given by NK and non-NK members. To a large extent, the reluctance of NK members to express ‘full’ rather than ‘partial’ trust represented a reluctance to express unconditional rather than a more qualified trust, with ‘it depends’ featuring most frequently as the qualifier. By contrast, the greater tendency on the part of non-NK members (and perhaps the general population covered by the PPRC survey) conveyed a sense of necessity or inevitability, of not having a choice in the matter. For instance, in relation to their neighbours, an NK member said: ‘You can trust some neighbours, not others. It is all a question of individuals. Those I get on with, I trust them’. Another said, ‘Whether we trust our neighbours will depend on their actions, some are friends, some are enemies. All are not the same’. On the other hand, a non-NK members said, ‘We have to keep trust with our neighbours. If I die, they are the ones who will arrange my burial’. According to another, ‘To live in this world, you have to rely on others. If there is any danger, my neighbours will come forward. If I don’t trust them, who can I trust?’

While both NK and non-members agreed on the injustice of landlords, the corruption and venality of various public officials, particularly the police (‘Do the police have any religion?’), we noted once again, this did not translated into similar expressions of trust. Of the matabbars, an NK member said, ‘We don’t trust all matabbars, some are good, some are bad’. Another said: ‘I may respect the matabbar but to trust him, that will depend on his activities. The police are already outside the list of trust and honour. There is no question of trusting or not trusting the police of Bangladesh. Their activities are totally different, we have nothing to do with them. I don’t believe in the mollahs, they deceive people. They say they will pray for them but this does not help us at all’. A third NK member said: ‘Overall we do not trust Chairmen but we trust this one as he is from this area. He is doing something for poor people. The Member is also good, he is a member of our Bhumiheen samity. We don’t trust the female ward member because she took money from us for the VGD card. We accused her and she had to pay back the money’.

Once again, non-NK members seemed to believe that they had no choice but to trust those in power: As one non-NK male put it, ‘I have to trust the matabbars: if I did not trust them, how could they run society. But I do not trust them fully. Sometimes when they distribute justice, they pursue their own interests, sometimes their relatives’ interests. That is why we question their verdicts. But we have no option but to trust him somewhat, because we have to rely on them’. Another said: The court is the place of law, government law. We have to trust it. I trust the MP somewhat. If I salute him, he does not respond. He lives in the city. We hardly have a chance to meet him. What is the use of asking me if I trust NK? How can we trust those we don’t work with or move around with?’ For another non-NK member, lack of trust reflected the absence of transparency: ‘Trust is not based on just listening to words but knowing what is in people’s minds. I don’t trust those I do not know. I do not know the mind of the government, but I feel it wants the public good. But the police, army, BDR, they all take bribes. They squander what the government sends us’.

Turning to attitudes towards other NGOs, the mistrust expressed by NK-only members towards other NGO groups and staff appeared to mirror the ideology of the organisation towards the NGO delivery of microfinance:

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

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

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

However, it is worth noting from the regression analysis that those NK members who were also members of these other organisations did not share this hostility. Nor did most of the non-NK members who were members of these organisations. For these individuals, the availability of NGO finance had reduced their reliance on moneylenders, had contributed to improvements in their standard of living. Where hostility was expressed, it was in relation to the tensions generated by the difficulties they were experiencing in their ability to repay their loans on time.

NK members explained their high levels of trust in their groups in terms of group solidarity. As one of them put it: ‘I trust our group members because we have imbibed the same ideas, we are inspired by the same ideals. We have been together for a long time and I know they will not harm me’. Another said: ‘We trust all members of our bhumihen samity. When we have a crisis, they are the ones we go to for help. We don’t go to the rich. Our neighbours don’t help us, they behave like rich people. If I have no food, I ask them for rice, they ask, how will you pay it back?’

There were two sets of responses were particularly puzzling. One was the generally lower levels of trust expressed by women compared to men towards most institutions, including their own families! The second was that where religion was a significant factor in explaining variations in trust, Hindus generally expressed higher levels of trust than Muslims. We use the limited information provided by our interviews to reflect on what these findings might mean.

As far as women are concerned, it is likely that their generally lower levels of trust relative to men reflected some combination of their lesser familiarity with various public institutions and the less favourable treatment they received from these institutions. However, an examination of the responses of female NK members with female non-members provides a nuance on the more general pattern, with female NK members more likely to express trust towards certain institutions than non-NK women and less likely to express trust towards than others. If we focus simply on those institutions where the differences are larger than 5 percentage points, we find the female NK members are *more* likely than non-members to express trust towards people from other religions (51% compared to 37% of non-members); towards gram shalish (77% compared to 71%); NGO shalish (76% compared to just 13%) UP shalish (65% compared to 29%), other

NK group members (99% compared to 4%); NK staff members (99% compared to 4%); block supervisors (19% compared to 2%); family planning visitors (63% compared to 52%) and vet officer (29% compared to 8%). Focusing on those where NK women members expressed *less* trust than non-members, these are UP chairman (48% compared to 62%); male ward member (42% compared to 59%); mattabar (43% compared to 68%); other NGO members (57% compared to 70%); other NGO staff (53% compared to 67%); neighbours (82% compared to 97%) and their MP (15% compared to 27%).

In other words, NK women are more trusting than non-NK women of people from other religions (equally trust of people from own religion), towards various justice dispensing forums, towards NK staff and members and towards government extension workers. They are less trusting of locally elected officials and MPs, traditional authority figures, other NGO members and staff and their neighbours. Thus, while women are generally less trusting than men of these various institutional actors, differences in the patterns of trust expressed by NK women relative to non-NK women appear to be largely in line with NK's philosophy.

This is most vividly illustrated by the findings on trust in relation to own family. Disaggregated analysis tells us that the lower levels of trust expressed by women towards their own family is largely reflective of the views of NK women. Thus while around 99% of men, whether members of NK or not, expressed 'strong trust' in their own families, only 70% of NK women expressed this view compared to 92% of non-NK women. Discussions during the focus group interviews revealed that while some men expressed ambivalence about sons – because they did not comply with their fathers' wishes or because they had migrated and failed to send home remittances, they were generally given to expressions of absolute faith in their wives: 'I trust my wife, that is why I give her my money. My family are whom I turn to if I am in trouble'.

By contrast, women's lack of trust in the family was usually directed towards husbands (or a particular husband):

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

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

Once we taken into account the patriarchal nature of the family, levels of domestic violence against women and men's increasing unreliability as breadwinners as it is experienced directly by women and discussed in the trainings they attend, the reluctance to express absolute trust in the family is easier to understand.

The findings on the Hindu-Muslim patterns are harder to interpret. Given that Hindus constitute a minority religious community in Bangladesh and often subject to discrimination and harassment at the hands of Muslim majority, we would have expected

them to generally express lower levels of trust. Instead, where differences occurred, they generally expressed higher levels of trust. However, it may be that our Hindu respondents were reluctant to express lack of trust about others to a survey team that was made up of Muslims. It is also revealing that the institutional actors in relation to whom Hindus were more likely to express trust than Muslims were neighbours, people from other religions (viz Muslims), matabbars and the traditional shalish. These are not only the groups that impinge most directly on their daily lives, they also have the most power to make their daily lives difficult. This leads us to believe their expressions of trust were part of a placatory strategy by a minority, anxious not to incur the hostility of the majority with whom they had to live.

The few Hindus that were part of our focus groups continued to express higher levels of trust, including trust in Muslims. The responses of Muslims varied but while many expressed their mistrust of Hindus on the grounds that they did not know what was in their minds, that they were more loyal to India than Bangladesh and that they were 'different', there were also others, both in the NK and non-NK focus groups, that expressed more tolerant views:

'I trust them because the same Allah who created us also created them. Allah is the caretaker of all.' (non-NK members)

'I believe in the religion of humanity. Who is Hindu or Buddhist or Muslim, these distinctions are absent for me. We are all human beings who follow different religions. If the person's principles are good, I will trust him, no matter what his religion is. You have to trust people on the basis of their activities, principles and practices, their ideas and behaviour' (NK member).

13 Conclusion: current achievements and future challenges

By way of conclusion, we find strong evidence that NK's values and strategies have had considerable impact on the values, behaviour and collective actions of its membership in those domains that it has prioritised. Thus we find strong and systematic evidence of greater awareness on the part of its members in relation to the world around them and a greater willingness to take action against injustice and in pursuit of their rights. Furthermore, if the testimonies of NK group members are accepted as evidence of impact, it appears that there have been some significant changes in the wider community beyond the boundaries of their groups. NK members believed that NK's activities have improved the quality of justice, strengthened the voices of the poor, reduced the incidence of domestic and public violence against women, reduced the incidence of dowry, increased women's mobility in the public domain as well as having a positive impact on children's education.

The emphasis on improvements in the quality of justice and the increased voice of the poor are worth noting. They suggesting that there has been a shift in the balance of power at the local level. As one NK group in Sagatha told us, 'There is no demand for the mattabar anymore, we take no notice of them. Their time for 'eating' is over. We have made matabbars out of the landless'. The active participation of NK group members in informal dispensations of justice, their ability to take collective action to protest unfair verdict or failure of the authorities to provide redress against injustice, their willingness to go to court when a crime has been committed and to constitute their

own forums for dispensing justice when traditional mechanisms are seen to be biased are some of the factors that are likely to have contributed to this perception.

Moreover, it is also evident that NK's dominant focus on the 'intangibles' of building awareness, solidarity and collective action has not prevented its members from achieving concrete improvements in the more material aspects of the lives of its members : these include quality of diet, increased asset base, access to electricity, diversification of livelihoods and higher levels of female economic activity. In addition, female NK members were more likely than women from non-NK groups to enjoy unaccompanied mobility in the public domain and to make decisions on their own about a range of household matters. These changes have not been achieved through the delivery of micro-finance and other economic services. We must therefore look towards the increased capacity of NK membership to bargain with employers and landlords, to ensure their entitlements from the state, to engage in collective action to claim land and other rights, to ensure key institutions of village governance are responsive to the interests of the poor and their reliance on each other in times of crisis. A strengthening of the economic base of the membership is in turn is likely to contribute to willingness to take collective action.

However, there are also a number of findings which raise questions for future reflection. These generally relate to the absence of impacts where impacts had been anticipated or to the presence of ambiguous impacts.

The first relates to the asymmetry of gender equality impacts among NK members. Male NK members do not report the same levels of gender equality impacts in relation to their wives and female members that female NK members report. Female NK members are more likely to have decision-making authority in a number of key areas of decision-making than women in male NK households. They are also more likely to report unaccompanied mobility in the public domain.

It is interesting that female NK members report lower levels of domestic violence within the community as a result of NK's activities while male members report reduced levels of public violence. It is also interesting that more male NK members appear to believe that dowry has gone down in the wider community than female members. Male NK members have certainly been active against gender injustice in the public domain but appear less willing to make changes in the direction of greater equality in the private domain. Gender also differentiates the strength of impacts related to political knowledge and participation in community life and collective action. Thus while NK membership has enhanced many aspects of women's awareness and agency in the political domain relative to non-members, a gender gap persists among NK members themselves.

The second question relates to children-related impacts. While NK members were more likely to aspire to secondary education or more for their children than non-members, and also reported somewhat higher levels of education among daughters than non-members, they were also equally as likely as non-members to send children out to work in times of crisis. Since drop-out rates reported as a response to crisis were negligible, it is likely that the children in question were drawn mainly from the pool of boys without any primary education as they were presumably not in school. Nevertheless, we would expect percentages of children at work or not at school to be considerably lower among NK members. In addition, we found that while NK members were more likely than non-members to know the legal age of marriage for girls, they were more likely to want to marry daughters at less than the legal age. NK needs to promote more favourable attitudes on the part of its members towards their children's future.

A third set of questions relate to the sizeable minority of NK group members who were also members of microfinance based NGOs. NK has been strongly hostile to reliance on moneylenders, given their usurious practices but also, more controversially, to NGO delivery of micro-credit. When we examine the different sources from which our respondents borrowed money in the previous year, we find that while the availability of NGO loans in the case of non-members and both NGO loans and NK savings funds appears to have reduced reliance on money lenders. However, both groups reported similar rates of borrowing from moneylenders. As far as response to crisis was concerned, non members were somewhat more likely to turn to money lenders in times of crisis than NK members but they were also less likely to report reducing their levels of consumption in order to cope with crisis. NK may need to explore the credit needs of its members in greater depth in order to establish the extent to which its own hostility to microfinance NGOs may be influencing the crisis coping strategies at their disposal.

The fourth set of questions relate to patterns of trust expressed by NK members. We have noted that NK members are systematically less likely to express 'full trust' in relation to any institution, even their own families. Expressions of 'partial trust' appeared to be their default option in relation to most institutions, except NK staff and membership. On the basis of our focus group discussions, we interpreted this as an expression of qualified rather than absolute trust in these institutions, the view that trust had to be earned by the behaviour of different institutional actors rather than automatically extended, even to members of one's own family, let alone to those in authority and a long track record of corruption. To the extent that this interpretation is correct, it accurately reflects the critical-conflict worldview associated with NK.

However, there are certain aspects to the responses on trust that bear further investigation. While NK members did not express as strong a degree of trust in the village imam as did non-members, sufficient numbers expressed some degree of trust to confirm that religion continues to play some sort of role in their lives, as it does for most people in Bangladesh. What is of concern, however, is that NK members did not express attitudes of trust towards other religions that are markedly different from non-members, despite the higher percentage of Hindus in their membership and despite the avowedly secular approach that NK takes in this training. This finding came as a surprise to NK staff as well and suggests that they may have based their views about the level of religious tolerance among their group members on the basis of their interactions with group leaders rather than the ordinary members. NK as an organisation needs to undertake a grassroots analysis of its membership in order to understand better the role that religion plays in their lives as well as the apparent absence of impact on their attitudes towards other religions.

The other worrying aspect of the responses on trust relate to relationship between NK members and other NGOs. The extremely high levels of trust expressed by NK members towards other NK group members and towards NK staff, their reliance on each other in times of crisis, all testify to the strong bonds of solidarity that NK has built among its groups. Their willingness to take action against injustice, their role in shalish and so on also speak of their concern about the poor more generally. However, the low levels of trust expressed towards other NGO staff and group members needs to be further interrogated. Our focus group discussions suggest that NK membership are strongly influenced in their views about other NGOs by the organisations own hostility towards the provision of financial services to the poor by NGOs. However, it is not clear

why the same lack of trust should be extended towards other NGO group members, many of whom are drawn from the same economic strata as themselves.

To sum up, the primary aim of this paper was to investigate the nature and extent of changes that NK has managed to bring about in the lives of its group members. Our findings suggest that NK's strategies to build the collective capabilities of the poor have helped to generate impacts that are largely in line with its vision of a more just and democratic society. To that extent it can be said to have made a grassroots contribution to the good governance agenda in Bangladesh. However, a secondary aim of the paper was to explore the extent to which NK's strategies might offer a more citizen-centred approach to the achievement of MDG-related goals than the direct service provision approach adopted by most NGOs in Bangladesh.

On the basis of the overall findings reported in this paper, and notwithstanding our comments on the weakness or absence of impact in some important areas of social life, we would suggest that it does. The pace of change in the household economy and attendant changes in food security, asset base, health-seeking behaviour and so on may have been more gradual than that associated with the financial service delivery model, but it is achieved through the efforts of its membership to save, to learn and to act. It has consequently been accompanied by important changes in the power relations which keep the poor at the mercy of traditional power holders and dependent on the discretion of public officials for their entitlements. If we accept the evidence of NK members, these impacts are not confined to NK group membership alone, but also extends into the wider community in terms of quality of justice, the voices of the poor, corruption, domestic and public forms of violence against women, women's freedom of movement in the public domain and perhaps dowry. These are not only worthwhile achievements to struggle for, they also offer a more sustainable foundation for the achievement of the MDGs.

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¹ By way of comparison, it should be noted that in a recent study of old and new BRAC members, new members owned 7 decimals of homestead land and 24 decimals of cultivable land while old members owned 12 decimals of homestead land and 33 decimals of cultivable land (Kabeer and Matin, 2005).

² It should be pointed out that there are few people who specialise in money-lending. More often, it is those with sufficient cash who will lend on usurious terms to others. This may include beneficiaries of NGO loans.

³ Interestingly, Kabeer and Matin (2005) also report very little evidence of impact in relation to household food security as a result of BRAC membership: around a third of both old and new members report experience of food shortage in the previous year. However, it is evident that food security was generally higher among BRAC members, both new and old, suggesting that the BRAC microfinance programme draws its membership from less poor households than does NK. In recognition of this, BRAC has instituted a separate programme for the ultra poor.