

NGO EXPANSION AND THE FIGHT TO REACH THE POOR: GENDER IMPLICATIONS OF NGO SCALING-UP IN BANGLADESH

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1 INTRODUCTION

This article is based on anthropological fieldwork in Bangladesh (1992-1993) conducted with a small rural indigenous Reproductive Health Care Non-Government Organization (NGO), referred to here as *Muhilar Shasto*.

It addresses some important issues observed at the field-level concerning the processes of expansion and scaling-up programmes and analyses the impact of these from a gender perspective. The data, based on the experiences of *Muhilar Shasto*, focuses on the growing trend of NGO competition and encroachment that was taking place in the area. This involved an increasing number of incidents whereby NGOs, in the quest for expansion into new field areas, moved into *Muhilar Shasto's* working area, without any form of communication or co-ordination. The competitive nature of their actions subsequently created significant problems for *Muhilar Shasto's* field operations, particularly for its women's groups (*samity*s) and proposed women's credit programme. These encroachment tactics were embarked on by national organizations and larger local level NGOs and, as examples, I use the activities of the two main protagonists in the area, the Grameen Bank and Bangladesh Rural Advancement Committee (BRAC). Both are large indigenous organizations, world renowned for their remarkable achievements in grassroots level development and particularly for making loans available to poor village women. The Grameen Bank's system of loan distribution has provided a paradigm for initiatives in numerous other countries. Although it is technically a bank rather than an NGO, its community-based approach and poverty alleviation objectives gives it a quasi-NGO status. The innovative nature of BRAC's work has also fostered great interest abroad and brought huge financial support, enabling it to expand to a national scale.

This article questions whether these organizations are able to retain their philosophies of participatory empowerment, particularly of women, when subject to target-driven pressures for expansion and a preoccupation with institutional development. It

also reassesses the impact of these changes on achieving women's empowerment through credit.

Muhilar Shasto's programme has similar empowerment objectives, but operates on a much smaller scale, working in 35 villages, using community-based health workers. In most villages they had been working for up to three years. The project began forming women's *samity*s in each village in 1991, for savings and as forums for awareness raising and discussion. Most groups were about a year old when problems of encroachment began. At this time, *Muhilar Shasto* was planning to begin a women's credit programme with the *samity*s but was experiencing some delay.

2 ENCROACHMENT TACTICS: THE LOCAL POLITICS OF ORGANIZATIONAL EXPANSION

I shall use case studies involving Grameen Bank and BRAC to demonstrate their encroachment activities and the impact of these on *Muhilar Shasto's* *samity*s. Both programmes focus heavily on credit and strive to involve women as central participants in their programmes, with the objectives of stimulating and facilitating women's empowerment, and have similar strategies based on community level activity. They work on the principle of forming groups, which meet regularly for discussions and the collection of weekly savings. Loans are disbursed through this mechanism, group members providing the guarantee for repayment in place of collateral.

2.1 Case studies of encroachment

The following case studies are just two of an increasing number of incidents arising out of the expansion of NGO activity in the area:

Grameen Bank moved into Tala village in September 1992, where *Muhilar Shasto* had been working for three and a half years and had started two women's *samity*s, both a year old. At the time, *Muhilar Shasto* was planning to start a loan programme with these *samity*s. When Grameen Bank

came to the village offering immediate loans to women this began to cause arguments and friction amongst the *samity* members. Initially, four women were induced to leave the *samity*, receiving loans of Tk3,000. By December, the number had increased to ten recipients, nine of whom were *samity* members. The division resulted in serious problems for the members remaining in the *samitys*, whose husbands were angered that they were not also receiving money, and began demanding that they left the *samitys* and joined Grameen Bank. The husbands argued that they had seen no profit from their wives being in the groups, but the women felt differently about their membership. They valued the discussions and the support of other women and the general opinion of most members was that they wanted to remain in the *samitys*. Pressure from visits by Grameen Bank, anger from some women's husbands who were beating them for not getting credit, and growing jealousies and conflicts amongst the women themselves led to four of the members visiting *Muhilar Shasto's* office with an ultimatum: if *Muhilar Shasto* could not offer loans very quickly they would be forced to leave and join Grameen Bank.

The women explained that until this time they had been happy with the *samitys* and there had been unity and agreement amongst them; the arrival of Grameen had been the cause of the dramatic changes. They expressed great concern over this and were frightened of their husbands' reactions, repeatedly saying that they would be beaten if they didn't receive loans. *Muhilar Shasto's* supervisor visited Grameen's local office to complain but was received with indifference and an attitude of non-cooperation.

2.2 Case study of BRAC's activities in the field area of *Shasto Shongsta*¹

Other NGOs in the area have also experienced such encroachment; *Shasto Shongsta* is one example. This project was similar to *Muhilar Shasto's* but was already disbursing credit amongst their *samitys*. In several areas BRAC moved in and enticed their *samity* women away with offers of larger loans and the distribution of wheat. This caused great problems for *Shasto Shongsta* because as a consequence women expected to be given wheat in addition to credit, and became angered at *Shasto Shongsta* for

not providing this. *Shasto Shongsta* approached BRAC about overlapping in their field area but BRAC made no attempt to leave, nor change their programme. They stated that their policy was not to start *samitys* where others existed, but the actions of their field staff clearly contradicted this. They worked hard to convert the *Shasto Shongsta samity* leaders to join BRAC because, as influential women, others would follow them. They did this with the promise of larger sums of credit and wheat, putting the women in a very difficult position. Although they felt loyalty to *Shasto Shongsta*, they were still poor and BRAC's offer was therefore hard to turn down.

For *Muhilar Shasto*, increasing incidents of encroachment like these created a tremendous problem at field level and added a new dimension to their work of trying to negotiate agreements and compromises with supposed political allies. As a small local NGO without the financial backing or power base of these large organizations, they were unable to compete. As encroachment became more common, countering it took up more and more of the project manager's time and the resulting frictions in the villages distracted the field staff from their work. *Muhilar Shasto's* relationships with BRAC and Grameen Bank, which were previously comfortably neutral or non-existent, became quite difficult. Material symbols of status, such as BRAC staff arriving on motorbikes rather than on foot or bicycles (as *Muhilar Shasto's* staff did) were important influences on villagers' decisions to change allegiance, and *Muhilar Shasto* fieldworkers expended a lot of energy in trying to maintain local support. Managerial and office-based staff of the encroaching NGOs appeared to be oblivious of, or insensitive to, the problems created at this level. They were particularly unaware of the gender implications of their behaviour: specifically, the way in which repercussions in the villages actually hindered attainment of the objectives of building women's solidarity and improving their status *vis-à-vis* men.

The activities of Grameen Bank in Tala village, for example, not only undermined the empowerment objectives of *Muhilar Shasto*, which were similar to their own regarding the provision of credit, but ultimately did so by compromising the existing unity and welfare of the women whom they were professing to help. Their arrival and contentious

¹ This is not the NGO's real name.

approach caused friction and conflict amongst group members, destroying the unity they had begun to feel. Their sense of loyalty to the group was taxed further by increasing pressure from their husbands, sometimes in the form of abuse, to leave *Muhilar Shasto* and take the Grameen Bank loans. Grameen Bank justified their activities by arguing that all poor women should be given the opportunity to receive a loan, and that their actions of providing credit in this village were therefore upholding the women's rights. In the words of Professor Yunus, the founder of Grameen Bank, 'priority should be assigned on the basis of a person's location on the economic ladder. If a person is below another person, he/she will get higher priority than the other person' (1992: 7). Theoretically speaking then, the fact that *Muhilar Shasto* already planned to start a loan programme for women in this area should have actually led Grameen Bank to feel it unnecessary to begin work there, and to seek a village in which the same opportunities were not available to women. Of the 165 villages in the *upazila* (sub district) only a fraction were adequately served by the government and/or NGOs. Therefore, those newly arriving could easily have targeted the underserved areas and avoided those already covered, complementing the existing work of others.

Such competitive behaviour contradicts the NGO philosophy of cooperation and coordination with the common interests of empowering the poor. Instead, it creates and perpetuates factions and conflicts at all levels. Attitudes of dependence and expectation are heavily reinforced by the inducements offered by competitors, nurturing patron-client type relationships; NGOs become the new patrons offering access to new and valuable resources and seeking allegiance from their clients, in this case the *samity* women. Hashemi and Schuler identify this relationship as one of the problems

arising out of the expansion of NGO programmes. They state:

In keeping with the system of patron-client relationships NGOs are considered as new patrons bringing with them access to external resources. In a pervasive political situation where accelerating aid dependence has meant that governmental successes are measured according to the quantum of aid each government brings in, NGO resources are zealously sought after. Rather than promoting self-reliance, the NGO presence reinforces the patron-client relationship; either NGOs replacing old patrons or colluding with old patrons.

(1992: 8)

The attitude which began to develop amongst villagers was, therefore, that NGOs give away money, schools, tubewells, etc., and this was the benchmark used to judge a good organization. Consequently, one which did not offer these, such as *Muhilar Shasto*, did not fare so well.

The tactics of the larger NGOs were to play on this attitude, offering bigger and better loans to tempt women away from *Muhilar Shasto's samitys*. *Muhilar Shasto* had planned to start a credit programme later in the year but aimed to develop the *samitys* as savings groups first, to ensure a degree of unity and solidarity amongst members before distributing credit. It was feared that without this there might be problems with repayments and commitment to the group. However, BRAC and Grameen Bank undermined this approach by offering initial loans within a very short period of time, contradicting their own official policies. Grameen Bank visited Tala village only once to take names before disbursing loans and the only criteria set for recipients was that they learnt by heart 16 rules, the Sixteen Decisions², intended 'to imbue members with

² The 'Sixteen Decisions' are as follows: 1) We shall follow and advance the principles of Grameen Bank - Discipline, Unity, Courage and Hard Work - in all walks of our lives; 2) Prosperity we shall bring to our families; 3) We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses at the earliest; 4) We shall grow vegetables all the year round. We shall eat plenty of them and sell the surplus; 5) During the plantation season we shall plant as many seedlings as possible; 6) We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health; 7) We shall educate our children and ensure that we can earn to pay for their education; 8) We shall always keep our children and the environment clean; 9) We shall build and use pit latrines; 10) We shall drink water from tubewells. If it is not available,

we shall boil water or use alum; 11) We shall not take any dowry at our sons' weddings, neither shall we give any dowry at our daughters' weddings. We shall keep the centre free from the curse of dowry. We shall not practice child marriage; 12) We shall not inflict any injustice on anyone, neither shall we allow anyone to do so; 13) We shall collectively undertake bigger investments for higher incomes; 14) We shall always be ready to help each other. If anyone is in difficulty we shall all help him or her; 15) If we come to know of any breach of discipline in any centre, we shall all go there and help restore discipline; 16) We shall introduce physical exercise in all our centres. We shall take part in all social activities collectively (quoted from Schuler, Meekers and Hashemi 1992).

discipline, unity, and hard work and to improve their living standard' (Hossain 1988:27). Their arrival and quite different approach consequently caused great problems for *Muhilar Shasto's* field workers. When *Muhilar Shasto* staff visited the Grameen Bank office to discuss the situation it was made very plain to them that Grameen were a business rather than an NGO, and therefore quite prepared to compete for clients.

3 TARGET ACHIEVEMENT: THE GOAL POSTS OF EXPANSION

What then is motivating the fieldworkers from BRAC and Grameen Bank to use these competitive tactics?

Significant factors encouraging competition are internal incentive systems centring on the achievement of set loan distribution targets. The local BRAC Programme Officer informed me that she was given a certain amount of money to disburse as loans each month and could go a little above or below this, but would be reprimanded if she was way off target. Thus, her performance was judged according to her ability to meet targets for disbursement and recovery of money, putting her under significant pressure to achieve this in whatever way possible. Research by Montgomery *et al.* (n.d.) also reports similar stipulations on BRAC staff. Under this kind of pressure, a village in which women have already been motivated by a NGO to form groups and receive loans, may seem far easier to try to convert with competitive offers of larger and quicker loans, than beginning with initial awareness-raising and motivation in a village which has had no previous contact with NGOs. The understandable temptation to facilitate achieving these targets is, therefore, to seek out the members of other organizations' programmes. The quality of work and intensity of coverage in one particular area consequently becomes unimportant, impressive figures are what matter; high recovery rates and wide coverage are the goals (Montgomery *et al.* n.d.). Hashemi and Schuler (1992) argue that the tremendous pressure to increase disbursement levels means that expanding outreach is extensive rather than intensive, having only a minimal effect on overall levels of poverty in a specific area. Impressive coverage figures cannot therefore be assumed to indicate greater impact on women's empowerment and poverty alleviation.

Both BRAC and Grameen Bank have a principle of working within a particular radius around their local offices. However, this means it is quite likely that areas around the small *upazila* towns will quickly be covered and overlap will occur. If the general NGO priority is to provide resources and opportunities to those without them, one would assume that it would be considered a waste of time and money to begin work where these are already available. However, this has not been the case.

The success of BRAC and Grameen Bank is, to a large extent, measured in terms of their impressive repayment rates, both approximately 98 per cent, and the quantity and coverage of loans. Both pride themselves in covering large proportions of the country; Grameen Bank works in more than 25,000 out of 65,000 villages, (figure at the end of January 1992, Gibbons 1992: 11) while BRAC had a coverage of 3,664 villages in 1990 (Annual Report 1990). Consequently, motivation for moving into new areas and starting groups has both personal and organizational incentives; i.e., securing one's job, and reinforcing the reputation of the organization through maintaining their impressive performance statistics.

4 IDEOLOGICAL DILUTION: LOSING SIGHT OF EMPOWERMENT?

However, the quest to maintain these achievements and continue to expand has, it would seem, had a price. The organizations' vision and ideology at the field level has been diluted, such that addressing the objectives of women's empowerment and poverty alleviation of the poorest have almost become secondary to improved performance. Indicative of this is the fact that both Grameen Bank and BRAC cast aside their policies of group maturation and solidarity-building when they entered the field areas of *Muhilar Shasto*. Both immediately offered loans to women without any of the preliminary activities to which they give importance in their literature for establishing group commitment and cohesion. The project officer in BRAC told me that they did not give loans until their groups had been formed for three or four months, but this was clearly not the case in the instances I was aware of. In fact, the official guidelines for granting loans specify that before receiving a loan, a borrower must complete functional education training, regularly participate in weekly meetings and savings deposits, have minimum savings equal to a

percentage of the loan, and have made deposits in compulsory group and insurance funds (BRAC 1990: 14). New loanees in the *Muhilar Shasto* area were not required to meet any of these criteria. I heard that meetings of BRAC groups in the villages basically consisted of collecting savings and making loan repayments. Little attention was paid to discussions, awareness-raising or nurturing a sense of solidarity amongst members through group activities. The case was similar for Grameen Bank, the initial stages of setting up the programme in Tala village simply involving teaching the Sixteen Decisions.

Hashemi and Schuler's research (1992) in the North found that the compulsion to maintain high repayment rates meant that selection of members for Grameen Bank groups actually worked against the very poorest. Clients tended to come from the slightly better-off section of the 'very poor'. Goetz and Sen Gupta (1994) discovered the same situation, as did Montgomery *et al.* (n.d.)³. Only those with an existing income or assets would be chosen because these could be used to make repayments if the income generating enterprise did not make a profit. This was reportedly also the case with Grameen Bank in Tala village; one old man told me that 'you won't receive a loan if you don't have the capacity', meaning assets which could be claimed in the case of default or death, and houses were visited to check this before giving the money. Thus, if you were very poor and had very few assets, despite being the supposed target beneficiary of Grameen's programme⁴, you were in reality ineligible to receive a loan.

5 DOES CREDIT TO WOMEN PRODUCE EMPOWERMENT?

The emphasis on credit-worthiness of recipients and the resultant exclusion of the very poorest women needs to be examined from a gender perspective, in the context of the quest for expansion and high repayment rates. In order to do this, let us first briefly examine the use of credit as a means to women's empowerment.

The increasing awareness of the need to empower

poor women, due to their double exploitation through class and gender relations, has led programmes specifically to target women with credit facilities. In the context of Bangladesh, the double burden on women is particularly acute due to their virtually total economic dependence on men, reinforced by their cultural subordination through the system of *purdah*, and pervasive social discrimination against them from birth. The provision of credit to women through the system of group formation is seen to be a way of empowering them, both economically and socially. Hence, the anticipated outcomes of providing credit to poor women are very positive.

However, for women receiving loans from Grameen Bank in Tala village, and in another village where *Muhilar Shasto* had women's groups, it appeared to be quite common for them to hand over the loans to their husbands. In these cases the woman had no control over the money; it went straight to those who controlled the existing finances in the family, and, therefore, women did not derive the intended direct personal benefit. Most women would simply be given the money to cover the weekly repayments and hence their economic status was not improved. In fact, if her husband failed to provide the repayments for whatever reason – illness, death, other use – the repercussions would fall on the woman, because the loan was taken in her name and, therefore, the legal obligation to repay rested with her (Montgomery *et al.* (n.d.: 45) and Goetz and Sen Gupta (1994) present the same problem⁵). With the threat of losing the few assets owned because of her husband defaulting on the loan, it might be argued that the woman was even more economically dependent on him. The local BRAC officer informed me that of their 80 per cent repayment rate on loans to women, she thought that about 60 per cent was met by earnings from husbands using the loans. 'What can we do?', she remarked, 'We have a lot of problems with the loan programme.'

Goetz and Sen Gupta (1994: 6) argue that targeting women with credit can become instrumental in the management of credit programmes, since it is well recognized that women repay at consistently higher

³ This has been the finding of Riddell and Robinson (1992) for NGOs in general.

⁴ Grameen Bank's target population is officially those with less than 0.5 acres of cultivated land, or assets with a value equivalent to less than 1.0 acre of medium-quality land.

⁵ Montgomery *et al.* (n.d.: 45) found 10 per cent of women receiving loans were not in control of the money and had no personal income or benefit, and Goetz and Sen Gupta (n.d.: 12) found this to be the case for 20 per cent of women in their survey.

rates than men, and are more reliable and tractable. With increasing pressure on fieldworkers to meet targets and therefore to assess credit-worthiness of borrowers, they found fieldworkers were prompted to screen the likely productivity of the husbands of female borrowers. Some men were implicitly promised loans for their own use if they allowed their wives to join the groups. Therefore, men's use of loans to women is, it would seem, not an altogether unintended consequence of credit managers' strategies.

Credit programmes can, therefore, actually maintain the existing status quo in gender inequalities in the household. This is a point strongly emphasized by Goetz and Sen Gupta (1994), Montgomery *et al.* (n.d.) and White (1991). Thus, the premise that giving women credit will directly improve their social and economic status by providing them with their own financial resources over which they have personal control is simplistic.

6 SCALING-UP AND DONOR INFLUENCES

What fuels this expansion and the setting of targets?

Examining the relationship between NGOs and donors with respect to institutional development, as Avina (1993) has done (also Edwards and Hulme 1992; Wood 1994; Hashemi 1994) one can identify a close relationship between donor priorities and the pattern of expansion observed here. Avina points out that donors are also under pressure to perform and be accountable to their funders, such that 'they must demonstrate a record of orderly disbursements and quantifiable outputs' (1993: 464), using disbursement levels to evaluate their own institutional performance, and thus requiring this of recipients. It might, therefore, be argued that donors' own emphasis on disbursement targets and performance rates strongly influences NGOs.

Additionally, in the process of NGO organizational growth and operational expansion, the need for increased capacity to raise material and human resources invariably requires that they seek grants from official donors. In doing this they become subject to upward accountability, which Fowler warns may lead them to be increasingly 'driven by the procedure' (Fowler 1991, quoted by Edwards and Hulme 1992: 19). BRAC receives a huge amount

of funds from foreign donors – 68.2 per cent of its income in 1990, which totalled Tk16,344,670; 24.55 per cent of which was from the ODA (BRAC Report 1990) – and has an international reputation to maintain as one of the largest and most innovative Southern NGOs. Pressure to fully utilize this funding with the greatest impact, which will determine future funding, means that more money must be disbursed in loans, with high repayment rates, to produce impressive performance indicators. The result of this in practical terms is that the focus moves from development of 'others', i.e., women, to development of 'selves', the institution.

Fowler (1990: 11)⁶ points out that the roots of NGO comparative advantage over government programmes are in the quality of the relationships they develop at the local level and not in the volume of resources they command, and argues that 'some NGOs appear to have lost sight of this fact in a headlong rush for growth, influence and status'. Edwards and Hulme warn that the danger of this is that the hallmark of NGOs, 'human concern for others', will go out of fashion in the growing concern for impact.

Grameen Bank and BRAC are not typically given as examples of organizations to which this has happened. In fact, they are used as models of how programmes can be scaled-up successfully. However, the tendency is to highlight quantitative indicators of success, e.g., the growing numbers of loanees, high repayment rates, high percentage of women recipients, and geographical area covered, without focusing sufficiently on the finer micro-details of the social impact at the village level. From the qualitative facts of increasing encroachment in the research area, I therefore reiterate the question of whether NGOs have been able to maintain their innovatory enthusiasm and founding philosophies, i.e., their characteristic value-bases prioritizing 'human concern for other people as individuals' (Edwards and Hulme 1992: 14) and driving goals of the empowerment of the poorest of the poor, particularly women.

Increasing distance along channels of communication between managers at field-level and those at the top means that the latter become out of touch with what is happening at the grassroots, and vice versa (Edwards and Hulme 1992). Under these

⁶ Cited by Edwards and Hulme 1992:14.

circumstances, and with increasing institutional complexity, it is possible to see how organizational values can change, or become diluted, and how the approach that may have been successful on a small scale, loses its vision and impact once scaled-up.

7 CONCLUDING POINTS

It is widely recognized that BRAC and Grameen Bank have made outstanding achievements in providing credit to the rural poor in Bangladesh, in particular to women. However, as internationally heralded role models, there are important lessons to be learnt from their experiences and examples. Attention needs to be drawn to the growing trend of encroachment which has resulted from their ambitious expansion aims, and it should be recognized how the nature of this process is negatively affecting their own empowerment objectives and those of other NGOs. To summarize: the target-driven strategies of scaling-up and consequent pre-occupation with performance indicators, influenced

by donor priorities, has resulted in a dilution of participatory and empowerment objectives and a diversion of organizational priorities away from development of 'others', i.e., women, to development of 'selves', the institution. The emphasis on credit-worthiness rather than poverty alleviation has therefore meant that the very poorest women are seen as high risks and excluded from loan entitlement. Expansion strategies have also been the cause of a new and growing trend of NGO encroachment and competition, with largely negative consequences at the grassroots. Not only does this contradict the NGO philosophy of coordination and cooperation, negatively effecting the implementation and running of programmes, usually to the detriment of the smaller NGO, but it has significant gender implications. The repercussions at village level have led to aggravated gender relations and incidents of domestic violence between *samity* members and their husbands, and the undermining of female solidarity through arguments and the breaking-up of existing women's groups.

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