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Working Paper No. 3
Grameen Bank Evaluation Project

CONCIOUSNESS RAISING EFFORTS OF GRAMEEN BANK

Atiur Rahman
July, 1986

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Abstract

This paper is primarily concerned with consciousness raising efforts of GB amongst its clients. It is based on an extensive survey in a number of villages and also personal observations by the author for more than a year. The consciousness raising efforts include aspects like removal of illiteracy, dispelling superstitions and backward ideas, drinking clean water, using latrine, preparation of saline water, adoption of family planning, plantation of vegetables and trees, development of solidarity and countervailing power against rural power structure, collective economic management and above all development of critical insight amongst the GB loanees. The conscientization approach though centering primarily around economic mobilization can very well transcend to social mobilization if externalities favour.

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CONSCIOUSNESS RAISING EFFORTS OF GRAMEEN BANK

1. Introduction: the word 'Bank' - a misnomer

"Gurs is a bank. Rural poor are its clients. We give loans to them. We are happy as long as they repay the loans in time. We are in business". This is the usual defensive line which Dr. Yunus, the founder of Grameen Bank, will take in his modest Dhaka office if you ask him about the social dimensions of the GB programme. But if you accompany him during his field visits, which he makes frequently, you will be surprised to hear from him something else. Amidst GB loanees you will find him mostly talking about their group solidarity, children's education, health, nutrition, housing and above all urging them to become forward looking, self-confident and prejudice-free 'liberated' human beings.

When Grameen Bank first came to your area, you were frightened and abused by the rich. They told you that you would be thrown into the remote island of Talpatty or taken to the Hill Tracts. You and your women were being ridiculed for having the guts to join GB. But things are changing gradually. There was a time when the children of the poor were not even considered to be human beings. They were taken to be animals or at best parasites. Rural poor had no status. They had no rights. Fruits of their labour were enjoyed by a privileged few. But now you are unfolding as honourable men/women. None can take away the fruits of your labour. Take care of your children. They are your assets. Let them study as much as they like. They must be exceptional in terms of merit and behaviour. You must send them to the highest seat of learning. You can always afford your children's education, if you mean it. GB will always stand by you ./1

When he talks to the bank workers, he mostly concentrates on the social aspects of the GB activities. "We are all teachers and we must not behave otherwise" -- he would tell to the workers. "This is a creative work and one must continuously think for that matter". 2/

All these lead to one conclusion - that GB is not merely a bank as its founder wants us to believe. It is indeed a poverty alleviating programme with sharp focus on the persons behind the poverty curtain. Although the GB is essentially a credit programme for the poor, it has been constantly emphasising on the human development aspects. Its continuous, but not always loud efforts at facilitating creative acts of the rural poor within a framework of agreed codes of social responsibility [called '16 Decisions' by members] (see Appendix 1) keeping in harmony with their evolving newer urges of life do indeed go much beyond the misnomer 'banking'. These are but consciousness^{3/} raising efforts for the poor so that they can effectively participate^{4/} in the processes of development. However, it must be noted that "although increasing emphasis is being put on social components, these remain essentially subsidiary to the main objective of raising incomes and employment through the provision of credit" (Gai, 1984 : 37). It would be interesting to see how these secondary components of the GB programme are helping reshape the thinking processes of the members, who are themselves primarily responsible for organizing and implementing them rather than the bank.

2. Why Consciousness Raising and Participation

The conventional development strategy pursued in the last three or four decades has indeed failed to improve the living conditions of the majority of the population in the Third World. This model, catered to the needs of a few, had the drive for 'industrialization,

modernization and urbanization' as the central element. Material capital was thought to be the missing link. The model, therefore, asked for inflows of foreign capital and technology. But the so-called drive for the development of the modern sector did not lead to an automatic 'trickledown' process to the majority of the people who live in the rural areas. So the rural sector could not be carried on the back of the urban industrial sector (Haque et al, 1977: 1977). The model thus was indifferent, if not inimical, to rural development. Since the last decade or so, there has been a shift in emphasis in the ideas on development and rural development has been getting the increased focus. However, poverty focussed development programmes do not necessarily lead to greater benefits to the poor. The age-old poverty syndrome has infact crippled the poor not only physically but also mentally. "Chronic poverty has crippling effect on the mind and aspirations. It is like a bird which spent its life in a cage. If it is taken out of the cage it does not want to fly away" (Yunus, 1983: 8). In order to break the shield around the mental horizon of the rural poor, a real confidence needs to be instilled in them. And this entails participation in the sense we have defined (see footnote 4).

Since the mid-1970s and particularly as a result of WCARRD in 1979, there has been a growing realization that if rural development projects are to have any real impact upon rural poverty, then rural poor themselves should participate in planning, monitoring and evaluation of the projects. ... Beneficiary participation, particularly by disadvantaged groups, is viewed both as end and means to development (UN, 1984:51).

Sukhamoy Chakravarty, a veteran Indian Planner, while emphasizing the need for organization, motivation and creativity of the people had the following words to say:

A society oriented towards the needs of the upper 10-15 per cent of its population can do very well, even with our proven resource endowment, provided we know how to manage things somewhat better. But a society which has wider objectives in mind has to do very much more. It must find, along with new technology, newer ways of involving people in the developing process. This is a much more demanding job and requires for its success involvement of masses of people (Chakravarty, 1964:350).

However, participation, as defined, cannot be achieved mechanically, least bureaucratically. It entails human mobilization, which includes spontaneity and creativity. Human development, is thus the end product of such processes. Nyerere has rightly cautioned:

People cannot be developed; they can only develop themselves. For while it is possible for an outsider to build a man's house, an outsider cannot give the man pride and self-confidence in himself as a human being. Those things a man has to create in himself by his own actions. He develops himself by what he does: he develops himself by making his own decisions, by increasing his understanding of what he is doing, by increasing his own knowledge and ability, and by his own full participation -- as an equal -- in the life of the community he lives in (Nyerere as quoted in Hall, 1984, P. 9).

Although Nyerere's own model (Ujama type of village development) has not led to the type of self-development he tried to define in his own country (see Dhaduri and Rahman op cit), his ideas nevertheless remain a powerful element of real development.

Rahman in a different context says, 'Human development is a process of self-development -- outsiders cannot develop the rural poor' (Rahman, 1984:1). However, he does not deny completely the role of outsiders. In his own words:

Outsiders can have a role, however, of stimulating and assisting this development. This can be done by initiating and stimulating self-investigation and reflection by the rural poor; by stimulating them to take their own decisions and action, and to review and evaluate them themselves. The process may be assisted by external inputs (of ideas, points of view) which the people can internalise or absorb in their self-development process without being overwhelmed by them (Rahman, Anisur, 1984:1-2).

It is in this context that Grameen Bank is playing a positive role as an external agent in raising the critical awareness of the rural poor. It is not only providing the rural poor with the material inputs through credit and consolidating their economic staying power but is also making ceaseless efforts to create a new 'social psychology, a culture and capability of self-reliant economic and social effort'. The special activities of GB as outlined in the '16 Decisions' help actually arouse the consciousness amongst the GB loanees to achieve these qualities. It is helping them to recreate a social environment which allows them to act as self-confident human beings and not as social parasites. But unfortunately, though a number of studies have already been made on the impacts of Grameen Bank in quantitative terms, not enough sociological investigations on these attitudinal issues have yet been noticed. Hossain, in his important evaluative study on Grameen Bank (see Hossain, 1984), could not look into these social issues but felt quite strongly that an investigation of that nature deserves attention:

Finally the GB aims to bring the disadvantaged people 'within the folds of some organisational format which they can understand and operate, and can find socio-political and economic strength in it through mutual support'. With this objective in mind the 'groups', 'centres', and 'associations' are formed. Working of these organisations may raise consciousness among the poor, dispel many superstitions from which they might suffer, increase awareness about family planning etc. and may unite them against oppressions, which may help cure many of the ills prevalent in the rural society. These are interesting social issues worth investigating in evaluation of the impact of the GB (Hossain, 1984:11).

This paper will focus mainly on the social impact of Grameen Bank leading to the consciousness raising of the rural poor. In particular, we will look into the impact of the special activities of Grameen Bank. As it has been already mentioned the social thrust of the GB is best symbolized by the '16 Decisions' which all GB clients vow to implement in their every day life. These decisions embrace social issues like family planning, health care, literacy and education, vegetables growing, evils of dowry, physical exercise, group solidarity etc. (see Appendix 1 for the full list). Some of these decisions are to be effected at the individual level and others need group efforts. Some are economic in content, others are social. The burden of this paper is to locate how effectively these are pursued both by the GB management and the clients.

3. Methodology/Sources of Data

While recognizing the shortcomings of the survey methods usually followed by researchers,^{5/} the author has not totally discarded this method of investigation. In fact, an attempt has been made to use the survey results in combination with other indicators obtained mostly through participatory research. The author has investi-

gated for himself the ways the GB clients are organized, and collected human reactions while trying to establish a dialogue with them. However, the author strongly feels that there is no alternative to participatory research if one wants to understand the issue of consciousness raising. In the absence of such an indepth involvement, a combination of survey methods and case studies has been attempted here in this study.

On the survey methods, we have used two set of samples. One sample comprising 150 male members (Rangpur 60, Tangail 60 and Dhaka 30) and the other sample included 111 male members (Rangpur 49, Tangail 38 and Dhaka 24) plus 150 female members (Rangpur 60, Tangail 51 and Dhaka 39). The first sample also included 111 male members of the second sample. The first sample was chosen for investigating the issue of power relations while the second related to the impact on income and expenditure / ^{pattern of the loanes.} Besides these sample surveys, personalized observations have been incorporated into the report as and when required. The data was collected in the later part of 1985.

4. Major Findings

Our field investigations (both sample survey and observation) supports that Grameen Bank loanes have become more conscious about many aspects of life (e.g. literacy, children's education, dispelling superstitions, sources of diseases, virtue of family planning, dowry-less marriage, group solidarity and collective enterprises, development of a critical eye about society at large). These qualities are

acquired by the members gradually as the GB activities intensify. The formation of group is the starting point for acquisition of these qualitative aspects. The groups federate into centres and form the higher order collective. The centres symbolize the spirit of unity and solidarity. Before advancing credit to the rural poor, extra care is taken by the local GB workers about the group cohesion and spirit. Siddiqui has neatly summarized the basic operational procedures and the motivational aspects of GB in the following way:

Bank Assistants go around in the village and talk to the villagers informally to explain the rules and procedures of the GB. Any person whose family owns less than 0.5 acre of cultivable land, and the value of all the family assets together does not exceed the market value of one-acre of medium quality land in the area, is eligible to take loans from the GB for any income generating activity. To obtain the loan, he must form a group with four others who are like-minded and have similar economic and social status as himself. Close relatives cannot be members of the same group. Initially one member from a family can be a group-member. But gradually other members can join other groups.

Each group elects its own chairman and secretary. Each group must hold its weekly meetings. Several groups in the same village find a convenient day and time to hold their weekly meetings jointly. This congregating is known as a "Centre". All the group-chairmen in a "Centre" elect a "Centre Chief" and a "Deputy Centre-Chief" from amongst themselves.

Centre-Chief conducts the weekly meeting and is responsible for the observance of all rules prescribed by the bank.

When a new group is formed it is kept under observation for a month to see if the members are conforming to the discipline of the GB. They are taught to put their signatures. Obligations of the members are repeated to them to make sure they understood them.

After the observation period is over, only two members in a group are selected for taking loans. All loans are repaid in weekly instalments. Usually, the Chairman and Secretary of the group are the last to get loans. Usual size of weekly instalment is two per cent of the loan amount.

First two loanees, in the group are observed for their utilisation and repayment behaviour. Other members are told if the first loanees do not behave properly, the remaining members will not receive any loan. This puts the loanees under peer pressure to keep the things straight.

Next, two persons in the group will get loans after a month or two of proper performance of the first two. The same holds for the fifth members in the group. He receives the loan when all four, who got loans earlier than him keep their records clean.

Loans are given to the individuals or groups. Although there are lots of informal interlocking responsibility in loan distribution but formally only the loanee alone is responsible for his loan.

Every group member deposits one taka every week as personal saving. This is accumulated in an account called Group Fund account. This is operated by the group.

Over and above, when a group member receives a loan from the bank an obligatory deduction is made at the rate of five per cent of the loan amount. This is known as Group Tax. A member pays this "tax" for enjoying the financial services coming to him through the group and also to build up a reserve for the group itself. Group Tax collection is also deposited in the Group Fund account. The "Group Tax" is explained to the members as being like "Mushti'chaal" (a handful of rice which is separated from the bowl of rice when getting ready to cook the day's rice meal).

Individuals do not have any specific claim to the proceeds of the Group Tax. It belongs to all group members. Any group member can borrow from the Group Fund for any purpose, investment or consumption, with the consent of the remaining members at terms and conditions decided by the group. Group Fund is explained to the members as being their own "mini bank" to protect them from going to the money-lender when they need immediate cash for sickness, to avoid starvation, to meet social demands, for meeting maintenance expenses for themselves and their capital equipments, even to make a quick supplementary investment.

Besides Group Fund group members create another fund, called Emergency Fund; basically an insurance fund for insurance against default, death, disability and other accidents. This fund will be used to give life and accident insurance coverage to all group members, to repay bad debts, and undertake activities which will improve the health, skill, education, and investment opportunities of the group members. This fund is being invested in income earning portfolio of assets. Besides, government and other agencies interested in building up economic programme for the landless could participate in this programme by contributing in this Fund. This is also expected to ease the burden on the banking system in leading the programme from the initial phase to the higher phases.

When a poor person dies, he leaves his dependents behind with no assets, but probably with some liabilities. Out of the Emergency Fund a life insurance programme is being built up so that after the death of a member his family receives a reasonable amount of money to get started a new. Similarly livestock, poultry, crops can be insured using the Emergency Fund.

Each loanee pays to the Emergency Fund an amount equivalent to 25 per cent of the amount charged by the bank as interest on his loan.

Basic principle of GB is that the people will not come to the bank, bank will go to the people instead.

All GB transactions with the group members are completed at the weekly meetings. A bank assistant attends the weekly meeting to collect instalments and receive Group Fund deposits. All loan proposals are discussed with the bank in the group meetings. All discussions are conducted publicly, so that exaggeration, misinformation and wilful suppression of facts can be minimized (Siddiqui, ibid:9-10).

Besides usual forms of organizational efforts e.g. weekly meetings, adherence to discipline and practising physical exercises, a number of other special programmes are taken to bolster the motivational aspects of GB operations. Thus GB members are encouraged to chant slogans^{6/} emphasizing various qualitative aspects of GB. The field organizers arrange special workshops for the representatives of the loanees who find an opportunity to learn many aspects which go much beyond 'credit operations'. (see Appendix 3 in order to have an idea about what issues/topics which are selected for discussion in such workshops. The manner in which workshops are conducted deserves special attention as well).

GB organizers are not exactly credit operators. They have acquired a new role for themselves. They are being constantly reminded by their seniors that they are involved in a kind of development education rather than in banking. They would place themselves as 'Teachers' (see Appendix 4 to have a feel of the kind of approach usually taken by GB field organizers). The net result of these qualitative approaches of organizing the rural poor is already being felt in the level of consciousness of the loanees (see Appendix 5 for

a number of specific cases of higher order consciousness amongst the rural poor). In the following sections we will present the field-work findings on some of the above aspects. However, one should not be overwhelmed with these findings. The GB is only in its formative phase and time has not yet come to pass final judgement on them. Also, in many cases, it is very difficult to isolate the impact of GB from other effects which may have been resulting from some other efforts of societal transformation. In many cases, however, the initial success of GB in raising the level of consciousness amongst its clients looks quite promising.

4.1 Removal of illiteracy

Grameen Bank does not provide loans to some one who cannot write his/her name in the application form. While organizing the groups, the Bank workers train the prospective clients how to write his/her name. This creates enough interest amongst the GB clients about the usefulness of education. It has been noticed that once an illiterate poor person has learnt how to sign, he/she gets involved in it and goes on practicing it on the ground, leaves or the earth walls like a child enthralled after getting the first taste of learning. This influences his way of thinking and living. Invariably he/she vows that he/she will never allow his/her children to undergo such an experience (i.e. learning at an old age). It has been observed that at least 54% of the male respondents and 81% of the female respondents have learned how to sign their names from the GB workers.

46% of the former and 18% of the latter have had institutional education before joining GB. There is, however, wide variation in the educational status of the GB clients in different regions (see Table - 1). GB, however, is happy if some one can just sign one's name for all practical purposes. But it does not take extra effort in keeping the spirit of learning inflame. Of course, members can themselves continue to acquire more education if they like. It was felt from our discussions with the respondents that they would welcome greater emphasis on this aspect from the GB management.

TABLE - 1
THE EXTEND OF LITERACY AMONGST GB CLIENTS

Study Areas	Sex	Total Sample	Source of learning how to sign		
			G.B. (%)	School (%)	Illiterate (%)
Durgapur and Kismat Gopalpur (Rangpur)	Male	49	61.2	40.8	-
	Female	60	91.7	8.3	-
Kabilapara and Ghatandi (Tangail)	Male	38	34.2	65.8	-
	Female	51	68.6	31.4	-
Malipara (Dhaka)	Male	24	70.8	29.2	-
	Female	39	82.0	15.4	2.6
All areas	Male	111	54.0	46.0	-
	Female	150	81.3	18.0	0.7

GB, again has a point. It argues that GB should better put its extra effort on the future generations, rather than on the clients. The clients can very well earn their bread with the existing level of literacy. They can also learn, if they like, from their children. Emphasis of children's education by the GB has indeed broadened the minds of the clients.

4.2 Expectation of the GB members about their children's education

Cent per cent of our sample respondents (only males) told us that they will educate their children by any means. They all realize the importance of education. However, there is some variation with respect to sons'/daughters' education. Most loanees are happy with imparting primary/secondary education for their daughters. But they are quite keen on giving higher education for their sons. This is not inconsistent with the social reality. Sons are still considered as assets, especially by the poorer segment of our population. Table 2 gives the detailed breakdown of the level of education by sex which our respondents aspire to give to their children.

4.3 Dispelling superstitions and acquisition of scientific ideas

Literacy and organizational activities work as eye opener for those who are involved in the process. Thus wherever Grameen Bank has started its operations, the superstitions and backward ideas have gradually been dispelled and the GB clients have become more scientific in their outlook. Women are the worst victims of such superstitions.

TABL - 2

LEVEL OF EDUCATION WHICH GB MEMBERS ASPIRE FOR THEIR CHILDREN

Study Area	Sample Size	Response related to	Percentage of GB members telling that they will educate their children upto					
			Primary level (upto Class V)	From Class VI to Class X	Passing of S.S.C. Examination	Above S.S.C.	Others	No Response
Rangpur	60 (100.0)	Sons	3 (5.0)	5 (8.3)	8 (13.0)	19 (31.7)	2 (3.3)	23 (41.7)
		Daughters	22 (36.7)	5 (8.3)	4 (6.7)	5 (8.3)	-	24 (40.0)
Tangail	60 (100.0)	Sons	1 (1.7)	3 (5.0)	22 (36.7)	30 (50.0)	1 (1.7)	3 (5.0)
		Daughters	11 (18.3)	14 (23.3)	11 (18.4)	15 (25.0)	-	9 (15.0)
Dhaka	30 (100.0)	Sons	7 (23.3)	2 (6.7)	8 (26.7)	12 (40.0)	-	-
		Daughters	8 (26.7)	7 (23.3)	10 (33.3)	5 (16.7)	-	-
All Areas	150 (100.0)	Sons	11 (7.3)	10 (6.7)	37 (24.7)	61 (40.6)	3 (2.0)	20 (13.7)
		Daughters	41 (27.3)	20 (13.3)	24 (16.0)	25 (16.7)	-	33 (22.0)

Note: Figures in parentheses are percentages of row total.

It may be mentioned here that some of these regressive ideas are imposed on the women, especially the rural poor women, by the custodians of the rural society for their own interests. Men, again, have their own reasons for keeping the women in the dark. It then becomes easier for them to maintain the subordination of women. Apparently, GB is helping the rural poor women in dispelling some of the age-old backward ideas. When the GB goes first in an area, the workers find it very difficult to make contact with the women. The rich and the power elites always become critical about the GB activities on the ground that it is organizing women against the ideals of "Islam". GB is breaking off the 'purdah'. The rural poor women hesitate initially. But once they get the message that they can be income earners through GB credit, the interest gradually intensifies. And after some time, they behave more independently and courageously. It has happened in many areas that rural women defied the orders of the village elders and got themselves organized for GB loans. We may cite, here, the nature of changes being effected in Southern Bengal. The Southern Bengal is the least accessible area. Not many development efforts have been noticed in this part of the World. People are highly 'religious'. Women hardly come out of their houses. Even if they come out, they invariably wear veils. It was almost impossible to think that women can come out of their four walls and form GB groups and regularly communicate with the outsiders (i.e. GB workers). But through ceaseless efforts, Southern Bengal (Patuakhali) appears to be doing the best in terms of involvement of the rural poor women

in GB activities. More than three-fourths of the loanees in Patuakhali are women. They have shed away their age-old backward ideas and are actively taking part in Grameen Bank activities. Despite opposition from the fundamentalists, they are regularly coming to the 'centre', doing physical exercises, chanting slogans and attending rallies. This author was amazed to see hundreds of rural women standing in lines, chanting slogans and doing physical exercise in an open field in a remote village in 'Khepupara' just on the edge of the Bay of Bengal during one of his field visits.

This is a highly conservative area and rural powerholders, though annoyed, could hardly say anything against them.

During a dialogue with a group of women loanees in Khepupara I wanted to know from them how they tackled the opposition of the rural elites. One of them said that initially it was very difficult to confront them as they had not yet acquired the strength of unity and fellow feeling. But once their economic condition began to improve they also began to gain strength mentally and finally faced the conservatives. In an extreme case in Patuakhali, the rural women confronted a religious leader who was propagating against GB for involving women in its activities and said that they would not come out of the houses provided he gave them food and clothing. The religious leader had to yield to their argument and softened his stand.

In another event, the fundamentalists preached that since women walked through the narrow ridge of earth around the field, the crops were destroyed by pests. The women confronted these fundamentalists squarely and asked for adequate explanation. The superstition was gradually wiped away. Again, the rural powerholders ordered that the women who have joined Grameen Bank have become ICSS 'religious' and would not be allowed to cross the river by the common ferries. The rural women met this challenge by organizing a separate ferry for them. As the days passed, the superstitions and ill feelings were gradually removed and most people now appreciate the GB approaches of involving rural poor, especially women in development. These changes have been taking place due to the special activities of GB, over and above their core programme (i.e. credit operations).

Another indication of dispelling superstition can be observed in the way rural poor are changing their pattern of medical treatment. Most GB members now go to doctors for treatment. They do not rely on 'Jhar fooks' (healing by prayer). GB emphasises the virtue of scientific treatment in the workshops (see Appendix 3). The trend is definitely towards allopathic treatment. Table 3 gives the comparative picture.

It is seen that only 2.4% of the reporting respondents have had treatment by 'healing by prayer' method. A substantial portion of them went to doctors and followed allopathic treatment.

TABLE - 3
NATURE OF TREATMENT FOR AILMENT

Study Area	Total Sample	No. of respondents reporting that they had one or the other kind of treatment for major ailment	Type of treatment the respondents reported					
			Village quacks			Healing by prayer	Doctors with a recognized medical degree	Others (Hospital) etc.
Alopathic	Homeopathic	Ayurvedic						
Rangpur	50	25	14	5	2	-	4	2
Tangail	50	45	20	12	8	1	5	1
Dhaka	30	14	5	-	2	1	3	-
All Areas	150	62 (100.0)	42 (51.2)	15 (19.3)	5 (5.7)	2 (2.4)	12 (14.6)	5 (5.7)

Note: Figures in parentheses are percentage of total number of respondents reporting treatment

4.4 Sources of drinking water

Most GS loanees are well aware of the fact that most common diseases like cholera, diarrhoea, originate from impure drinking water. As such they drink water of tubewell. In case, they cannot reach a tubewell, they either boil the water or purify with alum. At least 37% of our first sample said that they drink water from tubewell, if from elsewhere, definitely after boiling.

4.5 Use of latrines

In the rural areas most people, especially the poor, do not have the latrines. They attend the call of nature in the open field or bushes. This practice is quite unhygienic and is the source of many diseases. GB always insists that the loanees must use latrines (made of sanitary slabs or prepared indigenously by making holes in the ground). The results obtained from our second sample respondents on this issue are quite encouraging (see Table 4). These latrines do not cost much and in most cases the GB workers teach them how to make pit-latrines. GB workers cross-check if the loanees have actually constructed pit-latrines during their field visits.

It is seen from the table 4 that nearly 84% of our male respondents and 65% of female respondents have said that they use latrines of one or the other kind. It may be noted that respondents have given this information for not only themselves, but also other members of their families.

4.6 Knowledge of preparation of oral saline

Oral saline can easily be prepared by mixing sugar, salt and water. This has proved to be very useful anti-diarrhoeal treatment. It is encouraging to note that at least 90% of our male respondents (first sample) reported that they knew how to prepare an oral saline. 90% respondents from Rangpur, 80% from Tangail and 100% from Dhaka said that they acquired this skill after joining Grameen Bank.

TABLE - 4
PERCENTAGE OF GB LOANEES USING LATRINES

Study Area	Sex	Total Sample	Percentage of respondents telling that they use		
			Pit Latrine	Pucca Latrine	No Latrine
Durgapur & Kismat Gopalpur (Rangpur)	Male	49	93.9	-	6.1
	Female	60	75.0	13.3	11.7
Kabilapara & Ghatandi (Tangail)	Male	38	84.2	-	15.8
	Female	51	45.1	7.9	47.0
Malipara (Dhaka)	Male	24	62.5	-	37.5
	Female	39	46.1	-	53.9
Total	Male	111	33.8	-	16.2
	Female	150	57.3	8.0	34.7

4.7 Adoption of family planning

At least 64% of our respondents (first sample) reported that they have adopted birth control methods. Of those who did not adopt any family planning method, only one-fourth of them said that they had religious reasons for non-adoption. The present adoption is significantly higher than what it was (30%) before GB started its operations (see Table - 5).

4.8 Attitude of the GB members towards the age of marriage of their daughters

Early marriage is a curse in rural Bangladesh. This causes not only higher mortality of the infants but also the health of the young mothers become vulnerable. GB, it seems, has been gradually making their clients aware of the danger of this practice of early marriage. It was observed that only about 5% of our respondents are thinking of early marriage (at less than 15 years of age) for their daughters. Others are planning for marriage at an appropriate age. At least 50% of them would arrange marriage for their daughters at an age range of 15 to 20 years. Some even would like to allow their daughters to remain unmarried beyond 20 years of age (see Table - 6).

4.9 Attitude towards dowry

Dowry is a social vice in the rural areas of Bangladesh. GB is gradually motivating its loanees to refrain from taking/giving dowry during marriage of their sons/daughters. In fact, they have

TABLE - 5

ATTITUDES OF GB MEMBERS TOWARDS FAMILY PLANNING

Study Areas	Sample Size	No. of the respondents using contraceptive	No. of the respondents not adopting family planning practices	Why not adopting family planning methods								Total
				1	2	3	4	5	6	7	8	
Rangpur	60	26 (43.3)	34 (56.7)	5 (14.7)	11 (32.4)	4 (11.8)	5 (14.7)	1 (2.9)	1 (2.9)	5 (14.3)	-	34 (100.0)
Tangail	60	40 (66.7)	20 (33.3)	9 (45.0)	4 (20.0)	1 (5.0)	1 (5.0)	-	-	5 (15.0)	2 (10.0)	20 (100.0)
Dhaka	30	30 (100.0)	-	-	-	-	-	-	-	-	-	-
All Areas	150	96 (64.0)	54 (36.0)	1 (25.9)	15 (27.3)	5 (9.3)	4 (7.4)	1 (1.8)	1 (1.8)	12 (22.2)	2 (3.7)	54 (99.9)

Note : Figures in parentheses show percentages.

Codes : 1 : Due to religious factors
 2 : Not needed (widowed, old etc.)
 3 : No children yet
 4 : Newly married and eager to have first child
 5 : Want one more child, after which will adopt family planning
 6 : Want a son
 7 : Do not prefer contraceptives.

TABLE 6

ATTITUDE OF THE GB LOANEEES TOWARDS EARLY MARRIAGE OF THEIR DAUGHTERS

Study Area	Total sample	Per cent of GB members planning to arrange marriage for their daughters at the age of			
		Less than 15 years	15 - 20 years	20 years and above	No response
Rangpur	60	6.7	53.3	-	40.0
Tangail	60	15.0	65.0	6.6	5.3
Dhaka	30	-	63.3	33.3	-
All Areas	150	8.7	60.0	9.3	21.3

clearly identified this issue in their code of conduct (i.e. '16 Decisions') and try to implement it quite religiously. In order to impress upon others they have coined slogans against dowry and they have already stirred others by organizing dowryless marriage (see case study 5.1 for an interesting dowryless marriage defying the old and the conservatives). When we asked our respondents, both male and female, about their attitude towards dowry, more than 90% of them expressed their opinions against it. Except a few old few old persons, nearly all of the GB members consider it to be a vice and are ready to fight against it. We have not as yet received any information of any dowry marriage of any GB clients.

This author vividly remembers an occasion of dowryless marriage in a GB centre near Palashbari Upazila Head quarter in Rangpur. The author along with Dr. Yunus and Dr. M. Hossain reached the venue of

the marriage around nine in the evening. There was merriment all around. A loudspeaker was being used to play popular songs. At least five hundred poor men and women were chanting slogans against dowry. The marriage ceremony was conducted by a religious leader in a very simple manner. The guests were entertained with a spoonful of sugar and a betel leaf (an unusual thing in a village marriage. Normally, people indulge in lavish feasts during marriage ceremonies even if they can not afford them). There was no lavish arrangement of food. The marriage took place in groom's house, contrary to the usual norm. It was learnt that the latbars (village elites) of the bride's village did not like the idea of dowryless marriage. Moreover, they did not want that a loudspeaker should be played in a poor man's daughter's marriage. The GB members decided to shift the venue and organized the marriage at the groom's place. The GB members were clearly annoyed at this sanction by the village leaders, but avoided a clash for tactical reasons, keeping in mind the long-term interest of the poor. They thought once they were strong enough organizationally, this kind of sanction could easily be challenged.

Most dowryless marriages take place within the GB members. In fact, many of the centre chiefs take initiative and offer themselves as match-makers.

From our sample survey it was found that nearly half of the GB members were willing to make matrimonial relationship only amongst themselves. 15% of them were not decisive as yet. 37% of them wanted to expand their matrimonial net beyond GB community (see Table - 7).

TABLE 7
ATTITUDE OF GB LOANEEES ABOUT MARRIAGE LINKS

Study Areas	Sample Size	Per cent of respondents willing to make matrimonial relationships only within the GB community	Per cent of respondents not willing to make matrimonial relationship only within the GB community	No response
Rangpur	60	63.3	6.7	30.0
Tangail	60	30.0	61.6	8.4
Dhaka	30	50.0	50.0	-
All Areas	150	47.3	37.3	15.4

4.10 Solidarity and countervailing power

Formal power structure and the existing relations of exploitation stand on the way of development of personality and strength amongst the rural poor. That 'unity is strength' is being translated into reality through the organizational efforts of GB. The centre piece of this effort is the 'group'/'centre' of GB loanees. 'Group' is the primary 'collective' and 'centre' acts as 'federation' of these groups. These collectives are increasingly asserting their importance in the life of GB loanees. The 'groups' or 'centres' have become 'foci' for decision-making and social mobilization. Thus if one member is in trouble financially or otherwise, other members of the groups come forward to help him/her. In the social occasions like birth/

death, marriage the groups and centres play important role. It has been seen that if an individual loanee suddenly faces a misfortune (say, for example, theft of his/her only milch cow, the running capital of his petty trade or his house set on fire etc), the fellow loanees come forward with sincerity, offering concrete help. As can be seen in case study 5.2 a loanee's house was damaged by fire but his fellow loanees erected the house in less than twenty four hours. This kind of solidarity is indeed rare in present day Bangladesh and has been possible only because of the motivational work of GB workers.

Poor women have been the greatest beneficiaries of this solidarity. The women in general are the most vulnerable section in our society. The rural poor women are in the worst situation. They are oppressed not only by their male counterparts, but the society at large. In a male dominated society, the women are kept in utmost insecurity. However, once organically linked, the poor women are asserting their rights. Their social status has increased many fold after joining the GB. Their husbands no longer ignore them in decision-making and 'beating wife' has almost been totally wiped out amongst GB members. In one centre, a group of GB loanees informed us that husbands now take their consent before going to the market. In fact, the wife's decision on the household expenditure is now taken seriously by the husband. It was not so before GB started its operation. The centre chief of Durgapur, Rangpur, landless women society of GB narrated a revealing story. One of their fellow members

complained to other members that her husband did not want her to continue as GB member. But she did not want to leave the bank. The female loanee was actually staying in her mother's house.. Her husband did not want to live with her in his mother in-laws place. But the wife again did not want to lose her newly found strength in order to abide by her husband's unilaterally imposed decision. She reported to the centre that she was being regularly beaten up by her husband for disobeying him. Forty members of the centre discussed the matter amongst themselves. They decided to confront him. One day all forty of them, in a defiant mood, approached the husband, who was working in a field.

The villagers were slightly taken a back while they saw forty of the poor women challenging a man. The husband, seeing the angry women, fled away from the field. They then went to his house and threatened his parents and asked them to settle the matter within a week. 'If he does not like GB, he should divorce her after fulfilling all the obligations. Why should he assault her physically? You better settle this matter urgently'. After pouring their words, they left the house. The centre chief reported that it did not take seven days. On the third day, the husband came to the centre and apologized to all of them for his misdeeds. It has been learnt that the couple is now doing fine and the husband helps his wife in her trade which she has set up with GB loan. The threat of the organized women has made this possible.

In another event, a rich peasant caught hold of a goat of a female loanee for trespassing his field. He killed the goat by drowning it in water. It happened in Tiakhali Ekka Para branch of GB in Patua-khali. This created lot of anguish amongst the female loanees of the area. The centre immediately intervened in the matter. After a number of sittings with the elites, the landless women became successful in procuring the sale price of that goat. This incident suddenly enhanced the morale of the poor in this area. This was possible only because of the development of the counter-vailing power amongst the rural poor through GB efforts.

The manifestation of the countervailing power of the rural poor has also been observed during election time. In a number of places, the GB loanees have themselves elected some of their loanees as UP members. Even though, UP members so elected, cannot always operate in an honest way because of the overwhelming opposition from the traditional power elites, that they can be elected on their own organizational strength has helped gain confidence about the dictum 'unity is strength' amongst the poor. That the GB loanees cannot be manipulated during election as used to be done earlier is also conceded by the formal power elites. As can be seen from table 8, the UP leaders have made it clear to us that there has been a qualitative change in the attitude of the GB loanees towards election. The loanees have become quite conscious about their voting rights. They not only vote unitedly, but also demand early commitments from the candidates for fulfilling certain socio-economic obligations after the elections.

TABLE 8
OPINIONS OF THE UP LEADERS ON THE LEVEL OF
CONSCIOUSNESS OF MEMBERS AS VOTERS

Study Area	Sample Size	Percentage of UP leaders telling that			
		They could not influenced the GB members to vote for them as before	GB members could not be influenced to vote for them by offering petty cash before voting	GB members wanted their commitment for special socio-economic developmental efforts after being elected as pre-condition for voting	GB members voted collectively
Rangpur	17	100.0	100.0	-	17.6
Tangail	20	90.0	75.0	40.0	20.0
Dhaka	10	100.0	100.0	60.0	40.0
All Areas	47	95.7	89.4	29.8	27.6

The old 14 No. Malipara Mohila Bhumihin Samity presently divided into two societies - 14 No. Malipara Mohila Bhumihin Samity and 53 No. Malipara Mohila Bhumihin Samity - set an example of unity, cooperation and consciousness of own demands during the last Union Parishad election.

At that time the age of this society was only one year but within this time consciousness rose among the members of the society to quite an extent. They at the first stage did not get much importance from the concerned candidates as well as local people. It was mainly because that they belonged to the assetless and landless section of the people of the area who are generally never considered as power group by the local power

structure. But only in one year the reality changed greatly due to the consciousness raising efforts of the Grameen Bank workers.

During the primary stage campaigning of the candidates the members remained silent and observed the situation. At one stage all the members gathered in a meeting and discussed the election issue. They decided in the meeting that they would unitedly support, vote and work for a particular chairman candidate who would meet their particular demands (which would be decided later) if elected. In the following two or three meetings they discussed about their possible demands. At last the members came to the decision that they should gain such economic benefit which would contribute to all the members. And on this understanding they decided that they would establish a rice mill. A rice mill primarily requires a piece of land, then a house structure and above all a lot of money. One of the chairmen candidates was Akbar Ali Khan. The members unitedly approached the candidate and proposed that if he would meet their demands after being elected they would vote for him on the one hand and work for him so that he could win, on the other. Akbar Ali Khan agreed to this proposal. And the 14 No. Malipara Mohila Bhumihin Samity worked and voted for Akbar Ali Khan. This candidate won the election.

After winning the election this chairman came to the members of the society. He tried to make the members realize that practically it was impossible for him to manage the land and money for them. But he could manage them the necessary quantity of CI sheets for a house. The members realized the matter and agreed with the chairman. And

the chairman really managed to allot the members the said quantity of CI sheets in building their centre premises. Later also this chairman helped them in various ways when they approached him for help.

Not, only during election time, they are demonstrating this unity of purpose in their everyday life as well. Even the rural power elites think that GB loanees are united, disciplined, hard working and getting self-reliant.

4.11 Awareness about vested interestes from within

Great experiments are taking place in the organizational activities of GB. It seems GB is well aware of the danger of vested interests growing out of its longer operations. It has been observed by Rahman in a different context:

The longer such an operation continues, the greater is the possibility that those enjoying special powers in such operation, or in the larger structure created to facilitate such an operation, may develop vested interests in these powers and abuse them against the participatory interests of the people. (Rahman, Anisur, op cit: 45).

GB organizers have had such apprehensions as well. So, they have made it a rule that the group chairpersons/centre chiefs rotate every year. In some places, especially in areas where these leaders have been operating for quite a long time, some of them have been quite reluctant in surrendering their powers. But in most cases, new leaders have emerged in the process of changing leadership. This has created new vibrations in the grass-root level organizations of GB and once again has instilled the understanding in the minds of the loanees

that 'people's' own organization is an essential and powerful instrument for sustaining participation and for taking it to levels beyond the sensuous reach of the masses of the participants' (Rahman, Anisur, ibid: 44).

4.12 Collective economic management

Consciousness raising and participation can reach a new height only through collective action. Collective economic cooperation is thus an integral step towards self-reliance. There is a limit to individual economic upliftment given the scarcity in resources, skills and talents. Through collective economic management a group can reap the benefits of economies of scale, not to speak of 'augmenting' resources. Such an action helps resolve many contradictions and prepares a mass for higher order of cooperation.

'Practice of collective economic cooperation and collective economic management develops skills and experience in such collective work which should be regarded as an important asset created in the "womb of the old order", for self-reliant economic reconstruction of society (Rahman, 1964: 5).

The collective action is also necessary for sustaining the spirit of participation initially generated. The organizers of Grameen Bank comprehended well ahead the potentials of such collective economic management. A number of projects are now operating under the collective management of the GB loanees of a centre (or of centres). The landless men/women have been managing oil mills, rice mills, deep tube wells, local hats/bazars, ponds by taking loans collectively

TABLE - 9
OPINION OF UP LEADERS ON THE CHANGING ATTITUDES OF GB MEMBERS

Study Area	Sample Size	Number & percentage of UP leaders making the statements									
		1	2	3	4	5	6	7	8	9	10
Rangpur	17 (100.0)	8 (47.1)	3 (17.6)	1 (5.9)	1 (5.9)	-	-	-	-	1 (5.9)	3 (17.6)
Tangail	20 (100.0)	3 (15.0)	3 (15.0)	4 (20.0)	2 (10.0)	-	-	1 (5.0)	1 (5.0)	-	3 (15.0)
Dhaka	10 (100.0)	-	3 (30.0)	1 (10.0)	1 (10.0)	1 (10.0)	1 (10.0)	1 (10.0)	-	-	2 (20.0)
All Areas	47 (99.9)	11 (23.4)	9 (19.2)	6 (12.8)	4 (8.5)	1 (2.1)	1 (2.1)	2 (4.2)	1 (2.1)	1 (2.1)	11 (23.4)

Note : Figures in parentheses are percentages of row total

Codes : 1 : GB members are getting self-reliant and becoming more aware about the society at large.

2 : They are gentle, honest, sincere and hard working.

3 : Always busy and transforming their living condition through economic upliftment.

4 : GB members are disciplined and united.

5 : Since they are always in touch with educated persons (i.e. GB workers), they are realizing the importance of education.

6 : They are less quarrellsome. Even if involved in disputes, GB members settle them without outside intervention.

7 : They practice family planning.

8 : They are better tradesmen.

9 : They are not good, worse than non-members.

10 : Not much of a difference between GB members and non-members.

from GB (see Rahman, 1986 and various issues of Jddog).

It may, however, be noted that not all of these projects have been evolved out of the praxis of the beneficiaries. Some of them have been imposed on them by overenthusiastic GB workers. Consequently, motivation to engage in collective enterprises has not come spontaneously. We have noticed serious problems of management cropping up in some of these projects. Barring these, important progress has been made in other collective enterprises. Rural poor are successfully operating enterprises like oil mills, rice mills, deep tube wells, etc. through collective efforts. A tendency towards collectivism from individualisms is clearly noticed in these projects. That there is a need for collective way of thinking and organizing economic enterprises is being realized by most GB loanees because of these collective enterprises.

4.13 Some special activities of GB

GB organizers repeatedly emphasize a number of other special activities. One such aspect is the repeated emphasis on vegetable production. It is mandatory that GB loanees cultivate some vegetables in their surroundings. Growing vegetables do not only provide them with additional sources of nutrition but also supplement their household income. From our investigation we observed that only about 40% of our sample respondents produced one or two vegetables before joining GB (earning about Tk 124 per annum). But after an average period

of about three years since joining GB, nearly 92% of them have reported that they have planted vegetables (earning on an average more than Tk 350 each, amount eaten not included). Some members have earned more than a thousand take from vegetables.

It has been already reported that with the economic upliftment there has been improvement in the status and position of rural women. In order to sustain this newly found strength of the women, GB organizers have special programmes to improve their knowledge about different aspects of everyday life, in addition to their surroundings. Special workshops for women are being organized by GB in order to update their knowledge and actions on aspects like dowry, sanitation, family planning, clean drinking water, nutritional status, primary health care, children's education etc. These workshops are held at the branch area, zonal and national levels. (See Appendix 3 for the type of topics normally included in the Workshop manuals). That these workshops have been making significant contributions towards raising awareness about different issues, in altering attitudes and behaviour of rural poor women has also been observed by other evaluators of GB (see for example, Gai, op cit: Khan, Salma; 1982; Ahmed, 1986).

GB pays special attention to the future generations. Besides organizing child welfare fund for the education of the children. GB workers organize periodic sports days and distribute prizes amongst the children of loanees. These activities have given new meaning to the otherwise traditionally oppressed and ignored. They also orga-

nize cultural evenings depicting the exploitative relations and their resistance in every front.

Moreover, GB has been making special efforts in familiarizing the virtue of scientific approach to living. It has a special division which collects and disseminates ideas on technology. Its aim is to develop popular knowledge into a systematic, developing people's science and technology. The scientific oven which consumes less fuel, the sanitary latrine, the labour-saving oil pressors, the virtue of planting trees and vegetables are now better known to GB loanees than any other section of the rural people. It has again spillover effects.

4.14 Crossing the aspiration horizon

The special activities of GB have been quite effective in breaking the age-old despair and fatalism amongst the loanees. They are now confident people who can think much beyond today. They have now a vision in front of them. Thus only a handful of them want that their sons/daughters should stick to the GB activities in the future. In fact quite a substantial portion of them think that their sons/daughters will have higher education, involve in bigger enterprises in the future. Table 10A and 10B show some indications of the future aspiration curve. This confidence has been instilled in them by giving loans including the housebuilding loans which make them proud owners of business/cow or house.

TABLE 10A
 EXPECTATION OF GB MEMBERS ABOUT THE FUTURE
 OCCUPATIONAL PATTERN OF THEIR SONS

Study Area	Sample size	Number & percentage of respondents telling that their sons will			
		join GB as loanees	attain higher education and join Government services	become big businessmen (without GB loans)	get involved in other occupations
Rangpur	60	17 (28.3)	16 (26.7)	11 (18.3)	16 (26.7)
Tangail	60	6 (10.0)	18 (30.0)	23 (56.3)	2 (3.3)
Dhaka	30	5 (16.6)	12 (40.0)	13 (43.3)	-
All Areas	150	28 (18.7)	46 (30.7)	58 (38.6)	18 (12.0)

Note: Figures in parentheses indicate percentages of row total.

TABLE 10B

WILL THE DAUGHTERS OF GB MEMBERS ALSO JOIN GB?

Study Area	Sample Size	Percentage of GB members telling that		
		Their daughters shall join GB even after they got married	Their daughters should not join GB after marriage	Not decided
Rangpur	60	45.0	18.3	36.7
Tangail	60	10.0	85.0	5.0
Dhaka	30	36.7	56.7	6.6
All Areas	150	29.3	52.7	18.0

4.15 Development of a critical eye

Grameen Bank does not only provide credit for improving the lot of the rural poor economically, but also take extra-economic measures in order develop a critical eye in them. This helps them see the world critically. It helps them identify the strength of their own knowledge and the ability to change the reality around.

Thus cent per cent of our respondents reported that they are now better aware of the society around than what they used to be before joining GB (see Table - 11).

TABLE 11
CONSCIOUSNESS ABOUT THE REALITIES AROUND

Study Area	Sample size	Per cent of respondents telling that they are now better aware about the society and the realities around them
Rangpur	60	100.0
Tangail	60	100.0
Dhaka	30	100.0
All Areas	150	100.0

In order to test how well aware they are about the local and national politics, we provoked them to open their mouths about a number of related national issues. Surprisingly, they had valuable comments to make on the state of politics, national leadership, corruption, military rule etc. All these indicate that they can see much beyond their noses (see Table - 12).

To check further, we brought in a specific issue before them. The issue was a national calamity. It may be mentioned that Bangladesh faced a devastating cyclone in the Southern belt, especially in an area called Urur Char in 1985. Thousands of people and houses were simply wiped out during that cyclone. A number of international personalities including Prime Minister Rajiv Gandhi and President Jawardene visited that spot. We, therefore, asked the respondents

TABLE 12
ATTITUDES OF GB MEMBERS TOWARDS LOCAL AND NATIONAL
POLITICS AND POLICIES

Study Area	Sample Size	Statements made by the respondents (in codes)								
		1	2	3	4	5	6	7	8	9
Rangpur	60 (100.0)	3 (5.0)	4 (6.7)	6 (10.0)	3 (5.0)	-	2 (3.3)	2 (3.3)	-	40 (66.7)
Tangail	80 (100.0)	11 (13.3)	7 (8.7)	6 (7.5)	5 (6.2)	2 (2.5)	3 (3.7)	5 (6.2)	4 (5.0)	17 (21.2)
Dhaka	30 (100.0)	3 (10.0)	-	2 (6.7)	1 (3.3)	5 (16.7)	1 (3.3)	5 (16.7)	4 (13.3)	9 (30.0)
All Areas	150 (99.9)	17 (11.3)	11 (7.3)	14 (9.3)	9 (6.0)	7 (4.7)	6 (4.0)	12 (8.0)	8 (5.3)	66 (44.0)

Note : Figures in parentheses are percentages of total.

1 : No political party cares for the national interest. All are for power.

2 : Situation prevailing in the country is indeed bad. The farmers are not getting prices of their produces, especially jute.

3 : The nation is going to dogs. There is no good men here.

4 : Government does not care about the price spiral.

5 : The rich are getting richer, the poor poorer.

6 : The politics of killing is getting upperhand in the country. Law and order situation is getting worse.

7 : We want democracy. The military Government should resign without delay.

8 : Situation is good. It is peaceful now.

9 : No idea about politics.

about their reaction on hearing this national tragedy. At least 63% of them said that they were aware of this national calamity and some of them gave their reactions on it, which was anything but fatalistic (see Table - 13). However, this point should not be overemphasised. We have not asked this question to a control group. They may have been equally conscious about these events, thanks to radios and TVs.

Hence it may be argued that GB loanees are not hard core economic people. They are better aware of the society at large. There are no signs of 'political qualities', which some activities would like to bestow upon them. I find them quite conscious about the reality around and may not prove as an antagonistic force if a serious attempt is made by some in reordering the society. However, it is true that they are as yet primarily involved in economic mobilizations and far from the kind of social mobilization often claimed by many NGOs and political parties. Siddiqui calls this "defensive and inward looking" rather than "confrontative" conscientization (Siddiqui, 1984: 34). But, again, the latter is not the policy of Grameen Bank. In the absence of adequate structural changes in the externalities, a programme like GB cannot aim for such a historic role. It should not be expected either.

TABLE 13

REACTIONS OF GB ON THE RECENT TORNADO AFFECTING URIR CHAR
AND OTHER COASTAL ISLANDS

Study Area	Sample Size	Heard the <u>Urir Char</u> calamity	Reactions after hearing the sad news (codes)					
			1	2	3	4	5	Total
Rangpur	60 (100.0)	21 (35.0)	15 (78.2)	4 (19.0)	-	-	1 (4.8)	21 (100.0)
Tangail	60 (100.0)	44 (73.3)	39 (88.6)	-	2 (4.5)	3 (6.8)	-	44 (99.9)
Chaka	30 (100.0)	30 (100.0)	30 (100.0)	-	-	-	-	30 (100.0)
4 Areas	150 (100.0)	95 (63.3)	85 (89.5)	4 (4.2)	2 (2.1)	3 (3.1)	1 (1.0)	95 (99.9)

to : Figures in parentheses are relevant percentages.

Codes: 1 : Felt bad, anguished, sad and shocked.

2 : Felt quite helpless mentally

3 : God too is against the poor

4 : Tragedy befalls onto the poor

5 : No reaction.

5. SUMMARY AND CONCLUSIONS

Although Grameen Bank is essentially a credit programme for the rural poor, it is increasingly emerging as a human development programme as well. Its increased emphasis in efforts which facilitate creative faculties of the rural poor within a framework of agreed codes (called '16 Decisions') does indeed go much beyond the misnomer 'banking'. It has by now made it quite clear to the rural poor that the traditional banking system does never address to the rural poor, especially the rural poor women. These help raise consciousness amongst the rural poor and urge them to see the reality critically. Participation in rural development follows subsequently. Of the major aspects of consciousness raising efforts, the followings may be clearly identified:

- i. Grameen Bank aims at removing illiteracy. It does not provide loans to some one who cannot at least sign his/her name. It provides a short training to the loanees in this regard. This works as a starter. Many of them continue to learn by their own efforts, others at least realize the virtue of education. They, therefore, make it a point that their children are not deprived of education. So they take active interest in the development of their school started in each 'centre'.

- ii. The organizational efforts of Grameen Bank work as eye opener to the rural poor, who have been victims of superstition, religious exploitation, ignorance and oppression. Poor women, being the most vulnerable of all the poor, do get unfolded as 'human beings' the fastest. They can now perceive the evil designs of the fundamentalists, male chauvinists and above all the rural power elites. With the intensification of GB activities many of the superstitions have already been dispelled. People are now tending towards modern treatment bypassing age-old practice of 'healing by prayer'.
- iii. Most GB loanees drink clean water, either from tubewell or after boiling/treating water (from wells/ponds) by alum. They also have become conscious about using sanitary/indigenous pit-latrines. They no longer attend the call of the nature indiscriminately.
- iv. More than 90% of the GB loanees know how to prepare oral saline -- an effective treatment of cholera.
- v. At least 64% of the loanees do use birth control methods. The non-adopters have valid reasons for not using.

- vi. The loanees consider early marriage as a vice. At least 90% of our respondents are not prepared to arrange the marriage of their daughters at an age which is not in any way less than fifteen years.
- vii. GB has successfully motivated its clients in building up a challenge against the dowry system. The 'dowryless' marriage is well publicised by the Bank and it appears from our field investigation that most loanees have got the message clearly. Nearly 90% of them expressed their indignation against dowry. Also, most loanees want to confine the matrimonial relationships initially within the GB community so that their efforts at 'dowryless' marriage do not face stiff opposition.
- viii. 'Groups' and 'centres' of GB loanees are working as focal points of solidarity and cooperation amongst the loanees. The group spirit is emerging in concrete terms and GB, through its various special programmes, is making relentless efforts to consolidate this spirit of cooperation. Poor women have been the greatest beneficiaries of the GB efforts. Rural poor women are becoming income earners with the help of GB loans and subsequently are asserting their rights on their male counterparts and the society at large. They have become quite confident of their own ability and can easily stand against social injustice. This has been possible due to the development of counter-vailing power amongst the GB loanees.

- ix. Great experiments are taking place in the organizational fold of GB and loanees are taking extra-cautions so that some amongst themselves do not take advantage of their prolonged leadership. The leaders are rotated every year and the principle of democratic management is working quite well.

- x. GB loanees are involved in not only individual economic upliftment but are also trying to develop a higher order collective by pooling resources and managing collective enterprises. Although in some cases the efforts did not prove successful, the basic notion of collective management has been gradually consolidating. With careful guidance and cautious move by the GB management, collective enterprises can prove to be useful demonstrative tool for group solidarity and group action. In many cases, the rural poor, through these collective enterprises, have effectively met the challenge of the rural power structure and demonstrated their solidarity.

- xi. Besides, GB has been motivating its clients to undertake many other activities e.g. plantation of vegetables and trees, eating nutritious food, organizing workshops, sports days for the children, cultural evenings, bringing science to people's doorsteps and many such innovative activities.

xiii. All these have broadened their expectation horizon. They can now dream of a better future, if not in their own life time, may be their children will have a better life. Thus they want their children to be educated and have occupations currently beyond the reach of the poor.

xiii. CB has thus provided a critical eye to its loanees. The loanees can now see many things beyond their noses. They can comprehend local and national politics and react to any national crisis - a trait not usually noticed amongst the other poor.

How far these conscious rural poor will graduate themselves from their efforts at economic mobilization to socio-political ("confrontative") mobilization, is very difficult to predict. But this is true that they are slightly better-off than the other poor. They have at least economic staying power, a precondition which normally does not exist amongst the other poor. Once they are self-reliant economically, they may not be opposed to greater social change. Some one who has seen for himself that the situation can be changed, may not be satiated with marginal changes. Why then they should act against restructuring the society at an appropriate time?

N O T E S

1. From the speech of Dr. Yunus, delivered to the members of Laukathi (Patuakhali) branch of Grameen Bank on 3 November 1985. The author was incidentally present in this gathering.
2. Even a casual visitor will invariably come across these words of the founder of GB hanging in most branches of GB.
3. By consciousness we mean here perceiving reality critically. This perception can be either real or potential. Paulo Frieri (1972) has done the pioneering work in conceptualizing this issue. It involves a positive change in the perception of the world around. It helps people go beyond actual 'situations' and make themselves aware of their own ability to challenge the reality. It is

an understanding of the configurations of subjective as well as objective reality that produce what appears to be, objective reality. Conscientization (net effect of consciousness raising efforts) is the progressive awareness of this reality leading to the conceptualization of the relations of power (Hasan, 1985: 22).

Power, however, does not mean only the capacity to control the resources (human and non-human) by the oppressors/exploiters but also embraces the potential strength of the oppressed in the changed circumstances. Oppression, economic and otherwise, is a dehumanizing phenomenon. It 'depersonalizes' the oppressed. It is only through organized efforts that the oppressed can be made aware of the objective situation and the ways in which they may be liberated. This helps develop a new vision and personality of the oppressed. Consciousness raising, therefore, involves a positive shift in their (i.e. the oppressed) view of the world around --

a view which explicitly or implicitly contains their concerns, their doubts, their hopes, their way of seeing leaders, their perception of themselves and of the oppressors, their religious beliefs, their fatalism, their rebellious reactions (Frieri, ibid: 140).

None of these aspects can be perceived in isolation, in interaction all of them compose a totality - a complete personality. Consciousness raising, in the ultimate analysis, means enhancement of personality, individual and collective. It is indeed the process of coming out of the closed shield and participating in the wider world.

4. participation is conceived here

not in the (passive) sense of person or a social group taking part in certain deliberations or actions initiated or controlled by others. Participation is considered to be an active process, meaning that the person or group in question takes initiatives and asserts his/her or its autonomy to do so. This means that participant's conscious reflection becomes the motive force for the action in question, and in this way an organic integration between one's reflection and action is attained (Rahman, Anisur, 1961: 5).

Participation is, therefore, the attainment of the capacity of creation consisting of investigation, reflection, decision-making and application of those decisions. Participation leads, therefore, to fuller development of human beings. It is an 'evolving process' (see Bhaduri and Rahman, 1982; ISWCD Bulletins, 1982-83). The concept of participation is premised on the maximum involvement of people in the 'conceptualization, implementation, evaluation and total decision-making process of any development programme, project or activity which directly affect them' (Maslang and Martinez, 1982-83: 9). As soon as the people's involvement is ensured, develops a sense of collective power -- the countervailing power. And this is needed for challenging the traditional power structure. Participation then becomes the development of countervailing power, a basic human need. Wignaraja develops this theme in almost the same line of thought as developed by Friari:

... people cannot be viewed as mere objects or targets of development -- they are the subjects. Furthermore, if development results from a process of releasing the creative energies of the people, particularly the poor, then they must be the final arbiters of their lives. Participation and self-reliance are thus two sides of the same approach. This goes beyond considerations of equity. To participate people need to raise their level of consciousness and to form their own organizations. The rural poor need to become increasingly aware of the socio-economic reality around them, of the forces that keep them in poverty, and of the possibilities for bringing about change in their conditions through their own reflections and collective actions. This consists of a process of self-transformation through which they grow and mature as human beings. In this sense, participation is also a basic human need (Wignaraja, 1984: 94-95).

5. With the shift in emphasis about development has come a general questioning about the way the related data is collected. It is being argued that (a) survey research approach over simplifies social reality and is, therefore, inaccurate, (b) it is often alienating, dominating or oppressive in character and (c) it is not conducive to subsequent action (see Hall, op cit, for details of these arguments).

A general dissatisfaction with the survey research approach has been leading many researchers to pursue what is now emerging as participant observation approach. The approach, though promising, has not yet become a dominant theme in the research methodologies because of its demanding requirements. Meanwhile, a combination approach which takes cue from survey approach and supplements its main findings through case studies and personalized observations may prove to be a more useful research tool in the existing circumstances.

6. GE members have developed a number of innovative slogans. They often chant these slogans during the time of meetings at the 'centres'. Their children chant these slogans every now and then. The slogans, related to day to day life of rural poor imbibe the GE members for setting higher ideals for themselves. Composed in lyrical terms these slogans can easily attract the attention of outsiders and can be the source of inner strength for the oppressed and ignored (see Appendix 2) for details of the english version of these slogans. Although these do not exactly create the same kind of rythm and eloquence of the original slogans, nevertheless, one can get at least the content of them.

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APPENDIX 1: 16 DECISIONS*

1. The four principles of Grameen Bank--discipline, unity, courage and hard work -- we shall follow and advance 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 it 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 they 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 tubewell water. If it is not available, we shall boil water or use alum.
11. We shall not take any dowry in our sons' wedding, neither shall we give any dowry in our daughters' wedding. We shall keep the Centre free from the curse of dowry. We shall stay away from the practice of child marriage.
12. We shall not inflict any injustice on anyone, neither shall we allow anyone to do so.
13. For higher income we shall collectively undertake bigger investments.
14. We shall always be ready to help each other. If anyone is in difficulty, we shall all help her/him.
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 Centres. We shall take part in all social activities collectively.

*Adopted in the Second Women's Workshop organized by the Grameen Bank on March 18-22, 1984.

APPENDIX 2: SLOGANS USUALLY CHANTED BY GB CLIENTS AND THEIR CHILDREN

1. Our motto: unity, work and discipline.
2. We will stick to discipline.
We shall never leave Grameen Bank.
3. We will abide by 16 Decisions and build GB stronger.
4. We will abide by 16 Decisions and become self-reliant.
5. Unity of the landless is the emblame of GB.
6. We want strength and solidarity.
We want GB to move ahead.
7. We will never hesitate to do physical exercise.
It reflects the good health of GB.
8. Let's all of us stick to Grameen Bank's ideals.
9. We will never tell a lie.
We will thus build GB.
10. This area has awoken since GB has stepped in.
11. The landless has risen up along with the GB.
12. GB symbolizes the liberation of the rural poor.
13. The aim of GB is to improve the lot of the landless.

14. GB is the blessing for the landless.
15. We will never hear to what others say about GB.
We always stick to it.
16. We will not do injustice.
Nor shall we ever tolerate others doing so.
17. We will make sure that our children get education.
18. The 'centre' (where all GB transactions take place) is our school.
19. Our future lies at the child welfare council of GB.
20. If we don't have tubewell we better boil the drinking water.
21. If we don't have tubewell we will better treat our drinking water
with alum.
22. We will use a hygienic latrine (pit-latrine).
23. We will build new houses.
We will no longer live in dilapidated houses.
24. We will save energy.
We will use 'Bukti' (scientifically developed) woven.
25. GB encourages dowryless marriages.
26. We will not give dowry in our daughter's marriage.
27. We will not accept dowry in our son's marriage.

28. GB stands for the liberation of women.
29. Everyone recognizes that women involved in GB activities are intelligent.
30. We will produce more vegetables.
We will eat more vegetables.
31. GB calls for food, shelter and health for all of us.
32. GB's slogan is:
'Down with poverty'.
33. We are all villagers.
Our love for GB is profound.
34. GB is sure to prosper.
The future is ours.
35. Long live GRAMEEN BANK.

APPENDIX 3: TRAINING MANUAL FOR WOMEN'S WORKSHOP

In order to make the women's participation in the Grameen Bank programme more effective and long lasting the Bank has undertaken a programme to train up the trainers. Under this programme, special training is imparted to group chair-persons and centre-chiefs during a seven-day workshop. These training workshops have proved to be very fruitful. They are learning and experiencing new ideas and things which help make the GB's programme more effective and attractive. In the following paragraphs we will present the types of the issues normally discussed in a Women's Workshop.

Objective of the Workshop

- a. Exchange of ideas and experiences among the participants.
- b. To inform the participants about the principles and rules of the Grameen Bank.
- c. To create awareness about the importance of family planning, health and sanitation among the participants so that they can take effective measures in these regards.
- d. To give the participants knowledge about nutrition and preservation of food.
- e. To impart knowledge about the steps to take care of children, pregnant women and to prevent child diseases/mortality.
- f. To inform about the necessity and means to grow more vegetables and plant various trees.
- g. To inform the women leaders (centre-chiefs) of their role, responsibilities and duties in a comprehensive way.
- h. To inform about various new ventures undertaken and experiences gained by different social problems.

- i. To inflict sense of perseverance, and confidence among the participants so that they can make their groups, centres strong.

Training Programme

A comprehensive training programme has been formulated for the participants of the workshops. The following points and aspects are highlighted and given importance during the training sessions:

1. Introduction of the participants among themselves.
2. Objective of the training programme.
3. Methodology of materialising the Grameen Bank objectives.
4. Procedure and criteria to form groups.
5. Rules and criteria for utilising and managing the group fund.
5. Rules and criteria for utilising the emergency fund.
7. Difference between the emergency fund and the group fund.
8. Preparation of draft loan proposal and fixation of the amounts of loan for the loanees.
9. Utilisation of supervision of loans. Procedure to supervise loan utilisation.
10. Rules for filling up the loan contract.
11. Aims and objectives of the formation of centres.

12. Responsibilities and duties of the group leaders/centre-chiefs.
13. Various aspects of collective enterprises.
14. Need for cleanliness.
15. Poultry and livestock culture.
16. Cultivation of vegetables.
17. Tree plantation and the preservation of the plants.
18. Child care and child education
19. Maternity
20. Various child diseases and prevention of these diseases.
21. Measures to take care of pregnant women
22. Nutritious food stuff and preservation of food.
23. Usefulness of a small family.
24. Prevention of diarrhoea.
25. Drinking tubewell and boiled water
26. Cooking procedures.
27. Preparation and doses of oral saline
28. Elimination of dowry.

29. Role of centres in resolving the conflicts and other problems of the members.
30. Implementation of the '16 Decisions'.
31. How to ensure "Visit your fellow member everyday" Scheme of GB.
32. Reading from the 'Uddog'.
33. Visiting groups and centres and the areas under them.
34. Discussion on matters related to the group.
35. Session to satisfy questions and trial of centre affairs.
36. Exhibition of relevant charts, posters, nutrition cards etc.
37. Adopting resolutions in the workshop and announcing them to the participants.
38. Brief cultural functions.
39. Various aspects of housing loan.
40. Nursery programme
41. Purchase of GB shares.
42. Training programme should be discussed in the class on scheduled time. Groups and centres should also be visited properly. (A programme is enclosed herewith in a latter sub-section).

- C. Each participant will discuss a particular topic or aspect. For that matter a specific and systematic routine should be followed in the class.
- D. Zonal Managers, Area Managers, Programme Officers and Assistant Programme Officers will take classes.
- E. The Branch Managers and the Bank Staff will also have to take classes.
- F. Available local resource persons may also be approached to take classes on specific topics.
- G. APOs will conduct the classes according to the routines. They must keep the information about who will take class and when.
- H. Every trainer must be aware of the given time period for his/her class. They should not finish their lectures in a hurried manner.
- I. The participants must be shown the posters, charts, nutrition cards and photographs in due time and all these should be explained to them.
- J. The trainers should discuss topics in a simple language so that the participants can easily understand them and can participate in the discussions. Some of the topics to be discussed in the workshop programme are given below with some clearly defined points which should be covered:

Collective enterprises

The participants should be given a clear conception about collective enterprises. Stories of successes in collective enterprises in different branches and centres should be cited as illustrations.

Besides, the following points should be discussed elaborately.

1. Principles of taking up collective enterprises
2. Special savings
3. Collective enterprises by female members.
4. Commercial and economic aspects of collective enterprises
5. Method of keeping accounts for incomes and expenditures.
6. Potential activities for collective enterprises.

Child care

1. Normal and ideal food
2. Breast feeding
3. Prepared food
4. Appropriate age of children for taking prepared food
5. Excess food for children from the age of four months
6. Classification of food items.
7. Frequencies of meals.
8. Preventives against various diseases (Immunizations).
9. Cutting nails and hair of children regularly.
10. Measuring nutritional status of the child (e.g. food intake, height/weight).
11. Bath and meal at proper time.

Food and care for pregnant women

1. Additional food for pregnant women.
2. To drink more water
3. To eat adequate vegetables and fruits
4. To eat fishes regularly
5. To eat protected and hygenic food stuff
6. Consulting local doctors whenever need be.
7. Adequate physical movement in the form of walking
8. To keep oneself joyful.

Small Family

1. Ills of bearing too many children (bad health, economic poverty, lack of education, mal-nutrition, food crisis, lack of peace in the family).
2. Happiness due to few children (better education, health, economic solvency, peace in the family).
3. Definition of planned family.
4. Adaptation of different birth control measures.

Various child diseases and preventive measures

Diseases

1. Worms
2. Lack of proper growth
3. Night blindness
4. Measles

5. Goitre (due to deficiency of iodine)
6. Tetanus
7. Diarrhoea
8. Dysentery
9. Whooping cough
10. Dental disease

Preventive measures

1. Not to walk bare-footed in the dirty places, to drink tubewell water, to take food with clean hand.
2. To take fresh and leafy vegetables and fruits.
3. To take clean food in time and in right quantity
4. To keep clean.
5. Not to take bath in the river.
6. Immunizing against diseases
7. Cutting the umbilical chords of the new-born baby with a blade washed in boiled water after the delivery.
8. Using antiseptic medicine (Savlon) as and when needed.
9. To take oral saline as soon as diarrhoeal problem is diagnosed. Saline must be prepared in a clean pot.
10. To eat small fishes.
11. To consult doctors while necessary.
12. To clean teeth and take water after taking meal (especially by the children).

Cooking procedures

1. Vegetables should be washed before cutting
2. Curries should be kept covered while cooking
3. Vegetables and other things should not be hard-boiled
4. The liquid left over of the boiled rice should not be wasted should be taken.
5. Cooked food must be kept covered in a clean atmosphere
6. Dirty water should not be used in cooking.
7. Plates, spoons etc. should be washed with clean water before use.

Method of preparing and taking saline

1. A unit of saline is prepared with half a seer of tap/tubewell water, a little quantity of salt and a table spoon full of sugar.
2. If tap or tubewell water is not available pond water should be boiled first and then filtered for using it to prepare saline.
3. The water of those tubewells/tapes also should be boiled whose ground is not pucca.
4. The saline remains effective for six hours since its preparation.
5. Hands must be washed with soap before preparing saline.
6. Boiled rice (delicate), papaya, banana, water of green coconut may be taken by the patient immediately after taking saline.

Cleanliness

1. Houses, yards and the adjacent places must be kept clean always.
2. To take bath and keep cloth clean regularly.
3. To keep children clean.
4. Cooking pots, kitchen must be kept clean.
5. Latrine should be hygienic.
6. Hands must be washed with soap or ashes after attending the nature's call.
7. The clothes, bedding materials etc. of the patients must not be washed in the ponds or rivers generally where people take bath. These should be washed in an isolated place with lifted water.
8. Dust and garbages should be kept in the pits.
9. The clothes and the bedding materials of the diarrhoea patients should be washed with boiled water.
10. Children must not be allowed to respond to nature's call hither and thither.

Elimination of dowry

1. Dowry is a social vice. It must be eliminated.
2. Every Grameen Bank centre must be declared 'dowry-free'.
3. No Grameen Bank group member will receive dowry for his/her son's marriage and will not offer it for his/her daughter's marriage.
4. All Grameen Bank group members will be encouraged for arranging marriages without dowry.

Conflicts, problems: solution

1. Grameen Bank group members themselves will solve their problems and conflict, without any intervention from outside.
2. They should also help solve problems and conflicts of the other group members in and around the centre.

Procedures to be followed for visiting centres, groups and areas under them

1. The visit should be made on the fourth and the fifth day of the week.
2. A total of seven teams will visit the centres.
3. Each team will have a leader. He will work as the guide. Generally the centre-chief should be the leader. The rest four members will come from different centres.

4. The team leader will lead the team to a certain centre in the morning according to a specific routine. He will lead the visiting members to the houses of all the local group members and acquaint them (visiting members) with the local ones. He will also inform them of the purpose of their visit.
5. The visiting team must establish cordial relationship with the group members, discuss with them the matters related to their children, husband, family and their well being.
6. The team will also enquire into the holding of the meetings at the centres the condition of the centre-premise, repayment of instalments, special savings, collective enterprises etc.
7. The team will also inquire into whether economic activities undertaken by the group members are profitable, how these were being run, whether they face problem in repaying the instalments?
8. The team will talk about the cleanliness of the house premises, cultivation of vegetables, plantation of various trees.
9. They will investigate whether the group members have actually built and use hygienic latrines (pit-latrines).
10. The team will also look into whether the members drink tubewell water and if not, see for themselves the sources of water.
11. Whether measures have been taken to keep the family small.
12. Whether group members can prepare oral saline.

13. The team will also take interest in the education of the children of the group members.

Discussion on group activities

1. Thirty five participants will be divided into seven teams. Each team will separately discuss about their group activities by sitting in a circular form.
2. Each team will discuss the problems of the centres of its members. They will also work out the possibilities and prospects of their centres.
3. Each team will submit a report of its discussions in the workshop session.

Resolutions/decisions taken in the workshop

- a) On the last day of the workshop, all the participants will take part in taking decision on certain/necessary issues.
- b) The APOs will note down the decision in black and white and will also document the final decisions.
- c) The decisions will have to be announced/read out in the workshop session. Advice or suggestions will be provided to the participants to materialise the decision in every participant's centre.

- d) A copy of the decision will have to be submitted to the branch manager.
- e) All the branch officers and other employees will have to be present in the session while the decisions are announced.
- f) The zonal office as well as the headquarter also must be provided with one copy of the decision.
- g) The centre-chiefs will be instructed to follow up whether the decisions taken in the session are materialised in their centres.

Cultural Function

The workshop will be rounded off with holding a brief cultural function for the relaxation of the participants.

[(Extracted from the note circulated amongst the Branch Managers of Patuakhali zone of Grameen Bank by the Zonal manager Deepal Chandra Barua of the said zone, 1 Ashar, 1932) (Bengali)].

APPENDIX 4: 'WE ARE TEACHERS'

Grameen Bank Programme is not confined merely to credit management. It covers various developmental and organizational aspects as well. It especially stresses human development for its target group people (although it is not loudly proclaimed in the objectives). So it may well be termed as a development institution.

As the workers of such a development institution we must be conscious of our role and responsibilities.

We want to compare a Grameen Bank worker with a 'teacher'. A manager or a Bank Assistant or another employee is neither merely an 'employee', nor a social worker, nor even a constable, rather a teacher. A Grameen Bank worker must not have the mentality and outlook of a traditional civil or a police officer. Our connection with the rural poor is direct. There is no middleman in between us. Traditional banking system lacks this feature. We are clear about our role and what should be our characteristics -- we are teachers. A teacher is never insincere.

Professor Mohammad Yunus says, "We build men, organize them -- so we are teachers."

Our work is to organize the unorganized rural poor. Grameen Bank may be compared with schools (educational institutions). Inclusion of a member in a group may be considered as the admission of a student to a school. Teachers decide who will get admission to their schools as students. They bear the responsibilities to educate them once they are admitted. In the same way, Grameen Bank workers also take the assetless and landless poor in the groups as the target group members. These poor are the students of the 'Grameen Bank schools'. A Grameen Bank group member will inform us of many personal problems. He or she will seek suggestions or advice to solve them. We shall have to provide him/her with correct and effective advice and guidelines. This is obviously the role of a teacher. The members will learn about many aspects of life from us. A person with a very low or no cultural development may be elected as the chair person of a group. We shall have to work with them.

Money is one of the channels. Besides this, there are other ways we can reach them, understand them and know them. We shall have to be creative and innovative and we ourselves shall have to determine exactly what will be our role in specific cases. As we shall provide them with credit, so we shall have to evaluate or assess their capability to utilise it. If any mistake is done we shall have to correct it. We shall have to evaluate our work continuously. Many experiments and tests are conducted before setting an engine in motion so that no accident occurs. An accident may cost heavily. Some times it

may prove to be fatal. So, we must be very wise and prudent about our steps and gradually we ourselves shall learn through experiences how to be right in decision-makings and actions.

Usually students are receptive. But some of them may not always be communicative. The teacher must communicate to them in the way they understand. We have to help them understand. We shall have to assess their performance in accomplishing the duties assigned to them. It is a continuous process. Since we are venturing to lead a group of traditionally unorganised people to practise some disciplines, so, we shall have to work hard.

We shall have to work with a missionary zeal. This will help us overcome many adversities. Successes in the adverse conditions are much more significant than those in normal conditions. We shall have to do our work with this realization.

We must assess whether the money given to the target group people as credit comes to their real use or not. Does it really help change their fate or establish linkages between them and the outside world?

The responsibilities of a teacher also include the duty to help his/her students develop so that they can be promoted to upper classes. Accordingly, a Grameen Bank worker's success lies in the gradual development of the group members. It makes a little difference between repayment of loans of Taka 500 or Tk 2000. We shall have to realize our actual responsibilities. The teacher-student relationship between the Grameen Bank workers and the group members will solve many problems.

We shall have to determine what we shall do and what we shall not. We shall have to undertake innovative steps ceaselessly. Our work is to innovate new ideas and new steps for development. Teachers are innovative. We shall have to make optimum use of our capability.

We are teachers -- we shall have to attain the ability to perform the duties of a teacher. We shall have to learn from the realities. Bookish knowledge won't help us much. We shall have to learn through working with the assetless and landless rural people. Our responsibilities require honesty, perseverance, concentration, courage and sincerity. We shall have to proceed on with these attributes. And we must realize that since the actual development of the country means mainly that of the rural people so we must initiate the process of development in the rural areas.

With the great ideals of a teacher we shall have to establish, the Grameen Bank as one of the most successful and useful institutions in the country.

[Extracted from Depal Chandra Barua's Note, 21st February, 1965, Patuakhali].

APPENDIX 5: CASE STUDIES

5.1 Marriage without dowry

This case was studied and reported by Md. Meser Ali, Bank Assistant, Baira under the Singair Branch in Dhaka district. (see Uddog, December 12, 1984). Hossain Ali Bepary is a GB member of Number 6 centre of the Baira Bhumihin Purush Samity (the Landless Male Association) under Grameen Bank, Singair Branch in Dhaka district. He is a poor worker in a traditional bullock-run oil pressor (ghani, as locally known). He had been burdened with his daughter Asia. She has been matured for marriage for quite a long time. He was trying very hard to arrange marriage for his daughter. But he was not successful. All the bride groom parties demanded dowry which he could not afford. In course of time a young boy named Jinnat Ali from village Jamalpur came to see Asia for marriage. He liked her as his bride. The reporter of this study met the bride groom and motivated him to marry the bride without taking any dowry. The boy realized that the dowry is a social vice and was convinced that he should marry Asia without taking any dowry. But opposition came from the boy's father. The father was determined to take dowry for his son's marriage. But ultimately the boy refused to hear his father and gave the final word himself for the marriage. The members of the concerned centre arranged the marriage. The Branch Manager and the reporter of this study were present on the occasion. The very encouraging aspect of this marriage was that no valuable ornaments like golden

ones were exchanged between the bride groom and the bride. Both of them just exchanged wreaths of flowers. But the members of the centre hired microphone, made merryments by making financial contribution jointly. No food was served either. This marriage without dowry created a very positive sensation among the local people.

5.2 New house in only one day: Outcome of solidarity and unity

This case was observed and reported by Md. Ashfaque Ali, Bank worker, Bamondanga under Sundarganj Branch (see Uddog, February, 1984).

Abdur Razzak is a member of a group under No. 3 centre (Purbapara) in Bamondanga union under Sundarganj Branch. This centre consists of nine groups having a total of 45 members. Abdur Razzak is an ideal and disciplined member and a regular loanee. He has become popular among the members due to his confidence and sincerity in the efforts of the group. Initially he received a loan of Tk 1500 from the Gramscen Bank. Meanwhile he had already repaid Taka 1200. He had built a house for his family to live in. Unfortunately one day there was a fire in his house and it was burnt to ashes. All other belongings were also gutted. At this, he was grabbed by utter frustration. But the members of the centre came forward to help him out. A special meeting was held with the centre-chief in the chair. The meeting took the decision that all other members of the centre will build him a house on their own contribution. They contributed Taka five

each and necessary materials including bamboo, straw, rope etc. for the construction of the house. To the surprise of the local people, within only a few hours the concerted efforts of the members resulted in a new house for Abdur Razzak. They also helped Razzak regain confidence and normal state of mind.

5.3 School at the centre premise. - a field report

This case study was prepared and reported by Kazi Md. Aatur Rahman, Manager of the Grameen Bank, Kanchipara Fulchhari Branch under Rangpur (see Uddog, July, 1984).

The Agchandia Bhumihin Mohila Kendro and the Ketokir Hat Bhumihin Mohila Kendro established two schools for children in their premises. At that time of reporting there were about one hundred boys and girls in the two schools.

The Ketokir Hat Kendro school was inaugurated by the reporter (Branch Manager) himself in the third week of July. The enthusiasm among the participant children was quite encouraging. Each student was provided with books. This school was jointly established by the Ketokir Hat Bhumihin Purush Kendro and the Ketokir Hat Bhumihin Mohila Kendro.

A committee entitled "Shishu Kalyan Parishad" (Children Welfare Council) was formed for the proper and smooth functioning of the schools. This committee was made responsible for the management of the schools.

A teacher was employed to teach the students of the two schools. Regular financial donations are being made by the members to pay out the teacher on a monthly basis. For the collection of the donations from the members a three-member "Artho Committee" (Financial Committee) was formed. This committee would collect donations in the third week of every month. Besides the teacher's fee, other expenditures for the schools would also be made from these donations. It was decided that the monthly income-expenditure report would be submitted to the Shishu Kalyan Parishad.

APPENDIX 6: LIST OF ABBREVIATIONS AND LOCAL TERMS

ACC	:	Administrative Committee on Coordination
APO	:	Assistant Programme Officer
BIDS	:	Bangladesh Institute of Development Studies
CI		Corroated Iron
FAO	:	Food and Agricultural Organization
GB	:	<u>Grameen</u> Bank
ISWCD	:	Institute of Social Work & Community Development
WCARRD	:	World Conference on Agrarian Reform and Rural Development.

Local Terms

Artho Committec	:	Financial Committee
Ashar	:	A Bengali Month (June-July)
Bazar	:	Market Place
Bhumihin Mohila Samity	:	Landless Female Association
Bhumihin Purush Samity	:	Landless Male Association
Bhumihin Mohila Kendro	:	Centre for the landless female.
Bhumihin Purush Kendro	:	Centre for the landless male.
Ferry	:	To take across a river
Ghani	:	Bullock-run oil pressor.
Hat	:	Market on a specified date
Jhar Fooks	:	Healing by prayer
Matbar	:	Village Headman
Mustichaal	:	Almful of rice
Purdah	:	A cloth used to hide or shelter the face
Patuakhali	:	Name of district of Southern Bangladesh
Shishu Kalayan Parishad	:	Child Welfare Council
Talpatty	:	A remote island in the South of Bangladesh
Tiakhali Kalapara	:	Name of a locality
Union Parishad	:	Union Council (the lowest strata of public administration)
Uddog	:	Entrepreneurship (Literally), here the name of the informal journal of <u>Grameen Bank</u> .



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