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LOCAL HEROES

Patterns of field worker discretion in implementing GAD policy in Bangladesh¹

Summary

Concerns with institutional capacity building in development tend to focus upon changes to the structures and incentive systems of development organisations, at the expense of considering the role of the individual in interpreting policy goals. This paper examines how field workers use their discretion to interpret and implement policy in rural credit programmes in Bangladesh. It focuses in particular on differences in the attitudes and practices of women and men field staff. The paper argues that these lower-level bureaucrats are *de-facto* policy makers, because of the recursive effect of an accretion of local everyday decisions upon programme outcomes and upon the knowledge which informs policy making. In the case of programmes promoting women's rights of access to non-traditional productive development resources such as credit, field workers are involved in delivering policies which challenge local systems of organising gender difference and disprivilege. Their own attitudes and practices have a powerful effect upon the success of these programmes in challenging the terms of gender relations. Most often, field workers' own biases undermine the more progressive aspects of these policies and reinforce dominant and conservative interpretations of women's needs in development. In other words, they use their discretion in negative ways, to avoid raising issues of gender justice and the redistribution of resources and social value between women and men. On the other hand, field workers may use their discretion more positively, to promote gender-redistributive policy -- they may show a species of local heroism in women's interests. This paper finds a gendered pattern in policy enactment attitudes and routines, with women field workers showing a greater receptivity to gender equity concerns. There is certainly no black and white distinction, however, between women and men field workers in this respect, which warns against making easy assumptions as to gender-based solidarities and affinities between women.

TABLE OF CONTENTS

Capacity building from a gender perspective	3
BRAC and RD-12: 'Mainstreaming' women into credit programmes	6
'Kuccha' Bureaucrats: Ambiguities of Position and Practice.....	10
Simplifications: Labels and Bias	12
Attitudes towards women's work	12
Perspectives on policy legitimacy.....	16
Routines of Interaction.....	21
Determining eligibility: Routine favouritism.....	22
Limiting Demand: Routine Dissuasion.....	25
Encouraging Deference: Routine Distancing.....	28
Self-perceptions: heroes or mediocrats?.....	30
Conclusions.....	31
REFERENCES	35

Struggles over the authoritative interpretation of women's needs and interests in development are waged at every level of policy making and implementation, from the headquarters of development institutions down to the intimate confines of the household and the individual consciousness of policy beneficiaries.² One of the most critical, yet neglected, arenas in which these struggles are waged is in the everyday practices of the actual implementors of policy: the lower-level bureaucrats or field workers in development agencies who engineer the 'fit' between national policies and local realities. Their centrality to the actual implementation of political decisions puts them in a critical position to influence the capacity of states to achieve policy objectives. When it comes to implementing policies which may be counter-cultural, or unpopular, as can be the case with gender-equity policies, their role is critical in determining whether dominant power relations will be sustained, or challenged. This paper examines gender differences in the practices and perceptions of field-level implementors in two rural development programmes in Bangladesh, one run by the state, the other by an NGO.

These programmes have large proportions of women beneficiaries, and espouse GAD goals such as women's financial empowerment. This paper investigates the ways they exercise their personal discretion in identifying beneficiaries deemed deserving, in controlling the levels of inputs and information they deliver, and in establishing routines of interaction with beneficiaries. The objective of focusing on the historically and contextually specific implementation practices of field workers in women's development programmes is to map the ways women's disprivilege may be constructed or undermined through procedures for managing the contact between women beneficiaries and the organisation. Close attention to differences in the policy enactment routines of women and men field workers shows that structural differences between NGO and government approaches are less significant than might be expected in fostering receptivity to the needs and interests of poor women. Other factors such as individual positions in class and gender hierarchies matter a great deal in determining receptivity and responsiveness at the grass-roots level.

Capacity building from a gender perspective

From the mid-1980s, institutional reform and capacity-building to improve public-sector performance has been a priority in the development arena. This has been largely in the context of efforts to deal with economic crises in developing countries by enhancing the capacity of public bureaucracies to formulate and implement socially painful reforms.³ The task of capacity-building has proven difficult (Moore, 1994), illustrating how little is understood about institutional and organisational change, and reflecting a long-standing complaint among some observers of the lack of attention to managerial and administrative aspects of policy making and implementation (Paul, 1982). This owes in part to a preference amongst development analysts, practitioners, activists and critics for the heady world of policy design and the politics of promoting policy changes, rather than the tedium and detail of implementation in the field or dusty local office, seen to be far from political struggles. Thomas and Grindle point out, '...the divorce between decision and implementation can be ascribed to decision-makers' sense that politics surrounds decision-making activities while implementation is an administrative activity' (1990: 1170). But in developing contexts as in most others, implementation involves political struggles over conflicting interests of different groups, particularly where new development resources are involved.

Almost none of the literature on capacity-building considers institutional capacity to implement gender and development policy, which introduces a type of social reform which can be every bit as socially painful as other kinds of development policy. The dominance of structural adjustment policies and problems over the last 15 years means there is a fixation with problems of state capacity to pursue economic reform, rather than social equity measures (which used to be an issue discussed in terms of the state's relative autonomy from elite groups). Policies which aim to redistribute resources and social value between women and men have never yet been given the same footing in the arena of development decision-making as macro-economic policies. Nevertheless, the problem of the persistent 'misbehaviour' (Buvinic, 1985) of gender policy; the persistent re-routing of gender-redistributive goals into measures which pathologise women's needs into matters for welfare provision, suggests that there is a problem of implementation capacity in the institutions and organisations which promote these policies.

Gender redistributive policies have characteristics which tend to create resistance and opposition both within bureaucracies and in the implementation environment. Policies to 'mainstream' women in development activities previously reserved for men - such as those which enhance women's rate of market engagement - involve far more than the straightforward delivery of inputs such as credit or skills training. They involve field workers in an activity designed to change the behaviour of large numbers of rural people; not just women beneficiaries, but their family members and people in positions of authority locally. The business of expanding women's access to and control over resources, and of revaluing their roles in the rural economy, disrupts traditional interpretations of gendered need and worth upon which patterns of female exclusion and denial are based. Unsurprisingly, given the importance of systems of gender inequality for individual, kin, and community identity, such policies can attract significant hostility from target communities.

This hostility stemming from cultural norms exists, of course, within bureaucracies as well. Amongst bureaucrats, it may be expressed in the circumspection and equivocation which can fracture gender policy rhetoric; in the insistence, for example, on gender-role complementarity and the denial of conflicting gender interests, or in the use of gender policy to service other objectives, such as family planning or efficiency goals. Diffidence towards the gender-transformatory aspects of policy can also be reflected in the tendency to downplay the empowerment-related objectives of such programmes and to focus instead on the 'technical' matters of quantifiable input provision; loan delivery and recovery rates, in a process which turns a blind eye to issues of women's actual control over these inputs. Or it can be expressed structurally through resource allocation patterns which leave gender-related programmes stranded on the peripheries of regular government development budgets, as short lived, foreign funded pilot initiatives. And finally, ambivalence towards these goals can be expressed in their subversion at the implementation level by field workers.

The practices and perspectives of field workers have been neglected in policy analysis work from a gender perspective, which has tended to concentrate on top-level policy struggles or on analysing the impact of policies on women and households once it has been implemented. This relative neglect of field workers and the ways they use their discretion in implementing policy may reflect a tendency to assume that implementation is a mechanical process of carrying out orders, and that changing outcomes is a matter of changing structural features of administration. There is considerable literature on rural development administration (see Montgomery 1988 for a comprehensive review), but much of it focuses on structural features

of organisations and their environments, rather than on processes of active 'structuration' (Giddens, 1984); which is about the continuous process of recreating or transforming structure through individual actions. As critics have pointed out, the concern of the organisation-centred literature to demonstrate the monolithic effect of bureaucratic structures in controlling workers, is such that workers are often depicted as more impotent and powerless than they actually are (Bachrach and Lawler, 1980). Structures become overarching, operating independently of people's actions, and individuals become a means for the functioning of the system.

Lately, in reaction to this, approaches to organisational change have stressed the importance of fostering commitment and engagement on the part of those who people structures (Grindle and Hilderbrand, 1995). From this perspective, an improvement in the quality of field-worker discretion, to enhance receptivity to the needs of subaltern groups, such as women or the poor, should be possible through structural reforms which expand on field workers' decision-making power, which reverse information flows from the top down to the bottom up, which enhance the participation of local groups in decision-making. For this reason, much has been made of the experiences of development NGOs, whose decentralised command and communication structures, and investment in participatory decision-making processes, are promoted as models for the public administration (Uphoff and Esman, 1974; Korten, 1987; Esman and Uphoff, 1984; Montgomery 1988; Fowler, 1990). Another advantage of NGOs is felt to be their investment in committed staff. Unlike government bureaucrats, who, as generalists, are used for so many different functions across different public sector bureaucracies that they lose a sense of personal effectiveness and organisational mission, NGO staff are assumed to participate more closely in organisational decision-making, and to be more committed to the needs of beneficiaries (Montgomery 1988).

Field worker discretion may indeed be enhanced by organisational changes which invest them with trust and expand on their decision-making powers. But it is wrong to assume that this will automatically induce greater receptivity to local needs if individuals are being required to implement policy with which they may not agree, or where beneficiaries are in particularly weak positions in terms of having voice in the organisation. This can be the case when people are implementing gender-redistributive policy. The addition of gender-transformative goals to class-redistributive participatory programmes, and the employment of women to manage these programmes, adds complex new dimensions to the resistance of bureaucracies and bureaucrats to local expressions of need, especially where bureaucrats may interpret policy goals as personal threats. Bureaucratic discretion need not be a matter of visible, formal decision-making for these unpopular goals to be subverted. It can be a matter of subtle practices and personal understandings which organise and rationalise gender inequality by affecting the ways resources are channelled to beneficiaries, and the ways their voice or participation is elicited (or not).

BRAC and RD-12: 'Mainstreaming' women into credit programmes

This paper draws on research conducted in 1993 on the experiences and perspectives of women and men staff, mostly field-level staff, in the Rural Development Programme of the Bangladesh Rural Advancement Committee (BRAC), a very large NGO, and the government's Rural Development -12 (RD-12) programme, a sub-component of the Rural Poor Programme of the Bangladesh Rural Development Board⁴. Qualitative material analysed here draws from 121 in-depth interviews; 66 with BRAC staff, 55 with RD-12 staff - of which, in each organisation, 20 were men. Material from recorded group discussions between women and men staff is also used here, as are extracts from oral histories provided by eight women working in development.⁵ This information is supplemented by a shorter survey of 455 women and men staff in both organisations at all levels. Combined with the shorter sample, this provides data on 567 employees of these programmes: 332 from BRAC (22% of BRAC RDP staff), and 235 from RD-12 (12% of RD-12 staff).

BRAC is the world's largest indigenous development NGO, with over a million members and today, over 10,000 staff across its impressive range of development programmes in the areas of health, education, and credit. The backbone of its work in rural areas is the Rural Development Programme (RDP), offering credit and income-generating skills and inputs to, at the time of this study, well over 700,000 members, 70% of them women. RD-12 is one of several foreign-funded components of the government's Rural Poor Programme,⁶ which is the government's largest credit-based rural development programme targeting landless people. It is part of the Bangladesh Rural Development Board (BRDB), the institutional home of a national system of credit cooperatives for rural producers which grew out of famous pilot projects in Comilla in the 1960s designed to enhance farmers' uptake of new agricultural technology through the provision of subsidised credit. At the time of this study, RD-12 had 350,000 members, 59% women. Both organisations have pursued the 'mainstreaming' of women to their core credit programmes with alacrity. The proportion of women borrowers in BRAC's RDP increased to 85% by late 1994, while in RD-12, it increased to 70% by early 1995.

In both organisations the 'mainstreaming' of women to the central credit programmes has been accompanied by a rapid expansion in women staff at the field level. This appears to be in response to a view that women staff have easier access to rural women in a purdah culture than do men staff. It is also in response to donor pressures for equal opportunities recruitment policies. From negligible amounts of women field staff in the late 1980s, women now constitute about 15% of BRAC field staff. In the RD-12, women make up an impressive 45% of field staff.⁷

Both organisations follow a very similar approach to credit delivery and promoting income-generating activities. Using methods pioneered by the Grameen Bank to adapt credit systems to the constraints and needs of poor borrowers, both eschew collateral in favour of peer group guarantees on loans, which are maintained through group discipline. Both bring banking to the village by employing large numbers of field workers to conduct meetings in villages and manage savings and credit accounts. Unique to RD-12 is a facility which offers women and men members the chance to borrow up to TK 8,000 at a time, considerably higher than the TK 2,500 provided on average by NGOs. Both supplement the entrepreneurial component of their programmes with the provision of training in income-generating skills. They also contribute to human resource development through other forms of training and debate on

social development issues, including institution-building and leadership, primary health care, nutrition, sanitation, and so on. BRAC differs from RD-12 in that it employs a cadre of village workers - the *Gram Sheboks* and *Shebikas* (re-named Programme Assistants in mid-1993) whose primary function is managing the credit and savings part of the programme, while its field workers, the Programme Organisers, supervise this work as well as specialising in particular features of the programme such as institution-building or skills development. RD-12's field worker category, the Field Organisers, combine the work of BRAC PAs and POs; they manage credit and savings and also provide some training. However, more specialised training is provided by trainers in the Thana-level⁸ offices, and training is provided to a few members of each group only, on the assumption that they will share their new knowledge with all members of the village group. BRAC, in contrast, provides most training to all members of its Village Organisations.

There are structural differences between the two organisations. Typical of NGOs, BRAC is more decentralised than RD-12, with local Area Managers having more authority to experiment with appropriate delivery measures than their counterparts in RD-12, the Thana Rural Development Officers. BRAC has an egalitarian working culture in contrast to the authority and status-conscious civil service culture of RD-12. BRAC is also much more explicit about challenging social inequities in its ideology, formal policies, and training programmes than is RD-12. And BRAC is much better resourced than the government organisation; a fact signalled in many ways, from the fact that field staff salaries are 50% higher than government field salaries, to its well-appointed rural Area Offices contrasting with the more shabby quarters RD-12 borrows from the BRDB, to its extensive training programmes for staff, to the fact that its Programme Organisers are assigned motorbikes in contrast to RD-12 Field Organisers who must make do with bicycles, rickshaws, or travel on foot.

One of the main structural differences in organisational structure and delivery practices between BRAC and RD-12 is that BRAC works through informal Village Organisations, whereas the RPP, because of its institutional location under the Ministry of Local Government, Rural Development, and Cooperatives, reaches rural borrowers through formally registered cooperatives. This means that BRAC can organise groups and begin dispensing credit quite rapidly, whereas RPP/RD-12 groups must go through more administrative hurdles before being registered as cooperatives. RD-12 activities are managed through local representative groups: the *Thana Bittaheen Central Coordinating Associations* (TBCCAs)⁹, which parallel an older BRDB system of Central Coordinating Associations for the cooperatives of small farmers, a system which has been greatly discredited because of endemic default of its better-off borrowers (UNDP, 1989, Chapter 4). BRAC has no such system to promote wider federations of its members in this way.

The TBCCAs, chaired by an elected representative from the RD-12 cooperatives in the Thana, with representation from the RD-12, approve each loan proposal that comes from the village *samity* (group). The chair of the TBCCA also signs the pay cheque and Travel Allowance bill of every RD-12 field worker - and therefore has some control over the role and work of field staff. This system is designed to enhance local ownership of the cooperative system and to bring field workers closer into local decision-making structures, rather than the civil service hierarchy. It is ironic that the government organisation is closer to local decision-making than the NGO, given common assumptions as to the closer integration of NGOs than the public administration with local systems. Working through

local systems, however, can mean being linked to local power structures, which are often more inequitable than a more distant, centralised power system, and this is even more the case when it comes to the ways gender inequities are organised at the grass-roots level. TBCCAs tend to be dominated by men, even though the majority of members in most areas are women¹⁰, and these men tend not to fit into the target category of the landless, but rather, are reasonably solvent farmers from conservative groups. Inevitably, as we will see shortly, besides provoking contradictory views of appropriate measures for women's development, the TBCCA system also creates constraints and conflicts in local management of the RD-12 programme.

Both organisations began 'mainstreaming' women to their credit programmes in the late 1980s. Both organisations had women-specific programmes earlier; some of these had tended to 'welfarise' or 'feminise' their participation in development by reinforcing traditional gender role assumptions as to their roles in family welfare management, rather than promoting their independent productivity. Many of these programmes were extremely valuable and successful - in BRAC, for instance, the Oral Rehydration Extension Programme disseminating diarrhoea control therapy in the 1980s reached 13 million households. In terms of credit and income-generation programmes, precursors to the current RDP in BRAC tended to target women in separate programmes from men, and by and large concentrated on traditional handicraft production or livestock rearing. On the government side, precursors to the RPP include a credit cooperative system run by the BRDB since the 1970s. This consists of a mainstream farmers' cooperatives programme and a parallel, but tiny, programme which targets middle class rural women with a view to encouraging family planning acceptance by tying it to access to credit. Loans are minimal compared with amounts lent to men, and activities tend to be restricted to very low-return traditional areas of women's work, such as paddy husking (Safilios-Rothschild and Mahmud, 1989; Abdullah and Zeidenstein, 1982). In studies of women's labour productivity, these traditional activities have been shown to have extremely low rates of return compared to the prevailing agricultural wage rate (Hossain, 1984), relying on a high degree of self-exploitation. Basing a programme of income-generation upon such activities has been called a 'ghetto approach' (Wood, 1988:6), and indeed, by the late 1980s, the majority of credit and income-generation programmes for women in Bangladesh were judged to contribute rather little to women's financial empowerment, locking them instead in 'sex-stereotyped, low productivity, self employment categories' (Safilios-Rothschild and Mahmud, 1989:28).

In their current form, both programmes promote women's economic empowerment, and eschew conventional welfarist approaches. In assigning women management authority over cash resources, credit programmes disrupt structures of gender inequality, to the degree that they may enhance the quality of women's engagement with the market, and their power in household decision-making processes. This is a radical project in a conservative context in which gender status asymmetry is established partly through denying women's right to significant asset ownership or autonomy in the market. Inevitably, some asymmetrical patterns emerge in the process of programme implementation. Earlier, these differences were expressed through differential levels of credit channelled to women and men. In BRAC, loans to women were on average only two thirds the size of loans to men in the late 1980s (Safilios-Rothschild, 1989:30). In the RPP in the same period, members of the *Mohila Bittahen Samabaya Samities* (MBSS - landless women's cooperatives) received loans worth, on average, TK 563 compared to TK 1673 for men (Abdullah, 1988). In both organisations,

the majority of women invested their loans in very low-return activities; paddy husking or livestock rearing.

That situation has changed significantly, but different inequities - or 'second generation' problems in providing credit to rural women - are emerging. In 1993 in BRAC, the average size of loans to men was TK 2,728, while for women it was TK 2,525, no longer a significant discrepancy (Mustafa *et al*, 1995:33). In RD-12 the difference is also very small; TK 2,212 for members of the BSSs (*Bittahen Samabaya Samities*), and TK 2,116 for MBSS borrowers (Matienzo, 1993:10). In terms of income-generation activities, both programmes experiment with non-traditional activities such as sericulture, poultry hatcheries, or tree nurseries, while rural trading has displaced paddy husking or livestock rearing as the activity of choice in which women invest, for 54% of BRAC women borrowers in 1993 (Mustafa *et al*, 1995:34), and for 38% of RD-12 women borrowers in 1993 (Matienzo, 1993:9).

Rural trading can be much more profitable than more traditional activities for women. However, conventionally, women do not go to market, and the very petty trade in which they can engage under cover of purdah, trading in vegetables or cheap ornaments house to house within the village, is not a source of very high profits. Recent research on women's loan use patterns has revealed that there have not yet been significant shifts in women's engagement with the market. Instead, the shift towards a non-conventional activity such as rural trade indicates patterns of women either sharing loans with their husbands for joint investments, or other patterns where women cede varying degrees of loan control to male relatives. They may hand over the entire loan amount for husbands to invest in higher profit activities, but retain managerial control, or men may manage the loan activity while women contribute their labour, or women may have little involvement in the investment activity at all (eg: Rahman, 1986; White, 1991; Ackerley, 1995; Rutherford, 1995; and Goetz and Sen Gupta, 1996).

In reaction to these findings, many argue that this process is inevitable; the household is a joint venture, and in a context which so severely limits women's freedoms in the market, it is a rational household choice to cede control over new cash resources to men. In this paper, however, the view is taken that if the objective of credit provision to women is to increase their personal power within the household, and to shift their rate of market engagement, then it becomes a programme responsibility to try to ensure that women get the most out of their loans, least from a managerial, income, and skills development perspective. This paper does not deny, however, that participation in credit programmes, whatever the degree of credit transfer to other household members, does not still bring women a range of personal benefits such as access to training, or greater status in the household, as has been asserted by studies which have attempted to quantify the contribution of credit to women's empowerment (Hashemi and Schuler, 1996).

Nevertheless, findings as to women's lack of managerial control over their loans suggest that increases in women's membership in credit programmes are driven by practical concerns. Women's relatively low involvement in the market actually enhances their attendance rates at regular credit meetings. Credit discipline benefits enormously from women's concern to defend family honour, by securing regular repayments from husbands, who might feel more free to default otherwise. In other words, the particular nature of gender relations in Bangladesh is emerging as a key methodological or organisational tool in the construction of the Bangladeshi micro-credit revolution. As Rutherford notes: 'in my view and in that of

many with first-hand experience of the working of these schemes, these practical reasons are almost wholly responsible for the move to an exclusively female clientele' (1995:145).

In fact, it is probably unfair to assume that programmes targeting credit to women are necessarily concerned with transforming gender relations. As will be seen shortly, formal policy statements avoid raising issues of conflict or transformation in gender relations. There has certainly been a process where outside observers, excited by the success of these programmes in targeting women, have assumed of and projected onto these programmes a stronger set of feminist policy ambitions than are directly espoused by management. Nevertheless, the injection of very significant new material and social resources into poor women's lives provides both women borrowers, programme staff, and rural development organisations with the option of building on credit programmes to promote changes in gender relations to women's advantage. In investigating aspects of field worker discretion in the rest of this paper, one of the concerns is to illuminate the role of the individual in mediating social structure, organisational culture, and incentive systems, to see whether there are spaces for more expansive policy interpretations.

'Kuccha' Bureaucrats: Ambiguities of Position and Practice

As J. Montgomery suggests in his review of approaches to rural development administration, field workers in rural development schemes are in an ironic position. Such programmes are explicitly participatory, which makes field workers, implicitly, co-participants with rural people in processes of rural development (Montgomery, 1988). This is made structurally clear in the RD-12, for instance, by the fact that field workers come under the authority of the TBCCAs, not the civil service, at least in principle. In BRAC, this is symbolised by the fact that until recently, its lowest level of village worker, the Programme Assistant, was not part of BRAC's regular staff structure. Although participants in the struggles of the poor, as bureaucrats, field workers are part of a large, 'distant' development administration, and their own prospects for advance are contingent on whether their performance is appreciated at the central office. Even BRAC, with its decentralised administration and egalitarian culture, retains a status system calibrated according to proximity to the Head Office or higher management levels. Field workers are also usually materially and psychologically distanced from the poor by virtue of education and class. As representatives and advocates of their clients' interests they are required to display a species of local heroism - to show acute receptivity to people's needs (Montgomery, 1988:33). As bureaucrats they are expected to deliver standardised inputs and regulate client behaviour to conform with organisationally defined priorities and conceptions of deserving beneficiaries - to respond to incentives which are geared to controlling organisational processes. As individuals caught between the two, they have to balance a commitment to their clients' interests (with which it cannot be assumed they identify), with a preoccupation with personal security and advance.

Field workers are distant from their clients in terms of class and social status. The majority of women and men field staff studied in this research, in both organizations have middle class backgrounds, coming from solvent rural farming or urban professional families, and with high educational qualifications, ranging from a two years of college, to a Bachelor's degree, to Masters degrees. Almost 70% of men Programme Organiser in BRAC come from the village, compared to 50% of the women. And in RD-12, the background of Field Organiser is even less linked to a rural experience; 50% of the men come from the village, compared to

30% of the women. Fewer women than men, however, come from village backgrounds. Only in BRAC is there a category of staff of the type associated with grass-roots participatory rural development work -- the village-level Programme Assistants. About 60% of women PAs came from the village, as did about 80% of the men, and all have secondary school degrees. The majority of all categories of field staff are under 35 and represent a modern, professional cadre of development workers, most of them - perhaps especially the village-level Programme Assistants - with aspirations to move away from village work into higher-status managerial work. This situates them socially far from the participatory ideal which sees field workers in shared struggles with the poor.

Some of these contradictions in the roles of field level bureaucrats are captured in Montgomery's near-oxymoronic description of them as 'bureaucratic populists' (1988: xvii). In a Bangladeshi context, this could be expressed in the term: *kuccha* bureaucrats. '*Kuccha*' in Bengali has a number of connotations. Among its literal translations are 'raw', 'unfinished' or 'naive', in contrast to '*pucca*' or 'finished', 'professional', 'correct'. It is used to describe the rural constructions of dwellings, feeder roads, and paths of dried mud -- the physical context in which field staff work. The term indicates the contingent, improvised, ambiguous role of field workers.

There are ambiguities in the position and work of field workers which are peculiar to gender and development programmes, which are related to the resistance gender policy generates within and outside of development bureaucracies. As noted earlier, resistance can be expressed in diffidence about pursuing the more radical aspects of efforts to promote gender equity in development, or in outright hostility leading to the direct undermining of policy goals. These behaviours can be shared by field workers as well. Most important, however, is the fact that field workers on these programmes may be in the least desirable positions in their organisations from a career point of view -- careers are not made in the field (at least, not civil service careers), nor on women's programmes.

Michael Lipsky's study of 'street-level bureaucrats' in the US (1980), provides a guide to analysing other ambiguities and constraints in the work environment of lower-level bureaucrats. Their work is structured by top-level policy directives, which they are expected to implement in environments which policy cannot predict, amongst beneficiaries who may not fit policy descriptions, using uncertain methods with inadequate resources. Their role is essentially to manage a chaotic situation, for which they invent *ad hoc* coping strategies. Goals are unclear, and do not always spell out implications for implementation. This is certainly true in the context of programmes addressing women's disadvantage in development. Do the goals of women's financial empowerment and poverty alleviation, for example, imply not just facilitating loan access but also monitoring the use of that income? BRAC and RD-12 'human development' goals which include functional numeracy, family health, improved sanitation, and social awareness, demand considerable creativity from field workers. Achievements are hard to monitor and are 'more like receding horizons than fixed targets' (Landau, 1973:536, cited in Lipsky, 1980:40). The unclarity of goals contributes to the ambiguity of field workers' roles. Are they expected to be policers of loan use or motivators of new levels of awareness and behaviour amongst their beneficiaries? According to Lipsky, to cope with uncertainty of purpose and non-compliant work environments, lower-level bureaucrats use their discretion to develop labels to create simplified and coherent conceptions of their clients, routines to limit beneficiary demands on and expectations of their efforts, and rationalisations to modify their own understandings of the purpose of their

work (Lipsky, 1980). This paper uses Lipsky's framework to investigate field worker discretion by examining the representations they develop to describe beneficiaries and define their needs, and their routines of policy enactment which limit beneficiary demands and expectations, and indeed their own expectations of the purpose of their work.

Simplifications: Labels and Bias

Representations of gender difference, and interpretations of women and men's needs, come out in the simplifications, routines, and rationalisations of field workers. These field workers receive authoritative representations, in the form of labels designating the deserving 'target' of policy intervention, from their organisations. As Wood has shown, there is a history of competition in Bangladesh for the definitive object of state development intervention; the Comilla/BRDB model targeted small farmers, but currently the 'donative discourse' has labelled the landless and poor women as the most important policy targets (1985:109).

The content with which field workers 'flesh out' these labels, however, is coloured by their own representations of gender and worth. There is a continuous interplay between elements of control and standardisation from management versus elements of field worker discretion and deviation from rules in the field. Policy elites provide directives, rules, levels of benefits, categories of eligibility; each of which define the deserving object of policy and predict their needs. The structure of field administration, as well as occupational and community norms, also shapes the practices of field workers, and leads to some standardisation of their work. On the other hand, the sheer distance of field administrations from the centre, the isolation of field work, and the low levels of direct supervision, give field workers considerable freedom in acting on their own interpretations and preferences.

Attitudes towards women's work

Respondents were asked about the kind of work which poor rural women do, in order to assess gender differences in perspectives on 'work' and women's productivity and social value. Since a central tenet of the gender division of labour in many cultures is that women's work is neither productive nor socially significant, the objective was to determine whether programme staff had reflected on the injustice and inaccuracy of ideologies of the insignificance of women's labour.

Across both programmes, and almost equally for men and women, the response was that poor rural women 'do not work' - *kaj kori na*. A typical view was expressed by a male field worker in the NGO: 'You know, women are illiterate, they are actually not doing anything productive in society, they lack capacity, and lack the habit of working or using skills...' (group discussion, Jamalpur, 17.5.93). This view of women as non-productive is central to an entire cultural system which justifies asymmetrical rights, access to resources, and social value between women and men, on the grounds that women's economic contribution is negligible. The view that only wage employment outside of the home is considered 'work' is implicit in the observation of a male field worker in the NGO, who explained that women staff had nothing in common with women beneficiaries because 'the main difference is that our women work' (9) This is a perspective which is deeply engrained and is shared at all levels of hierarchies in the organisations studied; as suggested by a statement from a very high ranking male manager in the government organisation: 'Women don't have any work to

do, only house work. If we can involve them in income-generating activity, whatever they earn improves household survival. It even improves family planning behaviour' (107).¹¹

This last statement defers to the purdah paradigm in reporting women's activities as being rightly restricted to the domestic sphere; even if they do not 'work', they can be helped to improve their contribution to the well-being of the domestic sphere. This makes a clear distinction between, and assigns differential value to 'outside' and 'inside' work. Conceptually, this repeats the logic which de-values women's contribution in the first place, because it is not seen as having a legitimate place, or impact on, the 'outside' world.

Although most women respondents also shared this view that women do not work, some of them challenged the justice of ignoring or undervaluing women's reproductive labour. As one woman field manager in the government organisation noted: 'In our country women are very backward. They are not getting value for their labour but men get value for their labour. Women are working in the house but there is no money for that' (20). Some women drew parallels with the way their own work was valued: 'Village women don't get proper recognition for their housework - neither do I!' (Government field manager, 63). Indeed, women staff often illustrated problems of village women by drawing parallels in their own lives. This suggests a capacity, as women, to be receptive to aspects of beneficiaries' situations to which men are less sensitive. The limits of this capacity to identify points of similarity on the basis of gender, in spite of class differences, will be discussed later.

The following extract from a taped group discussion between women and men field workers on the government programme illustrates some of the above points about men and women's different perspectives on work. The debate oscillated between discussing the work of village women and the work of women field staff:

- Woman 1: A women contributes more to society.
- Man 1: You're saying that a woman works harder than a man?!
- Woman 1: What I mean is ...
- Man 2: Where we spend two hours working with a *samity* (group), they work half an hour. How is that working more?
- Woman 2: Hey! That's not right! That's not the way it is!
- Man 3: Okay, let's find out what they're trying to say.
- Woman 1: A woman contributes more to the whole society. She is contributing to her household ... to her husband's household ... that is to say, in a family where both the husband and the wife work, the husband has his food prepared for him before he goes to the office. And if there is anything out of place, she'll get it. And [she] has to do all the work and look after the children given by that husband before she comes to the office. And after she goes home from the office, she has to do all the cooking and cleaning!
- Man 2: Why are you dragging domestic duties into the office?

(All the men together): Outside we have to do all the work!

Man 3:
women We are giving the women money, as loans. The kinds of things produce, for example, like goats, cows, ducks, planting trees - women can't go to the market for these things. They don't have the courage. They don't have that ability.

Woman 1: Whose fault is that? It's society's fault! If we go to the markets, they won't accept it! It's society's fault!

Man 1: Let's say a woman is given 500 takas to buy goats. The woman then gives that money to her husband. Her husband buys it for 200 takas, and tricks her. He may steal the rest of the money, or whatever. If the women could have gone to the market herself ...

Woman 3:
you Who is doing this? They aren't letting her go to the market! They aren't accepting it! You may not be doing it, but ten other men like are doing it!

Man 1: Then the problem is women's! (everyone laughs)

Woman 3: If a woman works, her domestic duties don't disappear. She has to work even harder to manage her family as well.

Man 2: We are accepting what you say, but it is not right to say that only women work and that men don't.

Man 3: Do you work more than us?

Woman 1: Why don't you compare and see?

Man 2: They do, they do work harder. But the work that we do in one hour, they do in six!

Woman 1: Here we aren't just talking about the field. Here we are talking about both.

Man 3: Why are you dragging the household in here?

Evident in the above exchange is men's persistence in maintaining a separation between private and public forms of work, and a rejection of the significance of domestic labour or its relevance to the experience of 'work' - which is clear from the repeated objection to women's references to their work at home. Importantly, men also insist that their women colleagues are not working as hard or as effectively as men do. Insisting on the differential quality of women and men's labour - even if both are working in exactly the same ways, in the same arena - and insisting on devaluing women's reproductive work, is critical to justifying male dominance and privileges in the 'public' arena.

The devaluing of women's work capacity is also used by men in the above example to justify practices amongst beneficiaries of husbands investing women's loans. Women beneficiaries are described as being incapable of investing money well ('They don't have the courage.

They don't have that ability'). Women field staff point out that the problem is that women are actively constrained from going to the market; power relations prevent positive change. Further indication of differential receptivity to constraints faced by rural women emerged from field workers' accounts of problems in motivating and training village women. Male staff often spoke dismissively of rural women's interest in training: 'We are trying to conscientise village women through training and motivation, but without much effect - they are still dependent on men. They don't want to go for training or any learning opportunities. They're afraid of it' (NGO field worker, 85). In contrast, women staff suggested that problems of low turn-out for training sessions were caused by husbands preventing women's participation:

When there is any residential training husbands don't want to let wives go. Even to get loans women have to come to BRAC offices. Husbands want to come and take the loans instead (...) Women's husbands are the biggest obstacle. Husbands think that if their wives come to groups they'll learn more and won't obey them, and all the domestic work won't get done. (NGO field worker, woman, 36).

Where men staff used the word 'dependent' to describe rural women, women staff often used words like 'oppressed'.

Labels which stereotype women's backwardness as caused by their own ignorance, low confidence, narrow-mindedness, can be useful to field workers in rationalising the gap between expansive policy objectives and meagre accomplishments. Women are presented as timorous and susceptible, and a spurious justification is provided for the fact that few women engage in high-profit non-traditional activities; or that some women cede loan control to their husbands, or that few women take up opportunities for training. Simplified perceptions of women's low productivity conveniently displace responsibility for the shortcomings of policy implementation onto beneficiaries themselves. A proclivity to blame what is in effect a policy failure - husbands using women's loans - on women's incompetence or conservatism, absolves field workers of responsibility.

Simplified and negative representations of women's work, capabilities, and constraints fail to make reference to antecedent events and structures which have denied women education, or forced them to comply with male authority in order to survive. Women are presented as helpless, hopeless 'cases', and their full 'stories' - how they got to where they are now - are abridged.¹² Thus negative representations of women's capabilities become self-fulfilling prophecies. However, while field workers can be expected to simplify their perceptions of beneficiaries, Lipsky points out that 'the extent to which they are open to fresh information contradicting facile categorisations (...) is not predetermined' (1980:85). The more expansive perceptions of women field workers is indicative of a capacity for receptivity to new perspectives on women's situation and needs, and of a capacity for empathy based on shared experiences of subordination.

Perspectives on policy legitimacy

The content of representations also comes out in field workers' views on the legitimacy of gender equity policy. If they sense a lack of genuine commitment from policy makers, if gender redistributive policy is seen as a mere hollow promise designed to placate external donors, field workers may feel freer to indulge their own biases and ignore or underachieve on policy objectives. After all, a demonstrated affinity with gender equity goals is not a

requirement offield workers at recruitment¹³, nor is their performance ever assessed on the basis of their contribution to these goals.

Respondents were asked about the reasons for their organisation's policy change with a view to discovering their perspectives on the validity or relevance of working with ever-increasing numbers of women. Hardly any respondents, men or women, in either organisation, explained the policy shift by referring to the project of challenging inequities in gender relations. Instead, most offered pragmatic reasons, arguing that women were much more tractable group members and more disciplined loan repayers than men. This response from a man field worker on the government programme was typical: '[Earlier] experiences with male groups was bad. It is easy to work with women's groups - they work and talk nicely, (...) they attend meetings regularly, we can find them at home, that's why RPP is giving priority to them ' (13).

Most staff consider this a perfectly legitimate reason for working with women; it contributes to what is understood as the main objective of these programmes: efficient credit management. This is implied by the candid admission of a male government field worker: 'We are much better at getting our loan money back now that we are using women as middle-men (sic)' (14) Most field workers justify this with essentialist views on women and men's 'nature', where they associate masculinity with rebelliousness and femininity with stereotyped views of women's greater concern with maintaining family honour and propriety by keeping up loan repayments. As another man field worker on the government programme said: 'I believe that women have special power to manage and motivate. When we gave loans to women we found them to be very regular. Even though men are the real users of loans, women have a capacity for convincing them to repay, even when they are quarrelling' (9). A woman field worker in the NGO said: 'Men's groups work according to their own views and decisions and are hard to motivate. Women are easy to motivate because they are obedient' (34). In these views, field workers' views diverge little from dominant and conservative local systems for signifying differences in gender identity and affectivity, such as expressed by this chairman of a TBCCA, a solvent farmer:

'Although men are touts, men are repaying their wives' loans because they get pressure from their wives. We give loans to women and tell them they have to return it because it is government money. Women are sincere. They give money to their husbands and insist that they give back the instalments. Men's character and women's character is not the same. Women like to have savings. Before the instalment day they pressure their husbands for days and days. (...) Usually the men misuse the money, they smoke cigarettes, they like to hang around the market, sit in restaurants, and spend the money on other women'.

Such views stereotype men's social and economic roles as much as they do women's. They offer few prospects for considering change in gender relations towards greater autonomy for women, or indeed, responsibility for men. Instead, they justify programme delivery approaches which rely upon exploiting women's tractability in the interests of programme efficiency, not women's empowerment. These perspectives minimise the significance and legitimacy of women's independent need for policy attention. Instead, women's needs are subordinated to a programme concern with recovering loans.

The relative absence of rhetoric of women's empowerment in explanations for the policy of lending to women provokes a question about how in fact policy messages and justifications for policy changes are transmitted to the field. And indeed, what is the formal GAD policy of these programmes? In both programmes, formal policy statements regarding gender have tended to be produced after effective policy shifts have occurred through changing practice at the field level. Field workers began organising greater numbers of women borrowers in the mid to late 1980s, and in the early 1990s, this received more formal, official acknowledgement and justification. In neither programme was there a detailed gender and development policy statement at the time of this study. Both programmes stress that their primary objective and policy is to improve the social and economic status of the rural poor, and both began using the term 'empowerment' to describe this in the early 1990s. A gender dimension is added through statements stressing that women are to be included equitably in all development interventions. However, neither programme raises gender relations and problems of conflict as being part of 'women's empowerment'. BRAC, like many NGOs, does raise issues of class conflict and competing community interests in its analysis of poverty and its justifications for working with the poor, but gender relations tend not to be included in this kind of social analysis. A formal justification for working with women in a 1992 BRAC/RDP project document stresses practical reasons: '...in all areas of the programme, women's participation is higher than men's(...) Firstly, women have a positive attitude towards participation in development activity. Secondly, women are more interested in saving than men are. Thirdly, there are more women engaged in economic activities' (BRAC, 1992). This echoes the explanations provided by field workers.

In RD-12, in 1991, efforts were made by the project's foreign advisory team in close relationship with the government staff to develop more explicit policy on social development and gender equity. 'Social development' was defined as 'the empowerment process which promotes critical consciousness leading to: human dignity; release of creative potential of the poor; equity; social justice; and genuine democracy' (RD-12, 1991a: 3). Among the actions required to achieve this are promoting equity for women, ensuring that income-generating activities do not discriminate on the basis of gender, and ensuring that one half of participants in the project are women. This last concern is extended to staff, where there is an explicit policy of promoting women's participation both as field workers and as beneficiaries (RD-12, 1991b: 3). Here, as in BRAC, formal statements of policy on gender issues, and their justifications, tend to add women onto the general category of the poor; gender relations are not specifically addressed, nor are the different constraints and conditions affecting the participation of women in particular, as distinct from the poor in general. In RD-12, more explicitly feminist accounts of the rationale for working with women can be found in evaluation and appraisal documents (eg: Manoukian, 1991), but these tend to be produced by the foreign advisors to the project, and are neither representative of official views, nor are they available to the general staff body.

In both programmes, then, formal statements of gender policy tend to make a point of including women as specific targets of development efforts, and although both express a commitment to women's 'empowerment', they offer little by way of analysing the complexities of such a project in a gender-segregated society. Formal policy in both organisations is transmitted to the broader staff body primarily through training; field-level staff are rarely made direct party to processes of policy development. However, neither organisation had set up GAD training for all staff at the time of this study. Since then, BRAC has embarked on a comprehensive gender training programme, and has opened up internal

debate on the meaning of gender and development. Nothing like this has happened in the less well-resourced RD-12. There, training in gender and social analysis is offered to staff at field manager and higher levels only, with field-level managers (ARDOs and TRDOs) expected to communicate information on gender analysis to their field staff. In addition, a special training programme on women's leadership was available for women managers. However, at the time of the research, both organisations did include brief modules on gender relations in their basic social development induction training for field workers, which meant that in principle, all field workers had been exposed to some discussion of gender and development.

Respondents were therefore asked if they had heard of 'gender and development', and if so, what it meant. In both organisations, women were more familiar with the term than men, their higher recall of the term suggesting greater interest in it. In BRAC, about one third of women field staff compared to 20% of their male colleagues understood that GAD was about changing gender relations. In RD-12, again, about one third of women field staff understood the term, compared to none of the men at all. About one quarter of the men in each organisation assumed that the term referred to a 'WID' preoccupation with providing women with employment and 'bringing them to the level of men'. Some male field managers in the government organisation did not even know that their organisation had an interest in gender equity issues. Differences in men's exposure to the term 'GAD' between the two organisations may indicate a greater degree of information sharing and open discussion of top-level policy changes in the NGO.

Women's greater interest in and understanding of the term was reflected in their greater propensity to query the effectiveness of concentrating exclusively on women, instead of trying to challenge and change the broader context of gender relations. One woman village worker in BRAC said: 'I think BRAC should also work with men because men are unaware of women's situation. It would be good if husbands could be members of VOs. Then they would understand why women come to the Area Office and they won't restrict them' (82). A woman field manager in the government organisation said:

I don't know for sure what gender and development is about but I can tell you that women are deprived in this society and I know why -- because women are dominated by men. Unless the attitude, approach, and conception of the men changes, nothing will. If you give me more training etc it will help me but my husband won't change so (...) do something to change men's attitudes. (63)

Implicitly, there is a challenge in these perspectives to the legitimacy of programme delivery approaches which make women the target of development interventions in isolation from attention to institutions which sustain gender inequities. This was made very clear in a statement by a woman field manager in the government programme: 'Without changing social structure, income-generating activities cannot change the situation of women. There should be more training on social awareness building but our project is very much credit oriented' (19). For these women staff, their organisations were not going far enough, and the frustrations they experienced in their work highlighted failings in programme organisation, norms around targeting, and processes of delivering inputs - failings, that is, if a broader conception of women's empowerment were assumed to be the objective of development work.

Many of the men staff did not see the connection between gender and development concerns and their programme work, and instead, assumed that gender equity was about equal opportunities within their organisations, and the hiring of greater numbers of women staff. Many men acknowledged this to be a sensible policy because of women staff's greater access to women beneficiaries in a purdah context. However, there was also tremendous resistance to greater numbers of women staff as they were seen to be siphoning off male jobs, and contributing less work to the organisation. There was also resentment about affirmative action measures as these were seen to ignore considerations of merit at recruitment and promotion:

GAD advocates that women should come forward like men. But liberty does not mean anarchy. It is not wise for women to think that they can do what men are doing. You cannot change society overnight. (...) Men should get jobs instead of women. Because women spend their money on cosmetics, ornaments, clothes, frivolities. The men spend their money on the family and are under real pressure to run the family. Women are not. If the women help their husbands or brothers to run the family it will be less of a burden to men. Women should be motivated to do this (...) It is not possible for women to get their rights by shouting - nobody gives rights away to others. You should get them yourself according to your qualities, qualifications. (NGO field worker, man, 101)

This statement trivialises feminist concerns as the distraction of middle-class women with disruptive proclivities, and completely fails to relate gender equity concerns to programme outcomes, as opposed to internal management issues. It is clear that this field worker was unwilling to legitimate the presence of his women's colleagues. In some cases, field workers find that their ambivalence about gender equity may be mirrored in a lack of full commitment at higher levels. For example, in the government programme, a senior regional official complained about his agency's policy of seeking parity in the numbers of women and men field staff:

Actually it is CIDA's initiative [to have women staff]. They are giving priority to the women's programme. Really we only need 25% women and 75% men staff. I have informed Head Office of this, but they say the donors want it so we have to involve women. For physical reasons, women are doing less work [than men]. (50).

This allusion to a largely external impetus for the equal opportunities policy is probably fairly accurate. Policy which is seen to come from an external constituency, without any apparent or vocal internal constituency, is considered less legitimate or imperative than policies generated in direct response to urgent local needs. Women staff, of course, viewed this differently because their own employment security was at stake. But they were eager to justify their own presence in development by pointing out their greater effectiveness in working with rural women:

It is easier for women to do this job because all of the groups are female groups. And women are better at motivating than men are. Women members can express their opinions to the women staff -- they become friendly. But if it is a male staff member he will have to stand outside the house and get permission to get in. Sometimes women ask that men not be sent to their groups -- they are afraid of men. Because of

She is implying a trade-off between one patriarchal arena to another, from the household to the project. With credit serving as a proxy form of dowry in the context of village groups, the basic terms of patriarchal exchanges of women are little altered, though conditions for women are somewhat improved. Dowry is a resource over which women have little direct control - it is intended for the use of the husband and his family. The analogy between credit and dowry suggests, therefore, that women's benefit is contingent, not direct; women may gain some peace in the household, but there is little contribution to her financial or entrepreneurial autonomy.

Differences in women and men's views on the legitimacy of women's husbands using women's loans do not reflect on the formal policies of their organisations, but on an informal practice which has evolved in the course of programme implementation. As Ackerly suggests in her study of credit organisations in Bangladesh, however, these informal practices do reflect on aspects of programme design and delivery; an organisation concerned with the problem of male loan use could design incentive structures to discourage it (1995, 1997). However, if field workers see no problem with a range of practices which involve under-achievement on broader objectives such as women's financial empowerment - practices such as male loan use, or women investing loans in extremely low-return activities which neither shift women's rate of market engagement nor challenge the gender division of labour - they may use their discretion to ignore these practices. Indeed, if such practices do not detract from loan repayment, or actually contribute to regular repayment, field workers may encourage them. Field worker patterns of policy enactment - their routines of interaction with beneficiaries, reveal how combinations of personal biases and certain programme incentives can lead to under-performance on gender equity goals.

Routines of Interaction

Field workers develop routines in their interactions with clients to render the complex environment of rural development problems more manageable, and to make their everyday work predictable. This is a characteristic of bureaucratic organisation, of course, where simplifying cues, such as eligibility requirements or application procedures, are created in order to regularise decision processes (Lipsky, 1980:83). However, as Lipsky points out, 'bureaucrats also develop their own patterns of simplification when the official categories prove inadequate for expeditious work processing, or if they significantly contradict their preferences' (ibid). In other words, within the constraints of formal institutional requirements, there is considerable room for choice over methods of enacting routines. The subjects of routinisation -- programme beneficiaries -- will be affected by the way field workers process their work, as will, indeed, overall organisational policy, because of the recursive effect of the accretion of low-level decision-making on programme outcomes and on the knowledge environment which informs policy. Routines at the field level show whether, and how, field workers chose to reinforce or challenge the institutionalisation of gender hierarchy in the family and the community.

Determining eligibility: Routine favouritism

Field workers are expected to select out of their field environments the members of the groups they work with according to agency criteria of desert. BRAC and RD-12 are committed to working with the 'poor', which both define as functionally landless: households with under 50 decimals of land, and in which the main household labourer works for a wage for at least a third of the year. A familiar problem with establishing criteria like this is that official definitions of desert cannot accommodate local variation in need; poverty and social exclusion is not always signalled by income levels. When it comes to women's poverty, income measures can be inadequate for indicating women's range of social and economic resources; women from slightly better-off households are not immune to gender-related disadvantages, such as systematic under-investment in their human resource development, or vulnerability to domestic violence. Ceilings on group size (about 45 members for BRAC VOs and 25 members for MBSSs) mean that significant numbers of deserving potential members cannot be included. Field workers have to make choices over the inclusion or exclusion of certain people, in a process which involves reconciling agency targeting goals with personal preferences over the people with whom they feel best able to work.

Generally, group creation results from the selection of a sub-sample of eligible households following a baseline survey of households in target areas. Both BRAC and RD-12 have been reasonably successful in keeping their memberships within the target group (Montgomery et al, 1996: 44 - 45; Mustafa et al, 1995: 20). Both, however, have a more highly literate membership than the average for Bangladesh, where only 22% of women are literate (Mustafa et al: 1995: 23; Matienzo, 1993: 4). Given the need to ensure that some group members can keep records, and that credit recipients are at least minimally numerate, it is unsurprising that field workers favour more literate candidates for membership, especially as organisations such as BRAC no longer invest in functional education prior to giving loans, as they have done in the past.

RD-12 staff face particular difficulties in avoiding elite-biased privilege systems in forming groups. This is because group formation is mediated through the TBCCAs, whose leadership can be tied to local elites, obliging field staff to assign or withhold group membership to people according to the needs of local patronage systems. A woman field worker in RD-12 described the problem:

If I tell a group I cannot register them or give them credit, the TRDO does support me. The problem is that most of the time she is under pressure from the [TBCCA] Chairman to do the opposite and she has to follow him. I am working under her but most of the time the Chairman controls us. Four months ago I had to organise a society. I went there and formed a group. I finished all the relevant formalities and went to the chairman for registration. He rejected it because the group wasn't in his area of influence. And he didn't want to see any groups in areas besides his own. (51)

The embeddedness of patronage networks in RD-12's field structure constitutes a deep restriction on the positive employment of field worker discretion to assign group membership to the most deserving - this affects women and men field workers equally.

Group creation is not just a matter of designating appropriate members. A critical component of the process is motivating people to join by persuading them of the advantages of membership. Field workers must contend with the hostility and suspicion of villagers, which

can be exacerbated because of the focus on women, bringing them out of their homes in ways which may be unfamiliar, or inadmissible, in the village environment. Field workers are often suspected of Christian evangelising, or involvement in the traffic in women, or of breaking up families. A familiar joke shared by village men is that their wives will be taught to reject their husbands and favour the 'bosses' in the development organisation: '*Amar shami khalo, amar shahib bhalo*'. Field workers have to establish their credibility within the village, and find ways of forming groups without offending powerful local people. Often, the easiest way to do this is to accede to, rather than challenge, local systems of signalling prestige and social difference, working through, rather than against, local power brokers. This is not just a matter of gaining the approval of local elites such as the leaders of community factions or patronage groups (the *samaj*). It is also a matter of working through individual men, who, as women's husbands, are the power brokers mediating relationships between the household and the outside world. Many male field workers admitted to contacting husbands and seeking their permission for their wives to join groups. Frequently, as an inducement, husbands were told that they would soon have access to a loan - though their wives. As one male field worker in the NGO explained: 'husbands know the wife's money is their money. And to motivate men to let women form VOs we tell husbands that they will soon get a loan' (85).

Women staff engaged much less frequently in this practice, probably because of gendered barriers to interaction between young women staff (who were often unmarried) and male strangers, barriers which have great force in a conservative village environment. The reason men staff were more prone to work through village men likewise reflects gendered behavioural norms, where it is inappropriate for male visitors to approach women directly, and would be considered an affront to the status of village men if male visitors failed to give them precedence. But this male-dominated process of mediating the relationship between the development organisation and women beneficiaries reinforces conventions about women's lesser stature as village and household members. It underwrites norms giving them less authority and significance in the public arena, and means they participate in development programmes on male sufferance. As much is suggested in the following statement:

When I talk to the VO members I have to negotiate with the men first - and it becomes a meeting for the men - instead of a women's meeting. They say: 'You have to tell us things first because the women don't understand. If you tell us first we'll explain it to them' (NGO field worker, man, 73).

In terms of cumulative outcomes, this practice has the effect of subordinating a development resource designed for women's benefit to men's community and personal interests. It makes husbands the primary and legitimate interlocutors with field workers, strongly signalling women's secondary and subordinate status as legitimate clients of NGO or state services.

Where field worker discretion comes most powerfully into play, however, is in selecting members who will actually receive loans. Both organisations favour an initial screening process in which members demonstrate attendance discipline and a capacity to produce savings instalments weekly, and also, memorise sets of social 'vows' which are chanted together at the beginning of weekly meetings.¹⁴ The principles of group-guaranteed borrowing stipulate that after this, sub-groups of about 5 members should themselves determine a member's creditworthiness. However, in practice, field workers may intervene to make their own assessment of a borrower's repayment capabilities. Currently, staff

performance in both organisations is assessed primarily on the basis of the repayment rates they can secure. This creates powerful incentives to discriminate amongst group members on the grounds of likely repayment capacity, at the expense of being catholic about formal eligibility. Observers suggest that this has led to a tendency to favour borrowers with other household resources with which they could repay the loan in case of default - resources such as household assets, or such as a husband who could do day labour to repay the loan if the loan activity failed, or who, indeed, could invest the loan more profitably than his wife (Ackerly, 1997). Montgomery *et al* suggest that recently BRAC has been less effective in lending to the poorest because of pressure to ensure strong repayment rates: 'It appears that two major performance concerns - of targeting and repayment rates - are potentially conflicting. At the field level, targeting is less emphasised than the need to keep repayment rates high' (1996: 47). Members of borrowing sub-groups in the village will probably go along with this in their own assessments of the creditworthiness of individuals, given the pressure on them to guarantee, collectively, loan repayment in case of default by individual members.

The result is that sometimes potentially deserving members - particularly women without male support - are denied loans, or are permitted to borrow only for very traditional, homestead-based sex-typed activities. In doing this, field workers are involved in reinforcing some of the ground rules of the gender division of labour and the purdah system. This practice can be reinforced at an organisational level because field staff often have to get approval from their local offices for their selection of eligible borrowers, and concerns to keep local aggregate repayment rates high leads to great conservatism over borrower eligibility. In the government programme, this problem is exacerbated by the fact that all loans must be approved through the local TBCCA, which, as noted earlier, is dominated by men. One chairman of a TBCCA explained that he differentiates between the kinds of loans he approves for women according to whether she has a husband or not. If she does not, he only approves loans for chicken, goat, or cow rearing, which can be done within her compound. If she is married, then he approves loans for rickshaws, even though officially there is no category of loan for rickshaw purchases, on the grounds that these are not driven by women. Biases such as these on the part of the loan approving authority limit the likelihood that field workers will promote women's greater control over their loans.

Women staff tended to be most aware of these problems, and expressed frustration over their failures to defend women's rights to independent access to loans, as the following two statements from women government field workers suggest:

One woman gave her loan to her husband. But he refused to repay the money. She had so many problems getting money from him - and had to repay by selling eggs, chicks, etc. He also beat her when she tried to get loan instalments from him. She managed to repay and asked for another. But she told the field workers that she didn't want money to go to the husband. She said: "Give me the cash, I'll buy a cow". On the loan disbursement day, the husband came to the office to get the money. The woman told the office to forget she had a husband. "Think of me as husband-less and give me the money." When the office tried to give it to the husband she said: "Look, I am under double pressure, from my husband who won't repay and you who want my money back". She went and bought a cow with the husband and the field workers and brought it close to her house in the village so she could control it, in case the husband tries to take it away. (52)

One woman who had neither children nor a husband was doing domestic labour, and became a samity member and applied for a loan. I supported her loan proposal for a small trade business but the office did not approve it. The office said she has no husband or son so how will she run the business? I think she could have - that's why I proposed her! (58).

As will be shown shortly, women staff sometimes used their discretion to subvert dominant loan approval practices by encouraging women borrowers to take stronger charge over their loans, and to take advantage of programme membership in other ways.

Limiting Demand: Routine Dissuasion

Field workers have no control over the social and economic environments of beneficiaries, and as the last on the list in their bureaucratic hierarchies, they have the least control over the sorts of programme inputs which their superiors deem appropriate. Where they do exercise control is over the amount of information about the programme which they share with beneficiaries. In order to enhance the authoritativeness of their positions *vis a vis* beneficiaries, they have an interest in limiting beneficiaries' demands to what they feel is the least trouble to deliver. The amount of information a field workers bureaucrat will share depends on constraints in the programme delivery system, personal workloads, their conceptions of beneficiaries' capabilities, and their conceptions of their own roles.

In both organisations, the most obvious demand limitation occurs in the sphere of loan approval, where the majority of loans approved for women are for relatively small, homestead-based, traditional activities. There are no cases in RD-12, for example, of women taking advantage of the facility to borrow up to 8000 TK at a time. BRAC, however, experiments with a range of non-traditional small enterprises for women which are offered in tandem with skills training, provision of inputs, and marketing assistance. This is a very positive effort to expand the range of women's investment activities. In the absence of measures to enhance women's direct management control over these activities, however, there have been some problems of women borrowers remaining marginal to managing the investment, as suggested in a BRAC study of problems faced by women taking loans to run small restaurants (Khan, 1993).

Limiting demand to fail-safe conventional activities for women borrowers, or to activities in which husbands can be sure of gaining profits, is a practical response to organisational incentives to ensure high repayment rates, especially where, in the case of the NGO, failure to achieve a 100% repayment rate can sometimes be punished by a salary cut. However, evidence emerged from interviews with borrowers of loan use which deviated significantly from approved activities. This was not just a matter of loans being used by other family members, but loans being used by women for highly profitable activities such as on-lending to other women, hoarding commodities, or dealing in goods smuggled from India such as saris. These activities are frowned on because they were seen as contributing to market distortions. And field workers claimed ignorance of them. However, women borrowers intimated some degree of collusion with field workers on this. Both women and men field workers were using their discretion to turn a blind eye to such activities out of respect for the high profits they could yield. These activities also allowed women borrowers a greater degree of loan control. Field workers also sometimes exercised discretion in tacitly

approving loans for consumption purposes, in recognition of the fact that women borrowers were sometimes under great pressure to pay for emergency medical expenses, or dowries for daughters. This was not necessarily motivated by a desire to enhance women's financial independence, but rather, in reaction to the limitations of approved investment activities.

Some field workers, mostly women, made efforts to encourage women to get more out of their loans by helping them to enhance their market knowledge and control over the loan activity. Some women in both programmes, for example, encouraged borrowers to only give part of their loans to their husbands, and they encouraged husbands to accept this. This was out of recognition of women's difficulty in insisting on individual rights to the cash within their households, and was a way of working within existing gender relations while securing some gain for women. Others were more direct. For example, a woman field manager on the NGO tried to encourage women who had taken loans for small restaurant businesses (a non-traditional activity) to resist their husbands' taking control of the business:

For example, here I am a woman, in a restaurant...that's out of the question. Oh my God! It is a degrading job! I have made these women open a restaurant. If I tell them to sit there, they say, "*Apa*¹⁵, I feel embarrassed!" I used to go and sit there myself. If a customer came, I might have taken them over a thing or two. I've said, "Serve them that." That's how I got the women into the habit, you know? Every day, after I had finished my work in the field, I would go to the restaurant and sit with one of the women until six or seven in the evening. I've got them so used to it, that they don't even trust their husbands. They say, "Who knows what they might do with the money, they might spend it." I feel very good about the fact that I have been able to help them develop somewhat. (extract from an oral history, Maya Rani¹⁶)

These forms of active intervention in the loan use process represented an application of their discretion to circumvent constraints embedded in programme structure, to promote outcomes in the interests of women borrowers. These activities also pitted women field workers along with women borrowers as partners in struggles against local social constraints. Developing a sense of collective engagement enhances the participatory nature of the programme, in which women beneficiaries become constituents, rather than clients, of the organisation - something which is one of the objectives of genuinely participatory rural development administration.

Both BRAC and RD-12 append a range of social development concerns and activities to their credit programmes. However, the dominance of the incentive to secure high repayment, which, unlike social development outcomes, is easy to quantify and to hold up as a personal achievement, distorts field worker routines into an increasingly exclusive focus on credit matters. A village woman, a leader of one of the government MBSS groups, described the disjunction between the information desired by her group, and that received from their field worker:

We discuss matters of domestic violence amongst ourselves in the *samity*, but we haven't received any training from the office to help us deal with these situations. We haven't received training on family planning so we don't know about how to plan families. Members are eager to receive this kind of information. We also ask the office about it. Once, some officers came from Dhaka for data collection and we told them about it. The other day, three women came and we told them as well. We haven't received any information except, "Save regularly, take and repay loans

properly, don't miss weekly instalments." This is what we are getting. (extract from an oral history, Dolan Begum, Bogra)

This statement suggests that demand management occurs in another important sphere: over the degree to which knowledge about women's legal rights and reproductive health is shared. Field worker training, in fact, rarely equips them with the capacity to share much more than general platitudes on these subjects. In the RPP, although its 'human development' training for field workers includes an introduction to women's social and economic needs, this does not include training in legal literacy or women's rights in the family. In any case, training related to analysing inequality and the ways it is maintained is neglected in favour of technical and accounting training (Lappin, 1989). Women's personal struggles over dowry, polygamy, divorce, or domestic violence are not prioritised for discussion in group meetings, nor is there space in management reports to mention these issues. In BRAC, there is more respect for the relevance of these issues, and they are addressed through separate programmes: the Women's Health Development Programme and the Human Rights and Legal Education programme, both of which have separate cadres of field staff from the credit programme. Nevertheless, field staff on the credit programme often have to confront problems of abuse of women's rights - for example, where violent husbands keep their wives from attending meetings. Not trained in basic knowledge of the law or of procedures for prosecuting cases of domestic violence, dowry, or abandonment in local Family Courts, field workers may, by default, dissuade group members from pursuing these issues.

As for family planning, male field workers are particularly constrained from raising these issues with women because of modesty conventions around discussions of sex. Women field workers also avoid engagement in discussions of family planning, though for other reasons. One, if they are unmarried, such discussions are seen by both themselves and village women as greatly inappropriate. And two, because it is considered to be insultingly low status to be associated with family planning extension workers, who, in national health programmes, tend to be poorly paid older village women, rather different from the dynamic, young and well-educated cadre of women development agents on credit programmes.

In both programmes women staff were much more likely than men staff to raise concerns about their programme's lack of attention to 'social awareness' training for women, and to point out that domestic violence was a serious problem in their work in the village. They also drew connections between enhancing women's legal and social status in relation to men, and improving women's chances of achieving financial independence. Men, in contrast, often saw the latter as a mere technical matter of enhancing women's skills endowment or access to wage employment, not of challenging gender relations. In other words, women staff saw their agency's neglect of issues such as violence, men's negative attitudes, and women's lack of rights in the family as direct constraints on their work. As a woman field worker in the NGO said: 'We are working for social awareness but all we do is teach women to sign their names -- we need more than that. But in our Functional Education training that is all they learn' (92).

In spite of their own lack of training, some women took this problem into their own hands. One woman field worker on the government programme explained that she raised issues of women's legal rights with her samity members, even though she herself had no training in this area, and was not completely sure about these things:

I talk about the Union Parishad chairmen and their neglect of these matters. The UP chairmen are supposed to look after women's issues and have legal power. But as men, needing men's votes, they don't judge in favour of women. The UP people don't even know the law themselves -- for example about divorce and maintenance. (52)

Men, on the other hand, claimed that issues of women's rights and male attitudes rarely came up in their meetings with women; evidence of the dissuasive effect of their gender on women's capacity to speak of personal problems. In meetings with village men, male staff were also reluctant to bring up these issues, partly because of the status losses they might experience if seen to be overly sympathetic with women's interests:

Dowry, violence against women... men aren't interested in hearing about these things and don't even react. And men who talk about these things are not respected by men. And anyway, we don't reflect these things in our own lives. (NGO field worker, man, 97)

Encouraging Deference: Routine Distancing

Field workers work in a social context in which status distinctions are rigorously cultivated and are signalled by the extreme deference which inferiors by class, age, and gender show their superiors. Deferential behaviour is particularly deeply embedded in relations between the government and people. NGOs, though more alert to the need to overcome elitism and paternalism, have not entirely avoided this problem. Deferential behaviour is an almost automatic part of any field-worker - beneficiary interaction, but in 'participatory' rural development programmes, field workers are enjoined to minimise deference and social distance. However, field workers have an interest in actively encouraging deference in order to limit beneficiary demands on their time, and to keep levels of expectation in check.

There are an infinite number of ways of reminding subordinates of social distance, quite aside from the ample signals provided by better dress and language. In both organisations, deference control is evident in practices such as taking the highest or best seat while the majority of group members sit on the ground, addressing individual group members in familiar terms but accepting formal forms of address in return, and minimising dialogue in favour of one-way lecturing. Group members are expected to be punctual for meetings which may not coincide with their own work schedules, while field workers may arrive late. Beneficiary deference was most marked in relation to men staff, as might be expected given that their gender gives them a premium on status. This culture of deference has been noted in government organisations in particular. For example in another discussion of the RPP, Wood talks of field workers' 'command' relationships with the poor, signalled by the titles 'sir' and 'sahib' with which groups address them (1988: 24).

Beneficiaries, in the interest of ingratiating themselves with field workers, learn to 'manage' their identities, and in accordance with the expectations of field workers, become submissive and undemanding. One man field worker in the NGO described group reactions to discussions of issues such as divorce, early marriage, dowry, usury, the difference between informal and formal credit: 'Groups don't react or feedback to this. They think that it is our work to tell them and their work to listen. But it doesn't become part of their life' (85). There is no perception here that participation and interaction must be actively elicited where large status differences between interlocutors silence the subordinate party.

There are distinctly gendered patterns in deferential behaviour cultivated in beneficiaries, evident from the ways men and women beneficiary behaviour is described. As mentioned earlier, men beneficiaries may be described as 'touts', and their groups, sometimes with uncomfortable default rates, may be described as 'rebellious' or 'chaotic'. Women's groups are described as 'diligent' or 'sincere'. But as the following comment from a male field worker on the government organisation suggests, these 'virtues' are somewhat tainted by their association with femininity: 'Why are women more sincere? Because men are smarter. Women cannot even think of being insincere. And women cannot contemplate losing their prestige' (43). The suggestion that women's lack of cleverness keeps them honest feeds into, of course, assumptions about differences in gendered identities and social possibilities. It is also fed back to beneficiaries in terms of limited expectations as to their capabilities and behaviour.

Gender is also treated as a resource in promoting deference. Some men staff insisted that their gender afforded them greater authority than their women colleagues in village work:

It is easier in the *samities* for men because village women are always afraid of men - they respect us. They think that when men go to the women's group, he's the big sir. They don't respect the women field staff to the same degree' (government field worker, man, 53).

Women staff equally argued that their gender was a positive resource in allowing them closer access to village women, and they insisted that village women were much more likely to raise gender-related issues such as personal rights and reproductive health with them, and not with men. This suggests more success in eliciting open exchange rather than passive reception, a contribution to processes of empowerment. It also represents a subversion of gendered social hierarchies with men leading and women obeying.

It is important not to assume any natural sisterhood between women staff and beneficiaries. In both organizations, as noted earlier, field workers and beneficiaries are positioned far apart on class and other social hierarchies, with most regular field staff coming from middle class, largely urban backgrounds. What is ironic, however, is that the women staff closest to beneficiaries in terms of class status - BRAC's village level Programme Assistants, many of whom come from villages, and from families that may be barely solvent, were the most reluctant to identify similarities between themselves and women beneficiaries. They were anxious to stress and indeed exaggerate class differences with village women, and were uncomfortable with acknowledging any shared experiences on the basis of gender. Perhaps the very low organizational status of PAs was contributing to their efforts to insist upon status by other means, particularly by emphasising their distance and difference from poor women. Given their position at the bottom of organizational hierarchies, it was in their interests to stress their identification with male colleagues and the organization, not village women. Another irony is that, in contrast, RD-12 women staff, who were overall more educated and more likely to have an urban background than BRAC women, showed a stronger propensity to identify gender-based similarities between themselves and village women, rather than class differences (71% of RD-12 women pointed out similarities compared to 63% of BRAC women).

These findings warn against assuming a simple correlation between class and attitudes. They also, very importantly, warn against assuming a commonality in women's interests. For this reason, it is best not to make the case for investing in women field workers on the grounds that they are always more effective than men in reaching rural women. As Jackson suggests in this volume, 'the case for women field workers is better made on the grounds of the importance of offering positive role models to women, (...) rather than on the, instrumental, grounds of "doing participation better"'(1997, forthcoming).

Self-perceptions: heroes or mediocrats?

Field workers' assessments of their own roles reflect coping responses to their work experiences. Where there is little incentive to promote counter-cultural goals like gender or social equity, they can lower their expectations of their work missions, rationalising under-achievement on gender policy goals.

In both programmes, many field workers described their work as involving, primarily, credit management, not social development. Although BRAC staff overall were more likely to see themselves as champions of the interests of the poor than RD-12 staff, the business of monitoring loan disbursement and repayment was clearly dominant. Asked about their perspective on their own influence and impact within their organisations, RD-12 staff had a much less positive view than BRAC staff. This reflects the more decentralised organisation of authority and decision-making in BRAC, giving scope for greater participation by field workers than in RD-12's more conventionally hierarchical structure.

In RD-12, field workers faced the great disadvantage of being on the margins of the regular civil service. They are stranded at the field level by a lack of promotion prospects, as advance to the next step on the hierarchy depends upon the accretion of university qualifications and personal contacts, not field experience. As one woman field manager said: 'I feel frustrated. One shouldn't bother having ambition in our government department because there are irregularities. In an NGO I can expect something I have worked here eight years and have nothing for it' (20). Isolation in the field without prospects for advance can lead to a deep schism between the interests of policy makers and field workers. Since career prospects are not notably enhanced by good performance, there is less incentive for loyalty to top-level policy objectives. This situation is much worsened by the fact that these field workers are formally officers of the TBCCA system, not of the civil service. This ties their interests to local power elites. As has been suggested, these local interests are not in the least oriented to promoting gender equity in development, and this creates powerful disincentives for field workers to champion counter-cultural causes such as women's - or the poor's - empowerment.

In BRAC, in contrast, field experience is highly valued. No appointments are made laterally to management positions; all local and regional managers must serve a minimum of two years as Programme Officers. Commitment to the organisation is strong, as are individuals' expectations of advance through the system on the grounds of merit.

In both organisations there was a marked difference between women and men's perceptions of their own influence in the organisation, with women field staff distinctly less confident of their capacity to bring their own perspectives to bear on decision-making. In BRAC, 44% percent of women staff had a positive feeling about their influence on the organisation

compared to 65% of the men. In RD-12, just 14% of the women felt positive compared to 40% of the men. Many felt excluded from decision-making, or felt they were actively ignored or undermined, on the grounds of their gender. As a woman field worker in BRAC said: 'All major responsibilities are given to male POs - they don't want to give us priority. Instead, our capacity to do our jobs is always questioned' (24). And a woman counterpart in RD-12 said: 'Our authorities give more importance to our male colleagues than us. When there are any kind of work discussions I point out that I am the senior FO here - but it is still the younger men who get listened to' (52).

Nevertheless, many women expressed a sense of pride and achievement in their work with rural women. Unlike men, who might stress technical achievements, such as good records of repayment rates, women reported ways in which they had supported village women in protesting violence, or obstructing polygamous marriages. This is a source of a new sense of heroism in the interests of women, as suggested by this NGO field manager:

I have solved many problems (...) No, it is not correct that I solve the problems. I inspire the women and encourage them to solve their problems. That's why a thousand people respect me. (...) *Apa*, perhaps I had visualised my future in a different way, but when I look at them I don't think I could only look after my own family. I will think about a thousand families, that's what makes me happy. (Oral history, Maya Rani).

Women field staff are in a curious position. They are social pioneers, modelling new possibilities for female identity and affectivity in public, yet they face tremendous criticism for trespassing across gender boundaries. One NGO field manager described herself as 'Phulan Devi' - the bandit queen admired for her courage but a social outlaw nonetheless. Some of the worst ostracism comes from within their own organisations, where their male colleagues may treat them with scorn, and where women, as a minority, are marginal to decision-making, and are unable to gain a hearing for possible alternative or opposition perspectives on policy.

Conclusions

Had this been a discussion about differences between an NGO and government organisation in terms of effective responses to poverty as shown through the flexibility and quality of delivery systems, democracy of decision-making, and capacity to learn from mistakes, the NGO would probably have come out looking better, confirming contemporary prejudices as to the comparative advantage of NGOs in responding to needs at the grass roots (Edwards and Hulme, 1996: Chapter 1). This conclusion would have been somewhat tempered by the way the current preoccupation amongst aid donors with financial sustainability is making NGO and government credit programmes resemble each other more than ever before. NGOs are having to neglect their concerns with class mobilisation and broader human development goals in favour of stricter financial management, which is imposing stiffer degrees of bureaucratisation and a more corporate than collective culture (White, 1991; Rao and Kelleher, 1995). On the other hand, government programmes such as the RPP which depend on external funding are having to intensify financial control mechanisms and demand higher performance from staff in terms of securing respectable repayment rates (Goetz and Sen Gupta, 1996: 57). Nevertheless, differences in the structure and culture of NGOs and public sector institutions remain, most notably, the NGOs' greater success in communicating policy

changes from the top down to the field, as evident in the greater awareness amongst the NGO's staff members of the existence and meaning of a GAD policy. Another difference is evidence of a greater sensitivity to issues of social equity amongst both women and men staff in the NGO.

This paper, however, has suggested that administrative and cultural differences typical of NGOs and public sector organisations do not necessarily create incentives for greater local-level receptivity to women's needs in development. Instead, the differences which cut across both organisations in the perspectives and behaviour of women and men field workers, suggest the importance of gender in determining how staff respond to incentives and use their discretion. In other words, the embeddedness of discriminatory class and gender distinctions in the RPP's procedures for approving loans or creating village groups does not entirely prohibit its women staff from developing and acting upon alternative perspectives on policy. And alternatively, while BRAC's more egalitarian culture and freedom from local power groups may foster more awareness amongst its male staff as to the needs their female clientele (as suggested by their greater propensity to disapprove of husbands' appropriation of loans), this does not produce incentives and administrative approaches to enhancing women's independence in controlling credit. Evidence for this, in this study, is that there was little significant difference between women's rates of control over their loans between either organisation: 28% of the women borrowers in BRAC had complete or very high control over their loans, compared to 31% in RD-12 (Goetz and Sen Gupta, 1996:60).

The gender of field workers, not just organisation structures, appears as a critical dimension explaining local-level receptivity to women's needs.

Field worker discretion, however subtle and molecular, is an inherently political practice; power, stemming from positions within development organisations, institutions of personal connections, and systems of class and gender difference, is deployed in the construction and reproduction of gender or class relations. Field worker routines and attitudes are indicative of how they construe and construct their beneficiaries as subjects. The ways gender inequalities are experienced by beneficiaries can be affected by the ways field workers symbolically mediate reality, because they can give weight to their interpretations by assigning or withholding resources and information. Such practices affect the self-interpretations of beneficiaries and their consequent capacities to utilise programme benefits or to make demands of programme staff and public resources. The work of lower-level bureaucrats becomes part of the cultural knowledge which in aggregate informs the dominant discourse of gender policy within the organisation, and at the micro-level, constructs experiences of gender difference and inequality. The domain of field worker discretion thus becomes a political arena in which dominant social practices can be reproduced, or what Foucault calls 'subjugated knowledges' can stage their chaotic, localised insurrections (1972:81).

The dominant pattern is for discretion to be used in a negative way, in order to minimise potential conflict around new policy measures, both outside of and within organisations. When it comes to GAD policy, field workers may or may not share in a general institutional ambivalence to gender-redistributive policy, but given the precarity of their career positions within their organisations, their options are limited to compliance with dominant attitudes, or a very risky commitment to more expansive policy goals. The latter option is generally available only to the maverick or the subversive. It is in the day to day interactions with

beneficiaries that the re-routing of policy goals of empowerment towards mere input-delivery is achieved. Subversions do occur, however. The space provided by the discretion of field workers can also be used - if covertly - to expand on the way knowledge and resources are delivered in the field. Because field workers constantly interact with beneficiaries they are in a position to retain an awareness of their real needs and capabilities. Some field workers can 'know differently' (Smith, 1979:12) about the needs and capacities of their beneficiaries. These alternative interpretations can come out in the space provided by their personal discretion in implementing policy.

The focus on field workers' practices and perspectives - their discourses of interaction with beneficiaries and each other - is not intended to underspecify the importance of structures which generate the seeming intractability of male power; structures of class and gender discrimination which may be embedded in the organisational form and delivery systems of development organisations. But the focus on actors' perspectives does suggest that such structures cannot usefully be identified independently of the way that they manifest themselves in the representations upon which people rely to understand the social processes of which they are a part. To focus on the representations of field workers is to suggest that social actors are not insensible to the circumstances and consequences of their actions; that these are 'knowing' agents contributing to the continuity or transformation of systems of domination.

The distinct gender differences in the ways field workers deploy their discretionary powers could be an important resource for programme efforts to disrupt the social organisation of gender difference and inequality. However, it is important not to romanticise these subversions, to make more of them than they are. By any standards of measurement, they represent minute, molecular expressions of opposition perspectives. Also, it cannot be assumed that these subversions are the expression of some natural solidarity or sisterhood between women field workers and their beneficiaries. Whatever their class backgrounds, their primary reference group is likely to be their male colleagues and superiors, not their clients. This is especially so since they are minorities in their organisations, especially at decision-making levels. Organisation theory confirms that minorities in bureaucracies have the least interest in challenging dominant agency practices because of the precariousness of their career positions. The few women who are in positions of power in organisations may not have any interest in identifying with or promoting the interests of women at other levels in the hierarchy. Feminist critiques of organisation theory point out that even when women are not in an absolute minority - what Kanter calls a 'balanced group' (1977:239) with staffing proportions which RD-12 is achieving - their 'minority' social status outside of organisations, as well as the masculine interests embedded in organisation structures and cultures, continue to obstruct women's capacity for independence of action, reflection, or influence on practices and policies (Dahlerup, 1988). As such, Bangladeshi women field workers, as socially devalued individuals doing organisationally under prioritised work from minority positions in male-dominated agencies, are the most 'kuccha' of all bureaucrats.

This paper has not suggested a completely clear gender difference in the policy interpretations and enactment routines of women and men field workers. Some men share more expansive views on women's rights to development resources, some women are entirely bound by dominant and limiting policy interpretations which reinforce gendered resource asymmetries. Women staff are not receptive to the needs of poor women in a predictable way, as suggested by the fact that the lowest-level women village workers were at pains to

deny their village backgrounds and class affinities with beneficiaries. Because of this, it cannot be assumed that women staff will necessarily promote poor women's interests in development. Nor should men be dismissed as agents for positive change in women's lives. Men are likely to retain a substantial presence in the field staff of these organisations, whatever the success of efforts to recruit more women. Currently the majority of women's groups in BRAC, and half of the women's groups in RD-12, are serviced by male staff, and it is important to bear this in mind when considering how to pursue a GAD agenda under these circumstances.

There is a case for investing in women staff's positive use of their discretion, and for counteracting men and women's negative discretionary practices with regard to gender relations through new incentives and perhaps gender training. Investing in the positive use of field worker discretion might involve more actively factoring gender equity concerns into programme design. This could involve challenging certain patterns of re-enacting gender difference and disprivilege by, for example, creating incentives to promote women's control over their loans, and creating incentives for husbands to respect women's economic and social rights. Investing in women's discretion in particular would involve efforts to cultivate women's 'voice' within development organisations to validate women's perspectives on programme delivery. This might be achieved through facilitating women's access to decision-making fora, and through promoting opportunities for women field workers to develop cultures of mutual support; a critical determinant of their capacity to sustain and act upon opposition or counter cultural perspectives.

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² 'Beneficiaries' is used here to describe the people who are designated in policy as the recipients of development inputs and services. It is an inadequate term. 'Beneficiaries' can be direct, active 'participants' or 'members' of the development programme in question, or they can be passive, receptive 'clients'. In a development context, the more formal construction of 'client' seems inappropriate for the participatory interventions intended by the kinds of rural development programmes discussed in this chapter. See Wood 1986 for a discussion of issues involved in choosing terminology to describe the 'targets' of policy.

³ These internal institutional reform efforts have made the developing country state the culprit in cases of economic crisis, and have detracted from attention to the negative impact of the international political economy on developing economies.

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⁵ All interviews, group discussions, and oral histories were conducted in Bengali and were immediately translated and transcribed. Interviews are numbered and citations from individual interviews are followed by a number in brackets to indicate the source interview.

⁶ RD-12 is funded by the Canadian International Development Agency (CIDA).

⁷ reasons for the differential retention rate of women staff in BRAC and RD-12 are explored in Goetz, 1996.

⁸ The Thana is an administrative unit between the District and the Union levels. RD-12 Thana Offices correspond to BRAC Area Offices.

⁹ 'Bittaheen' means landless.

¹⁰ Only three TBCCAs across the 139 Thanas in which RD-12 operates were chaired by women at the time of this study.

¹¹ Numbers in brackets refer to the individual interview from which the statement is taken.

¹² This distinction between 'cases' and 'stories' is taken from Wood's discussion of 'labelling' in development policy (1985). 'Cases' fragment people's identities into elements which policy finds significant, while 'stories' provide a broader account of people's social background and of processes of social exclusion.

¹³ In women's NGOs however, commitment to gender equity can often be a job requirement. See Tahera Yasmin's discussion of recruitment procedures for *Shaptagram Nari Swanivar Parishad*, a respected women's development NGO in Bangladesh, 1997.

¹⁴ These vows, 17 in BRAC, ten in RD-12, express values and objectives which both organisations are trying to promote -- such as village-level solidarity and mutual help, improved sanitary practices, and the elimination of dowry and domestic violence.

¹⁵ 'Apa' is a respectful form of address to other women, meaning 'sister'. Its Hindu equivalent is 'Didi'.

¹⁶ In references for the oral histories, all names have been changed.