

R | E | S | E | A | R | C | H
Monograph Series

PEASANT PERCEPTIONS
FAMINE

CREDIT NEEDS
SANITATION

Research and Evaluation Division, BRAC

Rural Study Series 03

PEASANT PERCEPTIONS

**FAMINE
CREDIT NEEDS
SANITATION**

Bangladesh Rural Advancement Committee



BRAC
PUBLICATION

Rural study series 03

PEASANT PERCEPTIONS VOL. 1

- A. Famine
- B. Credit Needs
- C. Sanitation

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FOREWORD

Studies on 'Famine' and 'Credit Needs' under the Peasant Perceptions Series were first published in mimeographed forms and the copies were distributed to development planners, administrators and researchers. Inspired by their appreciations, a printed form of the studies is being presented.

Meanwhile, as another study on 'Sanitation' has been completed, the report is also being included in the publication 'Peasant Perceptions Vol. 1.

This is the third publication of our rural study series.

Dhaka
August, 1984

Publisher

CONTENTS

				Page
BOOK A: FAMINE				
Preface				
Introduction	–	–	–	1
1. Conditions and Causes	–	–	–	3
2. Effects and Social Relations	–	–	–	8
3. Reaction to Relief Programmes	–	–	–	11
4. Options and Suggestions	–	–	–	15
5. Conclusion	–	–	–	17
BOOK B: CREDIT NEEDS				
Preface				
Introduction	–	–	–	1
1. Social Environment	–	–	–	3
2. Forms of Village Credit	–	–	–	8
3. External Credit Delivery	–	–	–	26
BOOK C: SANITATION				
Preface				
Peasant Perceptions: Sanitation				1

VOLUME 1: PART A

**PEASANT PERCEPTIONS:
FAMINE**

JULY 1979

Bangladesh Rural Advancement Committee

Rural Study Series 03

PREFACE

BRAC has, in the past been called upon to provide relief in areas where famine or extreme scarcities prevailed. The prolonged drought in the recent months has already damaged two consecutive rice crops and the spectre of famine is already evident in some parts of Bangladesh. BRAC is again planning to mount relief efforts in some of these areas of extreme need. At this juncture, BRAC felt that eliciting the perceptions and experience of poor peasants from some of the worst affected areas of Bangladesh will be a worthwhile exercise.

BRAC has recently begun exploring a new method of “participatory research”. In this form of research the idea is to generate information on the subject under study through the opinions and observations of a group of participants sitting together as a forum. These group sessions are usually conducted under the guidance of one or several facilitators whose role is to keep the discussion within a prearranged framework of topics that the researchers are interested in. The essential aspect of this method is to allow the participants as much freedom as possible to express their own views and to bring up features that they feel are most important to them. The facilitators do not control the nature of the information that is produced, they only throw open realms of discourse and permit the participants as a group, to explore that realm in whatever way is important and meaningful to them.

The value of this form of research is that it attempts to minimize the biases and pre-conceptions of the research that are inevitably reflected in questionnaires and survey-types of studies. The participatory method attempts to overcome this problem by implicitly involving the participants in the selection of issues that will be discussed—thus those issues that are of greatest concern and significance to them are allowed to emerge unhampered.

BRAC is grateful to Izzeddin I. Imam who was mainly responsible for this study. He was assisted generously by Shahid Hussain Talukder and Dr. Salehuddin Ahmed in the study design and group sessions. Valuable assistance was also provided by Md. Kamaluddin during group sessions.

Dacca
July 30, 1979

Fazle Hasan Abed
Executive Director

A

Introduction

Famine is a phenomenon that is never too far away from the consciousness of the vast majority of the population of Bangladesh—the rural based population that often has no resources at its disposal other than the labour it can sell. For these people, the condition of famine is one that lurks menacingly in the background at all times and, every few years, comes sweeping across, leaving a trail of destruction and dislocation in its wake. Precarious survival strategies are mapped out in the quiet intervals, meager resources are garnered, dependency relationships are set up, some sort of community web is created to ensure the flow of basic needs. Then famine strikes again carving its way through all savings and potentialities that have so painstakingly been built up. This condition is a stark reality faced repeatedly by the landless and near-landless peasants of Bangladesh—perhaps half of the entire rural population. Very few have the sort of land-holdings or income to survive these conditions relatively unscathed. Most are simply mauled and tossed asunder by the whims of fortune and weather.

Government and non-government agencies, of course, are aware of this plight and seek earnest resolutions to the problem. Efforts are made to alleviate, the conditions during times of severe shortages while deeper level changes are sought during times of relative calm. Besides the relief and aid programmes, various ways are constantly examined to develop a truly permanent capability to withstand years of devastated crops with relatively little mutilation of the population. Yet it seems strange that very little effort goes into finding out the responses to famine of those

people who bear the full brunt of the attack—the landless and near-landless peasantry itself. The situation is combatted by relying solely on the experience, learning, and intuitions of those people who are on the ‘givers, end’ of the relationship. Very rarely are steps taken to ascertain the way in which famine is perceived and rationalized by those who are directly afflicted by it. Even less consideration is put on their reactions to the relief activities that they are subjected to.

With these ideas in mind, BRAC recently conducted a research project to try to fill in some of these gaps. The intent was to allow the landless to speak for themselves on these topics and for the researchers to simply try to absorb and, later, report their impressions and opinions. The information was collected through sessions of group discussions: the participants sat together as a group and narrated their experiences and their opinions based on a preselected list of topics around the subject of famine. The discussions were kept as informal and open-ended as the time schedule would allow while the researchers simply facilitated the discussion and recorded the opinions. Although the number of participants was kept deliberately low to ensure an open, informal atmosphere (about 15 participants took part), the range of areas covered was fairly extensive. The largest number of participants were from the Northern areas (which are particularly prone to famine) such as Roumari in Rangpur District and Sherpur, Melanda and Jhinaigati in Jamalpur District. There were also participants from Jessore, Comilla and Dhaka Districts.

The findings that surfaced from the discussions from the main body of the text that follows. Although we have primarily attempted to present the study as an account of the landless people’s opinions, we have also been compelled at times to analyze their statements and bring together what we felt were important components of their beliefs and ideas. We would also like to point out that we have concentrated our discussions on the socioeconomic aspects of the famine problem rather than the actual physical damage it does in the form of malnutrition and starvation. Those aspects have already been vividly analyzed by authorities who are better qualified for the task. Our intention, on the other hand, was to investigate the peasants’ views on the way in which socioeconomic structures and networks of relationships are maintained, intensified or dismantled through famine.

Conditions and Causes

Famine is preceded by one of a series of natural events over which man has no control—a delay in the arrival of rains, a low crop yield, excessive floods. Any of these can disrupt a complicated and intensive cropping pattern that is natural to the soil of Bangladesh. The food chain is such a long and tenuous one that any disequilibrium in the cycle can easily result in shortages. The more severe the dislocation, the greater is the shortage experienced at the end of the cycle. It would appear as if the people dependent on this food are at the mercy only of the elements. If nature behaves favourably, there will be enough food for everyone and if nature does not cooperate, there may be widespread famine and death.

This kind of interpretation is reflected in the initial comments of the participants, tending to resign to a fate that has been pre-ordained for them. It would seem as if they have no other conceptual equipment to handle this sort of phenomena. They are at a loss to even begin to explain how such situations arise and why they become aggravated into conditions of such hardship and suffering. It would be very easy to come away, after a brief, superficial hearing, thinking that the landless of Bangladesh can only comprehend famine as an act of blind misfortune, unchangeable and beyond human interference. However, this is fortunately not the case.

As one gently probes for more incisive answers, as one establishes a relationship of equal dialogue with the participants, one begins to feel amazed to the thoroughgoing and sophisticated

understanding that they have of one of the most important determinants. This is an element that sometimes escapes the notice of conscientious researchers—the fact that there is an important human element that determines the severity of suffering experienced by the landless during famine. It is on this human manipulation of an already exacerbated situation that the participants can shed unique light. They can begin to reveal how a structure of relationships exists in the village community which prevents the hardships of famine being equitably borne by all members of the community. On the contrary, the nature of the relationships are such that they can be used to further intensify the polarization between those who occupy positions of influence and wealth and those who are in a dependent situation.

The participants begin to explain how food shortages are intensified through stockpiling. The owners of large plots of land, the powerful elite of the region, tend to act in concert with each other and thus form an “informal cartel” who more or less have monopoly control over the food supply. As the impending food shortage, triggered by some natural calamity, begins to arise, the large landowners begin to divert their supplies into storage and wait for the prices to start rising. Our discussions, conducted at the end of a period of drought in July 1979, are replete with incidences of this as observed by the landless and near landless.

Yet another squeeze on the landless comes about as a result of the fall in production. Consequently the amount of work required to be done in the fields also falls, creating an excess supply of labour—the only resource that the landless can exploit since they own no land and virtually no capital. Thus, the wage rate falls and once again the wage labourers find themselves at the mercy of their employers—the landowners.

The worst results of this situation are heard from the participants from Roumari (Rangpur) and the various sub-divisions of Jamalpur. The daily wage rate there now (July 1979) is reported between Tk.1'00- Tk. 2'00 (US \$1 =Tk.25) with one or two meals. Sometimes the labourer may also be given a small quantity of rice (uncooked) to take away in the evening. Thus one participant from Roumari reports having '*panta*' (cooked rice soaked in water) for breakfast, wheat '*khichuri*' for lunch and being given 1/2 seer (appror. 500 gms.) of '*kaun*' (millet) at the end of the day. He

explains here that, had he been given a meal in the evening would probably have consumed more than 1/2 seer thus the employer is ensuring that his expenditure on the labourer is minimized. Beyond these meals, he earns a wage of Tk.1'00-a wage with which he will have to feed a family. The price of rice in his area was Tk. 6'00/seer in July 1979.

The situation seems marginally better in Burichong (Comilla) and Dhamrai (Dhaka) while the participants from Jessore are in a somewhat better position. Thus, in those areas most affected, the participants reveal a situation of tremendous hardship. The only recourse available to these people is to start selling off the only possessions that they have. Firstly, the household will concentrate on selling of moveable objects, household utensils or any valuables that they might possess. Here again, the participants tell stories of being hedged in by almost impossible obstacles. The sheer desperation of acquiring some cash with which to feed the household combines with the fact that the only people who have enough wealth to make any purchases are the big landlords. Thus, another avenue of exploitation opens up. The general tendency is for the landless to pawn their goods to moneylenders (a term that is often interchangeable with 'large landlords') and obtain a loan. The hope being, of course, that one-day the loan would be repaid and the object recovered. This virtually never happens. The interest charged on the loan is usually so crippling that the debtor has next to no chance of being able to repay the principal in the time allotted. As a result of this failure, the object pawned passes into the possession of the money-lender. The sum initially lent usually reflects less than half of the actual value of the pawned object, For this largesse the borrower is usually made to feel much obligated to the lender and from then on is considered to be holding an unmistakably subservient position vis-a-vis the lender. Here, social behavioural norms come into play to regulate their relationship.

One of the participants from Roumari tells of an incident where an elder cousin had pawned a set of earrings to his richer relative. Although he had eventually repaid a total sum of Tk. 350'00, he was still unable to ask his cousin for the return of the earrings lest this upset the reticence that was expected of him as a person under obligation. Moreover, he genuinely dreaded the day when he might have to return to this relative for another loan and

thus did not want to jeopardize his future chances by appearing too sure of himself.

The price of the object being pawned is fixed by the moneylender at around a half to a third of the value of the object and the interest charged can be anything upto 300% annually. However, the plight of the poor is often so desperate that they are only too happy to accept such conditions. Pawning usually begins with those items which are expendable such as ornaments or jewellery, if any, and then, as the drive for more and more cash to buy food turns into a stampede, every household item begins either to be pawned or sold at any available price.

Landlords, of course, keep an eye open to increase their landholding and begin to push those with very small amounts of land to start selling. This is achieved without difficulty since the marginal landholders are also in need of cash to supplement their insufficient income. Moreover, they do not wish to show any resistance to those on whom they depend for employment. Thus, a famine situation, a situation where an urgent need for cash is felt by the poorest sectors, is exploited by the large landholders to accelerate land transfers in their direction. Furthermore, they find themselves in a position to name any price they wish and land begin transferring at prices which are less than half their normal value. Again, the land is usually mortgaged rather than sold outright but very rarely does the land come back to its original owner. The exact terms of the transfer varies with each individual case. In one particular case in Burichong (Comilla) in early 1979, a man had to mortgage a small piece of land valued at Tk. 500 for only Tk. 150/-. He had soon spent this amount on food and returned to the landlord in order to borrow some more money where he was told that he would only get another installment if he gave up all rights to the land. After this episode, and when he again felt the need for money, he had to take up employment under the landlord at a daily wage of Tk. 3.00 where the daily wage in normal times had been Tk. 10.00. The landlord claimed apparently that, times being difficult, he could not afford to pay a higher wage although it was known that he was stockpiling paddy in anticipation of a rise in price.

In some cases people start selling fruit trees or bamboo plants as well. Sometimes people seek to supplement their income

collecting firewood to sell as fuel. In Roumari, there is some income earned through, weaving for those who have the skill. As the chances for local employment get slimmer and people begin to run out of things to sell, many start thinking in terms of migrating towards larger centres in the hope of finding employment. This begins to produce serious dislocations as the household head leaves his family and sets off to an uncertain destination. Anxieties over their return begin to multiply and sometimes families that are left behind become stranded. Some cases were reported of people migrating for work to India from Jessore where they may receive a daily wage of Tk. 5.00. People also migrate from Comilla to Sylhet in search of employment as fishermen. Some who have migrated return periodically to give any earnings to their family while in other cases wives whom remain behind take up employment in the richer households doing daily chores or husking. They rely on living off the leftovers of the meals taken by the rich household.

As the situation worsens so also do people resort to more and more extreme measures. One woman in Roumari became simply unable to stand the cries of her hungry children and, leaving them uncared, hanged herself. People became conscious of the growing malnutrition of their children but are unable to afford any kind of medical aid for them. In Roumari the incidence of crime is reported to be increasing while in one case in Melanda (Jamalpur) a woman is said to have turned to begging after having sold her four children. Other women turn to prostitution to earn an income. Participants repeatedly begin to talk of a loss of sense of direction and inability to understand what to turn to next. Says one participant from Sherpur (Jamalpur), "The boat was floating. Now it has sunk. We see an unending sea all around." Another from Roumari says, "We see nothing but darkness in front." A cobbler in Melanda (Jamalpur), unable to find any more hides in the market, began systematically to poison the cows in his area with the help of two collaborators.

This feeling of utter helplessness is reiterated again and again, but throughout a feeling of hostility towards the actions of the rich landlords is expressed. They are repeatedly accused of stockpiling paddy, of colluding to acquire land at low prices, of exploiting the labour of the landless at the lowest possible wages. They are seen as the people responsible for seriously aggravating the already harsh conditions.

Effects on Social Relations

As the intensity of the situation deepens it starts to invade the social relations that bind the community together, the very fabric of the community begins to come apart. Some of the most important institutions in the society such as marriage, the joint family, sibling solidarity begin to be seen as burdens or obstacles in the search for satisfaction of basic individual needs. The network of co-operation that in normal times ensures sharing, security and a framework for the flow of resources begins to appear more and more irrelevant.

Marriage, in normal times, is usually a means for extending one's network of relations. However, we were told of the story in Roumari where the two daughters of a man with some land both married grooms who came in to live with their father-in-law and rely on his support. With the present situation the two grooms have become an enormous burden on him and he does not know what to do with them.

In another case we could observe the last remnants of village co-operation amongst peers coming together to rescue an unfortunate man. The man, from Melanda (Jamalpur) was driven to such desperation after four days without eating, that he decided to go and sell his child. However, the community intervened on his behalf and decided to support them through contributions. With the gradually worsening situation it is feared that the father is slipping back into a state of hopelessness but this time the community will probably not be of any assistance. Thus, we can observe a situation where a community, no matter how hard pressed,

intervenes to try and uphold one of the most basic and important relationships (father-son) in that society and yet, the second time round, conditions have become so unstable that the community is unwilling to expend its resources to prevent the dissolution of that relationship.

Signs of breakdown in the social system occur at all levels, from the splitting of joint families to unwillingness to support siblings. In Melanda, one participant expresses great unwillingness to accept his sister into the household that he shares with his brother, a sentiment that would have been virtually unthinkable in normal times. In another case from Dhamrai (Dhaka), a household-head begins to quarrel over inheritance rights with his sister who feels that she was not being properly treated by the wife of the household-head. The participant relating the tale sadly remarks, "When shortages occur, people take leave of their senses, they become bad".

People also start exhibiting behaviour that would never be tolerated or socially acceptable in normal situations. The father-in-law and son-in-law relationship is always marked with a great deal of deference, cordiality and mutual respect. Society would raise strong ethical sanctions against a son-in-law who charged his father-in-law of being unable to provide sufficient comforts. Yet we were told of an incident in Melanda where a son-in-law begins to complain bitterly and threaten divorce because his father-in-law cannot afford to entertain him in comfort or provide sarees for his daughter.

Quarrels over ownership of property become acute, even among siblings. One of the participants' sister forcibly sold a fruit tree that belonged to him after they had quarrelled. The man in question, being too weak to prevent the new owner from claiming the fruit, neatly sidestepped the issue by selling the tree to a third man. The two rival owners are now fighting with each other to gain possession of the tree.

Looking forward, the participants all predicted a situation of greater hardship. Food supplies would become even smaller, migrations would have to continue. Meanwhile more and more people would be left in distress as families would be abandoned and community co-operation would continue to decline. Anxiety would continue over the health of children and their survival would become increasingly unlikely. Deaths and suicides would continue to multiply as social bonds loosened and obligations between kin became ignored. Thus, continuing famine is seen to wreak not only great physical damage but also to lead eventually to an almost complete lack of regard for social institutions—the very links that bind society together are seen to be endangered.

Reactions to Relief Programmes

An important part of our enquiry into famine centres around the question of how famine-relieving efforts are perceived by those who are most affected by it. It is this aspect, above all, that has never adequately been examined by the outside agencies. Famine relief programmes and Food For Work (FFW) programmes are always conceived and designed in the offices of the agencies concerned, isolated from the views of those who will receive the assistance. The programmes are implemented, often successfully, and the agency then withdraws or continues with other kinds of development activities. However, it would seem interesting, or at least relevant, to try to examine what the famine victims feel about such programmes that are already in operation, or have been in operation, in the past. How do they react, how do they perceive, how do they evaluate in their own minds such programmes? Do the famine victims feel that these programmes make much difference to their plight? These were the kinds of questions that we were interested in and that we raised with the participants of our discussion. Some answers were fairly startling.

The very first reaction was one of complete dissatisfaction with the relief and FFW programmes. Although we were a little apprehensive about what sort of significance we could attach to any answers that were being given to BRAC, a potential relief giving agency, we were genuinely impressed by the persuasiveness that some of their arguments carried. There was a general consensus throughout the first part of this discussion that FFW was always more preferable than relief. The initial consideration seemed to be an ethical one: it is ethically more

acceptable to be given some relief in exchange for work rather than to be given relief as charity. There seemed to be a sense of pride attached to the view that they did not like to be simply given what they needed and there was a corresponding sense of there being something demeaning about accepting relief without any return. The participants seemed to be reluctant to find themselves under any obligation. However, a further reason for preferring FFW is that this allows them to *claim* their food. Having put in labour for the assistance, they feel that they have some rights over what they get and do not have to feel that they are waiting at the mercy of others. These rights give them a say in what they get and how much they get. One person also mentioned the longer term developmental benefits of carrying out projects that would serve the community under a FFW scheme.

The above statements give us a clue as to why there is a general dissatisfaction with all kinds of relief activities. Relief operations always seem to arrive through the intermediary of the local elite, the people of influence in the area. These people are culled from the same group that consists of the large landlords and seem to have matching interests with them. Moreover, whenever a relief or FFW programme is undertaken, these very same people seem to be involved in the organization of the project. From this realization it is a very small step to the conclusion that relief operations are themselves a subtle instrument of exploitation. In fact, all the participants' statements on relief operations centre around the confirmed belief that huge amounts are being corruptly siphoned off at every stage of handling. This is especially so in the hands of the local influentials, the Union Chairmen, members and their cronies.

A participant from Sherpur claims that FFW wheat is used by the landlords to feed labourers whom they hire for their own work. Another claims in Melanda that, out of Tk. 1,500 worth of wheat, a large amount was sold and the rest was used to pay labourers at a lower rate than was intended by the original contributor. In another instance, when the Chairman was called in to investigate a charge that the labourers were being underpaid, he was bribed to ignore the charge. Other allegations against the local organizers state that the lists of People needing relief are fraudulently made to appear larger than they actually are so that the organizers can get more relief goods than is necessary from the central distributing

authority and then skim off the excess for themselves. The landless feel powerless in front of the local leaders on whom they depend in very many ways. One Participant from Dhamrai (Dhaka) said, “We have no power to talk in front of the rich, like the Chairman. We are afraid of them. We are always looked down upon and scolded. So we never know what they are writing and doing”.

One of the chief complaints of the landless is the complete lack of participation at any stage of the organization. They constantly ask that they should be given information and that they should be consulted. They feel that the organizing takes place in darkness and thus they have no positive way of knowing if, and to what extent, they are being cheated. Moreover, they feel that they are never consulted at any stage about their reactions and suggestions. They often suggested that the relief should be handed over directly to the poorest levels of the community who would take charge of their own distribution. In this way the “whole thing would be done in the open, thus no one would be able to cheat anyone else. Any way, the poor would never think to cheat other poor people only the rich do that”, They also believe that this is the only way that they would be able to ascertain whether enough food was being allocated to their community. Opinions varied as to how much of the actual allocation was being misappropriated—ranging from an eighth to a half of the total allocation.

There was widespread agreement amongst the participants that the only way to combat the situation would be to act together as a group. Unity was seen as the key to breaking the deadlock in which they were caught. It was only through collective action, they asserted repeatedly, that they would be able to make their influence felt and would be able to play a controlling role in the situation.

There was also some mistrust as the purity of the foods that they were being distributed—they claimed that the flour that they were given was often adulterated. It had been mixed with (“*bhushi*”) saw-dust. The most preferred food, of course, would be rice but, besides that, they expressed a preference for wheat. They were careful to point out that they did not like flour because this could be adulterated, unlike wheat. Some mentioned having

received maize-flour which they did not find at all palatable—in fact, some claimed to have fallen sick because of it.

Options and Suggestions

The discussion entered its final phase with a brief survey of what sort of actions the participants themselves would like to take to alleviate the situation. There was a general feeling that the landless should try to collect and operate in small groups where resources might be pooled and actions taken in co-operation with each other. The ideas regarding new actions seemed to centre around collective productive actions rather than any kind of relief or FFW programmes.

One suggestion was that goods produced in the rural areas should not be allowed to go to the urban centres. Other schemes were either of the self help variety where groups would collect funds in order to generate income producing activities or that they ought to be given cash loans which they could invest in trading or productive activities.

Ideas for schemes ranged from small scale production of handicrafts or household items such as fans, '*chalon*' (sieve) '*kula*' or net-making for fishing. Some people suggested the development of fish cultivation in ponds or activities such as paddy husking, mustard or peanut cultivation, banana plantation and growing of vegetables. There were also other ideas such as employment in the fields or rickshaw-pulling. One idea that seemed to carry great popularity was to somehow acquire a boat. This seemed to open up innumerable opportunities—fishing, passenger transport or trading. A boat is seen to be an extremely useful aid to earning income in any kind of weather or crop conditions.

It is interesting to note that the general demand is not so much for food or other kinds of relief but for various types of inputs that could generate income-earning activities. The most preferred form for the input is cash loans. It would be necessary to point out that the participants were aware of the fact that they were directing their comments at BRAC personnel who themselves encourage the above mentioned forms of income-generation through group activities. Thus, there is an obvious source of bias in the participants' comments, tailored to the ideas that BRAC encourages. However, it would be a mistake to dismiss all their views as simply "telling us what we want to hear". There seems to be a sense of conviction in their words, and it was surprising that when they were asked what suggestions they had to deal with the present situation, none of them automatically sought any kind of relief of aid assistance. They seemed, in fact, to be thinking in a somewhat longer term, of kinds of activities that would allow them to buy food during the famine condition and also stand them in good stead during easier conditions. They seemed to feel that aid-type of relief only resulted in a dependent situation where they were at the mercy of those people who were in charge of the distribution. It left too many loopholes that could be exploited and did not go far enough in meeting the full needs of the people who were worst afflicted. All the suggestions seemed to be geared towards earning incomes for the participants which they could then use to buy their necessary requirements.

Conclusion

After listening to the full range of the discussions that took place, some key threads running through the minds of the participants begin to emerge. The ideas expressed are tied together by certain attitudes and views which explain feelings on famine conditions, on relief operations and on measures they would like to see taken to alleviate their conditions.

We may briefly summarize their views in three parts;

(a) They are certainly conscious of the fact that the constraints and sufferings that they face during a famine situation are caused, at least partly, because of the actions of a certain group of privileged individuals—the influential landlords and administrative officials in the area. These people are seen to be using the fact that they have a stranglehold on the resources of the region to extract the maximum benefit out of a calamitous situation. They are also seen as capable of acting with a complete disregard for the harsh consequences of their actions on the dependent landless labourers.

(b) The relief and FFW programmes that arrive in their region always seem to arrive through the same group of people referred to above—the administrative officials, members of the elite fraternity which comprises the land lords as well. These people receive the aid as it arrives from the greater regional centres and participate directly in handling the logistics of distribution. Moreover, at no time does information ever get through to the landless regarding the quantity and nature of aid

coming into the region. The landless felt that no one ever bothered to consult them or inform them and that their only participation was as receivers. They also felt that the aid or FFW only got through sporadically and in insufficient quantities.

(c) As regards the actions that they themselves proposed, these were all inclined towards activities which would generate incomes. They talked often of aid coming in the form of inputs for productive and trading activities rather than as ready consumables. The intention was that with these inputs they would try to establish themselves in some sort of cultivation, trading or other kind of craft-activity (weaving, net-making, bamboo-works) by means of which they would earn an income to pay for their food and other requirements. They also expressed the idea that this kind of activity may best be carried out if they approached the task as groups of landless people rather than as individuals. They envisioned the benefits of working as a group not only in terms of the fact that they would be able to pool their funds together but also in terms of the fact that, as a collective, the impact of their actions on the socioeconomic environment would be felt in a way which could not be ignored or easily diverted.

Taking these three points together, we can try to see the rationale behind their thinking when they are so critical of the relief and FFW programmes. The cycle of events is such that they isolate a group of people (the village elite) as a group which is hostile to the interests of the landless and, in fact, capitalizes on a situation of hardship to squeeze as much as possible, in terms of resources and labour, out of the landless. When they subsequently see that relief destined for them arrives through the hands of this opposed-interests group, they begin to fill in any gaps in their knowledge with the obvious suspicion that they are being tricked again. Hence, the constant flow of charges that the landlords, Chairmen, members of the UP are corrupt and are involved in misappropriating large portions of the relief goods. So, also, do the landless feel the desire to be more self-reliant and independent of the landlords' hold. They demand more information, more consultation and hope eventually to break out of the vicious circle by somehow setting themselves up in a trade or profession where they could earn sufficient income through their own efforts. Thus, for them, the possibility of aid is seen not only as a means whereby they could overcome immediate and urgent

food shortages but also as an opportunity for them to break out of a situation where they are always dependent on the good will of people who have basically opposed interests to them.

It would be fair to point out, in closing, that the object of this study was not to verify the truth or otherwise of the participants' comments. To do so, of course, would be an important undertaking and fraught with considerable difficulties. There can be little doubt that, if we had interviewed the landlords rather than the landless, a totally different picture of the situation would have been presented nor are we assuming that the landless villagers' comments are free of their own interest motives. Although we would qualify the last statements by saying that the interests of the landless seem much more worthy of appeal than the interests which are opposed to them. In any case, the purpose of this study was to present a picture of the views and opinions held by those people who directly suffer the ravages of famine and it is this objective which has guided throughout the shape that this study has taken.

VOLUME 1: PART B

**PEASANT PERCEPTIONS:
CREDIT NEEDS**

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PREFACE

This is the second publication in the series entitled "Peasant Perceptions" and it deals with aspects of credit that are most familiar to the experience of the rural poor. It has been felt for some time now that the development of the rural economy must be accompanied by infusions of credit which would spur the growth of productive activities. This need has been recognized not only by the specialist financial institutions but also by the non-government development agencies as a vital element in their programs for integrated rural development. The introduction of credit into an underdeveloped economy presents problems, which are quite different from those, faced by credit agencies operating in a complex, developed economy. This aspect becomes evident from the number of experimental approaches being tried out by the innovative development organizations. The chief problems faced are an unclear understanding of the relation of the rural poor to the rural economy and a lack of opportunities and skills among this population. The present study begins an investigation into these areas with the specific aim of approaching the problems through the experience of the peasants themselves and of identifying basic approaches that could lead to a viable credit program for development.

A series of interviews with groups of landless poor people was conducted in three selected rural areas in Bangladesh in early 1980. BRAC is grateful to Mr. Ferdousur Rahman for conducting the interviews and to Mr. Izzeddin I. Imam, a staff member of our Research and Evaluation Division, who has been responsible for data collection, analysis and authorship of this study.

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Introduction

This report is the second in the series on Peasant Perceptions and deals with the question of the credit experience of poor villagers. There are two major reasons for looking at this aspect of the villagers' dealings and interactions. The first reason is that credit is a well-established and important phenomenon in their lives and it is a form of economic exchange which almost every villagers has had to deal with at some point or the other. There are very important economic and standard of living consequences of this flow of village credits especially in so far as it perpetuates the nature of the relationship between different economic classes. This has its effects not only in terms of economic position but also in establishing the social and political dimensions of the relationship between different elements of the village community. The second reason for looking at indigenous credit operations is the recognition in recent years that real development of the village poor requires that some capital for investment should be made available to them. Thus, a number of experimental credit programs have been initiated by different agencies to explore the most effective ways of achieving this. The present report attempts to uncover issues that could contribute in identifying some of the basic requirements and orientations of such a program.

Much of the material in the study is a representation of attitudes and perceptions of the landless villagers although there is not much direct reporting of the villagers' comments in the text. This is because the issues involved are interconnected in very complex ways and a bare statement of the villagers' comments

could result in more confusion than clarification. What has been attempted instead is to consider the overall gist of their statements and to draw inferences from this as to the underlying perceptions and attitudes. Along with this, some descriptive passages have been included to clarify the over-all context in which the credit-takers and credit givers are acting. The eventual aim of the study has been to extract the underlying needs of the landless population with regard to credit and to use this as a springboard for outlining the sorts of intervention that might lead to a productive resolution of these needs.

The necessary data was collected through a series of casual interviews with the landless villagers, sometimes in small groups and sometimes with individuals. No Strict questionnaire was followed. Instead, the interviewer held informal discussions in which he raised a number of issues from a predetermined list of topics. Since the aim of the discussions was to elicit attitudes rather than factual data, it was thought better to avoid a detailed questionnaire approach and rather to allow the respondents to speak freely stating their opinions and views on the matter. The data was collected mainly from a village in Shibpur Thana, which is located in the Narsingdi Sub-division of Dhaka District. Some data was also collected for comparative purposes, from villages in Manikganj Thana in Dhaka District and Mirzapur Thana in Tangail District.

Social Environment

Certain essential characteristics of the rural social structure will be emphasized by way of introduction and to provide a background context against which our specific area of interest in this report may be understood. The entire cultural complex of attitudes, beliefs, modes of inter-personal relationships and behavioural norms play their part in determining the nature of economic transactions that we find in the rural areas. It would, however, be well beyond the scope of our present study to pursue all of these aspects in any great detail. We propose therefore to highlight only three features of the social structure which we can call dominant themes necessary for an understanding of economic relationship between different sets of villagers. All three of these features have been commonly re-cognized by other observers of rural society as being deeply rooted and widely prevalent over almost all of rural Bangladesh. They may appear in different degrees in different areas of Bangladesh but they are certainly never completely absent in any rural area.

The first of these features we shall label 'discontinuity.' This is probably the most obvious of the three features. Yet it is surprising that the far-reaching implications of this characteristic seem never to be taken sufficiently into account while explaining rural behavioural phenomena. At this point, we shall confine ourselves to basic production related behaviour. We know that the primary unit for production in the villages is usually the individual household-it is at this level that most decisions are taken regarding the system of cultivation, the cropping technique, the deployment of labour and so on. However, we also find that several

households will tend to form associative clusters or groupings are commonly referred to in Bengali as *dal*. Although these groupings are not obviously visible to a casual observer or even formally recognized within the community itself, they do in fact play an extremely important role in regulating inter-household cooperation and alliance. This sort of grouping is sometimes called a "faction" a term we will also use, but keeping in mind that the institution has not only a political aspect but also equally important economic, social and ideological aspects. The degree of co-operation and interaction is high between households which are members of the same faction. The factions are composed of member households that, for one reason or another, give each other mutual support when there is a conflict involving either the whole faction or individual households within the faction. This alliance leads also to co-operation in other ways such as casual borrowing and lending, mutual exchange of labour and free exchange of information. The faction itself usually has an internal hierarchy where the positions of dominance are occupied by those members who are wealthiest, have greatest influence on local affairs and who have control over a large proportion of the village resources such as land, credit operations, local business, external resources and employment opportunities. It is these sorts of households that are most closely associated with the faction and have the greatest interest in ensuring its survival. The poorer households, although forming the bulk of the faction members at any given time, tend to associate with a faction only to the extent that they gain some security and protection from it. In times of conflict or economic distress, association with such a faction might make it easier for them to derive some co-operation or aid from other members of the faction. This loose connection, however, also makes it more likely that such a household might shift its allegiance to another faction if it were to feel that the new faction would be better able to meet its needs. These factions are not formally recognized in any way and membership is not made or broken through any definitely identifiable act, rite or declaration. A household's association with a particular faction grows out of the nature of the relationship it maintains with members of that faction. To some extent, this is predetermined by the household's kinship links and residential location since we found that many (though not all) members of a faction either have kinship ties with fellow members or tend to live in or near a cluster of home-steads which belong to the same faction. The feeling of solidarity or common cause that we find

within a faction is in contrast to the lack of solidarity and co-operation that exists between factions. This is the aspect of the factional groupings that we referred to above as discontinuity. This feature has the effect of carving up the total number of households in the village into a number of smaller factional units (typically, not more than four or five in a village). These divisions tend to block out the possibility of larger-scale co-operation in economic affairs and in social relation. On the other hand, these divisions tend to promote and perpetuate inter-factional conflict which results in a lot of inter-household disputes and hostility. This also results in a lack of free-flow of reliable information with a tendency, therefore, for suspicion and lack of confidence in information to hinder the development of economic cooperation between a number of individual households. The discontinuities occur at the divisions between different groupings and tend to generate conflict while inhibiting cooperation. They arise chiefly due to the direct rivalry between leading members of different factions who are trying to gain ascendancy and control over the set of locally available resources. Factions usually evolve as a result of these leading members gathering support and following for themselves by holding out the promise of economic assistance to those who join his faction. The reason that the poorer households participate in and form the main body of membership is their dependency.

This brings us to the second major feature of the socioeconomic structure: dependency. This feature characterizes the nature of the relationship that exists between the poorest members of the community and the households that have control over large amounts of resources and are relatively wealthy. This aspect is found not only in general in the village but is also seen to operate within a faction. In fact, it is one of the factors that holds the upper and lower halves of the factions together. The term 'dependency' refers to the fact that the amount of exploitable resources available in village is limited and that it is distributed very unequally across the range of households. Here we can include among resources tangible assets that are economically productive, chiefly land, as well as intangible assets, such as political influence over other villagers or cooperative relations with officials of the local administrative system. This results in the fact that the wealthy landowners can have far-reaching influence over the actions of the landless or marginal farmers and can withhold or give economic assistance as they choose. On the other hand, the

poorest households depend on the landlords for access to resources from which to earn a subsistence income, such as land for wage labouring or credit for petty trading. In order to acquire these they have to maintain good relations with landowners by providing various forms of complimentary services and also by giving political support when required. Also, they must refrain from actions which would be disapproved by the controlling elite. Through this system or patronage the wealthy household can have an enormous influence over almost every aspect of the poor peasant's life. Given the ever-present possibilities for conflict that are inherent in local factionalism, the poor peasant can ill-afford to antagonize all the powerful people in his village. He has to seek the security of a powerful backer in order to deal with any potential difficulty he might confront, whether this is in the nature of a conflict with another villager or it is in the nature of an economic or subsistence need. This asymmetrical relationship is what we refer to by the term dependency and this is a characteristic that is very deeply entrenched in the social structure.

With the above conditions it is almost inevitable that the system of relationships should turn exploitative. This exploitation is mainly carried out in the unequal exchanges that one can identify in almost every aspect of the economic sphere. For instance, the wage paid for labour or the interests charged for credit are clear indications of this unequal exchange. Even in terms of the exchange involved in political support, the loss of independence and self-determination for the landless peasant seems to far outweigh, if such things were measurable, the cost to the landlord of providing protective patronage. This is ignoring, of course, the countless little services that the "client" is then expected to render to his patron. We can describe the exploitation as a result of the structural arrangement of the socioeconomic relationships and, in this sense, we can talk of it being institutionalized. Thus, the exploitative aspect is present whether or not those involved are conscious of it. One of the results of this state of affairs is the inability of the poor peasants to improve their condition because they cannot accumulate wealth. This leads to the third major feature of the socioeconomic environment and we refer to this feature as 'disadvantaged ness'. We identify this particular aspect in order to emphasize that rural poverty is not just a fortuitous condition but that rural poverty is a result of some of the process that are at work within the society. These processes tend to confer

a built-in disadvantage to a particular set of households while conferring a corresponding operational advantage to the wealthy households. The processes we refer to include not only the ones that control economic activity but also those social and cognitive processes that ascribe value, prestige, credibility, authority, freedom of choice and of association. Thus, the poorer households confront their predicament not only with a very small material resource base at their disposal but have also to operate from that point on under constraints and disadvantages that the wealthy households do not face in anything like the same proportions.

The features we have very briefly identified can serve as a context in which to analyse some of the dominant aspects of rural credit behaviour. We must emphasize that the above discussion should not be regarded as an exhaustive description of rural conditions but only as an identification of some of the themes that would help us explain the nature and continuity of the village credit system.

Forms of Village Credit

This report is chiefly concerned with the problems of credit as they relate to the landless and marginal farmers. Hence, our perspective on the subject will centre on these sectors of the community. This population owns very little in the way of productive resources or assets and has usually no capital accumulation. It is almost entirely dependent for subsistence on the sale of labour. In those areas which are suitable, the landless can engage in service-oriented occupations such as being a boatman or in commodity producing occupations such as weaving, but these options are rarely available. The bulk of the disadvantaged population, therefore, subsists on wage labour in the agricultural sector or as sharecroppers on others' land. However, the need for agricultural labour is not constant throughout the year but fluctuates according to seasonal necessities. Moreover, even during seasons of peak demand, the supply of labour available usually exceeds the demand. During periods of the agricultural cycle when demand for labour is low, the landless get employment only intermittently. We were not able to locate any detailed statistics for the supply of labour but on the basis of our field visits we were able to make the following broad estimates. For around 6 to 7 months of the year almost all the landless work-force can expect to find employment on the cultivated land in activities such as ploughing, harrowing, weeding, applying fertilizers, planting and harvesting. In the remaining parts of the year, around 40% of this work force may find some employment in horticulture or in post-harvest processing activities. Another 10% to 15% may find some employment as day-labourers in food for work programs, construction and repairing of houses or land leveling and land preparation for cultivation. These

opportunities are available partly because our area of study is fairly close to a small administrative and marketing centre.

It is clear that the labour supply available is underutilized because employment opportunities are limited by the amount of land under cultivation and due to seasonal variations. These conditions combine to produce very low wage-levels. An average for agricultural labour during peak season is about Tk. 12'00 to Tk. 14'00. Wages tend to be lower if the employer provides a meal for the labourer at mid-day. Women very rarely have employment opportunities, mainly in post-harvest processing activities, and their daily wages are significantly less than those of men. Wage levels fluctuate with seasonal demand for labour, reaching their peak during the month of harvest and tending to be lower at all other times of the year. Some idea of scale can be obtained by considering that the average price of low quality rice is around Tk. 4'00 per seer (one seer is almost equal to one kilogram). It is extremely difficult to arrive at an estimate of the annual per capita income amongst the disadvantaged population because the number of days worked by a landless labourer varies considerably from individual to individual and also from year to year. Furthermore, it is difficult to assess the income earned from sources other than labour, such as trading. However, our estimates show that the annual per capita income of this population rarely exceeds Tk. 1000'00 (Us \$ 66).

These low wage-levels mean that this population can hardly meet its survival needs which consist essentially of food and shelter. Any excess funds are used up for other expenditures like clothing or medical care. Thus income is earned in small, irregular amounts and is absorbed by almost immediate expenditure. Consequently no funds are left over for saving, which remains continually beyond the capacity of these sections of the population. The level of consumption is so low that any small increase in income leads to the excess being spent on increased consumption. Although the notion of saving is considered a desirable goal, in practice it remains as not much more than a faint hope on the horizon. We can characterize this as a below poverty-level trap where strategies are geared towards the meeting of immediate needs and can not be set in terms of long-term objectives. However, occasions still arise when they face needs for lump-sum amounts of cash. This applies firstly to those who

might be sharecropping in land for agricultural purposes. They require, before planting to secure funds to pay for inputs such as seeds, fertilizers and pesticides. This necessitates that they acquire a sum of money from an external source as they are unable to procure the sum by saving for it. In more extreme cases, those who subsist on wage agricultural-labour often find themselves in the situation, where no employment opportunities may be available for the next few weeks. Since all previous income is spent as it is earned, the only option for people in this category is to borrow the funds necessary for subsistence until employment prospects begin to improve. This kind of loan is often termed as a "consumption loan" and is not used in any direct productive activity. Alternatively, the household head may choose to use the amount borrowed for financing of very small levels of petty trade. This would, of course, be a viable option only in those regions where trading opportunities are favourable, transport problems are not serious and where there are marketing facilities available nearby. The trading usually takes the form that the individual would locally purchase food items (mainly horticultural products or poultry) and re-sell these at slightly higher prices in a nearby market. In our area of study, most of the markets serve only the local areas and are within a few miles distance, while Narsingdi a much larger market which is within easy reach by frequent bus services and which offers prices that are upto 50% higher than the local markets. These kind of small scale, intermittent trading can yield surpluses which are used to meet basic subsistence needs and is often engaged in by wage labourers during slack employment periods. The need for loans is also recurrent amongst those who manufacture products for a living, such as the handloom weavers. This set of people need the initial funds or credit facilities to purchase yarn for their looms. Capital is also required for operational costs and for purchasing the tools and implements that are necessary to continue production.

We see now how there is a recurrent need for- loans amongst the disadvantaged sections and how the demand is acute, cyclic and occurs repeatedly. The amounts required are usually small and within the capacity of individual land-owners to give, we now examine the sources of loans that the landless turn to in times of need. The most important feature we noticed in this context was the fact that the borrower will tend to turn towards

someone with whom he already has a strong social relationship. The other obvious feature of the potential lender will be of course, that he be affluent enough to be able to spare the funds at the time of asking. This combination of features that of social proximity and relative affluence, is most conveniently found within the kinship nexus. Thus, the most common source for a loan is usually a wealthy kinsman. Besides one's kin, social bonds are also formed on the basis of residential proximity, thus wealthy neighbours are also a prime source for such loans. Another alternative source of loans in the area is from the private savings of some of women-folk, especially the elderly women of the richer households. These elderly women tend to accumulate some savings over the years and then may use these funds to furnish discreet loans to some of the poorer villagers. This may often be the only way that the woman can profitably utilize such funds since they are reluctant to invest in any ventures that would be exposed to public scrutiny. Loans are also occasionally taken by the landless villagers from amongst their friends who may have some small saving that are lying unutilized or from the local shopkeepers with whom they have adequately friendly relationships. The source of loans is almost always someone with whom there is a social tie that already exists prior to the moment of asking for a loan. This social channel facilitates the possibility of asking for a loan and, to the extent that such ties are lacking or weak, they will produce a greater reluctance on the part of the potential borrower to approach the lender. As a corollary of this, the extent to which the pre-existent social bond is a strong one will impose a greater obligation on the potential lender to give the loan. Thus, the act of asking for a loan can rarely be purely depersonalized, economic act but must find expression within socially favourable conditions and it will be an act that will bring into play all the norms and obligations inherent in "good, social behaviour" as defined within the community. We should also draw attention to another crucial source of loans. This is, of course, the leader of a faction that the potential borrower belongs to. In such a case again there may be an obligation on the part of the faction leader to help his client since this is one of the ways in which the leader ensures his clients' loyalty towards him. Conversely, the taking of a loan from a faction leader places the borrower under obligation to give support in whatever way he can to the faction. This may consist of political support in disputes with other factions, general services or menial chores for the faction leader or simply a show of deference and

allegiance to the leader. Often the local factional leaders are the source for loans to quite a large number of people including villagers from nearby neighbouring villages. In many ways he acts as the local money-lender (or mahajan). The area we studied does not actually have any recognized money-lenders partly because land is a little more equitably distributed in this region than in most other regions. This means that no one person can accumulate enough capital to take control of the informal borrowing sector. In most other regions there is usually a recognized money-lender (there may, in fact, be several in a village) who has almost monopoly control over all borrowing in the informal sector. Although he is generally recognized as such he holds no formal or official position in his capacity as money-lender. He is, however, a very powerful man in his locality and often held in fear and awe by the poorest members. People dread defaulting or falling in arrears with their re-payments since he not only controls a small private force that can enforce repayments but he is also the only viable source for further loans in the locality. As a result he may have a strong factional following of his own and he certainly wields considerable authority over those people who borrow money from him.

We come now to a very important aspect of the local borrowing conditions: the interest rates. This will depend on factors such as how much money there is available for lending purposes, how badly the borrower has a need for it, and how long he needs it for and what is the quality of the social relationship between the lender and borrower. The fact that there are such social ties has the general effect of lowering the interest rates. On the other hand, the fact that the total volume of funds available is low, that the need for the funds is usually urgent and that there are only a limited number of sources for loans, result in the opposite effect of keeping interest rates high. Since the interest rates are determined by the net effect of a variety of factors, they can fall within a fairly wide range of values depending on the closeness and degree of cooperation that exists between the lender and the borrower. The loans themselves are for relatively short periods of a month to a few months. Hence the interest is often expressed as a flat fee, although this fee would increase if there were delays in payment. From this we can extrapolate the interest rate as a monthly or a yearly figure—the monthly rate is normally used since most loans are repaid within a few months. The yearly rate can

then be simply obtained by multiplying by a factor of 12. Thus if a man were to borrow Tk.100.00 at an interest rate of 10% per month, he would pay Tk.10.00 for each month that the loan remained outstanding and if this outstanding period were to last for a year he would end up paying a total of Tk. 120.00 as interest on the original loan of Tk. 100.00.

We look now at the actual range of values that the interest rates take. At the lowest end, no interest is charged at all when a loan is taken from a wealthy relative in a situation of emergency need. This occurs, for instance, if there is a sudden serious illness in the household and funds are required to pay for medical expenses or if the household faces a crisis of sudden food shortage. The emergency nature of the loan, together with the fact that it is being taken from a relative with whom social relations are normally very close, result in the loan being given free of interest. If the loan were taken in other circumstances, in order to be used for trading or business, then the normal interest charged is around 10% per month, if social relations with the lender are close and cordial. When loans are taken from the elderly women of the richer households, the interest charged can range from 10% to 20% per month depending on the degree of mutual understanding, cooperation and the intensity of the social ties. The less strong these are, the higher the interest rate tends to be. Finally, we come to those rare situations where a loan is sought in completely depersonalized situation where ties of sociability, friendliness, neighbourliness kinship are totally absent. This would be considered a purely "business" transaction and there would be little reluctance on the part of the lender to ask for interest rates of upto 25% per month. This wide range of interest rates reflects, in fact, the wide range of social relationships that can exist in the village community. It also points up the fact that village society is regulated by a principle which says that the closer are the ties between people (expressed in terms of kinship, residence patterns or shared factional groups) the greater is the degree of cooperation, reciprocal support and the seeking of mutual advantage.

We can now turn to a discussion of the ostensible purposes for which, in the opinions of our informants, loans may be sought. As we have already remarked, the fundamental underlying condition which prompts a landless villager to seek a loan is an

insufficiency of income. When this occurs in the form of an acute emergency caused either by a natural calamity or a sudden, serious illness in the household, a loan will be sought for the purpose of directly alleviating these conditions. For illness, loans are taken only if the conditions are thought to be critical and, one informant told us, may be more readily taken if the ill person is an earning member of the household. These loans are essentially non-productive in the sense that they do not contribute in any positive way towards raising income although, in the case of loans taken for illness, they may be seen to be reducing the loss of potential income due to the incapacitation of an earning member. For this reason, such loans are normally quite small and usually amount to around Tk. 50.00.

Occasionally, a person may also take a loan in order to invest in an asset that may be on sale, for exceptional reasons, at a price below its market value. Here again, the amount of loan taken would be small (around Tk .50.00) and the object of taking the loan would be to secure an asset that could be resold later on to raise funds when needed.

Curiously, our informants denied that they would take loans to pay for ceremonies, such as a daughter's wedding, saying that borrowing of that kind was confined to those who are in a more affluent position. When pressed, they suggested that they would meet such expenses by selling household assets or livestock rather than through borrowing as such. Although we have reservations about the validity of these comments, they seem to indicate that the local value system, contrary to general opinion, does not easily justify the taking of loans for ceremonial expenditure.

We now move to those reasons for taking loans which are the most common and widespread. The foremost amongst these are the loans taken for trading, most commonly in horticultural produce. We have mentioned that this is the most widespread means by which the landless earn an income during days of slack employment. However, they usually do not have the initial funds to finance this trade so they have to borrow. The amount borrowed is within the range of Tk. 250/- to Tk. 2,000/- and is used to purchase goods locally which are resold at slightly higher prices in the nearby markets or at significantly higher prices further away in the

main market centre at Narsingdi. If the need for profits or surplus is not immediate, then similar loans may also be taken in order to purchase livestock which are then reared for some time to increase their value. These may be ducks, young goats or sometimes, calves. When a suitable period of rearing has elapsed, the livestock are usually sold in the market but occasionally may be kept on as assets to be used when there is a need for a large sum of money. The fact that the livestock can be held in this way until required makes them especially popular as an investment although the villagers are also fully aware of the risk of them being wiped out through disease or accident.

Somewhat higher loans of around Tk. 3,500/- are some times sought with a view to purchasing oxen and ploughs which can then be rented out for tilling purposes, However, this is considered a some what unlikely venture fraught with possible difficulties and risk, especially for those who might not have funds to fall back on.

Loans are also sought by people having specialized skills, such as carpenters, in order to purchase tools and other implements that would aid them in their profession, also seek loans. Weavers, who form an important occupational group in some parts of this region; often require fairly large loans in order to make purchases of yarn for their looms. These loans can sometimes be as high as Tk. 5,000/- and the ready availability of credits is often of critical importance in deciding whether they will actually be able to produce or whether their looms will remain idle.

One last form of loan-taking which may be mentioned is that of group loans. These are usually taken by a group of two or three villagers, at least one of whom has close contacts with a rich or influential person in the village, in order to do post harvest processing of paddy or jute, or for cattle trading, This kind of loan, which may be in the range of Tk. 2,000/- to Tk. 5,000/- is usually taken by those who have the necessary inputs (such as manual or mechanical threshing and husking equipment) and thereby excludes the poorest villagers as a rule. The terms for the loan are such that the lender receives an equal share of the profits from the venture as do those who are the actual partners. The only access that the poorest villagers have in such a venture is a return for manual labour that they may contribute. The usual payment for a

full contribution of their labour is a share of the profits which is equal in value to half of the share of profits taken by each partner. Thus, for instance, if the number of people involved in such a venture were three partners, one person who provides the credit and four manual labourers, then the total profits would be divided into six equal shares. Of these six shares, four would be taken by the four principal members involved (the three partners and one creditor) while the other two shares would be divided equally amongst the four manual labourers.

It will be noted that borrowing to set up small manufacturing schemes does not appear in our list of stated purposes for loans. Save for those who are traditionally bound to manufacturing occupations (such as the weaving community or black-smiths), Loans are very rarely requested for the purpose of setting up schemes for producing any other kinds of goods for sale. The reason stated for this by our interviewers is that individually they lack the resources, skills, contacts or access to funds that could make such a venture a viable possibility. On the other hand there seemed to be very little enthusiasm for grouped efforts. This was thought to be an unworkable arrangement since collective efforts tend to suffer from lack of responsibility-everything is left for someone else to do. It can be mentioned here that this attitude may be reinforced by the presence of social institutions that tend to prevent the working of group efforts amongst the poorest villagers. Factions, strong kin-ship units and neighbourhood clusters have a tendency to cross-cut economic classes and to carve up the community into small units which are opposed to each other but that have strong internal integration through vertical hierarchies. Thus the poorest villegers remain dependent on resource flows from above and they tend not to develop any economically important lateral relations at their own level.

One advantage that the landless borrowers have while borrowing in the informal sector is that they usually do not need any tangible assets to place as collateral against the loan. That function is partly served by the fact that they live in small, well-integrated communities where it would be extremely difficult to default on a loan and evade detection. Moreover, their need for loans is a recurring one while sources of loans are few. Thus, they do not wish to jeopardize their opportunities for future loans by defaulting on current or past loans. The need for some sort of

collateral increases as the loan amount becomes larger or as social closeness decreases. As a general rule, close kin do not ask for any collateral as long as the loan is for amounts less than Tk. 500.00. On the other hand, where the social relationship between borrower and lender is not very strong, collateral may be sought for loans of amounts over Tk. 100.00. Since most of the landless borrowers do not have any significant assets to be used as collateral they often rely on the support of a wealthy Kinsman in this regard. The arrangement is that the wealthy Kinsmen, usually an influential and prestigious member of community, accompanies the borrower at the time when the negotiations for the loan are carried out. He then pledges to ensure that his kinsman will repay the loan together with the interest payments and, in case of default, he will stand guarantor for the outstanding amount. The fact that such a system not only exists but actually functions quite well is an indication of how much influence and authority is wielded by a senior and wealthy kinsman over his other kin. The superior exerts control over his subordinates not only by dint of his being an elder kinsman but also because he is economically powerful. The dependency structure is such that it can effectively function as a means of compelling certain desired kinds of behaviour. This acts as a prime factor for ensuring that almost all loans are repaid.

Since most individual loans are taken for trading purposes, the repayment is usually made from proceeds of the sales of the traded goods. This usually occurs within about a week of taking the loan. In these cases where the loan cannot be successfully utilized for trading, it usually begins to be used directly for purchasing the household's needs. In such cases the loan is repaid from the wages which the landless labourer receives during the next period of agri-cultural activity. If this is not possible the loan may some times be repaid by selling household items of furniture or any other assets that may belong to the household. In the case of group loans, where rather larger sums of money are involved (in the order of Tk. 3,000—4,000), the lender is usually very quick in pressing for repayment if he notices that the venture is heading for a loss. Although the loan is given on the terms that all profits would be equally shared amongst the borrowing group and the lender, the lender tends to dissociate himself from the scheme when-ever there is any question of loss and starts asking that his loan be fully repaid. In such cases, again, the borrowing

group must raise the amount of the outstanding loan by selling off household assets, home-grown horticultural produce or, sometimes, reared domestic animals such as cattle, goats or poultry. It must be remembered that loans are repeatedly taken. Therefore, it is essential for the borrowers to maintain a “good credit rating” in order to ensure that loans would be forthcoming in the future. This is expressed generally by the statement, “Our only resource is our ‘word’ (*Kotha*). If we lose that then we shall no longer have any security as far as loans are concerned”. There are also available to the lenders a few other means for exacting repayments, ranging from the fact that the loans are kept limited in size in the very first place to the fact that lenders can call upon various enforcement agencies. These range from the village *Shalish*, which is a local judicial bench that is called upon to arbitrate in village—level disputes, to the thana level police station with which the lenders often have close and cooperative links. It is also not uncommon to find that some of these who lend money, especially if they belong to the core of wealthy or influential cadres, maintain a force of “bodyguards” (*Lathial*) who provide physical protection for their master’s interests. They can sometimes be used to intimidate or physically compel borrowers to repay outstanding loans. Normally, however, this state of affairs is rarely reached since there are significant moral censures against defaulting or failing to repay loans and interests. The elite strata of the society substantially dictate the moral tone of the community and it is in their economic interest to generate a strong sense of disapproval around anyone who fails to keep up with interest payments or has long-outstanding loans. In a society where success or failure is virtually defined in terms of social standing, the possibility of public reprobation acts as a very powerful constraint against behaviour, which might be considered “unsociable”.

We can briefly consider the factors that normally lead up to the situation where the borrower fails to keep up his repayments. Apart from the accidental losses of assets or funds caused by natural calamities such as floods, droughts, cyclones; the most critical factor is that of the timing of the loan. If this timing is inappropriate in that the loan is taken when trading opportunities are unfavourable or if a delay in obtaining the loan results in the missing of the planting season, there is every possibility the loan will begin to be used to purchase consumption necessities. This

will, of course, lead to difficulties in repayment. Serious illness, another unforeseen eventuality, almost always leads to the disruption of repayment plans since funds earmarked for that purpose have to be diverted to pay medical costs. Also present is the danger of robbery or other criminal attacks, which can not only wipe out a household's assets but also cause injury or loss of life. There were reports also of isolated and rare cases where repayments could not be made because the borrower had indulged in uncontrolled and profligate expenditure of fund for unproductive purposes.

We can mention at this point another strategy that is used by marginal farmers when they are in very urgent need of funds. This consists of mortgaging out land to a *mahajan* or large landowner and is one of the main processes by which landlessness increases and landowners add to their holdings. When a marginal farmer is unable to obtain credit through the normal sources he is often forced to mortgage his land. In fact, some of our respondents stated that money lenders or landowners will often avoid giving a small loan to a marginal farmer. They claim that whereas the moneylender would have given such a loan to a landless labourer, he would refrain from doing so to a marginal landowner and insist that the landowner mortgage some or all of his land and take a larger loan. Of course, the loan amount would be much less than the sale value of the land being mortgaged, generally about 50% to 70% of the sale value. Since the situation is usually such that the marginal farmer is in urgent need of the funds, while the moneylender is in no such hurry, it is the lender who can dictate the terms of the arrangement. Here, again, the cultural definitions of the situation are such that the borrower is not expected to argue too strongly against the terms offered to him since this would amount to an attitude of "insolence or ingratitude". In any case, the borrower is usually so relieved to be made an offer of a loan that he does not question the terms that are offered along with the loan. There is very little room for negotiation allowed and the offer made by the lender is usually of a "take-it-or-leave-it" nature. The terms have normally been traditionally established and the lack of competitive market forces tend to perpetuate the unequal arrangement. After the land has been mortgaged, it is noticeable that the mortgaged does not press for repayment of the debt. Sometimes it is written into the contract that if the mortgagor is unable to repay the debt within a certain number of years he loses

any claim on that land. In any case, the mortgagor can very rarely manage to raise the funds necessary to redeem his land. In most cases the mortgagor's claim over the land diminishes over the years until it becomes impossible for him to hope to recover his land. During the mortgage period, the mortgagee retains full operational control over the land and enjoys control over all the produce from that land. This is a widespread phenomena in the rural areas and it effectively allows moneylenders and large landlords to obtain land very cheaply.

It will be noticed throughout the above discussion of credit operations, which appears to be a purely economic phenomena, the number of times that social considerations intrude into the picture. In the whole range of aspects that we have looked at loan sources, interest rates, amounts loaned, repayment and collateral arrangements — choices are constantly made with a careful regard to the implications of these choices on social organization. Moreover, existing social networks of relationships can have a constraining effect on the range of choices that are available in economic transactions. Although such considerations can be extended to an analysis of any economic environment, even the most complex situations found in mass production and consumption societies, they are of critical significance only in the relatively simple economics. The rural economy of Bangladesh is still at that intermediate stage where such social considerations have to be taken into account in order to give a meaningful description of the economy or aspects of the economy in the more complex societies, economic behaviour occurs at a sufficiently specialized and detached level as to allow its consideration separately from the other domains of behaviour. There, the social structure impinges on the modalities of economic activity only at the fringes and in a marginal sense. This is not so in the rural Bangladesh situation where the various domains of activity are closely integrated. Economic interactions largely follow the same channels as those that from the web of social relations. Breakdowns in social links, whether for an individual or for a group, result in significant changes in patterns of economic exchange. Even within stable sets of social ties, the volume and other parameters that regulate economic exchange (prices, wages, interest rates) are correlated to the closeness and intensity of these ties. Thus, to build models of economic behaviour on the basis of assumptions that take account only of the quantitative

properties of choice-making is quite inadequate for describing rural economic behaviour. If one is to discover a logic in the economic choices being made at this level, then this logic must be derived from the “logic” of the social structure — the basic principles and norms that regulate and continuously reconstruct the system of social organization.

Everything that has been said above about social relations applies equally with respect to other areas of village life such as power relations, rural systems and belief systems. This is another way of saying that all these areas of life are so closely intertwined with each other that it becomes almost meaningless to study one of these in isolation from the others. Any one area, studied in isolation, ignores so many important influences from adjoining areas that it becomes inexplicable. Again, this in contrast to the complex societies where it is profitable to study any one area, say the economic sphere, and to draw meaningful conclusions or predictions about behaviour in that sphere.

We can give some illustration of this point by considering one of our observations regarding the lending process in the village situation. We noticed that at the time when the lender and the borrower meet and negotiations take place about whether the loan will be given or not, there is very little discussion of the exact economic purpose for which the loan is required. The details of the economic venture for which the loan is being taken are hardly mentioned and no firm understanding on this point is made. In other words, the loan may be used by the borrower in almost any way he chooses and the only commitment he makes is with regard to the interest he will pay and the period for which he will keep the loan. This is unlike, for example, the loans made by a bank where the exact purpose for which the loan will be used is specified and any use of the loan for purposes other than the one specified would constitute a breach of agreement. It seemed to us odd that this should be so until we realized that the lender and the borrower view the transaction in terms of social relations rather than economic relations. Hence, most of the conversation between the two parties is a means for establishing a particular set of social attitudes (incorporating obedience, respect deference etc) rather than a strictly economic evaluation of a particular scheme.

We can conclude this section by noting the general perceptions of the landless towards the whole question of loans and the terms attached to them. Not surprisingly, we note here that the perceptions are marked by a certain degree of ambiguity on the part of the borrowers. They simultaneously maintain opposed positions on the question of whether the loans are beneficial to them or not. On the one level they view the availability of loans as a great aid to them and an essential strategy for their survival. In this sense they feel that the people who lend them money are providing a valuable service and are, in a sense, rescuing them from a difficult predicament. To that extent the borrowers feel grateful that the lenders provide them an opportunity without which they would find it impossibly difficult to survive. To this extent, also, they feel that the act of taking loans is a positive and beneficial one which should be used to best advantage. On another level, however they analyze the loan system as an insidious form of exploitation. In this view, loans are seen as having extremely harsh terms attached to them which are designed as much to weaken the borrower's economic position as to aid them in any way. Those people who give out loans are seen to be exploiting the borrowers' difficult position in order to derive maximum advantage out of the situation and there by to further subdue to economic position of the borrowers. In this sense, loans are viewed as traps to be avoided wherever possible.

From these comments we wish to make only one inference, This is to observe that the two sets of views described above conceal a double—demand. The first set of views indicates that there is an essential and pressing demand for funds by the landless. The second set of views indicates that there is a real demand for terms which are more favourable to them than the present ones and which give them a genuine opportunity to gain some long term advantage out of the loan process, We will now move on to a consideration of the way in which these demands might be addressed but, before that, we shall briefly consider the role that financial institutions such as banks play in meeting the loan needs of the villagers.

It is commonly accepted that rural credit, as provided by financial institutions, has not been able to penetrate to the lowest levels of the community and seems to be utilized mainly by the relatively wealthy members. Various reasons have been pointed

out for this effect, most of which have considerable validity in explaining the facts. To these reasons we will add another as a supplementary for perspective understanding why banks are normally not able to meet the credit needs of the poorest villagers. Banks are essentially commercial organizations, which means that they inherit policy and operational procedures that were evolved in a context of “free” markets, and profit maximization. According to such procedures they evaluate whether a loan should be given or not by assessing the credit worthiness of each individual or firm who approaches them for a loan. This assessment is based on the examination of the person’s past credit standing, the financial viability and marketability of his scheme, the stake he is willing to make in the scheme, his established business acumen and skills and other similar factors. On the basis of these criteria the bank decides the extent of the risk it is willing to take in lending funds to the individual or firm. According to the implicit logic of the banking system this is the most efficient way in which the bank can maximize its earnings as well as remain answerable to its depositors—those who provide the funds in the first place. Having identified what we might call the logic of the banking procedure within a particular set of economic circumstances we notice that this logic implies nothing in the role of the bank which might be called didactic. The bank assumes the potential borrower as a “given” and tries to assess him by putting him through various criteria tests in order to establish his credit worthiness. It does not, however, seek in any way to alter the credit status of the person it interacts with, it simply judges him as he is. For the bank to wish to do otherwise, that is, for it to transform one of its clients in some way such that it improves his credit rating would be considered improper and outside the legitimate scope of a bank’s functions. Banks are essentially not teaching institutions but commercial institutions which try to maximize their profits. They operate in an economic context where they assume that there are a certain number of businessmen and entrepreneurs who need funds to set up or run their businesses. The banks’ role is to identify those of its potential clients who most satisfy their criteria (as outlined above) for running a successful business. Bankers often talk of assessing the “worth” of a potential client and, in their sense, “worth” consists of greater ability to organize and run commercial enterprises along with a reputation for repaying past debts in good time. To seek out such clients is the way for the bank to operate most efficiently and to minimize the risks that the bank inevitably

takes. To be fair, it should be pointed out that this is the way that the clients themselves would have it. No businessman would want his bank to start telling him how to operate his business. The function of assessing an individual's business ability and the function of teaching him to improve his business ability are considered distinct and it is only the former that is considered to be within the purview of a bank's work.

Now, if we consider the typical borrower amongst the poorest sector of the rural community, we can see that he has a very different set of traits from the ones a bank is looking for. The typical landless peasant seeking a loan is usually in a very urgent need of funds and has no other assets or savings to fall back on. His asking for a loan is an indication that he has run out of funds altogether and that his present income is not enough to sustain his household on. As we have seen earlier, this is a situation that he faces repeatedly and is a function of his low income, his lack of saving power, low employment opportunities, and high interest payments. He often takes loans for purchasing consumption needs and, even when he takes productive loans, he does not usually expect to make a surplus that he might save or reinvest. Any surplus made is usually small and is spent on purchasing consumption needs. Nor does the village borrower usually have much experience in entrepreneurial activities other than in petty trading. They claim that they cannot take the risk of setting up any productive schemes because of a lack of organizational skills, lack of public support services and unpredictability of future condition. Although they do take loans for agriculture wherever possible, the high cost of leasing land, the input costs, the small sizes of the plots and the high interest rates usually mean that the returns from such ventures are very slim. Thus, the typical poor villager, as a candidate for a bank loan, presents all the qualities that would tend to disqualify him as a potential client. The sort of criteria — judgement that becomes a banker's "instinct" fails him when he is confronted with individuals who do not resemble the sort of clients that he is used to. In the absence of familiar traits that he is experienced in gauging, the banker is left without guidance for his decisions and tends to break off communication altogether with the rural poor and landless. This is perceived by the landless as indifference and antipathy on the part of bank staff and an unwillingness to appreciate the actual shortcomings that the landless face. This image is further consolidated by the fact that

bank credits tend to flow towards the wealthy villagers. The more wealthy and resourceful members of the community tend to have a profile of economic activity that is more recognizable to bankers as genuine entrepreneurship. Consequently, the bankers tend to be much more inclined to make loans available to the wealthy land owning class.

The perspective outlined above goes some way in explaining the extent to which banks and other financial institutions have or have not had an impact on the economy of the poorest sectors of rural communities. In the next, concluding section we consider the lessons to be drawn from this and some of the minimal requirements that have to be accounted for in a viable credit program in the rural areas.

3. External Credit Delivery

The true effects and consequences of an institution's activities are determined not so much by an analysis of the details of its operations as by the intent that it embodies and the goals that it seeks to attain. Mechanisms for delivering credit can be found in many different types of organizations but the effect of these organizations on the economic environment in which they operate depends greatly on the purpose, which they set out to achieve. Financial institutions, along with the operational procedures and ethics that have evolved with them, are very efficient as means for funneling accumulated funds in order to increase production. However, they are geared to operate in a complex and developed economy; specifically, in an environment which presupposes the presence of entrepreneurial and managerial skills. In choosing between different entrepreneurs to whom they can provide funds they take risks and the incentive for this risk-taking is in the profits that they make thereby. Moreover, the weight of market forces is always available to guide them on decisions of resource deployment. Naturally, such institutions are not able to operate effectively in the conditions of rural Bangladesh where they do not find the economic variables that they are used to working with. They tend either to be caught in an ineffective position or they tend to start producing effects whose consequences may not be desirable. If the effort starts searching out the most developed sectors of the rural economy then they start dealing exclusively with the more wealthy section of the population and by-pass the large majority of the poor peasants. These latter are then left to the prey of the local credit distribution systems that tax them with heavy interest loads.

The developmental approach to credit delivery systems seeks not only to increase production but also to bring about this increase within a more equitably distributed structure of production. Therefore the effort has to be specifically aimed at target areas which are determined using a new set of criteria. Since there are no developed market forces which could guide the action, the criterion used for determining the priority areas must be based on an identification of needs. This is why we have discussed earlier, in a specific and overt manner, the way in which credit needs arise and are felt by the landless community of peasants. The needs have been identified through the experience and perceptions of the peasants themselves and as articulated by them, taking these felt-needs as our starting point, a developmental approach to meeting these needs should be such that it provides all the necessary inputs for achieving these ends. In this perspective, the availability of credit becomes just one factor among many others that are necessary. The other most obvious factor that would have to be provided along with credit is training in the successful organization and management of production. This brings about a much greater level of active intervention on the part of the credit-giving agency than is usually found with the purely financial institutions. The development agency that provides credits must also ensure the development of skills within the previously targeted population so that the credits can be used most effectively. Moreover, the credits are usually being made available to a population that has no collateral to cover the loans. Consequently, it becomes all the more essential that the schemes for which loans are taken should be carefully assessed and managed in order to avoid failure or loss. In effect, the providing of credit should be conceived as a media through which the actual entrepreneurial and organizational skills of the recipients are carefully raised to the point where they can command access to credit from commercially competitive sources.

One can broadly outline some strategies for achieving the above mentioned goals. The target population, whose needs have been identified and for whom a credit program would be made available has one salient and common feature: the lack of individual resources and individual managerial skills. This would argue strongly therefore, for a pooling of resources and skills in order to create a substantial base on which to build further. This concept of group activity rather than individual activity has many

important advantages to it. Firstly, we have seen earlier that the "capital accumulation power" of the individual landless labourer is severely limited by his economic conditions and so the only possibility for accumulation of funds is by collection within a group. Secondly the co-operating that is involved in group activities can act as a prelude to management and organizational training since this involves activities such as consensus seeking, representative decision making, delegating of responsibilities, aligning of interests and awareness of the group as an active entity within its socio-economic context. Thirdly, the group in question is also representative of a larger grouping (what we have called the landless or disadvantaged population) within the community. This population remains constantly weakened and unable to assert their rights, some-times even unable to identify themselves as a specifically disadvantaged group. By acting together in small groups for productive schemes that bring them direct benefits, it is hoped that a feeling of solidarity will begin to emerge that will lead them to a growing awareness of their position and relationship in the rural economy as a whole. Finally, by allowing individual contributions of skill to the group as a whole, it would be possible for the group to undertake activities that would be beyond the capacities of an individual landless peasant.

All of the above points suggest that the groups must be given training also in specific managerial skills in order to carry out effective and successful productive schemes. This would involve training in specific skills such maintaining accounts, planning finances, planning future activities: In fact, the development of a planning capacity should form an essential element in the package of inputs necessary for productive schemes. One of the great hindrances for the landless population to undertake such schemes is their inability to project their plans into the future and to establish a fairly long term sequence of actions that will bring benefits at later stage. This, of course, is a direct consequence of their present economic condition where earnings are consumed almost immediately. In this situation of almost hand-to-mouth existence, there is a tendency for the-landless to have a very limited "event horizon" and to regard the future with a mixture of fatalism and reliance on past tradition. Another reason why the future is regarded with uncertainty is due to the powerlessness of the poor peasants to have any influence on decisions that will affect the future. In most instances they are dependent on decisions made

by the elite strata regarding access to sharecrop land, employment opportunities and access to public services. Any credit program that is designed to bolster the economic conditions of the landless must therefore seek to increase their capacity to plan ahead and take advantage of potential opportunities created for the future. Inseparably linked with the idea of making plans for future activities is the concept of savings. As we have noted earlier, savings are very rarely generated by the landless and again the reason is linked to their economic condition. Their earnings are so low that there is no surplus left to save after they have met their consumption needs. It is essential that a tradition of saving be introduced in conjunction with increased incomes coming from new productive activities. With more efficient management of credit and resources along with substantially lower interest rates than those charged by traditional money-lenders, it would be possible to begin savings funds within the groups. This could be initiated with small contributions from individual members of the groups and build up towards substantial funds under the control of the group. These funds could then be used as working capital towards future schemes and thereby lessen the dependence on outside sources of finance. They could also generate emergency funds for the benefit of group members who are in urgent need of funds. The advantage of having this possibility is that it might allow the individual members to continue their savings plans even if they are confronted with unexpected emergency expenditures.

Another important area which would have to be considered would be that of repayment schedules. The landless could be given training to make an assessment of the cash flow involved in their scheme so as to draw up a realistic and reasonable schedule for the repayment of the principal and of the interest on it. Repayment programs that are drawn up by officials of credit giving agencies without consultation with or considerations of the special difficulties faced by the landless community often lead to situations which have adverse economic effects on the land-less. It is essential that the landless should be able to participate in this process and gradually be trained to make well-judged estimates of time—period involved in repayment. Too short a repayment period may lead to a situation where enough time is not given for the returns from a scheme to build up to a reasonable level to be re-used in subsequent periods. On the other hand, too long a repayment period may lead to excessive interest payments. On

the question of timing, it should also be remembered that the sorts of schemes taken up by the landless would be subject to considerable seasonal variations. It is important, therefore, that the timings of loans should be made to coincide appropriately with considerations of seasonality.

Another important area in which the landless face a tremendous disadvantage is in the marketing of their products. They normally do not have access to the end-markets where their products are sold. Thus they have to rely on inter-mediate buyers in order to market their produce and they usually receive very disadvantageous terms from these buyers. Since landless producers have very little holding power over their produce, they have to sell almost immediately while most intermediate buyers are traders who can hold the produce until shortages occur and prices start climbing. In this way the major part of the final surplus is taken by the middlemen while the landless producer has to sell at very low prices. Moreover, the initial producers have little direct contact with the final market and thus have hardly any market information about demand for their product or customer preferences and tastes. In order to overcome this, training and facilities must be provided to increase participation and control over the marketing process. This would include not only means for having direct access to markets but also means for gathering, processing and making use of information from the market.

In providing credit for the development of the landless and disadvantaged population it is important to keep in mind that the aim is towards a social transformation brought about by new economic opportunities. Credits can make possible not only an increase in production and in the general income level but also change the relationship of the landless population to the social structure as a whole. A greater degree of economic independence would also mean a lessening of their dependence on the socio-economic elites of the village society. This transformation must be accompanied by a raising of the social awareness of the disadvantaged population and an awareness of their own position in relation to the services and exchanges available to the society as a whole. It is only through such a process of consciousness raising that the landless can move towards greater self-sufficiency and a self-improvement of the conditions that they face. It is therefore extremely important that along with the economic

development of the landless there should also be a continuous effort to impart and education that leads to awareness of critical social issues. Discussions, non-formal training and informal workshops should be conducted to identify issues and means for tackling such issues. In the developmental approach, credit programs should not be seen as purely financial services but as a part of an over-all strategy for improving the life conditions of the rural poor.

VOLUME 1 : PART C

**PEASANT PERCEPTIONS:
SANITATION**

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Bangladesh Rural Advancement Committee

Rural Study Series 03

PREFACE

'Health for all by the year 2000' is now a declared goal for most third world countries including Bangladesh. In order to achieve this ambitious goal it is of primary importance to recognize that it cannot be realized by governments alone. The task requires meaningful participation of the people through their community organizations created to promote better health care and sanitation.

Unfortunately, most governments in developing countries fail to mobilise genuine participation of the people and bring only their very meagre human, technical and economic resources in response to gigantic tasks beyond their capacities. As a result, failure rate is exceedingly high. It has become fashionable of late to pay lip service to people's participation and the role Community Organizations play in bringing about self-reliant development. Few countries have yet had any experience of harnessing these.

It is our belief that genuine progress cannot be achieved without people's active participation in the change process. This can only be generated through programmes based on their own perceptions on the issue. This study is a candid effort to learn peasant perceptions on Sanitation.

BRAC is indebted to Mr. Izeddin I Imam of Research and Evaluation Division, who has been involved from data collection and analysis to authorship of this study. Thanks to BRAC field staff and participant villagers for their contribution in the effort.

Dhaka
July 1984

Fazle Hasan Abed
Executive Director

Peasant Perceptions: Sanitation

Peasant perceptions on sanitation is a subject fraught with difficulties from the very outset. This is so because the term 'sanitation' represents different fad of interest when seen according to different perspectives. We have on the one hand, the respective emanating from the minds of engineers or specialists who have been brought up in the western scientific tradition and on the other hand, the perspective through the eyes of the rural peasant. One of the main purposes of this study will be, in fact, to try to clarify how these two different perspectives arise and what they consist of. For convenience of reference we shall give these two different names.

The perspective used by scientists, engineers, medical specialists and all those who have acquired their technical knowledge through essentially western traditions of learning we shall refer to as 'asepsis'. On the other hand, that perspective found in the world-view of the Bangladeshi peasant we shall refer to as 'cleanliness'. The choice of these terms will become clearer as the discussion unfolds but it should be mentioned right away that the two perspectives being considered are idealized extreme-types in the sense that neither exists in the minds of people to the complete exclusion of the other. Very rarely would one find an individual whose perceptions on the question of sanitation consist exclusively of an 'asepsis' point of view and who does not pay attention to the perspective that we have termed 'cleanliness'. The revers, of course, is equally true. What we can say, however, is that certain groups of people view sanitation largely from an 'asepsis' point of view and this becomes their dominant concern when they consider issues related to sanitation while other groups

tend to have 'cleanliness as their central focus when dealing with the over—all question of sanitation.

The first group of people includes almost all those who are involved in the planning, designing, and implementation of various sanitation programmes as part of an over-all development strategy for improving living conditions in Third World countries. Thus they include not only expatriate health experts, sanitation engineers and development planners but also the indigenous, educated, urban elites who are involved in development activities in their own countries. This is so because both these groups of people have derived their education, technical expertise, and knowledge patterns from essentially the same traditions of learning. What is taught in the Bangladeshi centres of higher formal education and is thought of as 'received' knowledge in most Third World countries is almost identical in content to what is taught and accepted in the counterpart centres of the developed world. Even if there are differences of quality and extent in the instructional process in different parts of the world, the body of knowledge being taught belongs to the same tradition and refers to the same authorities. This usually consists of what is known as 'the result of scientific investigation' and is supposed to provide authoritative answers to certain questions that are considered crucial to development in the broadest sense. The point of view shared by people belonging to these categories, at this point in time with regard to the problems of sanitation is what we call 'asepsis !

On the other hand, the second group of people we are referring to are the usual 'recipients' or 'targets' of such development efforts and they constitute in Bangladesh the overwhelming mass of rural peasants. This group of people does not share the same tradition of knowledge as the group referred to earlier and they do not have access to any of the forms of learning that are dispensed at formal educational centres. This does not mean, of course, that they do not have knowledge of their own. It refers to the fact that their knowledge is different in content and is organized into coherent systems according to different criteria and principles. Moreover, validation of their organized bodies of knowledge is sought from entirely different authorities. The authorization process does not rely so heavily, for instance, on the experimental method and, even when it does, the choice of illustrative experiments may be very different from the ones which

a scientist might have made. The authorization process can be shown to have direct relations to the way in which the community that holds these beliefs organizes itself for purposes of socio-political life. Thus, although this group of people are genuinely concerned about the state of sanitation in their environment, this concern will be interpreted and answered in ways which will appear very unfamiliar to those who belong to alternative knowledge traditions. It is the collection of views and interpretations among the peasants of Bangladesh that have emerged out of a concern for their health, environment, and well-being that we have called 'cleanliness'. Let us now examine these two perspectives a little more closely and thereby show the very great differences in the nature and mode of expression of the two views.

Asepsis refers to the prevention of germ entry into the human organism. Almost all sanitation research and implementation of programs is concerned solely with the removal of pathogens from the human environment. Any technique or mode of activity that promotes this goal is seen as a valid means for achieving progress in the field of sanitation. On the other hand, any activity that does not have a significant impact as far as the removal of pathogens is concerned is not considered an important means of sanitation. This approach has been gaining ground and has become firmly established since the discovery by Pasteur in 1865 of the 'germ theory of disease'. This theory has by now become a corner stone in our understanding of the causes of diseases and infections and is accepted without question by all who are actively engaged in the field of sanitation. So much experimental evidence has been amassed in its favour that it is now taken for granted both by professionals and by laymen in developed countries. Consequently, it is also accepted without any reservations by the educated elites of Bangladesh who take the leading role in designing and implementing sanitation programmes in this country. In fact, the influence of this theory has become so pervasive that we start acting as if it were a self-evident truth which will be promptly accepted by anyone who has had even the slightest exposure to it. At times we remain incredulous that there should be any scepticism towards it and find it surprising that people do not immediately begin to act according to its precepts once they have been made aware of its central ideas. We do not often stop to think that the practices we recommend are the

product of a long familiarity with and awareness of a theoretical model which, if presented out of the blue might seem decidedly bizarre.

It would be well to remind ourselves at this point that the 'germ theory of disease' did not come into being over-night and particularly that it had to overcome considerable resistance before it was able to gain a measure of acceptance in scientific circles. The germ (which today we know as bacteria) was first observed by the Dutch microscopist Leeuwenhook in 1676. This, it should be noted, is almost two hundred years earlier than Pasteur's advancement of the 'germ theory of disease' thus the motion of tiny living creatures, too small to be seen by the naked eye, had an extremely long gestation period in the scientific imagination before it was proposed and accepted as a causative agent of disease. It is only today, and that too only among laymen, that the term bacteria is immediately associated with images of disease and ill health.

From the time of its first observation, the development of microscopy played an instrumental role in bringing about a clearer acceptance and understanding of bacteria. This is mentioned here to demonstrate that the tools by which we are led to a "paradigm" (in this case, the germ theory of disease) adversely have themselves to go through a period of acceptance, development and proliferation before they are credited as authoritative sources of evidence. This is why an image of living bacteria seen through a microscope may carry little meaning or conviction to a Bangladeshi peasant. After all, what is a microscope to him? For all he knows, it may be a device which has been prepared to show him certain pre-determined images. That is something he may have come across before in the form of a television set with all its virtual imagery. It took a hundred years of development of the microscopes before Otto Fredrik Muller, in 1773, managed to distinguish two types of bacteria which he called "bacilli". and "spirilla". Upto this point, bacteria were still the property of microscopists who continued to be fascinated by these tiny living creatures while health and medical specialists never considered them relevant to the fight against disease. Meanwhile, knowledge about transmission and immunity from diseases took a leap forward with the establishing of vaccination as a popular technique by Edward Jenner in 1796. He was led to this by taking seriously a

superstition that was current in England among the dairy farmers of Gloucester shire. This last point may go some way towards explaining why vaccination "is one of the rare cases of a revolution in medicine that was adopted easily and almost at once", although not with any help from the established medical profession who, true to form, put up opposition and whatever stumbling blocks they could. By the middle of the nineteenth century techniques were being introduced that effectively reduced the transmission of disease although the medical profession did not realize at the time that these techniques were essentially attacks on bacteria. In the absence of any paradigm that explained the action of these anticepsis techniques, their acceptance was slow and had to overcome resentful opposition from doctors. Finally, Pasteur provided in 1865 the paradigm that was eventually to sweep all criticisms aside. Urged on by commercial interests that were worried initially about losses in the wine industry, and later about diseases that were destroying the silk industry, he made inspired use of the microscope, by now a well developed and reliable ally of the scientist, to discover different types of bacteria as the cause of the problems. From this he took the bold leap of suggesting that all diseases, including human diseases, were caused by bacteria. although this new paradigm was resisted at first (partly due to the fact that Pasteur was a chemist and not a physician), he removed all doubts through a series of brilliant experiments whose results could no longer be disregarded. Thenceforth, the study of bacteria accelerated rapidly and by the end of the 19th century a great many had been specifically identified as the causes of specific diseases. This laid the foundation of modern sanitation methods based on the concept of "asepsis"—the prevention of germ entry into the human organism—and it is this conception which has since dominated the thinking of all planners and implementers of sanitation programs.

This rather lengthy discussion of the evolution of modern ideas on sanitation has been inserted here to demonstrate a number of points that we want to establish. We should note that those modern methods which we take for granted have, in fact, been arrived at as the result of a very gradual crystallization of many different strands of thought. The scheme that we have outlined above is merely the broadest of sketches of a development which is complex, tangled, overlapping and often circuitous. It is the result of the work of thinkers and scientists

involved in widely different areas of research—chemists, physicians, microscopists and immunologist. It is only in Pasteur that the various strands were able to mesh into one, comprehensive body of knowledge that could serve as a foundation for all the present day sanitary technologies.

The second thing to note is the length of time that has elapsed in this process. It is now 300 years since we first became aware of bacteria and over a hundred years since they were identified as the cause of disease. In this time, public consciousness, through contact with these developments, has had the opportunity to gradually make room for these novel, unusual ideas and has thus become responsive to their application in many areas of daily activity. Public consciousness often requires a considerable passage of time before it sheds outmoded beliefs and absorbs a new set of ideas, particularly when this new set of ideas is not based on any pre—existent explanatory model. Another point to be noted is the resistance that is invariably encountered by a new explanation of phenomena. In our outline history of the 'germ theory" above, we had cause to mention several instances where new hypotheses were subjected to scepticism and disbelief, often on irrelevant grounds. For we must remember that the acceptance of a new idea usually has to be accompanied by the rejection of an earlier idea, one which may have been held as true for a long time. It involves, moreover, at least a partial discrediting of those authorities that supported and propagated the older ideas. It should therefore come as no surprise that a new theory or paradigm will, almost by definition, provoke resistance before it is accepted and that the degree of this resistance will be related to the degree by which the new idea departs from the old.

Before closing this section we would like to mention one other aspect that will prove relevant to our arguments. This is the relationship between "effectiveness" and "acceptability" of new techniques and procedures, particularly techniques related to the upkeep of health. It is often assumed, sometimes unconsciously, that for a procedure to become acceptable, in the sense of it becoming widely used in a certain community, all that is necessary is that the procedure should be effective, in the sense that it is able to bring about the result intended. On the other hand.

a procedure that is ineffective in the above sense, it is assumed. will quickly become unacceptable. Even a brief survey of the history of medicine will show that this is by no means always true. There are many examples of persistent, widespread acceptance of procedures which have later been shown to be quite ineffective—for example. the practice of blood—letting as a treatment for illness in eighteenth century Europe. Again there are many instances, some of which have been mentioned above. where procedures have failed to gain acceptance and widespread use even though they were demonstrably effective. For example, the basic *Vaccination* procedure against small pox was known to people in Turkey as early as the seventeenth century but the procedure did not find acceptance when it was first introduced from there to England and America in the early part of the 18th century. It was only at the end of that century that *Jenner* developed the procedure of vaccination which then "spread through Europe like wildfire". This last example gives us a clue to the conditions that facilitate acceptance or non—acceptance of a particular procedure. It is not simply effectiveness that is the major determinant of success in this regard but whether the new procedure fits in well with an already prevailing paradigm. When a procedure is presented as the result of a model which is plausible to the mind of the audience it courts acceptance. When it does not conform to such a model, rather it is derived from a model or paradigm that is ulien to the recipient, it evokes scepticism and scorn, Thus, what matters is whether the procedure can find a rationale which has significance within a particular world-view.

Cleanliness is the term we have used to refer to the peasants' perceptions on sanitation, the proper subject of this study. Cleanliness is, of course, a word that evokes a wider definition of the subject matter while giving it a particular orientation and it is because of this that the word has been chosen for this context. The definition is wider in the sense that cleanliness refers not only to a physical state but also to a state of mind. Moreover, the term also has a connotation of moral value—the concept of cleanliness contains also the concepts of purity and freedom from pollution.

The value of cleanliness is not merely in terms of its effect on health but also as the negation of a state of being that is considered impure, improper, undesirable—in a word, immoral.

Thus, cleanliness is not only a property of the physical world but also has a certain positive value in the moral world. The impulse for its desirability comes not only from pragmatic considerations but also from ethical considerations. It will be clear that this is quite a different conception from "asepsis" and that it engages very different areas of Interest and motivation on the part of the actors concerned. When a rural peasant washes his head, hands and feet at the end of the day his primary consideration in mind is not that this action is improving his health status but that it is ridding him of all the worldly impurities, acquired through his daily actions and interactions. His cleansing is as much a cleansing of the spirit as a physical cleaning. It may be mentioned that this sort of attitude is not entirely missing even in complex, western cultures but that it tends to be relegated to the fringes of individual consciousness or social practice. In the context of rural Bangladesh, however, this attitude is a dominant one and supplies the prime motivation for acts of cleaning.

The investigation of this domain naturally requires a very different approach from the one adopted in the case of asepsis. Our approach in the case of asepsis was essentially a historical one, designed to reveal its origin and the reasons for its subsequent general acceptance. We dwelt at length upon its historical development in order to show how it has slowly seeped into the western, scientific consciousness and how it has established a very deep rooted hold there. In the case of cleanliness, however, it is obviously not possible to carry out such a historical investigation. There are neither the records nor the organization of knowledge necessary for such a task. On the other hand, the tradition of knowledge around cleanliness does have a logical organization and is also very strongly rooted in the local culture. We will attempt an investigation of the underlying structure of this knowledge and try to show that the body of knowledge is coherent and held together in a logical fashion. This may be called a structural approach rather than a historical one.

Central to the whole concern for cleanliness among the peasants is the use of water. Not strangely, water is also at the centre of attention of those who have the asepsis view of sanitation. However, the asepsis view is concerned largely with the presence or absence of pathogens in water. To the rural peasant, on the other hand, water plays a critically important role

in all aspects of cleanliness, from physical to spiritual. Let us now consider the various areas of life where water is used and the different properties that are attached to it in these different uses.

1) Water for Human consumption.

The most obvious need that water fills is the human need to quench one's thirst. The villagers, not surprisingly, derive much satisfaction from this in the hot climate and after at a long day's work in the fields. They usually consume water at meal times and frequently in between as well. The water is obtained from a variety of different sources. Increasingly nowadays at least one hand-operated tubewell is present in the villages and there is an accompanying belief, probably derived from health workers and government messages, that it is better to drink the tubewell water. This is stated in health terms, thus they say that "drinking tubewell water causes fewer stomach upsets." However, they can ascribe no specific causes to this. Some of the villagers have a rather confused and hazy conception of the presence of pathogenic organisms in open water. These organisms are usually referred to as very small "insects", "worms" or "bugs" (—polka). However, it is clear that many of the villagers are somewhat sceptical of this view or, at least, are not quite sure what to make of it. Most see the health danger in the fact that open water is simply "dirty", not clean". When asked what actually makes the water dirty they reply: "dust" or simply dirt".

Access to tubewell water, however, may prove to be difficult. Apart from considerations of distance and the necessity of having to carry water to the homestead for house-hold consumption there are sometimes social barriers as well. These may involve having to traverse property belonging to persons with whom social relations have broken down or the tubewell itself may be sited on or near the property of some-one with whom relations are not good. In these cases the social barrier would probably override the urge to obtain tubewell water and the villagers would resort to other sources. In fact, even in the absence of any barriers to tubewell water many villagers often drink water from other sources as well: These sources include pond-water, river-water, small pools of clear standing-water, water from wells and sometimes even from canals or ditches. This is particularly likely when the villagers are some distance away from their homes and thus do

not have access to the daily supply of water brought into the home from the tubewells. In the homes, water is usually fetched by the female members two or three times a day from the tubewell, It is carried and stored in earthenware pitchers or jars and is usually left exposed in its storage jar. Prior to the arrival of the tubewells, water was usually collected from some nearby pond or river, It should be made clear that the presence of tubewells is a fairly recent phenomenon in most villages and that the tradition of drinking surface water is therefore much older and more deeply entrenched, Thus, even those who accept tubewell water as safer for the health will just as easily drink surface water if it is more convenient. In fact, many of the elderly actually prefer not to drink tubewell water for reasons of taste, they say that tubewell water is heavy and does not provide the same satisfaction as surface water (this may be due to the higher iron content in tubewell water). All this does not mean, of course, that the villagers do not make any distinctions at all between the quality of different water sources or are not at all aware of any relations between water and ill—health. It is just that the criteria use are different ; the villager judges "good" water on the basis of colour, taste, smell and the observable presence of any refuse or carcasses of animals in or near the water source. Thus, the villagers do have a notion of "safe" water, and which is fit for human consumption, "unsafe" water which is not fit, although the line of distinction may not always match that of the scientist and health thechnologist.

Another point, the relevance of which will become clearer later, may be mentioned here. The physiological fact that waste water is passed out by the body (in the form of urine) is well understood by the villagers. Thus urine is considered as water which has been "used" by the body and Which is then rejected. What should be noted here is that the distinction between clean (safe) water and dirty (unsafe) water is reflected in the distinction between imbibed water and ejected water.

2) Water for washing.

The other major use of water is for washing, that is the cleansing of body, tools and different aspects of the material culture. All of these, which represent the physical expression of social life, have to be periodically detoxified and made fit for use by removing their impurities. This is motivated not just by a

concern for health and physical well-being but also by a desire for becoming cleaned or purified in a non—material sense. There is a deep sense of satisfaction obtained and often consciously felt by the villagers from acts of washing which clearly goes beyond the satisfaction of a simple, rationalized need. We could say that washing performs a more comprehensive function of providing invigoration and renewal rather than being aimed primarily at removing the physical agents of disease.

The most important form of washing is the washing of self, that is of the human body. This is done primarily in the form of bathing at the local pond, which is a ubiquitous feature of the rural inhabited environment, or at a nearby river. These ponds and riverbanks are generally public areas and are available for use without restriction. The ponds are quite small (surface area is usually around 1000—1500 sq. ft.) and are filled by rain as well as surface water. Men—women segregation is usually not adhered to significantly except in those regions which are more conservative and orthodox where a part of the pond and banks may be screened off. Most villagers bathe once a day usually in the early part of the afternoon before the main mid-day meal. Only the more affluent members use soap regularly while most others make do with just plain water and occasional use of soap. Besides the daily bath, most villagers also wash themselves early in the morning and at dusk, particularly in preparation for prayers.

Apart from the self, the other main areas involved in washing are clothing and kitchen utensils. Clothes are usually washed at the same time and place as bathing and, again, the frequency of use of soap is directly related to the economic condition of the individual. Household goods, mainly the utensils involved in the preparation and serving of food, are usually washed around the household compound using the stored water that has been brought from the tubewell or other water source. Here, quite often firewood ashes (or earth) are used as detergents and then rinsed with plain water,

For all washing the villagers will try to seek out "clean" water, which will be identified by its relative clarity and absence of visible contaminants, as opposed to "dirty" or polluted water which will be murky, muddy or containing visible pollutants. Thus a distinction is made between water which is "fit" for cleansing

purposes and that which is polluted. Again, this distinction does not match exactly with the scientific—medical view of water which is free of pathogenic organisms and water which is so polluted. What is important here, though, is to realize that an opposition is established between an acceptable, uncontaminated, positively valued state of water and an unacceptable, contaminated, negatively valued state.

3) Water for cooling.

An area of water-use that is seldom taken note of is its temperature related function. Water is often thought of and used as a coolant. It is interesting that in this function of driving away heat, water is given curative properties and is said to be able to remove certain pathological conditions. A case in point occurred in various parts of Bangladesh in 1981 and drew some attention in the national press. A series of incidents was reported of people developing strange symptoms of trembling, nervous disorders and "prickly" sensations beginning at the toes and rising upwards to cover the whole body. This condition was given the local name of "jhinjhina" and it completely baffled the medical profession as to its origins and causes. The only possible explanation seemed to be some sort of mass neurosis at work. The really intriguing aspect of the whole phenomenon was that the local people quickly developed a partial cure which involved nothing more than immersing the unfortunate victim in cold water at the first sign of any of the symptoms. To what degree this was actually effective in curing the symptoms is not clear. What is of interest to us, however, is the way in which this incident exemplifies the ready-use of water's cooling properties as a means for driving out certain types of abnormalities. Other, more medically sound techniques are also used such as the application of cold, wet compresses to the head for high fever. In fact a number of conditions are associated with overheating in the area of the head (such as epilepsy, hysteria, rage and certain gastric conditions) and in all such cases water is used as a cooling agent. Lastly, of course, there is the obvious practice of taking a bath or washing (particularly in the neck area) as a means of cooling off from the accumulated heat of the day.

The opposite extreme of cool water is also of interest here. Water taken to a very high temperature (i. e. boiled) is thought to

be purified, cleansed and unable to cause illness. Boiling as a procedure for cleaning water seems to be commonly known and widely accepted. This notion could have arisen from the diffusion of ideas first introduced by external health-workers and medical specialists. However; there are indications that the idea is very old and was known to the local population since long before the arrival of health and sanitation workers. In that case it is probable that the idea derives from the commonly accepted belief that fire (i.e. great heat) is a potent purifying agent.

4) Water for growing plant life.

One of the most crucial areas of water use is its role as "life giver" to the flora. Water is seen as essential for controlled cultivation as well as for natural plant growth. It is the "food" of all plants and without it plant life cannot exist. This seems *such* an overwhelmingly obvious observation that it is often overlooked (the obvious being that which we choose not to notice) while considering the different properties and uses associated with water in the local "folk-science". In this sense water may be seen as uniformly beneficial and always given only positive value. We can, however, reveal a dichotomy if we consider the nature of the plant life that is produced by water. Here we can make a fundamental distinction between plant life which is considered as food (edible) and the rest of the plants which are not considered to be food (inedible). There are obvious differences of value ascribed to these two aspects of the floral environment, one providing human sustenance and survival while the other does not. Thus, we can conceive of water as giving rise to plants in two ways: one which is useful and one which is wasteful (in terms of edibility).

It should be noted here that of all the possible species of plants that humans could derive useful nourishment from, only a small sample is selected for actual inclusion in the normal diet of any particular society. Moreover, this choice- is the result of essentially cultural processes and is not determined on the basis of calculations of biochemical nutritive value alone. In fact, some of the cultural prescriptions actually run counter to the dietary recommendations of biochemists and nutritionists. At the very least, cultural rules omit from the local diet many plants which have potential nutritive value. The point can be demonstrated more clearly if we consider animal foods. Dogs and lizards, for

instance, are perfectly adequate sources of nutrition and are, in fact, eaten with great relish in some parts of the world. In the Bangladeshi plains culture, however, even the thought of eating dog or lizard is considered abhorrent. The interesting thing from the point of view of this study is the attitude of the villagers when asked why they would not consider eating these animals. Their reply almost always is that such an act would be terribly "unclean". Similar considerations, though not in quite so pointed a way, apply to the world of plant food as well.

5) Water for ablution.

We now come to the final area of water-use : that is, its function as a ritual cleanser. Here we are dealing exclusively with the world of symbolic transformations and are furthest removed from the sorts of considerations that would engage the interest of the "scientific" mind. Whereas the scientist is interested in the transformations from pathogen bearing to pathogen-free, here we are interested more properly in the transformation from polluted to pure.

In the predominantly Muslim culture the most widespread example of such ritual cleansing is, the ablution performed before prayer. Certain bodily functions or types of behaviour (considered to deviate beyond a certain point from "normal" or "restrained" behaviour) render a person in a state of impurity whereby he is not permitted to offer his prescribed daily prayers, Under such conditions, he is able to regain the necessary level of purity by following a set of simple, prescribed rules for washing various parts of his body with water. The use of water is central to this form of ablution and can be dispensed with only in those circumstances where it is completely unavailable.

In orthodox Hindu communities, as well, water plays a crucial role during rites of purification. Any infringements of the rules of caste segregation lead to pollution, _ particularly in so far as the higher castes are involved. This pollution may be removed only by washing with water. Ideally at least a part of the water used should come from the river Ganges which is considered sacred. In practice, however, this may be difficult to achieve, in which case any source of clean water would suffice.

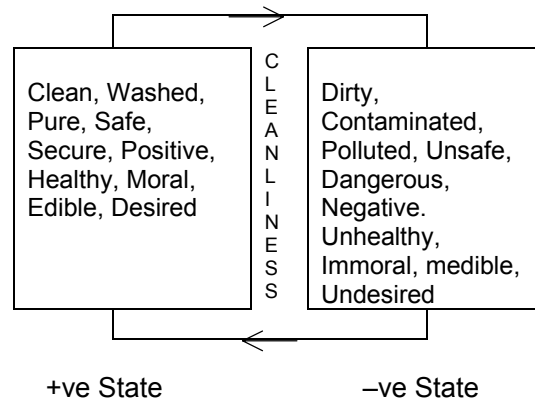
Another use of water as a part of transformation rituals is in various healing practices. As mentioned earlier in the section on the use of water as a cooling agent, various pathological conditions for which organic causes cannot be found are treated ritually and involve the drinking of water that has been specially blessed. This usually involves a special ceremony where a priest or other religious functionary recites certain incantations over a small container of water. The water is then believed to be supernaturally endowed with the power to effect beneficial changes in whoever imbibes it. This practice is often used as a form of treatment in life-threatening illnesses or in preparation for confronting critical situations.

We have by now covered almost the whole range of the uses of water and found that its application extends to widely differing aspects of social and communal life. We must now attempt the task of rendering intelligible this body of data and we must do so with our ultimate goal in mind. The unstated goal of this exercise has been to arrive at a definition how does the peasant define the field of sanitation. This field, which we have called "cleanliness" to distinguish it from "asepsis", is the domain of beliefs and ideas in the mind of the peasant which allows him to include certain things in the concern for cleanliness while other things are excluded from this concern. It is this definition which is missing from our knowledge of the peasants perceptions of cleanliness and it is because we do not frame the definition in a way which is appropriate to their concerns that we are often unable to understand or predict their actions. Because the peasant does not conceptualize the reality surrounding him in the same way as we do. (i. e. in terms of "asepsis" and a concern for pathogens) we are led to think that he is ignorant or simple minded and that he needs simply to be informed (the usual parlance is to say he needs "education"). In fact, as we probe first his conscious perceptions and then seek further for unconscious structures, we find that his body of ideas is organized in a fashion which is systemic and complex and which is consistent within his worldview with a particular definition and characterization of the notion of cleanliness.

We can begin, as a first step, by summarizing the data we have so far elucidated and presenting this in the form of a table where each area of water use is linked to a certain set of transformations discussed above; -

Use of Water	Human Consumption	Washing	Cooling	Growing Plants	Ablution
Transformations Involved	Safe↔Un-safe Imbibed↔Ejected	Clean Dirty Uncontaminated↔Contaminated	Cold←Boiling	Food↔Non-Food	Pure←→Polluted

We can note immediately from this table that in each case of water-use we are dealing with transformations which are simple oppositions consisting of paired elements. We see that in each case, water use is associated with a shift of value from a certain state into its opposite state. We note further more that in each case we have, on the one hand a positive, desirable value while on the other we have a negative, undesirable value (it is in this generalized sense that we can speak of opposition). Thus we can think of each area as a sub-system that can be, at any given time, in one of two oppositely valued states. It is from this that we can infer a generalized definition of that "cleanliness" means to the peasant. In this light, the domain of cleanliness, consists of the complete set of sub-systems thought of as a single major system. This major system is a system of environmental and human change which is a familiar, recurring (though usually unnoticed) feature of the peasant's reality. Every day and every step his world is undergoing renewal and being brought back into a state of purity this is the aspect of the world which he refers to as cleanliness. The idea will become clearer if we contrast directly the two states of being that can be acquired by different aspects of the world: -



The two boxes above represent a list of attributes associated with two states of being, which we have called the +Ve State and the -Ve State. We note also that the two states have been linked by arrows indicating that all the relevant subsystems can pass from +Ve State to -Ve State. It then becomes the function of cleanliness to revert the system back to a +Ve State. This process, as we have noted, very often involves the use of water, which we can thus label as an universal-cleansing (or "state-changing") agent. Every area of the peasants life which can be described by this scheme is then part of his world of cleanliness and sanitation. And cleanliness itself can then be defined as the major system that is made up of these partial sub-systems.

We now have a definition of what constitutes sanitation (cleanliness) in the peasants' perceptions. It is clear that this is a very different characterization from the pathogen-based "aseptic" view of sanitation. This view ("cleanliness") is clearly a much broader conception, including not only physical aspects of washing and drinking water but also moral and symbolic attributes like purity and clean living. In fact, as far as the peasant is concerned, the word "clean" connotes a very wide range of behaviour from physical acts of washing to acts of great spiritual intensity. Social behaviour, too, is characterized to some extent for instance an affectionate relationship between brothers and sisters is 'clean' but an amorous relationship between a man and woman who are not married to each other is 'unclean', by such conceptions. It should be pointed out that remnants of these conceptions are still easily

observable in complex, modern societies. What has happened in those societies, however, is that an alternative theater of ideas, known, as the "scientific outlook" has followed an independent evolution and has acquired dominant position. This is what was described in the earlier section of this study for purposes of contrast. The two bodies of thought ("cleanliness "vs. "asepsis"), having begun from similar origins and concerns, have diverged so much from each other that they now appear to be dealing with completely different interests. And so complete has our devotion to the aseptic view of sanitation become that we do not give any credence to the other view. The intention of this study has been to describe that alternative view, to remind us that is the view still held by the large majority of the peasant population and to demonstrate that it is based on a complex, logical and consistent inner structure,

A scheme of analysis such as the one outlined by us above can have applications in explaining the behaviour of villagers in many areas related to sanitation. As an example of such application we can look at an area that is of great concern to sanitation specialists, that of defecation practices among villagers.

In the asepsis approach, the concern is one of isolating excreted matter in such a way that pathogens are barred from looking into the environment and infecting human populations. Hence the desire to make people defecate in particular fixed spots where sealed latrines or other such devices can be located, The idea is to dispose of excreta in such a way that, as long they may contain substances harmful to health, they are kept in an isolated condition or taken away by sewage or drainage systems to location's far away from areas where humans may come into contact with the pathogens. The philosophy, in line with the germ theory of disease, is to isolate and seal off from the local environment any harmful substances. This is why great concern is placed on having people defecate at particular, fixed spots where such arrangements have been made available and where the excreted matter can be controlled and, perhaps, treated.

From the villagers own 'cleanliness' point of views, however, the idea is to conceive of a dividing line which marks off a clean pure zone from an unclean improve, outside zone. Thus, with the dwelling as a centre, one works off a roughly circular zone which

must be kept clean and uncontaminated. Any area beyond this zone therefore becomes a legitimate area for disposing of 'unclean' substances such as wastes or excreta; there is no concept of a fixed spot where defecated materials must be located. Provided that one is defecating outside of one's own zone of cleanliness, it does not matter where or in which direction one goes. Of course the inner zone is circular only conceptually since in practice there will be various other factors that will restrict one's choice of location, among these being the need for privacy, closeness to a water source and unwillingness to encroach on the 'inner' zone of one's neighbours. However, the underlying strategy in selecting a place for defecation is governed by this conception of inner and outer zone.

This sort of analysis can be very revealing in trying to understand why for instance, villagers often seem to resist the idea of fixed latrines and how they came to terms with their own practices in connection with defecation. An understanding of the underlying causes of their behaviour way will help sanitation engineers to design arrangements which are more in consonance, and there-fore more readily acceptable with the villager's world view.

CORRIGENDUM

Part	Page	Line	Present Entry	Correct Entry
A	5	2	amaged <i>to</i> the income collecting	amaged at the income by collecting
	8	23	Income collecting	Income by collecting
B	5	3	kinship <i>likes</i>	Kinship links
		19	in a <i>last</i> of	in a lack of
	6	25	<i>or</i> patronage	of patronage
	11	35	markets. <i>nd</i>	markets. This kind
C	2	21	accepted <i>is</i> the	accepted in the
	5	31	true to <i>from</i>	true to form
	17	8	segregation <i>land</i>	segregation lead
	19 (Box at right)	(5)	<i>Medible</i>	Inedible
	19	23	as a <i>unriversal</i>	as a universal
	20	27	so <i>copllete</i>	so complete