

Building Social Capital for the Ultra Poor: Challenges and Achievements

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FOREWORD

Over a quarter of Bangladesh's people live in extreme poverty, not being able to meet even the barest of the basic needs. They spend most of their meagre, unreliable earnings on food and yet fail to fulfil the minimum calorie intake needed to stave off malnutrition. They are consequently in frequent poor health causing further drain on their meagre resources due to loss of income and health expenses. More often than not, the extreme poor are invisible even in their own communities, living on other peoples' land, having no one to speak up for them or assist them in ensuring their rights. Extreme poverty also has a clear gendered face – they are mostly women who are dispossessed widows, and abandoned.

The extreme poor are thus caught in a vicious trap and the story of denial and injustices tend to continue over generations for a large majority of them. Thus, a vast majority of the extreme poor in Bangladesh are chronically so. The constraints they face in escaping extreme poverty are interlocked in ways that are different from those who are moderately poor. This challenges us to rethink our existing development strategies and interventions for the extreme poor, and come up with better ones that work for them. This is the challenge that drove BRAC to initiate an experimental programme since 2002 called, 'Challenging the Frontiers of Poverty Reduction: Targeting the Ultra Poor' programme. The idea to address the constraints that they face in asset building, in improving their health, in educating their children, in getting their voices heard, in a comprehensive manner so that they too can aspire, plan, and inch their way out of poverty.

The extreme poor have not only been bypassed by most development programmes, but also by mainstream development research. We need to know much more about their lives, struggles, and lived experiences. We need to understand better why such extreme poverty persists for so many of them for so long, often over generations. Without such knowledge, we cannot stand by their side and help in their struggles to overcome their state.

I am pleased that BRAC's Research and Evaluation Division has taken up the challenge of beginning to address some of these development knowledge gaps through serious research and reflection. In order to share the findings from research on extreme poverty, the 'CFPR/TUP Research Working Paper Series' has been initiated. This is being funded by CIDA through the 'BRAC-Aga Khan Foundation Canada Learning Partnership for CFPR/TUP' project. I thank CIDA and AKFC for supporting the dissemination of our research on extreme poverty.

I hope this working paper series will benefit development academics, researchers, and practitioners in not only gaining more knowledge but also in inspiring actions against extreme poverty in Bangladesh and elsewhere.

Fazle Hasan Abed
Chairperson, BRAC

Building Social Capital for the Ultra Poor: Challenges and Achievements¹

ABSTRACT

BRAC introduced a programme designed to meet the special needs of the extreme poor called, ‘Challenging the Frontier of Poverty Reduction: Targeting Ultra Poor (TUP)’ programme in 2002. The programme consists of economic and health inputs designed to create sustainable livelihoods. However, it was felt that the assets they received might be vulnerable to theft and damage. To offset this potential problem, BRAC created local institutions of village elites called Gram Shahayak Committees (GSCs) or Village Assistance Committees. The GSCs were designed to offer support, guidance and protection for the programme participants.

Based on original research, this qualitative study explores the hypothesis that such mediation may provide a form of social capital that did not previously exist, promoting the further development of TUP members. But do GSCs constitute an effective source of social capital for TUP participants? To address this question, we define effective social capital as a combination of horizontal and vertical relationships, which provide the poor with access to the agency capacity necessary to respond to crises and maintain a sustainable livelihood and grant them an independent voice. The study explores the extent to which the GSC fills a gap between the ultra poor and the village elites, creating new vertical linkages between them and thereby new forms of social capital. However, the study also finds that the relationships appear to reinforce traditional dependency interactions. This condition can be attributed to the lack of horizontal networks among the TUP members themselves, keeping this social capital from being truly effective. BRAC should therefore ensure that a sense of public goodness is created among GSC members, GSC members focus on community-based aid for TUP members, the TUP representative on the GSC communicates TUP members’ collective problems, and BRAC POs mobilise TUP members to voice demands that benefit them as a group.

¹This paper is drawn from a more extensive report which can be found at http://www.bracresearch.org/reports/is_sk_missing_link.pdf

INTRODUCTION

This study explores the quality and effectiveness of the social linkages fostered by BRAC between ultra poor women and village elites, in particular by examining issues surrounding the Gram Shahayak Committees (GSCs) established to complement the ‘Challenging the frontier of poverty reduction: Targeting Ultra Poor’(TUP) Programme. Does the engagement of village elites in support of the ultra poor ensure sustainable improvements in their lives? Can BRAC fostered relationships between the ultra poor and local elites provide the social capital that the ultra poor previously lacked?

As ‘high risk’ cases, the poorest are often bypassed by traditional development efforts. In an effort to bring about sustained improvement in the lives of the poorest, BRAC introduced a strategic inputs initiative known as the CFPR/TUP programme, in 2002. As a part of this initiative, poor rural women were selected to receive physical assets (e.g. livestock and nurseries) for enterprise activities, consumption stipends, healthcare support, enterprise training and a savings scheme for a period of 18 months. While these income generating initiatives enable these women to make some economic gains, the assets they received were felt to be vulnerable to theft and damage. To offset this potential problem, BRAC selected local village elites to form committees under the guidance of BRAC Programme Organizers with the purpose of protecting the assets distributed through the programme, as well as to offer other forms of support, guidance and protection for the programme participants.

This volunteer committee, comprised of three local elites, two BRAC microfinance participants and one TUP member, is known as the

Gram Shahayak Committee², or GSC (Village Assistance Committee). Through this structure, BRAC attempts to provide a social network for TUP participants. Aside from the explicit responsibility of protecting TUP assets, GSCs are specifically requested by the field staff to provide TUP assistance in the following areas:

1. Vaccines for TUP children
2. Improved access to healthcare
3. Planting of fruit trees
4. Encouraging daily school attendance of TUP children
5. Tin roofs for TUP homes
6. Fair allocation of government resources
7. Immunizations for women
8. Tubewells for safe drinking water
9. Latrines for improved sanitation
10. Family planning

BRAC intends the Gram Shahayak Committee to provide TUP participants with “an enabling environment,” bridging the gap between the extreme socioeconomic classes within a village. Such mediation may forge new social links between the ultra poor and the village elites, providing a form of social capital that did not previously exist and promoting the further development of TUP members.

The question that arises from the experience with the GSC intervention is as follows: does the GSC constitute an effective source of social capital for TUP participants? This issue is explored through qualitative research with TUP participants and GSC members in two village communities in the northern district of Nilphamari. The next section briefly reviews the

² For a more detailed account of the origins and purpose of the Gram Shahayak Committee, see Hossain and Matin (2004)

research methods used to explore these issues. Section two draws on relevant literature relating to social capital in order to arrive at a definition of effective social capital. Section three looks at how TUP participants in Nilphamari evaluate and understand their own social capital. Section four assesses to which extent the GSCs constitute a new form of social capital, including exploring how relations of dependency may be affected, and most likely deepened, by the new relationships they entail. Section five explores the weakness of horizontal solidarity between TUP women as a cause of the perpetuation of patronage relationships. Section six offers some tentative conclusions, highlighting areas in which further research is needed.

Research methods and research context

This study is based on qualitative research in the villages of Boragari and Holholiya in Domar thana, Nilphamari district. Research activities involved

- Participatory research with GSC and TUP members
- In-depth interviews with GSC members and other community leaders
- Unmediated group discussions with GSC members
- Participant observation at a GSC meeting
- Mediated focus group discussions with TUP members
- Semi-structured interviews with 20 TUP members

This study also draws on data collected by other RED researchers in the area studying TUP women's life histories and perspectives on village governance.

The TUP programme and the GSCs were formed in 2002 in both villages. With its 57 TUP participants, Holholiya is a particularly large and geographically spread out village; as a result GSC members are required to oversee a large number of TUP members across a vast area. The three elite GSC members in Holholiya are large land

owner cultivators while two GSC members are also from families with local reputations for elite activism and philanthropy. By contrast, Boragari has only 28 TUP participants. The Boragari GSC members, by contrast, include a *Union Parishad*³ member (the GSC chairman), as well as the owners of a tin shop and a rice mill. Boragari is physically bisected by a river but smaller than Holholiya, and TUP participants and GSC members live near each other and meet more often. This does not necessarily result in a more effective GSC, as will be seen below. One reason appears to be the occupational differences between GSC members in Boragari and Holholiya: because Boragari GSC members are primarily businessmen they have less experience of a mutually beneficial patron-client relationship with the ultra poor than the Holholiya GSC members, who as local landlords have employed many of the ultra poor in their fields in the past, a fact which seems to have heightened their reputed familial traditions of *zamindari*-style philanthropy.

Officially, GSC members receive no financial support from BRAC; their role includes mobilizing resources from fellow villagers. In Boragari, GSC members retain profits from the weekly *haat* or village market to be used solely for helping TUP members. In Holholiya, GSC members mobilize resources from prominent villagers but also require TUP beneficiaries to contribute a nominal fee, which may help develop their sense of ownership over the physical resources they receive. GSC achievements to date are given in table 1.

³ The *Union Parishad* is the lowest tier of elected Government. There are nine wards per union. Each ward elects a representative to the *Union Parishad* (Union Council) while a female ward commissioner is elected from every three wards.

Table 1. GSC achievements⁴

Village	Boragari	Holholiya
Cash raised per TUP member (taka)	213	250
No. of latrines provided	6	14
No. of tubewells provided	0	4
Cash value of in-kind resources (e.g. bamboo, tin for house repairs) per TUP member (taka)	53	22
No. of TUPs who had received medical treatment	7	13
No. of TUP children admitted to school	11	29
No. of TUP children's births registered	5	36
No. of TUP houses repaired	1	5
Other (e.g. assistance with marriage or funeral expenses) per TUP member (taka)	58	37

Source: BRAC TUP Programme, Domar Area Office

⁴ Information was provided by the BRAC TUP Programme Organizer. Figures were extracted from the GSC ledgers kept in the Domar Area Office.

SOCIAL CAPITAL: A THEORETICAL FRAMEWORK

The starting point of this paper and the research on which it is based is that the concept of social capital may be valuable in understanding the challenges faced by the poor. Defined as a network of social relations that is characterised by norms of trust and reciprocity, social capital is a measure of the quality of social networks and relationships which enhance people's productivity and capacity to collectively resolve problems (see Putnam 2000). According to Woolcock, 'living on the margins of existence, social capital of the poor is the one asset they can potentially draw upon to help negotiate their way through an unpredictable and unforgiving world' (2001: pp.14). Like physical capital, social capital 'accumulates as a stock that produces a stream of benefits, and requires an initial investment as well as regular maintenance in the form of repeated social interaction or trust building behaviour' (Grootaert and Bastelaer 2002: pp.7). Gooptu suggests that rather than a stock, social capital should rather be seen as a process in which social relationships are crafted and negotiated through political conflict and struggles over power (2002). Social capital cannot be built individually, and it tends to deteriorate with disuse, rather than use (see Ostrom 1990). As one of few forms of capital that the poor may be able to access and build upon, this study explores the extent to which social capital is central to the struggles of poor people to secure other vital livelihood resources.

Following Uphoff (1993), the GSC can be seen as 'structural social capital', or observable social structures, networks, and institutions. The attitudes of and interactions between TUP and GSC members constitute 'cognitive social capital', or more intangible elements such as 'accepted attitudes and norms of behaviour, shared values, reciprocity and trust' (Uphoff 1993: pp.3). To assess the effectiveness of the

GSCs in generating social capital for the poor, this study examines both structural and cognitive aspects, analyzing the institutional setting of the GSC as well as the motivations and perceptions of the GSC and TUP membership.

In the Bangladesh context, the available literature supports the assumption that social capital is likely to be vital to the livelihoods of the poor. Recent research by Proshika found the extreme poor maintain good relations with different groups because informal networks play a major role in securing livelihood support (Purvez 2003). The two informal networks rural Bangladeshis most commonly access for loans, employment, and assistance during crises are *samaj*, the village institution charged with policing its members' moral conduct, and *gusti*, a grouping of families based on lineage (Jansen 1987.) *Samaj* and *gusti* are a source of social capital of the extreme poor which enable them to survive in society. By contrast, where such social networks are 'thin,' the poor have lacked the voice and ability to influence public agendas or access other informal types of assistance. Thus, a weak social network may be an obstacle to escaping poverty or constructing sustainable livelihoods.

For these social networks to constitute effective social capital for the poor, they must combine two basic forms of relationships: horizontal, between individuals with shared class or other characteristics, and vertical, crossing class and other boundaries (Putnam 2000). In the Bangladesh context, the weak social networks of the poor tend to lack this vertical element. The objective, then, is 'not to displace elites, for they will always be there and get a greater share of the benefits; but to utilise this agency to 'steer as much as possible of that benefit stream to the

poor' (Blair 2003: pp.1). Vertical relationships provide social links that can be converted into assistance for the poor in times of need, but these come at a price. Poverty characteristically combines high vulnerability with a limited ability to influence events: the poor often have to rely on the direct actions of others who are bound to the poor either by informal moral and community networks, or by institutional duties to assist (Wood 2002). Thus, while vertical relationships between the poor and the elite make vital contributions to the social capital of the poor, their insecurity may translate into deeper dependency upon others.

In his recent study of social capital in rural India, Anirudh Krishna addresses this question of what form social capital must take in order to be truly effective in empowering the poor. Krishna argues that there are two ways that weak social capital can inhibit rural poverty reduction. First, a given village may have high social capital but low agency capacity. In this case, the poor are connected to someone who acts as a trustworthy representative for their needs, but who lacks access to political power and therefore cannot do much to bring about positive change on behalf of the poor. In this case the poor have strong horizontal networks with people of similar socio-economic standing, but weak vertical links to people with greater agency capacity. Second, there may be high agency capacity (capable, well connected leaders) but weak solidarity among the poor themselves. In this situation the poor have strong vertical relationships with local elites, but weak horizontal networks. The result is that there

is no unified articulation of the community's needs, the risk of dependency is greater, and the poor are unable to convert the high agency capacity of village leaders into collective benefits for the poor as a group (Krishna 2002).

The analysis that follows applies this thinking to the GSC in two Domar villages, exploring the following propositions:

1. Effective social capital for the poor—particularly the ultra poor – ultimately relies on a combination of horizontal and vertical relationships
2. Vertical relationships which cross socio-economic boundaries provide the poor with access to the resources and agency capacity necessary to respond to crises and maintain a sustainable livelihood, and
3. Horizontal relationships, among those who share the same socioeconomic background, grant the poor an independent voice, rather than relying on relationships of patronage and dependency.

As shall be seen below, the GSC goes some way towards filling a gap between the ultra poor and the village elite, creating new vertical linkages between them and thereby creating new forms of social capital. However, these relationships also appear to reinforce traditional dependency interactions between the elite and the poor, a condition that can be largely attributed to the lack of strong horizontal networks among the TUP members themselves.

THE MEANING AND VALUE OF SOCIAL CAPITAL: PERSPECTIVES OF THE ULTRA POOR

While TUP members in the communities studied proved fully aware of the importance of both horizontal and vertical relationships in their daily lives, they expressed doubts about their abilities to forge relationships with the local elite. Perhaps out of pragmatic recognition of the conditions of their own lives, TUP members construed ‘social capital’ as *shahajo*, or assistance. They generally believed that the purpose of cultivating *shomporko*, or relationships, is to access resources or overcome hardships. ‘We could never live without others around,’ claimed one TUP member. ‘Sometimes we need small things like salt, other times we need big things like loans. If no one is around, who will we ask for these things from?’ For TUP women, assistance comes in two forms: *mookher shahajo*, or assistance through words and everyday gestures, akin to the notion of moral support, and *taka-paisa shahajo*, or financial and material assistance. TUP members claim that major crises (theft, floods, illness) can be resolved through a combination of both types of *shahajo*, and recognize that both types of assistance are needed for daily survival. As one TUP member put it, ‘when you are in trouble, you can call on your mobile and your people will come to your rescue. All we have are our voices. When we scream, if no one is around to provide us with the *shahajo* we need, how can we live?’

Ultra poor women acknowledge that both ends of the socioeconomic scale need to co-exist if they are to receive both types of assistance. Individuals from the same background share similar dilemmas and can provide empathy and *mookher shahajo*, such as taking each other to the doctor, or consoling each other in times of hardship. But the poor are of less help with *taka-paisa shahajo* (paying for medical bills, or giving each other work). ‘I know she [another TUP

member] is starving,’ one TUP member confirmed. ‘How can I ask her for help?’ This capacity to assist rests in the hands of the wealthy elite. However, ‘the poor help the poor and the rich help the rich’: *shahajo* does not cross classes:

When I was sick [another TUP member] poured cold water on my head. That helped me more than paying me money. I needed attention and she gave it to me. A wealthy businessman lives next door. Do you think he came by to see if I was alive or dead? Never.

Most felt that while the rich and influential could provide both financial and neighbourly help, they are apathetic about the welfare of the poor:

The rich are willing to lend, but they always want things back. They will never help us from the bottom of their hearts. If you borrow a piece of garlic from them, they will want 2 pieces back the next day.

When asked to elaborate on who were ‘rich’, common responses were the *Union Parishad* chairman, teachers, landowners, businessmen, those with four to six storied houses and 50 to 60 bighas of land. ‘The rich’ are commonly seen as those who can ‘mediate a dispute, whom others listen to’, and who ‘have no problems’. Terms such as ‘leader’ and ‘respectable persons’ were also used to describe the rich, indicating that there was no distinction between those with influence and those with money. The village elites are vilified as uncaring and selfish, people with the means to help the poor, but who refuse to do so:

The rich can always help us, they just decide not to because they are selfish.

Poor people should definitely receive things from the rich. The rich are able to feed the poor. If they can give, why wouldn't they?

If they have enough, they should share it with others in their village. They should care about the upliftment of their community. But now they don't. They only care about making their pockets bigger and not sharing with anyone.

A few TUP members clarified that the village elites are willing to provide assistance to the poor in cases where *shamporko*, or personal relationships, exist. Others concede that the reason they never received assistance from the rich was because they had never established such personal links. One member stated firmly that relationships with the elite (such as with her son's school-teacher) have proved more beneficial than horizontal relationships. Relationships with the elite can offer assistance beyond financial means:

When my daughter was harassed, he went to the boy's house that harassed her and threatened his family. The family apologized to me and the boy never disturbed my daughter again. If one of the TUP women had gone, they never would have listened. Because people respect him and are scared of him, he was able to help us in this way.

While the formation of alliances with the elite is an obvious means to attain assistance, TUP members suggest this is an oversimplified solution dependent on the whims of the elite. When questioned which elite members the poor can form personal relationships with, the common response was 'whoever will have us.' This leaves the TUP members vulnerable: if the elite do not choose to befriend them, they are unable to utilize

their agency during difficult times. When asked why they cannot approach a member of the elite for help regardless of whether or not they have personal relationships with them, *man-shomman* or self-respect, was raised. Somebody with no personal connection to a TUP member would feel no obligation to assist them:

I am not a beggar. I will manage on my own, but I will not be rejected and sacrifice my self-respect.

They will not help me and on top of that will tell others I am greedy. I cannot have people saying that about me. I have my self-respect.

TUP members seem to be caught in a vicious cycle in which they will not seek assistance because they expect their self-respect will be damaged by rejection; at the same time, they vilify village elites as selfish and unwilling to help.

TUP members who have actually received elite assistance claim that this comes at the price of maintaining good relationships with them by assisting them in return, as and when needed, as good clients routinely do for their patrons. For example, they may publicly praise the elite for their good deeds, go to their houses to help with domestic work whenever they are called upon, and by always giving *salaam* and behaving with respect. Other TUP members state that they repay the elite by working in their houses as labourers and by doing favours for them, such as giving them the offspring of their cows and goats. To the extent that relationships exist binding the village elites to the TUP participants, these are evidently patterned on customary patron-client relations and involve a web of mutual obligation in which the poor owe their labour as a matter of course. As one TUP member stated, 'the rich cannot plow their fields without our labour, they cannot eat rice unless we husk their paddies.'

GRAM SHAHAYAK COMMITTEES: CREATING NEW SOCIAL CAPITAL?

The men selected to serve on the GSCs all possess the agency capacity to act on behalf of the TUP members in their villages, as well as the ability to provide financial and political resources. As we saw above, GSC members have brought about some positive changes in the lives of TUP members, helping them with sanitation and clean water facilities, assistance during crises, and access to education and health services.

In both Boragari and Holholiya, GSC members stressed that their position as locals made them well suited to help TUP members. For example, the tin shop-owner in Boragari argued that because the Committee is made up of locals, they know more about what is going on in the village and can have more influence than BRAC, which is an outside organization: ‘we are *sthani* [locals],’ he explained, ‘BRAC workers are not.’ As locals, these men claim they are aware of the daily problems faced by TUP members and can act to resolve them, something BRAC cannot do given that its workers only visit the villages periodically:

‘I’m a shopkeeper,’ the Boragari GSC member continues, ‘so I see things around the area, what’s going on. BRAC POs come and go and there is only one worker for a large area. They need the help of those who are from the area.’

Yet the status of being locals and possessing high agency capacity existed prior to BRAC’s intervention and the formalization of a GSC. It seems that since the establishment of GSCs, village elites have taken on a more active role with respect to the ultra poor. How has this come about and what does it entail?

Access to government resources and benefits

The first impact of the GSC is that as a formal, institutionalised group, the GSC is a more effective mediator between TUP members and local official bodies. GSC members in both villages suggested that as independent groups formed with BRAC support they are better able to mediate between local government and the poor⁵. One GSC member explained that

with NGOs there are no irregularities [i.e., corruption]. The *Union Parishad* [Local Government Council] can’t pay 10,000 taka to help a family buy an asset, and even if they could, there are irregularities. With an NGO, people get the money.

According to Holholiya GSC members, it is not just inadequate funding which is the issue, but also the inattentiveness of local government officials toward the ultra poor. The Holholiya GSC members claim that as an institutionalised group, the GSC can not only better assist the ultra poor, but also act as advocates on behalf of all TUP members:

Whatever problem they [TUP members] have, we’ll deal with it – even if they go to the *Union Parishad* and don’t get help, they can come back and then we’ll take it to the courts. We’ll take it all the way up to the high court if we have to ... Whether it’s government, *Union Parishad* or non-

⁵ This could be due to the fact that 34% of GSC members are currently holding local government office, while 53% of GSC members had at some time held office (Hossain and Matin 2004).

government groups like BRAC, we go to them to do what they can for our poor.

This reference to local TUP members as ‘our poor’ underscores that these GSC members see themselves as active advocates for the TUP members in their area. This advocacy seems to be crucial in acquiring benefits from local government:

The problem with going straight to the *Union Parishad* would be that it would take a long time for these problems to get solved. For a poor person to go to a member [of the Union Council], he won’t give that person’s words much value. But the members can’t refuse us. So, when we go on a TUP member’s behalf, they respond quicker.

This GSC member from Holholiya went on to describe occasions on which he had taken land disputes to the *Union Parishad* to get the cases resolved quickly. This advocacy on behalf of TUP is also evident in Boragari, where a TUP member had previously been denied a VGD⁶ card: there, the GSC chairman (who also sits on the *Union Parishad*) secured one on her behalf.

Expanding coverage

As the above examples indicate, by collaborating and formalizing, GSC elites have been able to exert their influence to help the ultra poor access official benefits. While this type of assistance was provided before on an individual basis, as a collective unit, the GSC has been able to assist a larger number of ultra poor people. The GSC chairman in Holholiya claimed that while poor people used to come to him for help before the GSC was founded, people now come from further away seeking his assistance:

I have a latrine in my household, but a lot of the poor people don’t have latrines. This is an important duty for us ... latrines are easy to provide, so now every TUP

household in the village has a latrine. This wasn’t the case before.

One GSC member mentions that he did not provide any of this help before the GSC was created, while another similarly felt that GSC provided a means through which he could help the poor. When asked where the poor people went before, he answered, ‘there are other well-off people in the village, but they must not have helped much, because now they all come to me.’

Overall, the Holholiya GSC seems to be more effective: the needs of all the TUP members are discussed and prioritised, responsibilities are allocated to different GSC members, and resources mobilised. As the GSC chairman explained, the GSC meets monthly:

We find out what the problems are, decide which ones are the most important, and then split up to collect resources from the other elite in the community. Then we come back together and implement.

According to him, this type of systematic order in assisting a large number of the ultra poor only came into being after the creation of GSC.

GSC motivations

What are the motivations for GSC membership and activity? In Holholiya, the over-arching motivation common to the three elite members is that they are carrying on a family tradition that has existed through generations. The GSC chairman explained:

I am continuing my father’s work. I am only doing a fraction of what he was able to do, but BRAC’s purpose has helped me with my own. Through the GSC I am able to help not only those who knew my father and therefore come to me, but even those who live far away.

Another Holholiya GSC member says,

I did not realize that I would be doing this work. But my father was so giving, and

⁶ The Vulnerable Group Development (VGD) card entitles ultra poor women to monthly wheat rations from the Government and the WFP. See Matin and Hulme (2003) on the politics of VGD card distribution.

when he fell ill he asked me to involve myself in this cause.

GSC members seem to be picking up from where the previous generation left off. But in a village with as many as 57 TUP members, it is difficult for one group to give all participants and their needs equal priority. The way in which they prioritise whom to help is influenced by their personal motivations: they are 'using' BRAC and the GSC to further their own causes - an arrangement which ultimately works to the benefit of TUP members in the area.

In Boragari GSC, motivations centre on personal charity as the primary mode of elite interaction with the poor. The prestige motivation clearly exists: the elite want it known that they are altruists who are using their influence to help those who are worse off. As TUP members explained:

GSC members make sure to help us when they are getting recognised for it. They gave us warm clothes in the winter because BRAC took photos of them.

The political platform of one Boragari GSC member also illustrates the varying motivations of members. As a *Union Parishad* member, the GSC chairman has clear political motivations, as was confirmed by other village elites. One villager commented that 'he helps Hindus pay for their weddings more often, otherwise it will look bad. He needs their votes.' It is to be expected that the GSC will become a mechanism for increasing political presence or personal prestige: 'to maintain their political and economic privileges, the rich will manoeuvre co-operative arrangements to better their social lot' (Krishna 2002: pp.112). This is positive if used to reinforce social networks that ultimately serve the ultra poor, but there are drawbacks to this new form of social capital for the ultra poor as we see next.

TUP dependency and the 'dark side' of social capital

Borrowing from Wood, it is possible to speculate that the relationship with GSCs risks reinforcing the dependency of the ultra poor on the elite:

'securing any kind of longer term future requires recruiting the support of these others [elites], but this only comes at a price: of dependence and the foreclosure of autonomy' (Wood 2002: pp.456). Both TUP participants and GSC members contribute to the persistence of the dynamic of dependency in the study areas. That GSC activities are seen as extensions of traditional charity or patronage creates a situation where the recipients of their aid become vulnerable clients dependent on their charity, while the providers of the aid are reinforced in their superior position as patrons with control over their beneficiaries. Thus while the new vertical linkages between the GSC elite and the TUP members have provided the TUP members with social capital and tangible benefits, they have also reinforced certain patronage based dynamics.

As we saw above, GSC members in both villages portrayed their actions as the actions of an institution, stressing how the GSC acted as a body, implementing solutions devised by the entire committee. In both villages, the GSC men suggested that it was the institutionalization of the GSC as a new forum for TUP members to seek assistance that explained its greater success than earlier patron-client ties or local government organizations. Yet, TUP members with whom we spoke associated GSC activities with individual elite members: most seemed unaware that the GSC existed as a formal committee, and were only acquainted with the men on the committee through a personal, patron-client form of relationship. This perception was most acute in Boragari, where the GSC was generally run as a series of personal charitable deeds. Indeed, when questioned about how the GSC implemented its decisions, the tin shop owner in Boragari replied that most of the time the GSC member who lived in the area of the problem would deal with it himself, rather than involving the entire committee.

The result is that the TUP members who have strong personal ties with the GSC elite in their area benefit the most.⁷ The rice mill

⁷ Please refer to Appendix A to see the correlation between GSC assistance to TUP and the personal relationships that exists between GSC and TUP.

owner in Boragari says good relationships between the poor and the elite existed before the creation of the committee: they would help the people they knew personally. Another village elite from Boragari emphasized that ‘people get help from those nearby who are better off than them. That is the way that things have traditionally been done.’ What has changed is that now the responsibility of the GSC members is greater, and extends to all TUP members. While he says he used to give charity in a personal capacity, for example during a death or a marriage, he claims that now people he does not know also come for help.

Conversely, those who are on bad terms with GSC members in Boragari are often excluded from this new activism. One TUP woman said she was frightened of a GSC member after an argument about her cow grazing on his land: ‘he became very angry and shouted at me. Since then we’ve never had a good relationship’. This argument took place before the man was selected as a GSC member, but his selection has not changed his treatment of her: ‘I tried asking him for help once, and he told me to go to BRAC since they gave me the cow, and not to bother him.’

Just as previously bad relationships in Boragari remained bad with the establishment of the GSC, so previously good relationships experienced no change. One TUP participant has an established relationship with a GSC member, the only member she knows personally:

I used to beg, and then he gave me money to start a bangle business. This was before BRAC selected me and gave me a cow. Since getting my cow, he is the only one that comes to see how I’m doing. He comes by every month and inquires after my cow.

The persistence of traditional modes of elite-poor interaction holds in both villages, but to a lesser extent in Holholiya. Unlike in Boragari, Holholiya GSC members require TUP members to contribute a small percentage of the necessary costs in providing them with assistance, so for example, each TUP member is required to pay

fifty taka towards her tubewell. As a result, TUP members appear to feel a sense of ownership and contribution regarding the aid received by GSC, heightening the collaborative nature of the interaction, and reducing its strictly charitable dimensions. One TUP member exclaimed

I made demands as to exactly where my tubewell should be placed. After all, I paid for it as well, I have just as much of a say as they [the GSC] do!

The approach taken in Holholiya empowers TUP women to be more assertive about their needs, making the exchange more of a partnership. Relationships of dependency are also present in Holholiya, however. As in Boragari, a positive relationship with the GSC members is required if a TUP member is to receive GSC assistance. One Holholiya TUP member who received a tubewell, a latrine, and bamboo from the GSC not only lives in close proximity to the GSC chairman’s home, but also used to work for him as a domestic labourer, has known him since childhood, and considers him ‘family’:

He always checks on me to see how my cow is doing, if I need anything, and I do not hesitate to ask him for anything. He has always helped my family.

When asked if she had ever approached any of the other GSC members with problems, she answered, ‘I don’t know them; why would I go to them?’ But even where personal relationships pre-date the GSC, their assistance is not for free:

I must still work in his house whenever he asks. It is the least I can do for him for the things he has given me. But it is difficult because I can never say no.

The implicit, mutually agreed expectation that TUP members will reciprocate favours to GSC indicates the recognition that social networks need to be mutually maintained. This may be empowering for TUP participants, as they are not helpless beneficiaries in the relationship, but have a responsibility and a choice to maintain relationships that they perceive as critical. What characterizes this relationship as one of

dependency, however, is that she is unable to ‘say no’, which keeps her submissive to his whims and preferences. In one instance a GSC member and his brother got into a dispute that divided the whole village. Both brothers held a private ceremony to mourn their father’s death, and a TUP member attended the brother’s event rather than that of the GSC member’s. As a result, he suspended the issuing of her tubewell. He defended his action:

It is a family tradition that you only help those who respect you and treat you well. She chose to ruin our relationship by picking my brother over me. Why should I

help her again? If she apologizes to me and admits she is wrong, I will re-issue her tubewell.

By persisting in traditional modes of interaction with the poor, the GSC members feel justified in refusing help to certain TUP members: they see their responsibility as helping TUP members who treat them with respect over a more impartial response to TUP needs. This dynamic of dependency owes in part to the behaviours and strategies of the TUP, as we see next.

HORIZONTAL SOCIAL CAPITAL AS THE MISSING LINK

Both Boragari and Holholiya suffer from weak solidarity among the poor themselves. As a result, there is no unified articulation of the community's needs, and the poor are unable to convert the capabilities of the village leaders into collective benefits for the poor as a group.

A strong sense of community, but weak solidarity

TUP members have a sense of community in the sense that they go to one another for advice or for small immediate needs. One TUP member in Boragari described how during times of crisis – such as during a flood, or when she is unwell – she would first seek advice from another TUP member. However, it is commonly accepted that these relationships between TUP members cannot translate into actual assistance because they are all poor and thus have limited ability to influence events. In Boragari, one TUP woman describes how she often turned to the TUP representative on the GSC for advice, but because they are close friends, not because she is a committee member:

I don't know that there's anybody there to help us with our problems; I told [the TUP representative] because she is my friend. She said: 'What do you want me to do? Your problems are my problems – we face the same problems.'

This point was again illustrated in Holholiya, where six frequently mentioned problems faced by TUP women were identified as medical problems, home repairs, medical needs for cows received through the TUP programme, access to clean water, and land disputes. While women reported cordial ties with other TUP members, they resolved most major problems on their own. The fact that the links between TUP members are not cited as major sources of

assistance during frequently mentioned problems indicates that while TUP members may be friends, they do not or cannot provide support and assistance to one another during times of need. One Holholiya TUP member goes so far as to suggest their inability to help her has actually led to a deterioration in her relationships with other TUP members, and she no longer consults them when she faces problems: 'they're poor, what can they do for me?'

Expectations of charity

Implicit here is the unwillingness or inability of TUP members to support one another during distress. This sense of powerlessness translates into an expectation that those who are better off should or will provide them charitable assistance. This expectation emerged from several TUP members who spoke bitterly against their GSC who had failed to take the initiative to help them during crises. Even in Holholiya, where the GSC is comparatively pro-active, a TUP member lamented: 'my house was damaged, and the GSC did not even give me a piece of bamboo.' When asked if she had approached the GSC for assistance, she replied 'I went to them once, and they told me harshly to go to BRAC and ask for help. Since then I've never asked them again. I know they will not provide it.'

A Boragari TUP member claimed that the GSC is a farce: 'They were only put together for show,' she argued. 'They never help us with anything. They don't care if we die.' Again, when questioned about the last time she sought GSC assistance, she replied, 'we know they won't help, so we don't bother to ask.' The overarching expectation is that the GSC will make charitable contributions to the ultra poor, even when specific demands and requests are not made of them. The TUP representative on the GSC is known to

receive more assistance than other TUP members because she has the easiest access. In the Holholiya GSC meeting, for example, the TUP representative did not voice requests on behalf of other TUP members, but used it as a platform to make her own claims. When the committee began to discuss which TUP members needed help repairing tubewells that had been contaminated by floods, the TUP representative stated that she also needed assistance, since she had become sick from bathing with the tubewell water.

Why do TUP participants fail to mobilize as a group?

TUP members seem to understand the power of collective action, as many have claimed to participate in collective movements. ‘Individually we are very weak,’ stated one TUP member, ‘but if we all go together, they have to listen to us.’ Another TUP member stated that:

If I go to someone and say that I have not eaten for three days, they may think that I am lying to get sympathy. But if 10 people claim the same thing on my behalf, that person has to believe me.

On several occasions in both Boragari and Holholiya, TUP members engaged in successful collective action on behalf of a fellow TUP participant. A Holholiya TUP member’s cow was held hostage by her brother-in-law during a family dispute. The BRAC Programme Organizer organized the TUP members to collectively approach the brother-in-law and demand the cow’s return: a TUP participant described the encounter: ‘he was so intimidated by our large group he had no choice but to give the cow back.’ TUP members clearly acknowledge the effectiveness and empowerment that collective action induces, confirming, as Mahmud finds, that women ‘begin to engage in various types of *andolan* [movements] against injustices’ (2001: pp. 213) When a TUP woman’s husband assaulted another TUP woman in Boragari, all TUP members left their weekly meeting and marched to his house to reprimand him. When questioned about their motivation for doing so, the overwhelming response was that his action ‘simply was not right.’ TUP members are more

reluctant to mobilize when the issue is not a committed injustice but access to a tangible good. If TUP women recognize that ‘given their low bargaining power in society, the group acts as an important non-kin source of support,’ (Mahmud 2001: pp.210) what prevents the TUP from collective action when tangible resources are in question?

Simply put, GSC assistance (tubewells, latrines, bamboo, cash) is viewed as a competitive resource. Realizing that there are only a finite number of physical assets that the GSC can distribute, it is acknowledged that not all TUP members can reap the benefits of social mobilization. The majority ‘would have to come back empty-handed,’ according to one TUP member. As the TUP leader in Boragari stated,

I’m the strongest in the group. Everyone would only get together if I organized it. But why would I do that? Everyone would stand behind me, and I would have to speak for everyone. GSC can’t give everyone tubewells. So I would speak for them, and they would get tubewells while I may get nothing. I’m better off just looking out for myself.

Because the GSC system has been built upon the foundation of individual handouts, a competitive mentality has been fostered. Mahmud (2001) argues that ‘group cohesion depends on all members behaving according to the same group interests,’ so that collective action will not be induced in an environment where individual interests compete against group interests (pp.214). Individual handouts, while benefiting some members of the TUP community, have the disadvantage of creating *hingsha*, or jealousy, between TUP members. In Holholiya the GSC gave a TUP member a tubewell with the intention that she would share it with two TUP neighbours; however, that the tubewell was located in a TUP member’s house rather than a neutral location spawned conflict and accusations of favouritism among the three TUP members. The TUP member on whose land the tubewell sits now refuses to let others access it, an act she justifies on the grounds that:

Hingsha over the tubewell has caused the other two to treat me badly. They tried to steal my tubewell at night, and they always curse me. The tubewell is on my property. Why should I let them use it?

Clearly group interests are diminished in the face of individual gain. Another TUP member verified the individualistic notion behind GSCs by explaining that the GSC only gives to individuals: 'no one has ever gone in a group because GSC won't give to groups. The idea would not work.' This supports Mahmud's view, which is that a community approach is needed to achieve mobilization, such as 'where the poor are mobilized around the need to acquire a community based resource like a deep tubewell or khas land' (Mahmud 2001: pp.218).

Perhaps TUP members would be more willing to collectivize as a group had they more faith in GSC's willingness to provide community-based aid. In order to catalyse this change, the GSC need more of a motivation that the assistance which they provide is a public good from which every individual in the village can benefit (including the elite.) As one GSC member stated regarding the TUP programme,

Begging does not look good in our village. By giving the TUP members assets, begging has decreased, and everyone in the village benefits from this.

The same 'poverty as a public bad' type of logic can be applied to the GSC provision of community resources for TUP members. For instance, providing all TUP members with latrines improves the overall sanitation and health of a village, implying that GSC members themselves will benefit from cleaner surroundings and healthier living. Also, because GSC and TUP members' children study and play together, GSC members' may fear that their children will be adversely influenced by other children in their village who do not make school a priority. It is therefore, in the best interest of GSC members to strongly encourage TUP families to enrol their children in school and enforce daily attendance. Through realizing the positive externalities that spring from assisting the ultra poor, GSC

members are more likely to fulfil their institutional duties toward TUP members as a whole.

The initiative taken by the TUP Programme Organizer (PO) to organize collective group action is another common thread uniting instances of TUP mobilization, also confirming Mahmud's view that group formation is generally induced from beyond the group. In every case of mobilization that has occurred among the TUP, the PO has spearheaded the effort. The three TUP members who fought incessantly over the location of the tubewell had united to help pay for a TUP member's daughter's wedding. When asked why they organized and worked together for that instance, all three explained, 'PO *bhai* told us to.' When TUP members joined together to retrieve their colleague's hostage cow, they explained that 'we went because the PO ordered us to. It is a BRAC cow after all, so he needed for it to be returned.' Clearly, the PO has the ability to motivate and consolidate the TUP into a group. Left to organize themselves, by contrast, TUP members' individual interests prevail and prevent group cohesion.

The inability to articulate their needs to the GSC elite prevents the TUP members' new social capital from being as effective as it could be. TUP members contribute to the maintenance of patron-client relationships between the TUP and the GSC by behaving as clients: they accept sporadic charity from the elite and fail to make demands for more systematic, sustainable assistance. This problem is more acute in Boragari than Holholiya, where the GSC chairman himself claims:

We do not have the money to do much, but what we can do is help with weddings. During the rainy season there are a lot of weddings, and the poor have trouble paying for them. I myself have contributed 10,000 taka for the ultra poor weddings.

Yet when asked what their most pressing needs were, one Boragari TUP member claimed a tubewell, another said she needed her house to be

rebuilt after the storms: none approached nor received GSC assistance for these needs. Their acceptance of hand-outs for temporary needs and their failure to voice their more urgent requirements fosters dependency relations, in which the elite dictate the type of charity to be given and the ultra poor silently receive.

Although the Holholiya GSC is concerned more about providing charity with tangible, long-term benefits (such as tubewells and latrines), a similar relationship dynamic exists. The GSC dictates the aid that is given because a one-way

relationship is prevailing where TUP members are not asserting their fundamental priorities and needs. Until TUP members can collectively voice their demands and properly utilize these vertical networks that are available to them, GSCs will continue to assist TUP participants according to their own preferences, rather than as rights demanded by the poor. The TUP will continue to rely upon the direct agency of others (Wood 2002), and to allow the GSC to act as patrons, unless they can form a stronger horizontal base and more effectively communicate the needs of their group.

CONCLUSION

Through the GSCs, BRAC has created a forum through which TUP members have access to village elites who possess the capacity to catalyse positive change on their behalf in a new form of social capital. Yet relationships between TUP members and the GSC are patterned on pre-existing patronage relations. Much assistance the ultra poor receive is through now institutionalised forms of charity, reinforcing feelings of dependency between GSC and TUP members. While GSC members' personal and pre-existing biases toward TUP members dictate the nature of their assistance, they are not solely responsible for this state of affairs: TUP members fail to organize collectively and to articulate their group needs to the GSC, helping to perpetuate their conditions of vulnerability and dependency.

The essence of social capital is relationships; unlike financial or physical capital, social capital is not a commodity that can simply be handed over. Relationships are based upon trust and reciprocity, requiring participation and dialogue between both parties. As seen here, individual rather than group motivations drive the TUP, limiting their motivation to participate as a group and make their demands heard. This limitation on their part weakens the quality of their relationships with the village elite, which in effect weakens the positive effects of this newly-created fund of social capital. A strong effort is

required to maintain these relationships and to harness them for positive change. While both parties need to participate in this effort, it makes sense that the determination to fully utilize these channels should come from the primary beneficiaries, the TUP members.

From an organizational perspective, GSCs need to be better institutionalised if they are to operate more effectively. For this to happen, GSC members should behave less like village altruists and more like a BRAC institution, focussing on community based aid for TUP members and treating them with a stronger sense of impartiality. Similarly, the TUP representative on the GSC needs to be held accountable to other TUP members for not only communicating their collective problems, but also following through to ensure that the GSC acts upon these problems. Also, GSC members need to be made more aware of the 'public goodness' associated with helping the ultra poor, realizing that the upliftment of TUP members as a whole creates positive externalities from which every individual in the village may also benefit. When necessary, BRAC POs should also take more of an active role in mobilizing TUP members to voice demands that benefit them as a group rather than individually. It is only through such repeated experiences and activities that horizontal social capital can be developed and properly utilized.

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Appendix A

The Table shows the types of GSC assistance that TUP members received and their relationships with GSC members in the two study locations

Boragari

Assistance TUP member received from GSC	TUP members' relationship with GSC
Latrine, house repaired	Worked in GSC chairman's house, TUP husband does field labour for GSC chairman, GSC chairman's neighbour
Latrine, medical treatment, child's birth registered	GSC member's neighbour, from the same village ⁸
Latrine, child's school enrolment, medical treatment	GSC member's neighbour
Latrine, child's birth registered, child's school enrolment	GSC chairman's neighbour, still helps him with field labour
Latrine, medical treatment, child's birth registered, bamboo (for house repair)	Worked in GSC member's house, still works in GSC member's house occasionally
Latrine, medical treatment, child's school enrolment, bamboo (for house repair)	Worked in GSC member's house, TUP husband still works for GSC member, TUP member still does field labour for GSC member
Funds for marriage, medical treatment, child's birth registered	Worked in GSC member's house, GSC member's neighbour, from the same village
Funds for marriage, medical treatment, child's birth registered, bamboo, tin (for roof repair)	GSC chairman's neighbour, from the same village
Funds for funeral, child's school enrolment	GSC member's neighbour, from the same village
Child's school enrolment, medical treatment, child's birth registered	GSC chairman's neighbour, TUP husband still works for GSC member
Funds for marriage, medical treatment, child's birth registered, tin (for roof repair)	From the same village as GSC chairman, GSC chairman's neighbour
Child's birth registered, funds for funeral	GSC member's neighbour

[continued on page 22]

⁸ 'From the same village', implies that the GSC and TUP members migrated to Holholiya or Boragari from the same original village.

Holholiya

Assistance TUP member received from GSC	TUP members' relationship with GSC
Latrine, tubewell, child enrolled in school, child's birth registered	GSC member's neighbour, worked in GSC member's house, still does field labour for GSC member
Latrine, house repaired, medical treatment, funds for marriage	GSC member's neighbour, from the same village
Latrine, funds for marriage, child enrolled in school	GSC member's neighbour, from the same village
Latrine, child's birth registered, funds for funeral	GSC chairman's neighbour, from the same village, TUP husband still does field labour for GSC chairman
Latrine, child's birth registered, medical treatment	GSC member's neighbour
Latrine, tubewell, funds for marriage	Worked in GSC member's house, GSC member's neighbour, still works in GSC member's house occasionally
Latrine, child's birth registered, child enrolled in school	GSC chairman's neighbour, from the same village
Latrine, bamboo (for house repair), child's birth registered	GSC member's neighbour, TUP husband still does field labour for GSC, TUP member still does field labour for GSC member
Latrine, tubewell, funds for marriage	GSC member's neighbour, from the same village
Latrine, child's birth registered, child enrolled in school, funds for marriage	GSC member's neighbour,
Latrine, child's birth registered, child enrolled in school, medical treatment	GSC chairman's neighbour, used to work in GSC chairman's house
Latrine, medical treatment, tin (for roof repair)	TUP member's husband does field labour for GSC member
Latrine, tubewell, bamboo	GSC member's neighbour
Latrine, child's birth registered, medical treatment	GSC member's neighbour
Medical treatment, child's birth registered, child enrolled in school	Used to work in GSC member's house, husband still does field labour for GSC member
Medical treatment, house repaired, child enrolled in school	GSC chairman's neighbour
House repaired, child's birth registered, child enrolled in school, bamboo (for house repair)	Used to work in GSC member's house, still works in GSC member's house occasionally
Child enrolled in school, funds for marriage, medical treatment	Used to work in GSC member's house, still works in GSC member's house occasionally