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Policies and implementations of food security aid in Bangladesh

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List of abbreviations

BDT   = Bangladeshi Taka (March 2012 – 1 euro = 107 BDT)
dc   = Decameter (10 meter)
hc   = Hectameter (100 meter)
MFI   = Micro Finance Institution
MRA   = Microcredit Regulatory Authority
NGO   = Non-Governmental Organisation
PRA   = Participatory Rural Appraisal
PUC   = Para Unnoyan Committee (locality development committee)
UST   = Unnayan Shahojogy Team
VGD   = Vulnerable Group Development
VGF   = Vulnerable Group Feeding

List of Bangla words

Adi	= Sharing, this can be of an animal or land, as will be explained in this thesis.
Ansars	= Village people trained by government as guards
Bigha	= 32 square dc land
Dewani case	= Court case; land or contract related
Fonjdari case	= Court case; related to conflict, dowries, early marriage and stolen items
Kabikha	= Food for work
Khas land	= Government land that is not officially used or given to someone
Local Salish	= Informal village court, arranged by the society itself
Monga-period	= Periods between sowing and harvesting season: for Kochukata Union this was indicated as the following periods: March – April and half September – half November
Para	= Ward has nine para's, these are the smallest clusters of houses in Bangladesh.
Samity	= Self-help group
Shanti	= Peace
Union Parishat	= At this level local elected government is chosen. Kochukata Union exists of 4 villages.
Upazilla	= Can be seen as county in western countries
Ward	= Union Parishat exists of nine wards and every ward elects one member for the Union Parishat (local elected government)

1 Introduction

As a Wageningen University master student 'Development and Rural Innovation', an internship and thesis are part of the curriculum. During my internship I was able to work with different international non-governmental organisation (INGOs) in Europe. Since these international organisations are partly functioning as donor for national organisations, I was interested to see how these national organisations are working in developing countries. Together with the inspiration by a course on property rights, I have chosen to conduct the research for my thesis in a developing country with a national NGO and to focus the research on property rights. In order to limit the scope of the research, I have chosen to specify the issue of property rights on food security, since food security is a worldwide problem, with 925 million people being food insecure (WFP website). According to the Food and Agriculture Organisation, food security is largely dependent on "*access to sufficient amounts of safe and nutritious food*" (FAO Website; Islam, Miah & Haque, 2008).

Bangladesh is one of the countries where food security is a major problem, as Islam et *al.* claim: "*Ensuring food security for all is one of the major challenges in Bangladesh today*" (Islam, Miah & Haque, 2008, p.19) The Government of Bangladesh and a lot of (International) Non-Governmental Organisations ((I)NGOs) are facing this challenge and are trying to improve food security. Unnayan Shahojogy Team (UST) is one of these NGOs.

UST is a national NGO, working in Bangladesh. UST started in 1986 as a non-profit organisation, helping the poor and disadvantaged women. Now, 26 years later, UST is still focussing on the poor and disadvantaged women. According to UST there is not one single reason why people are poor, since it is dependent on different aspects: people's perception; the social system; the resource distribution system; and policy reformation and development. With their vision 'People's development is in People's hands' they are working on a lot of different projects to reduce the vulnerability of the poor. Projects on food security and livelihood are located in the districts Gaibandha and Nilphamari. These districts are the most "poverty striking districts" (UST brochure) in Bangladesh. One of the expected results of the food security project was "Right of the farmers established in terms of market access and availability of natural resources through awareness raising and lobbying" (UST brochure). In order to improve their food security and livelihood programs, they posed the question to investigate the role of property rights in food security and how property rights could be taken into account in policies on food security. This question formed the basis of the research proposal for my master thesis.

While doing my field research in Bangladesh, the way the people in Kochukata Union, Nilphamari District were making themselves a living touched me. Even though their houses were most of the time made of bamboo with a tin roof, they are living with large families in small houses and they did not have enough work because of the *monga*-period[1], they were talking about the good things in their lives. The feeling that these people were happy with the things

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[1] Periods between sowing and harvesting season: for Kochukata Union this was indicated as the following periods: March-April and half September – half November

they have – though this was not much – and the contrast with the way people are living in Europe, changed my perspective on the world around me.

During my field research, I noticed together with my supervisors that most information people gave about property rights and entitlements was more directed towards the networks and knowledge people have and the use of different options offered by society to become more food secure. Therefore I focused more on these networks and the knowledge. This meant that the data was more focussed on policies for food security and the implementation of these policies. It was found that people who have knowledge and networks, are most of the time able to deploy agency – up to a certain degree. This makes it possible for them to use the aid offered by (I)NGOs and the government in their own way. Because of this shift towards policies, the goal of this research shifted from the focus on property rights in relation to food security towards the gap between policies and the implementation of these policies of food security projects, and how the different actors legitimise this gap. The data that has been collected in Bangladesh will be analysed by looking at the different actors and to the amount of agency they can deploy in order to be(come) part of NGO or Government projects, or to get access to local structures designed to improve the livelihood of people and in this way their food security.

The structure of this thesis will be as follow: In chapter two the gap between policy and its implementation will be elaborated in a framework. First of all a short history of three different perspectives on development aid will be given. Next, another perspective, combining these three perspectives will be elaborated. Afterwards food security will be explained and in addition the concepts of agency, knowledge, networks and institutions will be given. Finally the research questions will be posed.

Afterwards, the methodology will be given in chapter three. This contains the research design and the conceptualisation of the main concepts. Next to this, the case study in Kochukata Union, Nilphamari District, Bangladesh will be explained in combination with some background information on Bangladesh. Finally the data analysis and limitations of the research are given.

The collected data will be described in the chapters four to seven. First of all, the way policies are written and selections for programs are done will be explained in chapter four. Next, the structures of loans and savings will be explained in chapter five. Afterwards the way people in Kochukata Union are migrating and the ways government and NGOs try to prevent this will be elaborated. Finally data on access to livestock and land will be given in chapter seven.

Next, chapter eight gives the discussion with an overview of the important relations between the different actors involved. In addition, it will discuss four main issues which came to for in the data.

Finally, chapter nine will answer the two research questions posed for this research in the conclusion.

2 Research Framework

2.1 Theoretical background

In order to be able to say something about the agency deployed by the people of Kochukata Union in order to improve their food security, it is important to have some more theoretical background on the concepts of food security and agency. In order to be able to look at the way development projects by NGOs and Government organizations are legitimised, a good description of policy is also important. The last part of this section will give the framework made for this research and that is based on the concept of forum shopping, bringing the three other concepts – food security, agency and policy – together.

2.1.1 A short history of policies in development aid

"As most of us are aware, development rarely seems to 'work' – or at least with the consequences intended or the outcome predicted. Why then, if it is so unworkable, does it not only persist but seem continuously to be expanding its reach and scope?"

(Crush, 1995, p.4)

With this quote, Crush (1995) asks why development aid was still expanding and is still given, even though the intended outcomes were not reached. By looking at an overview of development aid since the Second World War and the implications of it, it becomes clear why development aid is still given, even though the intended outcomes are not reached. Quarles van Ufford *et al.* (2003) give an overview of this development in their introducing chapter of *'A moral critique of Development'.* This overview will be used as basis in explaining the history of policies in development aid.

Quarles van Ufford et *al.* (2003) divide the different policies in development aid in three categories. These are development of 'hope', 'administration and politics', and thirdly, development as 'critical reflection' (*ibid*.). First of all, development of 'hope' was based on the terrors of the Second World War. Development was seen as something that had to be done; 'taking care of others' was a central concept at that moment: first of all in Europe and later in the (post-)colonies (Crush, 1995). Quarles van Ufford et *al.* use the explanation on development of 'hope' by Michael Ignatieff (1999) to show its characteristics. Ignatieff shows that a good example of development of 'hope' is the *Declaration of Human Rights.* This declaration shows how people care about others, about the claim that everyone has rights, and that these should be protected. So hope is reflected in this declaration because almost all countries have signed this declaration. However, as Ignatieff explains, the declaration does not give the means by which these Human Rights should be protected; it is merely a reflection of hope, a promise of a better future, and a new moral understanding.

After this development of 'hope', development changed around the 1950s towards 'doing development', in order to be able to bring the 'hope' into practice and answer the practicalities of development aid. (*ibid*.; Van Hout, 2012). This change reflected confidence in the 'market' and with this a confidence in the functioning of the market. Development agencies were expected to work within this market system, which implies that they had to function as businesses. This

'doing' development that was born out of this shift, is more focused on administration, and therefore more focused on how projects are managed and executed. This meant that it became more instrumental: solutions had to be established within short periods and a measurable outcome was regarded as very important. Institutions were implemented in order to create a new basis, in order to have some structure, for the development of the people in the Third World. In contrast with the development of 'hope', the goals of the development organisations became narrower, only focused on some 'important' targets, most of the time internationally decided. In addition, the means of development aid broadened; everything that might be useful in adding to the final result could be used to reach the target.

Because development policies became more focused on management and the achievement of the best results, development agencies and their staff changed. Staff working in the development sector for years, suddenly had to put emphasis on other aspects in their policy writing, not taking the history and culture of the specific areas into account. Next to this, everything was audited and accountability became a key word in the organisations, creating a different culture than existed during the period where 'hope' in the future reigned supreme.

As a reaction, starting around 1990, on the negative aspects, being the power politics hidden by the 'high walls' around the development organizations, of 'doing' development, some academics (Ferguson 1990; Escobar 1995; cf. Shore and Wright 1997 *in* Mosse 2003) came up with a more critical reflection on development aid, since they argued that 'doing' development was too much instrumentalist. According to them, development projects are about hidden power and politics. They claim that development aid gives the possibility to the developers to 'exploit the poor', by using their power. This is hidden behind a wall of development policies, "which claim to be merely technical or benevolent" (Ferguson, 2011, p.62). Therefore development aid is, as they argue, merely hegemonic and is actually a mess instead of the structure that it ought to be according to the reasoning of 'doing development'.

However, different scholars (Quarles van Ufford et *al.* (2003); Hobart (1993)) are arguing that the ways of development described above (development as 'hope', 'doing' development and development as 'critical reflection') are on its own not giving an answer on why development aid was and still is given, and thus why it can be legitimised. The next section will try to explain how another perspective of development aid, combining the three different ways, is a better perspective to analyse the policies through a more critical lens in order to be able to see how development aid can be legitimised by the actors involved.

2.1.2 Why development of 'hope', 'doing development' and development as 'critical reflection' should be combined and balanced.

As Quarles van Ufford et *al.* (2003) argue "reinvigoration [of development] – conceptual, practical and moral – requires that we unravel generalising and universalising models of all kinds (managerial, critical, moral) and take disjuncture seriously, acknowledging the historicity of development, and the contingent nature of action and ethics" (Quarles van Ufford et *al.*, 2003, p.4). This means that only by combining the three different perspectives on development aid described above, it is possible to see the strength of development aid.

Two important reasons are given by Quarles van Ufford et *al.* (*ibid.*) why the three perspectives on development aid should be combined. However, what is of most importance here, is how they should be combined, since this thesis will use this perspective towards development policies as a basis for the analysis of the data, especially directed to the legitimisation of the development projects in the case of this research, so in Kochukata Union in Nilphamari District in Bangladesh.

According to Lewis & Mosse (2006), it is first of all important to acknowledge, "'order' of development never derives from the prior logic of policy, but emerges from the enrolments[2] and interactions of networks or actors" (Lewis & Mosse, 2006, 5). This means that individual actors can use their agency to influence policies that are written. Individual actors, so also the 'beneficiaries' will try to use their agency to influence the policies they are confronted with. Beneficiaries will look in their own way, with their knowledge and through different discourses, so they will interpret the aid in a different way than the development organisations will. Mosse (2003) shows that as a result, the beneficiaries appoint other parts of the project as most useful for them than expected by the development organisations.

However, the 'beneficiaries' are not the only people that have influence on the policies. The other actors that are part of the policies – so the managers, field workers, bureaucrats, and all other people involved – will also influence the way policies are implemented. Before continuing, it is important to notice here that the agency used by the 'beneficiaries', but also by other actors involved, is only up to a certain degree. This degree dependends on the knowledge, networks or organisational talent one has. However, it can also be bounded by the institutions within one is acting. This means that it cannot be expected that agency will always be there.

After the explanation of how agency has to be taken into account, it is possible to look at the gap between policy and its implementation. Since the different actors will influence the policy implementation in their own way, and the gap gives some space to these different implementations, the gap is functional, according to Lewis & Mosse (2006). However, even though the gap is a functional one, it can also be problematic – even a threat – for managers and staffs for example, when they have to cover it up, since there should not be a gap according to the donors. The example of Mosse (2003) in box 2.1 shows how this gap works in practice. It shows that the gap between policy and its implementation is actually making it possible (in principle) both to legitimise the project towards the donor and making it successful for the beneficiaries. This is only possible with the use of the agency of the different actors. As Mosse (2003) says: "In order to work, programme designs and policy models have to be transformed in practice, but they also have to be reproduced as stable representations" (Mosse, 2003, p.70).

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[2] Enrolments of actors = ways actors are involved within the process (after Latour)

Box 2.1 – Case study explained by Mosse (2003)

As Mosse (2003) shows in his case study in his article '*The making and marketing of participatory development*' especially the manager was important, since he was functioning as a broker for the project, making sure that policy goals were 'achieved'. With this 'achievement', Mosse means that the manager was able to market the project implementation in such a way that everybody -especially the donors- believed that it was the ideal project, while the people implementing the project had some space in the implementation of the project in a 'participatory' way. Being able to use the knowledge and agency the different individuals have within the project, can, as Mosse shows, also be profitable to manage between the different actors and to improve the outcome. Which in the end means that the project can be marked as a good project, even as example, though the project is not implemented according to the policy.

This example shows why the gap between policy and implementation can be seen as a functional one. First of all, Mosse explains that the policy for the '*IBRFP Participatory Planning Approach to Farming Systems Develoment*' project was written in order to make a policy argument and to show the British people that participation could be taken into account for development projects. These goals were adopted in the policy and was 'covered' by a technical rational to show that the policy was 'logical'.

During the implementation, different agents implemented the project in a 'participatory' way. However, this 'participatory way meant that there was a lot of patronage of the agents and that locals were in some way working towards the 'project' goals when involved in a participatory process. Because the targets of the policy had to be reached, the implementation went through this way. However, the extraordinary thing, according to the western donor view, was that the local people liked the agents being more a patron and who were 'less participatory' better than 'more participatory' agents, probably because of their cultural and historical background. This resulted in some agents who were very disappointed in the way the project was functioning, since they were 'too participatory' and regarded as 'bad' agents by both the project – not reaching targets – and the beneficiaries. During the projects, some impact studies were done, showing that people were happy about the project, which was, according to Mosse, quite unexpected.

Even though the policy was not really implemented as it should have been implemented, because it was not very participatory, the program was seen as a very good program by the donors, and was even used as example for other projects. This was made possible because of the patronage networks by the agents, because of the marketing capabilities of the manager, and because the manager was such a good broker between the top management and the implementing agents (Mosse, 2003).

This research will use the policy gap as starting point, to look at policies and the strengths of development aid, in order to see how development NGOs and government can legitimise the aid they are giving. It will look at the different people involved as individual[3] actors, with their own knowledge, networks and agency. In addition, it will show, that in this case-study this gap is functional rather than something that needs to be closed, though it can also be a threat, as has been explained above.

2.1.3 Food (in)security

The foregoing sections have explained how development policies are regarded and how this can be done in a different way. However, since this thesis is focusing on food security policies, this section will first give some background on food security, before continuing with the explanation of the concepts of knowledge, networks, institutions and agency.

According to the Food and Agriculture Organization of the United Nations, food insecurity exists "*when people lack access to sufficient amounts of safe and nutritious food, and therefore are not consuming enough for an active and healthy life.*" (FAO website)

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[3] this also includes institutional actors

Food insecurity is explained by many different authors, which give different views on the cause of food insecurity. Broadly, two different views can be divided, the natural-focused and the socially-focused. The natural-focused views are seen as traditional approaches and most dominant one within the literature on food security. Authors with this natural-focused view (Vogel & Smith, 2002; De Klerk et *al.* 2004; Misselhorn, 2004; Hendriks, 2005; Maunder & Wiggins, 2006; Aliber & Hart, 2009; Matshe, 2009, Altman et *al.*, 2010 *in* Crush & Frayne, 2011) argue that food insecurity is the consequence of food scarcity and overpopulation.

In a reaction to these natural-focused approaches the socially focused approaches have been developed. Sahu (2011) states in her article that "it is argued that the role of agriculture and rural development policy in relation to its effect on inequality and in the distribution of and access to resources and food, and on sustainability of resource use are important in evaluation of the agriculture systems" (Sahu, 2011, p.390) The more socially focused approaches explain the causes of hunger and malnourishment in the situation of food production growth rate being higher than population growth as "poverty and unequal control of food-producing resources" (Sen 1990 *in* Sahu 2011; Sahu 2011).

One important approach within socially focused approaches is the one Sen (1981) has developed. This approach is focusing on entitlements and endowments, especially in Asia. Sen (*ibid*.) argues "starvation is a matter of some people not having enough food to eat, and not a matter of there being not enough food to eat" (Sen, 1981, p.434). Within this approach, Sen argues that the endowments people have should be transformed into food. If people are not able to do so, they will be or become food insecure. This means that the approach developed by Sen focuses on different aspects, so not only on natural capital, but also on human and social capital. So besides natural resources, which are needed for a sustainable livelihood (natural capital), also knowledge and skills (human capital) together with the social relations and networks (social capital) are needed to be able to get access to resources (Scoones 1998).

Walingo (2009) and Bebbington (1999) take the argument even further by arguing that to food security is part of rural livelihoods. In order for people to become more food secure, the aspects that are influencing rural livelihoods should be improved. Bebbington (*ibid*.) continues by explaining that rural livelihoods are mainly dependent on social capital. This thesis will follow Bebbington in his approach of food security, since it takes the social aspects related to food security into account.

Social capital does not only encompass networks and institutions, but is much broader concept. Moreover it is a much-discussed one. According to Bebbington (1999), social and cultural capital are of vital importance for rural livelihoods, and thus for the food security of rural people. Bebbington argues "social and cultural capital […] can also be vitally important in determining access to resources" (Bebbington, 1999, p.2035). This argument is based on Berry (1989), Evans (1996) and Ribot (1998), although they have not used the same kind of words – so social and cultural capital – to describe access to resources. Bebbington thinks that this description is the right one, because it shows the capacity that the individual actors have to act within the market.

The combination of Bebbington's words, based on other authors and the importance of social networks and institutions for the concept of social capital, it can be reasoned that social networks and institutions are very important for gaining access to natural resources and for the improvement of the food security of the rural people. Especially in combination with the concept of agency networks and institutions are important, since institutions will form the framework in which the networks, knowledge and organisational capacity can be brought to life, so where effective agency can be deployed, as will be explained in the next chapter.

2.1.4 Knowledge, networks, institutions and agency

As already has been shown, the concepts of institutions, knowledge, networks and agency are very important, since assumptions about them influence the way policies are written and executed. Therefore these concepts will be explained in order to get a better understanding of the perspective on development policies used in this thesis.

First of all, an explanation of institutions needs to be given, since it has been said in the foregoing part that institutions form the framework in which agency can be deployed. A lot of different views on institutions can be found, but this thesis will take the one Cleaver (2002) gives as basis, where "institutions are formed through processes of bricolage in which similar arrangements are adapted for multiple purposes, are embedded in networks of social relations, norms and practices and in which maintaining social consensus and solidarity may be equally as important as optimum resource management outcomes" (Cleaver, 2002, p.). This conceptualisation of institutions has been chosen, since it takes the local knowledge, history and cultural background into account and shows the importance, not only of 'resource management outcomes' so of resources, but also of social relations in pointing towards the maintenance of social consensus and solidarity.

In this way, institutions will form the framework for networks, since institutions are embedded in them. Because institutions serve as framework for networks, they are also fundamental for the exchange and generation of knowledge since networks are an important way for people to get knowledge. Therefore the concepts of knowledge and networks will be given below in order to understand more of the interactions that are happening in institutions.

Hobart (1993) made a link between knowledge and the connection with development policies. According to him, development aid is often directed to improve the 'ignorance' of people, since 'ignorance' is seen as underdevelopment. 'Ignorance' is, as argued by Hobart, attributed to people by others, and is seen as not having knowledge. However since some people attribute ignorance to other people, ignorance is not a 'fixed state of mind', as it is different for different people. In this light, policy writers might see 'local people' as ignorant and therefore underdeveloped, but these people will not see themselves in that way.

Long (1992) elaborates on the concept of knowledge, by explaining the different kinds of knowledge that can be of stake. Here, scientific knowledge of policy writers is directing the state of 'ignorance' towards the people for whom the policies are written. However, these people have their own 'local knowledge' which they use in their daily lives in order to survive. According to Hobart (1993) the different kinds of knowledge that can play a role are all based on some kind of

'truth'. This means that it is not possible to appoint one of the 'knowledges' as the 'right' one, since there is not 'one right knowledge'; only people with different discourses, interpreting things in a different way.

In addition, it is important to bear in mind that knowledge will change over time, since knowledge is something that is created through social interaction and through practices, within a specific historical context and cultural background (Long, 1992; Quarles van Ufford et *al*., 2003). It is as Long (1992) puts it: "the encounter and fusion of horizons" (Long, 1992, p.26) and means that it is socially constructed (Verschoor, 1992).

In this light the networks people have are important since their knowledge is built on the interactions they have with others, and cannot be seen in a vacuum. Being part of different networks thus means that knowledge can be gained from different kinds of interactions. In addition, to keep on enlarging one's knowledge, it is important to maintain the networks and relations one has on the different levels of interaction that are occurring (Verschoor, 1992). While it is also the case that knowledge can influence how people will use their networks, knowledge is needed to use networks, and also to build on the knowledge that is already there (Hobart, 1993).

However, networks are not only there to exchange and build on the knowledge one has, but also to create space for people to have influence on a state of affairs by using their agency. Here the concept of agency of Long (1992) will be used: "the notion of agency attributes to the individual actor the capacity to process social experience and to devise ways of coping with life, even under the most extreme forms of coercion" (Long, 1992, p.22). This means that every individual actor will always have some agency, although the degree of agency will differ (Hobart, 1993). Therefore, in order to be able to deploy effective agency, the right knowledge is needed together with the organisational capacity, in order to use the knowledge within a social network (Long, 1992).

Since local actors have a certain amount of agency based on different capabilities, organisational talent and social networks compared to the development organisations and policy makers, they are able to pick out the aspects they think are useful for them. In addition, these aspects might be different from the aspects that the development organisations or policy makers see as most important. This will be because their value and knowledge will be different, therefore they will see things in a different perspective. (Long & Van der Ploeg, 1989)

This way of working of the 'beneficiaries' can be combined with the concept of 'forum shopping' used by Von Benda Beckmann (1984) for the domain of law and legal processes. Von Benda Beckman explains the concept of forum shopping as the ability of people to choose the legal claims that will help them to underpin their argument and make it 'legal'. However, Von Benda Beckmann (1993) argues that people are not looking at legislation only when trying to protest against certain policies for example, but also take other things into consideration when choosing the claims that they can use. This means that because of certain policies, the local people tend to use claims together with their knowledge and agency to change the implementation. Therefore the concept of forum shopping will be used not only in the legal spheres, but can be taken in a

broader sense and will be given as the possibility of individual actors to use claims in order to get access to aspects that can improve their food security and be useful in their livelihood. This will count for the institutions, networks, organisations, legal claims, and policies that they are part of.

The importance of this concept for development policies is that the 'beneficiaries', or actually the individual actors that are regarded as 'beneficiaries' by the development agencies, are not only willing objects; they have agency up to a certain degree and are even able to pick out the aspects that are most useful for them. As Hobart (1993) explains, people are able to give the impression that they do not understand things, just to fool the development organisations. They are doing this because they perfectly know how things are working most of the time.

This means that individual actors will all have knowledge, even though this knowledge will not be the same since it is socially constructed. This knowledge will be constructed partly through social networks, which will take place within social institutions that function as framework for the interaction. In addition, individual actors will use this knowledge to interpret the world around them. Next to the interpretation of the world around them, they will also be, up to a certain amount, able to influence the world around them. This can be done with their agency and through their social networks. This means that the 'beneficiaries' of development policies, will interpret the policies with the knowledge they have and will try to use their agency to influence certain state of affairs in their benefit.

In addition, it is logical that the gap between policy and practice exists, since the 'beneficiaries' will always influence the implementation in some kind of way – according to their knowledge, networks and agency that they can deploy. Therefore it will be interesting to look at the ways and the extend that the 'beneficiaries' are able to influence the implementation of their policies for their livelihoods. Therefore the first research question will focus on this aspect.

2.1.5 Theoretical framework to show the linkages

To get a better understanding of the links between the important concepts in this thesis, a framework has been designed. It depicts the connections between the different actors in relation towards the concepts described above.
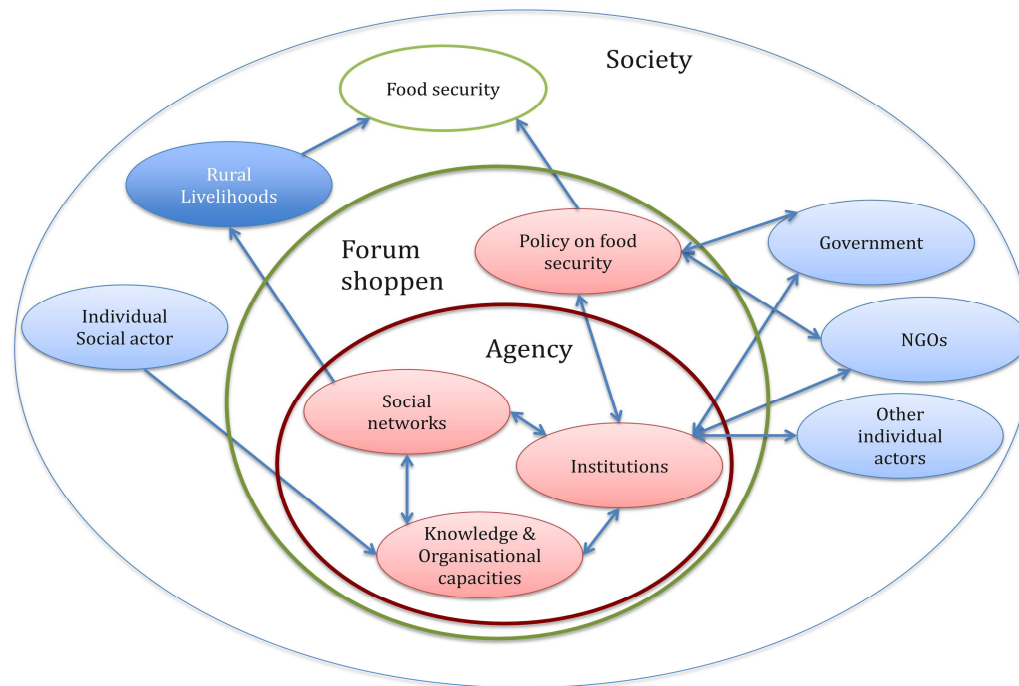
Figure 2.1 Theoretical framework; possibilities of forum shopping – made on the basis of the literature described in section 2.1

First of all, individual actors have knowledge with which they can make social networks. In addition, social institutions are formed and embedded within networks and the capabilities people have. However, these social institutions exist because of other actors, e.g., government, NGOs and other individual actors. This knowledge, capabilities and social networks will make it possible for people to deploy effective agency.

Policies written by NGOs and government will have influence on the constitution of social institutions, but also the other way around, since the social institutions will have influence on the policies written. These policies might change because of existing structure or because they will be interpret in different ways by other actors.

Going towards the food security of people, both policies and social networks have influence on that. The social networks have a huge impact on rural livelihoods and if rural livelihoods improve, the food security will improve as well. In addition, the expectation is that policies to improve the food security situation will also add to the food security of the individual actors. Because different policies are offered, people are able to deploy effective agency up to a certain amount, and can go 'forum shopping' to choose the activities that are most useful for them.

2.2 Problem statement & Research question

The framework presented above depicts how the concepts described in the theoretical framework are related to each other. As has already been described, policies that are implemented on food security do not have to be implemented in the way the (I)NGOs and the government have planned. This is because the 'beneficiaries' have to be regarded as individual actors with their own knowledge, networks, and agency. Therefore they will interpret things in their own way and influence the implementation of the policies. They will do this to improve

their own livelihoods, and thus their food security, since food security is part of the rural livelihoods (Bebbington, 1999). Therefore, the first research question will focus on the policies:

1. *Which actors are working on food security in Kochukata Union in Nilphamari Upazila and through which policies are they doing this?*

Since it has been argued in the theoretical framework that the agency of different individuals will not be the same, only that all individual actors have agency, up to a certain degree, the next research question will be interesting to look at:

2. *How do the people of Kochukata Union in Nilphamari Upazilla[4] use their agency to become more food secure and how does this influences the gap between policy and practice?*

In addition, it has been said that because people have agency, there is a gap between the policies that are written for development projects and the implementation of these projects. As Mosse & Lewis (2006) argued, even though this gap can be a threat, it can also be functional and will give the development organisations the possibility to legitimise their interventions. Therefore, in the light of this gap, and the development aid that is still given, it will be interesting to see how development organisations are implementing their policies on food security and how they are legitimising their implementation. This makes up the third research question:

3. *How are (I)NGOs and government legitimising their projects on food security?*

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[4] Can be seen as county in western countries

3 Methodology

This chapter will shed light on the way the research for this thesis has been conducted. First of all the research set-up will be given with an explanation of the kind of research and the conceptualisation of some often used concepts. The second part will give more background on the case study in Kochukata Union, Nilphamari District in Bangladesh. The third section will elaborate on the way the data has been analysed and an explanation on the change of focus of this research. Finally the limitations of this research are given.

3.1 Research design

3.1.1 Qualitative research

Two types of research can be speared, quantitative and qualitative research. Quantitative research is research where measurements are done; qualitative research is research where the aim of the research is to find answers on questions such as 'what', 'how', or 'why' of a phenomenon. It tends to describe and is not focusing on answers, which indicate numbers. This research can be indicated as qualitative research, since the goal is to describe through which ways the people of Kochukata Union try to become more food secure and how the (I)NGOs and the Government of Bangladesh are legitimising their policies and actions. (Green & Thorogood, 2009)

In addition, this research will be an ethnography, which used to be "a descriptive account of a community or culture" (Hammersley & Atkinson 2007, p.1). Last century however, it has been developed in doing research in a specific place, where the research is going to be part of the community, trying to use different sources of data to gather as much information as possible about the community and interesting phenomena. This means when doing an ethnography, it is important to stay in the village of research, so in Kochukata Union and to collect the data in different ways. This later point will be elaborated in section 2.2.2.

3.1.2 Conceptualisation

In order to be able to execute qualitative research, is it important to have clear concepts of what is going to be looked at. The most important definitions that have to be described are the 'people of Kochukata Union', '(I)NGOs', 'the Government of Bangladesh'. The concepts of food security and policy have already been explained in the theoretical framework.

- **People of Kochukata Union:** Inhabitants of Kochukata Union
- **(I)NGOs:** (International) Non-Governmental Organisations
- **Government of Bangladesh:** National government of Bangladesh, the ministries, the District departments, Upazilla offices and the Union Parishats[5].

Some other important concepts that need clarification are Bangladeshi words that are used in this thesis:

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[5] At this level local elected government is chosen. Kochukata Union exists of 4 villages.

- **Union Parishat member:** Elected government official for village level. Every union has got nine wards[6]. Every ward elects one member for the Union Parishat. In addition, per three wards one woman member is elected.
- **Neighbour:** A broad concept, used for people from the same para[7], ward or village/Union.

3.1.3 Stages of the research

This research has started with the writing of a research proposal. The focus of this research proposal was on the implementation of property rights in project policies for food security projects. Therefore the literature research that was conducted was focused on the concepts of food security, property rights, access towards natural resources and the concept of forum shopping.

In this light, the case study in Kochukata Union, Nilphamari District in Bangladesh, has been conducted. This case study started with a survey among the people in Kochukata Union in order to find out how their livelihoods are structured and how they are surviving. This was done because food security is one of the most important aspects for a sustainable livelihood.

When this survey had been conducted, the results were analysed and four main topics that were important for the livelihoods and the food security of the people that were interviewed were selected. These were the following topics:

- Loans and savings
- Migration during the *monga*-period
- Access to livestock
- Access to land

On the basis of these four topics, more in-depth semi-structured interviews were conducted with half of the survey population, to get more insights on how these concepts are playing a role in the lives of the interviewees. This contained questions of their knowledge about these concepts, how they were managing access to these concepts and how NGOs and government were involved in their lives, especially concerning the four topics.

In addition, local and national levels of NGOs, Union Parishat members, Upazilla and district departments were interviewed on the way they are writing their policies, how they are taking the four topics into account and how they are implementing their policies. This was asked in order to see how property rights were involved and could be involved within policies on food security.

When the data from the case study was analysed back in the Netherlands, the data showed that knowledge and networks, actually the agency of the people in Kochukata was most important for them to become food secure. In addition, it also showed that the policies, that were implemented to improve the food security of the people in Kochukata Union, are most of the

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[6] Union Parishat exists of nine wards and every ward elects one member for the Union Parishat (local elected government)

[7] Ward has nine para's, these are the smallest clusters of houses in Bangladesh

time not implemented according to the policies. This was partly because the people in Kochukata were able to use their agency to influence this implementation.

Therefore a shift has been made from the implementation of property rights in projects on food security towards the gap between policies and the implementation of these policies for projects of food security. The next part will explain more about the case study; it will give an overview of the research location, it will give an overview of the different data collection methods and it will give some information on the research population and the role of the researcher. Afterwards more will be explained about data analysis.

Since this research was a master thesis research, it was not possible to take everything into account. Therefore the scope of this research is limited to Kochukata Union in Nilphamari District, Bangladesh.

3.2 Case study: Kochukata Union, Nilphamari Upazilla, Bangladesh

After the explanation of the research and the research set-up, it is important to give more explanation on the field research that has taken place in order to collect the data. The fieldwork consisted of a case study in Kochukata Union in Nilphamari District in the north-western part of Bangladesh. The data collection has been conducted from February 2012 until April 2012. This section will first give some background information on Bangladesh, Nilphamari District and Kochukata Union and afterwards the way the data has been collected will be explained.

3.2.1 Bangladesh & Nilphamari District

Bangladesh is known as disaster prone country, Hossain (2011). However, besides the fact that Bangladesh is disaster prone, it also faces other problems, like overpopulation and corruption. According to the World Bank (website World Bank) the population of Bangladesh consisted in 2010 of 148.692.131 people. The poverty rate was 40% in 2005 (website World Bank) and the literacy rate 56% in 2009 (website World Bank).

In addition, Bangladesh is seen as a low-income country by the World Bank, and scores a 2.7 out of 10 on the corruption perceptions index 2011 (Website Corruption Perceptions Index). This number implies that Bangladesh is a very corrupt country. A research conducted by 'Transparency International Bangladesh' indicates that even in the NGO-world a lot of corruption takes place. (Executive summary TIB research) This corruption is taking place through patron-client networks, which are very common in Bangladesh. It is important to belong to one of these patron-client networks, since they are the ones having a lot of power. (Khan, 2004)

Since there is a high population growth, land pressure is getting higher as well. And with inheritance laws which state that all sons should get an equal part, land fragmentation is taking place. This land fragmentation makes it more difficult to fulfill domestic consumptions and therefore to be food secure. (Khan, 2004)

The major agriculture crops that are produced on this land in Bangladesh are rice, wheat, maize, jute, vegetables, potatoes, pulses, oilseed and sugarcane. Next to agriculture, the industry and service sector (total 52% of GDP in 2004) are important sectors adding to the GDP. Especially

woven garments and knitware are industries that are growing fast (Sultan, 2008). Since the population has grown the last few decades (from 40 million in 1950 to 160 million nowadays), the Bangladeshi people are not able to meet the domestic consumption. Being able to fulfill this domestic consumption is made even more difficult because of different natural calamities, like floods, cyclones, and droughts. (Islam, Miah & Haque, 2008) Within the households that are vulnerable to food insecurity, women, girls and disabled members of the family are sometimes victims of discrimination, and therefore not able to get enough food. (Mallick & Rafi, 2010)

After this short background of Bangladesh, some specific information on Kochukata Union will be given, since this is the place where the data collection has taken place. Kochukata Union is part of Nilphamari Districts, has 21,915 inhabitants in 5778 households. From these households around 12.5% are poor and extreme poor, which means that they have a maximum of 15 square dc[8] of land. In Nilphamari District, of which Kochukata Union is a part, around 83% is Muslim and 17% is Hindu. Most people are farmers or agriculture labourers (around 73%), which means that these people are for the largest part of their income, and their food, dependent on the seasons and the land. (Bangladesh Bureau of Statistics, 2001)

3.2.2 Data collection methods

The previous part gave some background on Bangladesh and on the working area of Kochukata Union, where the data collection took place. Different kinds of data collection have been used in order to triangulate the data. This part will give some more information of how the data was collected.

- **Literature study:** Scientific literature has been studied in order to get background information on the topic and to write the theoretical framework for this thesis.
- **Participant observation (UST):** When conducting the case study, the researcher was part of the research community, staying there for 2 months. This made it possible to observe how things were done in the village.
- **Survey:** A short survey has been done in the beginning of the case study to get some background information on the people in Kochukata Union and to be able to come to the most important issues in the livelihoods of these people.
- **Semi-structured in-depth interviews:** These interviews were conducted to get more insight knowledge on the topics that were found through the survey. This form of interviews was chosen because specific topics needed more elaboration, so some structure was required, while it was possible to give the interviewee the possibility to explain additional things.
- **Ethnographic (group) interviews:** During some evenings, ethnographic interviews in 'hotel-businesses' were done. These are tea-cafés where the men from the village are coming together to talk. It was possible to ask some 'broad' information on specific topics and to discuss them within a group.
- **Document analysis**: Policy documents, proposals and flyers from different projects on food security have been analysed in order to get more background information.

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[8] decameter (10 meter)

3.2.3 Research population

First of all, the survey has been conducted in the different wards of Kochukata Union. For this survey, 40 households have been interviewed in order to get information on how their livelihoods are structured. For the survey, random people have been chosen. When walking through the village, different houses have been picked out, while trying to choose different kind of houses (straw, tin and stone) in order to get a more diverse view of the Union.

For the in-depth interviews with the villagers from Kochukata Union, 20 households from the survey have been chosen. This was done on the basis of the topics they described. The goal was to get a broad view on these topics, from different angles.

When the local NGOs were interviewed, all NGOs that were working in the Nilphamari Upazilla and some of Jaldhaka Upazilla were chosen, since most of them were conducting projects in Kochukata Union. In addition, the NGOs that were interviewed on local level were also interviewed on national level. However, Grameenbank did not want to give an interview on national level and because of a strike during the end of the research period, it was not possible to have an interview with BRAC on national level. In total, 18 interviews with NGOs have been conducted.

In addition, government officials have been interviewed, which consisted of members of the Union Parishat, the chairman, and officers at upazilla and District level. In total, 12 interviews with government officials have been conducted.

All interviewees are made anonymous. Names of the interviewees in Kochukata Union have been changed and the non-governmental organisations are named as follows INGO (International Non-Governmental Organisation) / NGO (Non-governmental organisations) for the organisations working mainly through community based development or MC (Micro credit) and given a number to separate them. The government departments are named by the department and not by interviewee.

3.2.4 Position of researcher

As a researcher, it is important to acknowledge your own influence on your data collection. Even though I tried to implement triangulation in the methods to collect my data, I am aware of the fact that I was conducting this research partly for UST and that they are facilitating my research in Bangladesh. This might have made people see me as an employee of UST and thereby explicitly keep information for themselves. It might also be that people did, or did not tell me things that they expect that I wanted to hear. As Stearns (1998) indicated, the participant will always be able to choose whatever he/she wants to say. Therefore I tried to verify the information as much as possible. The data has to be analysed with the knowledge that it was collected while I was hosted by UST.

In addition, it is important to acknowledge that I am "shaped by my socio-historical locations, including the values and interests that these locations conferred upon me" (Hammersley & Atkinson, 2007, p.15). The fact that I am shaped by my socio-historical locations is that I see all my data through my eyes, with my background. I used this background to interact with the

participants of my research to collect the data in the first place. Both, the participant and I, were shaped by our background and saw the world through that perspective. Therefore I tried to be very reflexive on my role as researcher while I was writing my field notes.

A final thing that has to be taken into account, as Romero & Stewart (1999) argue " 'master narratives' regarding race, class, and gender shape our efforts to make sense out of our personal and professional experiences in the field" (Romereo & Stewart, 1999 *in* McCorkel & Myers, 2003, p.200). This means that people have master narratives through which they interpret and judge their experiences with others. While I also have these master narratives myself, I tried not to depend too much on them and stay as open minded as possible. Being reflexive on my research and myself as told before, helped me with this. In addition, the people in Kochukata Union, but also the (I)NGOs and the Government of Bangladesh, also had these 'master narratives', which made them also see me in a certain way.

3.3 Data analysis

When being back from the field, the data analysis had to start. However, when being in the field, the survey data was already analysed, in order to come to better in-depth interview questions. This was done through the identification of concepts by the researcher. This is a way of data analysis, explained by Hammersley & Atkinson (2007), where concepts are identified by the researcher. This means that the concepts might contain a different interpretation by the interviewees and that different concepts – in the eyes of the interviewees - might fall under one concept developed by the researcher.

The concepts that were formed are the four concepts previously described in chapter 3.1.3. On the basis of these concepts, the other data was collected. For this data, the same way of categorizing was used, under the concepts that were already formed. However, the data was constantly compared with the other data part of the same concept, to see if it was still fitting in the categories that were made.

In addition, the concepts and data were also compared with the theory that was already there, from the literature study in the beginning, and because this did not fit anymore, I searched for other concepts, in order to be able "to make sense of the data"(Hammersley and Atkinson, 2007, p.166). This resulted in theory more focused on the gap between policy and its implementation or, as Lewis & Mosse (2006) describe it, "development through a conceptual lens of "order and disjuncture"" (Lewis & Mosse, 2006, p.2).

This theory applied by Mosse on development aid, fits very well on the collected data, even though I did not knew this theory before I went into the field.

In the end, the collected data has been compared with other case studies, which have used the same theoretical concepts in order to be able to place the data in a broader picture.

3.4 Limitations of the research

This final part of the methodology will show that the obtained results of this research have some limitations.

First of all, the preliminary knowledge on the research area was limited. The outcomes of the orientating survey were unexpected compared to the literature research conducted for the proposal. Therefore new research questions had to be formulated. Because of this, the final theoretical framework has been made after the fieldwork. Due to the lack of theoretical background during the data collection, some aspects might not be fully elaborated.

A selection bias may be present. Even though it was tried to interview a very heterogeneous group, it is never sure if everybody has been taken into account.

In addition, all the data were obtained via a translator. This may have lead to incorrect translations and misinterpretation of the translator. Besides that, the Bangladesh (or local) culture differs from our western culture, which can also lead to interpretation differences. Since the research has been conducted with help from UST, it is also unclear in which amount the interviewees have given socially desirable answers.

Next to this, the embeddedness within UST might have had other unknown influences on the data, even though the research sites were almost all the time visited by me and my translator, without giving notice of the role of UST.

The data were obtained in a really small area; Kochukata Union. In other areas of Bangladesh the results would probably have been different from the present results. Further, since the amounts of interviews had to be adapted to the available time for this master thesis, only a relative small case study could be performed.

4 Policy writing, project planning & selection procedures

In order to understand the gap between policies and its implementation, it is first of all important to get a view on how the policies are written. This means that the methods used during the policy writing of (I)NGOs will be described. In addition, the government National Food Policy Plan of Action, which is government's policy on food security, will be discussed shortly. This will be done in order to get insight on the overall goals of the government regarding food security.

Afterwards the way (I)NGOs and government are selecting their beneficiaries will be described. This will be done in order to see how the gap between policy and practice already starts during the selection procedure. In the end, the goal of this chapter is to give background on the policies in order to get a better understanding of the gap between these policies and its implementations later on.

4.1 Policy writing by NGOs

All NGOs that are working in Bangladesh have to be registered at the government NGO-bureau and inform the Union Parishat members on their actions, since their policies are very different. When looking at the way NGOs are writing their policies, a difference can be found between the (I)NGOs focussing on community based development and organisations that are providing micro credit. The former are writing policies, often based on the ideology of participation, while the latter are following the directions of the Microcredit Regulatory Authority (government institution on micro-credit). Therefore this section will discuss the methods used to write policies for the community based development organisations, since the micro-credit organisations are following directions. These directions, will be discussed in chapter 4.2.5.

When looking at the data collected during the interviews with the (I)NGOs on local and national level, it has to be mentioned that it was difficult for the staff at local level to explain how the policies were written. During the interviews they said that they were following the policies, but that they did not know on which basis these policies were constructed. Therefore the data collected on national level will be explained first, to get an insight in how the policies are written. Afterwards the way the (I)NGOs on local level are dealing with these policies will be described. This will be done in order to see if there is already a difference in the interpretation of policies within the same organisation.

Looking at the data, a difference can already be found between international and national NGOs. The former are working through national NGOs, which means that the policies written by the national NGOs have to fit into the policies of the international NGOs. How it works exactly will be explained below.

INGO1 and INGO2 are the two international NGOs that have been interviewed, and they explained that they are always working through national organisations. INGO1 has a Strategic Country Plan, based on the international goals of INGO1 International. Here the Child Centred Community Development (CCCD) is one of the most important aspects, it focuses on the

connection between the local knowledge the community has, and what is needed in the community. INGO1 is executing its projects through local NGOs, so local NGOs working for INGO1 have to work through Child Centred Community Development. The Strategic Country Plan forms the basis for the policies and is written for a period of five year. It is written by a team of INGO1 staff-members from the different divisions within INGO1. This team has to come up with four main topics that will be the most important working topics for the next five years. They are choosing these topics through the review of the former Strategic Country Plan and by the collection and analysis of primary and secondary data.

Policies are focussing on how the local NGOs are selected and on the four main issues: protection of vulnerable children; education; disaster risk management and health. The Organisational Development Unit of INGO1 is responsible for the selection procedure of the national organisations. The NGOs can receive a budget for one year if they hand in a proposal after they have been chosen, this proposal should be written on the basis of Participatory Rural Appraisal (PRA). In the field, INGO1 will work together with these NGOs and give technical advice. (INGO1, 04-04-2012, Dhaka)

When INGO2 is writing policies for food security projects, they are doing assessments first in the Districts, towards the Upazilla level and even on Union Parishat level, in order to find the place where the percentage of extreme poor people are highest. This is done through geographical and household targeting and through "participatory well-being analysis" (SOUHARDO II Baseline report, p.10). In the areas that are most vulnerable projects are set up through national NGOs. These national NGOs can sign up for projects through a whole process. There is a document that contains a guideline to check different aspects of these national NGOs. In the end, some national NGOs can hand in a policy document for the specific area. This has to be innovative and creative, adjusted to the specific context and the knowledge of the local people.

This means that policy writing for the international NGOs is mainly about giving directions, methods and tools. The national NGOs have to come up with more specific policies for a specific region, within the framework given by the international NGO. Though they are able to use their agency and write these policies in their own way, the agency they have can be bounded by the requests given by INGOs, or other donors.

This can also be found in the data from the national NGOs. For example NGO1, one of the national NGOs that executed a project for INGO2, told that they had to come up with an innovative proposal for a specific working area. With this knowledge, together with information that INGO2 had given to them, they started to write a project policy. (NGO1, Dimla, 31-03-2012)

NGO2 first explained that they are conducting surveys to find the poorest Upazilla and within this Upazilla they tried to select the poorest unions. In addition, they conduct an analysis on community and household level to find the future beneficiaries, the 'top poorest' people. From these people they are taking opinions on what is most important for them to improve their livelihoods. NGO2 prioritises this list and tries to implement that into a new program. However, in practice, writing of a policy is a bit more complicated according to the NGO2 director: "Implementation is sometimes difficult and you have to change your plans to fit into what is

suitable for the donor. This is also dependent on the identity of the donor, but in most of the cases you do not get the funds." (NGO2, Saitpur, 29-03-2012)

NGO3, as national NGO also has to write policies that are accepted by donors. However, the director explained that they are writing their proposals on the basis of community-based needs assessments. He explained that they want to keep close to the community, and be able to execute their own ideas. Therefore they are looking for a minimum amount of donors, that can support more projects, and that are working through the same system and same ideas as NGO3 has. (NGO3, Dhaka, 23-04-2012)

This shows that even though policies are written to help improve the food security, there are also other components that are at stake when writing the policies.

An important concept that came up during all interviews with the NGOs working with community-based groups was 'participation', to be more specific: Participatory Rural Appraisal (PRA). This was an important concept in the policies, but also while writing the policies. PRA is a set of communication tools that (in principle) acknowledges the knowledge of the participants. Development organisations are using PRA, because it is a way to write projects with input from the 'beneficiciaries', so bottom-up instead of top-down (Hoffmann et. *al*, 2009). The knowledge of the rural people, in PRA the participants, are taken into account. Some NGOs are using PRA to find the gap between the 'new' technologies and the 'local' technologies; others use it more as a planning tool. This is possible because PRA exists of different tools and activities in order to integrate the local knowledge.

The technical coordinator of INGO1 explained the PRA methods they use in the CCCD. In doing so, he explained that most of the projects were executed in all areas where INGO1 is working. Therefore the question was raised how these programs can be executed in all areas, if the local community has to make an inventory of its own needs on the basis of their own knowledge. He explained that:

"The project was funded by CNO [Canada National Office] and the fund was a grant. Therefore we shared the concept with the community, we asked them if they wanted to have it implemented and if it was feasible for them. When the communities agreed, we implemented it." (INGO1, Dhaka, 04-04-2012)

This means that INGO1 is also executing projects, which are not asked for by the local community. However, if the rural people are asking for adaptation or asking for help, this is considered in the projects. For example: some communities asked for facilitation in the communication with the Union Parishat. INGO1 implemented this in the programs and is facilitating interaction between the community and the Union Parishat now. (INGO1, Dhaka, 04-04-2012)

The local staff of NGO3 was able to show maps of the PRA exercises that were done. One of the *Samities*[9] also explained that they are able to choose themselves what they are planning to do with the savings they are making. This indicates that the *Samities* are quite independent, even though the meetings are always together with a NGO3 staff member. According to Dethier & Effenberger (2012), these community groups can help the beneficiaries to obtain assets or services that they would normally not obtain individually. (NGO3, Kochukata, 01-03-2012; Samity meeting, Kochukata, 03-03-2012)

Looking at participation and PRA tools, it can be seen that even though policy should take PRA into account, the policies for projects are sometimes not based on participation, even though the organisations try to argue that it is participatory, since they ask the 'local people'. Which means that a gap already exists within different layers of the policies of the organisation.

4.2 Government National Food Policy Plan of Action

In order to improve the food security of the population of Bangladesh, the government has written a National Food Policy in 2006. The goal is based on the World Food Summit and the first Millennium Development Goals. This means that the goal is to reduce "the number of undernourished people by half by 2015" and to "eradicating hunger and poverty by halving the proportion of people in the world who are undernourished and living on less than 1 dollar a day" (National Food Policy Plan of Action, 2008, p.21). This National Food Policy has been translated into the 'National Food Policy Plan of Action, 2008' in order to be able to bring the policy into practice.

The National Food Policy Plan of Action has been written on the basis of different research teams from different ministries, with help from national and international experts and is addressed to: "the four key dimensions of food security challenges, namely food availability, physical and social access of food, economic access to food and utilization of food for nutrition, as enshrined in the National Food Policy" (National Food Policy Plan of Action, 2008, p.3).

It is not possible to explain everything written in the National Food Policy Plan of Action. What is of importance here is that in the National Food Policy Plan of Action it is claimed that different ministries are working together to achieve the final goals. However, when asking the officers at the Upazilla and District level, they do not know anything about the National Food Policy Plan of Action or the cooperation with other departments. They argue that they are executing the programs given by their higher ministry and that at national level the things are decided, but that they only get the information about the execution of the programs. If they have to cooperate with other departments, this is also directed from higher institutions. One of the Upazilla officers even argued that they have no influence on the policy at all, that they are only executing. (Livestock office, Nilphamari, 25-03-2012)

This means that even though the policy document has been written on the basis of the different ministries, the lower levels of government do not know how these policies are written and what the rationale behind the policies are. They are implementing the directions from higher levels, without the background knowledge of the policy. In this way, another interpretation of the

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[9] Self-help group

policies by the lower levels of government will be even more logical and a bigger difference will be achieved than when they know the goals and the incentives.

4.3 Selection

As was indicated in the section 4.1, the different NGOs that are not working in micro-credit, are trying to include the local people, as participants in the writing of their project proposals, through PRA. However, before future beneficiaries can be included, these future beneficiaries need to be found. During the interviews on national level with NGOs, these organisations indicated that statistical information, information from government and local communities are used to find the areas where they think they might want or have to work.

When they have clarity on the working-areas, the different organisations are facilitating participatory processes to come to their final beneficiaries. Sometimes a distinction is made between direct and indirect beneficiaries. Here the direct beneficiaries are the people who are included in the program and the indirect beneficiaries are the rest of the community who can also benefit from the actions done by the NGO.

The ways that the different NGOs use to select their beneficiaries are shown in the table below and a few of them will be discussed afterwards.

Name of organisation	Selection method
INGO2	Selection of local development committee (PUC) through PRA and the PUC is selecting the beneficiaries.
NGO3	PRA
INGO1	PRA – Child Centred Community Development
NGO1	Five criteria to become a beneficiary
NGO2	PRA; for one of their projects the final selection was done by location (explained in the text below)
NGO4	Six criteria to become a beneficiary of the non micro-credit program + PRA
MC3	Survey in the village to find the ultra poor for their asset transfer program

Table 4.1 Selection method by the NGOs – based on the collected data in the field

INGO2 is selecting its beneficiaries through the Para Unnoyan Committee (PUC = locality development committee). Through a participatory process, the village committee is formed. However, after this formation, people who want to become a beneficiary have to ask the PUC for a recommendation. This means that the PUC has to check the person and his liability to run a business. Three members of the PUC have to give a final recommendation to INGO2 if the person wants to become a beneficiary. In this selection process, a lot of power is in the hands of the PUC members. Since these are people from the locality, chosen through a PRA process, this can be

very good (Hoffmann et. *al*, 2009). However, Bangladesh is also a country where corruption is rooted in society, which can make this system not workable (Kahn, 2004).

NGO2 is also selecting people through a participatory process, however, for one of their projects, the soil fertility component 2006 project, farmers who are living near the roadside get the final support. The reason for this is that it is easier to have access to these places for the other farmers. The other farmers will pass by and see how the seeds are growing and what the impact is of the new technologies that are used. However, it does mean that selection is not really done on the basis of PRA, or only partly, because the final selection is made on the basis of the place of the farm. (NGO2, Saitpur, 29-03-2012)

For some people in Kochukata Union it was not always easy to understand the selection procedures of the NGOs. An example is given by Elia, one of the interviewees, who did not understand why she did not receive any help from MC3. MC3 is giving cows and goats to poor, landless people now and then. Since MC3 has given these assets also in the Kochukata Union, Elia was wondering why she did not receive any asset from MC3. She is very poor, does not have land and can hardly survive during the *monga*-period. This makes her fit very well into the selection criteria of MC3 in her eyes. However, her neighbours explained after the interview that the reason why she was not selected, was because MC3 did not think that she was able to make weekly deposits after she would have received the cow(s) and/or goat(s). Since MC3 wants their beneficiaries to become a member of a group and make weekly deposits, the ultra-poor that are not able to make these deposits will not be able to benefit from them. (Elia, Kochukata, 11-03-2012)

So even though selections are made through PRA and should be focused on the 'poorest' people of a village, this is not always done. In the case of NGO2 it was because of practical reasons, while in the case of INGO2 it might be, because of structures within Bangladeshi society.

Next to the selection made by the NGOs, there is also a selection done by the government for different forms of aid that is given by them. The people receiving this aid, are most of the time selected by the Union Parishat members. Two different stories, one from the Women Affairs District department and one from the Union Parishat members, show how this selection should be and is done.

According to the guidelines given by higher government levels, the people that will receive the aid are chosen by the members of the Union Parishat. In every Union, there are nine wards and every ward member can decide who will receive the aid in his ward. Each female member, who is responsible for three wards, is helping the ward members for the three wards under her responsibility. A final list per ward with the 'beneficiaries' is made and given to the chairman, who has to sign it.

This is almost the same story as told by the Women Affairs District department. Even though here it was said that at the Union Parishat level there are special committees for the selection of the people for the aid. These committees consist of the members and the chairman, but also of teachers, NGOs and respected persons. When they have chosen the people, a commission on

Upazilla level has to decide and in the end a commission on district level. However, none of the members said anything about one of these committees, which shows that in reality the members are the direct persons to choose the beneficiaries.

Comparison between members and the Women Affairs district department:

Flow according to the members:

Figure 4.1 View of Union Parishat members on distribution of aid – based on the collected data in the field

Flow according to the women affairs district department:
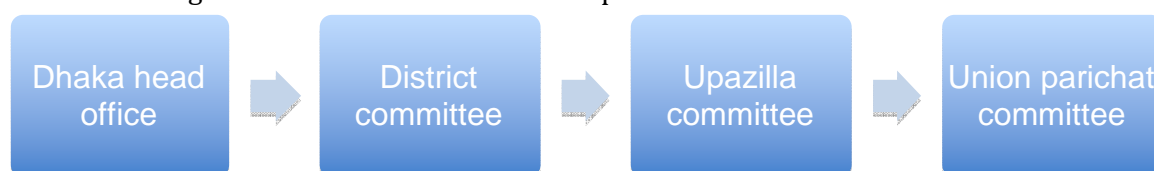
Figure 4.2 View of Women Affairs department on distribution of aid – based on the collected data in the field

Taking the selections into account, it can be seen that even though policies are writing how selections should be done, in reality it is not always implemented according to these policies. This can be, because of practical reasons, but also because of underlying structures that exist within the Bangladeshi culture, as was the case with INGO2.

4.4 Conclusion

This chapter described how policies are written by (I)NGOs, some information on the National Food Policy Plan of Action, and the way selections are made by (I)NGOs and the government.

First of all, it was shown that there is a big difference between the way INGOs and NGOs are writing their policies. While they both claim to work on the basis of PRA the later have to take the INGOs for whom they want to execute projects into account. This makes it more difficult for them to focus only on PRA, since this does not always result in funds. In addition, it was shown that even though PRA is an often-used word in combination with policies, it is sometimes only a concept used to get funds. This is showed for example by INGO1, implementing a project without using PRA, but explaining that they asked the local community if they wanted the aid – so arguing that they were using PRA in this way.

Next, the National Food Policy Plan of Action, written by the National Government was not known by the departments at Upazilla and District level. Because the departments do not have knowledge about the National Food Policy Plan of Action and the different discourses people have, different interpretations will be made by the different departments, what will probably have influence on the improvement of the food security.

Finally, the selection methods described by the (I)NGOs were most of the time using PRA, though different methods than for the policy writing. However, again it was shown that selection was also conducted on the basis of placement for example (NGO2). In addition, the selection procedure by the government was not very clear. The Women Affair Department and the Union Parishat members gave different ways for the selection of their 'beneficiaries'. Both examples show that even though people are selected, this selection is not done according to the policies. Because of this, the 'beneficiaries' in the policies might not be the 'beneficiaries' in reality, which implies that the food security of some people will improve, but probably not for the intended 'beneficiaries'.

5 Loans & Savings to become more food secure

Now that the way policies are formulated and written has been made clear, it is possible to explain what the policies contain and how they are implemented. This chapter will focus on the loans and savings the people in Kochukata Union take and make, in order to try to make a sustainable livelihood.

During the *monga*-period (period between sowing and harvesting season) the rural people are having fewer opportunities to work. One of the ways to be able to have access to food is through making savings, taking a loan, or getting financial help from Union Parishat members or government. In this section these ways of getting access to food are described. This will be done in order to see to what extent the individual actors are using their agency to get access to food. In addition, it will also show the gap between policy and implementation, and how (I)NGOs and government are legitimising their implementation.

First of all, the way the people in the village help each other and provide loans to their neighbours will be described. They have made up their own lending and borrowing system for loans on a long and short term.

The second and third parts of this chapter contain the views of government departments and government officials. First of all, the allowances given by the government and a new micro credit plan they have set up are explained. Afterwards the way the members, who are elected on Union Parishat level, are supporting people in the village by giving money.

Thereafter the community based groups that are made by NGOs, partly to make savings, will be explained. Their functioning will be described, as well as how the NGOs see these community-based groups.

The last part gives the description and functioning of micro-credit, it describes the rules made by the Micro Credit Regulatory Authority to regulate the organisations working with micro-credit. In addition, it describes how the micro-credit organisations are working and how the people from Kochukata Union are borrowing money and paying it back.

5.1 Loans from neighbours

In order to secure their livelihoods, the people in Kochukata are borrowing money from their neighbours during hard times. This section will describe the different institutions that exist within Kochukata Union to get access to money. First of all it describes two different kinds of ways in which money can be borrowed from neighbours. After this the borrowing of money from a *Samity* is discussed.

Villagers in Kochukata Union are borrowing money from 'neighbours' who are living in the same village. The people providing loans are people with money. According to Sinha & Matin (1998) 87 per cent of the rural people borrow from informal sources, so from neighbours or family. The reason why money is borrowed from neighbours is because it is possible to get small amounts

(1000 BDT[10] for example). According to some people it is also regarded as 'better' option within the society. Sinha & Matin (1998) explain this by saying that because of *"their local and timely access, speedy disbursement and flexible payment[s]"* (Sinha & Matin, 1998, p.67) it is preferred by the local people to take loans from neighbours. It is possible to get loans with interest and loans without interest from the neighbours in Kochukata Union:

- Loans with interest: Depending on where the money is borrowed, a loan is a loan with interest when the pay back term is longer than fifteen to thirty days. This interest is between 10 – 15% a month, which means that on a loan of 1000 BDT, 150 BDT interest a month should be paid. This interest rate is higher than the interest rates of the micro-credit organisations, which will be shown in section 5.5. The loans with interest are most of the time taken when there is less food available within a household, which depends on the season. According to Sinha & Matin (1998) these informal loans are needed because of the differences in seasonal demand and the fluctuation of the income of the rural people. The people in Kochukata Union have to invest money in the beginning of the season, but get the profit at the end. The same counts for day-labourers, who can earn money in the beginning and during the harvesting periods. (Interviews, Kochukata 04-03-2012; Interviews, Kochukata, 11-03-2012; Interviews, Kochukata, 13-03-2012; Sinha & Matin 1998)

- Loans without interest: Loans without interest are most of the time short-term loans. They have to be paid back within fifteen days up to one month. The wives of temporary migrants in Kochukata Union are the ones who are taking short-term loans. They are borrowing this money when their husbands have gone to work somewhere else for a short period. (Interviews Kochukata 11-03-2012; Hotelbusiness Tangonmari, 23-03-2012)

The people in Kochukata Union argued that it is possible to borrow money from neighbours, but that it is important to know the people from whom you are going to borrow money. This means that networks are important, since it is not possible to get money without the right connections.

Another source from where loans can be borrowed are *Samities*. *Samities* are self-help groups that can be formed by the rural people themselves or by NGOs. These *Samities* provide loans, most of the time with an interest of 150 BDT a month per 1000 BDT. Loans are given to non-*Samity* members when they are trusted by the *Samity*. The story Piari (Kochukata, 13-03-2012) told shows how important it is to be trusted or to have someone that is trusted by the *Samity*. According to her, her husband and brother in law were able to borrow money from a village *Samity* of which her uncle is a member. This was made possible because her uncle trusted them, and the *Samity* was therefore willing to lend them the money. However, only when her uncle made the guarantee that the loan was going to be paid back. (Kochukata, 13-03-2012) Trust or feasibility in projects when lending money to people is very important for *Samities*, as shown by Torri (2012) in his article on self-help groups in India. In his article he tells a story from one of the self-help groups he studied, where one of the leaders decided that a project did not look feasible, so the initiator could not borrow the money.

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[10] Bangladeshi Taka (March 2012 – 1 euro = 107 BDT)

Next to the trust that is important in this story, the importance of networks is also showed: Monoware has got an uncle, who is part of a *Samity* that lends money to people. Her husband and brother in law were able to borrow the money because she has the connection with the *Samity* through her family ties. So first of all, networks are needed and in addition, trust will make it possible to borrow the money in the end.

> **Box 5.1 – The story of Piari**
> Piari is a woman of 30 years. She lives together with her husband, brother in law, his wife and a total of six children (three of her own) in a house next to the road. The house is built from bamboo and has a roof of tin. Her husband's mother lives next to her, as does her other brother in law with his wife and children. Piari and her sister in law, Kapila, are working daily on the mortgage land that their husbands (two brothers) have taken together. While they are working in the field, their husbands are working as day labourers in the construction of houses. Her children are all going to the government's primary school.

This shows that even though *Samities* are lending money to neighbours, it is not always possible for everyone to borrow this money. First of all networks and connections are needed. When these networks and connections are there, the *Samity* has to trust people or trust someone else who stands as guarantee for the people who will get the loan. Only in that case, the money can be borrowed. (Torri, 2012; Interview Piari, Kochukata, 13-03-2012)

Almost all loans from neighbours are loans that are made by oral agreement. Other neighbours, so the society knows about these loans. If there is no possibility to pay back, the borrowers are asking the lender to give some more time. According to Sadeka (Interview Sadeka, Kochukata, 11-03-2012), this works most of the time, since they will tell the lender that he/she will get extra interest. (Interview Sadeka, Kochukata, 11-03-2012)

Salma, Mohammed and Sarifa are not taking loans, but are making savings instead. Mohammed and Sarifa do this to survive during the *monga*-period and to be able to buy new crops for the next year. Salma is not taking any loans, because she is scared that she is not able to pay them back. Not paying back when borrowing money from neighbours means a lot of pressure from the society, the trust people have and the status will decrease. According to the interviewees, it is not always possible to pay the instalments to the micro-credit organisations from the loans they took. Especially during the *monga*-period, when there is not enough work and in this way no income, it can help to borrow money from neighbours in order to pay the instalments. (Interview Salma, Kochukata, 10-03-2012; Interview Mohammed, Kochukata, 11-03-2012; Interview Sarifa, Kochukata, 11-03-2012 Sinha & Matin, 1998)

5.2 Social welfare & women departments of government

Next to the different ways that the villagers of Kochukata have within their village to get access to money, the government is giving allowances and micro-credit in order to support the people. These two ways of financial support will be described below.

The government is also one of the players that plays an important role in making the local people more food-secure, as has been seen in section 4.1.2. Next to the food programs that will be described in chapter 6, there are also allowances (money) given to certain groups by the

government. There is an allowance for the old aged, an allowance for widows (only for women, not for men) and an allowance for disabled people. These allowances are given to poor – it is not possible for the Union Parishat members to give an exact definition of 'poor', or how they are selecting on 'poor' people - and landless people, falling in one of the three categories. People who get an allowance receive 350 BDT a month for their whole life. There is also an allowance for lactating women and a maternity allowance. However, these are for a duration of 24 months and it is expected that the lactating women are also following trainings. The members can choose who are getting the allowances according to the systems that have been described in the previous chapter. This means that people are asking the members if they can get the allowance, which indicates that 'knowing' the members, so networks, are important here. One of the mothers of an interviewee has an old age allowance, but she did not want to say if her mother in law had to pay for it or not. (Interview Piari, Kochukata, 13-03-2012; Interview social welfare department, Nilphamari, 22-03-2012)

In addition, the government also started with the provision of micro-credit. This support is especially for the poor women or female-headed households and for disabled. The support in the form of micro-credit is partly done because the government argues that the credit levels that are needed for agriculture purposes are not the amounts that are provided by micro-credit organisations in the rural areas. In their eyes, most credits are given for non-agriculture goals, because of the high risks and transaction costs that are coming with agricultural practices (National Food Policy Plan of Action, 2008). Another reason for the low amount of credit, according to the government, is the fact that there is no insurance for crop-failure or the instability of the crops that are produced (Interview social welfare department, Nilphamari, 22-03-2012).

However, in reality the micro-credit is given to poor people and is providing the people that receive the loan with loans between 5,000 and 10,000 BDT. The interest rate is 10% and is explained by the social welfare department as social charge. This means that from the interest that is paid they want to be able to provide new loans. The national government gave the direction to support people through micro-credit and the Upazilla had to arrange the people that are suitable to receive it within two or three months. This means that the people who were willing to take micro-credit from the government had to be found within a really short time, what implies that the selection might not be very accurate. This is also suggested by Dowlah (2002), since he says, "the methodology for targeting the poor, that is, tracking down the real poor and the ultra-poor, should be more rigorous than is currently available" (Dowlah, 2002, p.18). He continues by saying that inaccurate and old statistics are used and that in the end, the targeting is mostly "administrative or political" (Dowlah, 2002, p.18) (Nilphamari, 22-03-2012; Dowlah 2002).

Comparing how the micro-credit support is described in the policies and how it goes during the implementation, there is already a gap in the way the selection is done, since the social welfare department said that it was only for the poor, while the National Food Policy Plan of Action gave a much more specific goal: poor women or female headed households and disabled. In addition, the social welfare department explained that it was most important for government to show that they are giving aid to the people.

5.3 Union Parishat members - local elected government

Next to the government departments, there are also the elected members of government at the Union Parishat level, so in Kochukata Union. This means that they are most of the time from the ruling party of Bangladesh. They are also supporting the people in Kochukata Union with financial aid.

Within one Union, there are nine wards; every ward has got one elected member. The members that are elected for the Union Parishat are helping the poor within their own community, so mostly within their own ward. According to some members this is part of their official duty, although other members argue that this is done because they want to 'sustain the love of the poor people', which means that they want to be loved by the people in the village. All members said that they were already giving this 'extra' aid before they were elected, but then it was only in their own para and now it is in the whole ward. One of the members said:

"We are the village representatives, the people have elected us, and so we have to help them." (Interview members, Kochukata, 27-03-2012)

It even goes further than only the love of the people. One of the members said:

"We get funds from government to give tube wells and hygienic sanitation to the poor people. Before I was elected, I went into the ward and promised the people that if I would be elected, I will give them a tube well." (Interview members, Kochukata, 27-03-2012)

In addition, one of the members indicated that the support she is giving is also because she wants to become the next chairwoman. This indicates that her way of working is more in her own interest than in the interest of the people, even though she is supporting them. This fits into the leadership style that is occurring in Bangladesh according to Jamil & Panday (2012): "leadership that is more concerned with narrow personal and party interests than with being committed to the common well being and general welfare of citizens" (Jamil & Panday, 2012, p. 365).

> **Box 5.2 – The story of Masuda Aktar, woman member**
> Masuda Aktar is one of the three elected women members of Kochukata Union. As a woman member, she is especially focused on the establishment of women's rights within the Union. Therefore she has contact with NGO3 for example, since they are trying to improve the empowerment of women.
> However, besides her task as woman member, she gives aid to the people in Kochukata Union who are in need of it – according to her. She does this, because she wants to become the chairman of the Union in the future. Since she has the possibilities to give them money and to help them, she does this, and in addition she argues that it will help her sustain her position and become a chairwoman in the future.

Besides tube wells, the members give the poor people financial support for special occasions. For example, if people are not able to pay a funeral, members can help them with some money. Another example is a marriage: if a father cannot pay the costs for the marriage of his daughter, a member can give some money so the marriage can be financed and the daughter can marry. An important addition of the members, who explained this, was that this amount of money given for the marriage was especially meant for the marriage, and not as dowry. This is an important

addition, since dowries are forbidden in Bangladesh. Since dowries are often given in Bangladesh, the members wanted to show that they do not have anything to do with these 'illegal' practices. However, when they said this so clearly, the feeling rose that they do know that dowries are happening and that it is illegal. In addition, they also know that if they give money for a marriage, less money is needed to pay it, so more can be used as dowry. This shows that because of their cultural and historical background, they know how things are working in Kochukata Union, but that because of their position, and the idea that they 'have to help the people', they are explaining how they are helping, and that it is fully legal what they are doing. In this way they can legitimise their actions.

The above shows that within official structures of 'members of the Union Parishat', the idea that giving aid and showing that you are able to do so, are interwoven. Members are using their knowledge and networks to help people, while the people of Kochukata Union have to know the members in order to get extra help. However, since every member comes from a different ward, this might be easier for the people of Kochukata Union to arrange.

5.4 Group savings through community based organisations – organised by NGOs

As has been described in an earlier section, most NGOs that are not working in micro-credit, are working with community-based groups. Most of these groups that are formed by the NGOs, are making savings in order to make the group participants less dependent on external sources. Self-help groups are described by different authors as groups that are placing the community members at the centre, in order to improve their own livelihoods. In addition these authors explain that by institutionalizing these groups, the community people are able to build more on their capacities and to make savings. (Torri 2012; Zeuli & Radel 2005)

These community-based groups have different names, like *Samity*, Community Development Forum, Village Development Committee, and village self help groups. However, the purposes are overlapping, since some groups are receiving trainings on income-generating activities. But they also learn how to stand up for their rights, how to communicate with local government, or they are saving money collectively in order to buy assets or take loans. In this section, only the part of saving money and the use of this money will be discussed. Next to the NGOs not working on micro-credit, there are also some micro-credit organisations forming self-help groups, especially to make savings and to collect the instalments weekly. These will also be explained in this section.

In the groups formed by NGO4, NGO5, INGO2 and NGO3, savings are made every week. These savings are a small amount (5-20 BDT per person), but since the whole group is paying this money and they are collecting it every week, the *Samity* is able to buy common assets that can lead to profit for the whole group. For example, Ambia got a cow from the *Samity* she was part of. The *Samity* bought the cow together and she asked if she could rear it, since she had the facilities. The *Samity* also thought that she had the capabilities and facilities, so they agreed that she was able to rear it. In this way the livelihoods of the community people can be improved. (Kochukata, 12-03-2012; Nilphamari, 21-03-2012; Interview NGO4, Jaldhaka, 24-03-2012; Interview INGO2, Dhaka, 02-04-2012; Interview NGO3 Dhaka, 23-04-2012)

The *Samities* that NGO3 has formed are all making savings together every week. These were used as loans in the beginning, but the *Samities* that have been interviewed are now using these deposits as savings in order to buy cattle from them. They were all able to choose as a group what they were going to do with the savings; NGO3 was advising them, but the *Samity* is able to decide. (Interview NGO3 Kochukata, 01-03-2012, Samity Meeting, Kochukata, 14-03-2012)

Box 5.3 – Samity and the loans they give for mortgage
One of the *Samities* that are formed by NGO3 decided that they wanted to provide loans to people who are in their turn able to get mortgage land. NGO3 did not want the *Samity* to provide loans for mortgage, since this was not the objective. However, the *Samity* members decided it, and therefore NGO3 let them continue. NGO3 argued that in the end, the money was the money of the *Samity* members, so they were the ones to decide in the end.

INGO2 has the possibility in the SOUHARDO II program to make savings in a group. INGO2 argues that the deposits that are made, are deposited by the local community. Therefore they should discuss for what purpose they want to use the money. INGO2 is giving directions, but in the end the people can decide what they really want to do with it. (Interview INGO2, Dhaka, 02-04-2012)

NGO4 also has a program in which group savings are adapted. They have formed mixed groups with beneficiaries of their project and non-beneficiaries coming from the same village, who are making savings together. This means that the savings are really done on 'village' basis and that everyone who wants can be included in one of the groups. A special box has been made with three locks; so three different people are needed to open the box to get the money. All the money that is saved, can be taken as loan by the members of the group with an interest rate of 5%. This is done in order to make it possible for the people to help themselves instead of taking micro-credit. An interesting thing is that NGO4 is also giving micro-credit, but that the participants that are in the non-micro-credit program, are all char dwellers, people living in the char area. These people are regarded as more vulnerable since the rivers are changing every season. Therefore it is expected that they are asset-less and, according to NGO4, not able to pay their loans back. This means that other aid than micro credit is needed. (Interview NGO4, Jaldhaka, 24-03-2012)

Box 5.4 – NGO4's 'special' box for savings
NGO4 designed a box in order to make group-savings. This box has got three locks in order to prevent the opening of it. Three of the members of a group have got a key to one of the locks. Through this system, the security of the money is safeguarded. NGO4 has also designed a special accountant book, that can be filled in with small pictures, in order to make it possible to use this book when you are illiterate.

It can be seen that being part of a self-help group can make it possible for the people in Kochukata Union, or in other places (see NGO4), to save money collectively. However, even though the NGOs are arguing that the money is from the self-help groups, and that the group can decide what is done with it, the staffs of the NGOs are directing. In addition, NGOs have argued that it is possible for the self-help groups to use the collected money to give as loan to its members. This means that the money saved by the people themselves can be taken as loan, so if they want the money, they have to pay interest on their 'own' money. This means extra money for the self-help group is collected and indirect extra money for the people who are taking the loan. It can be regarded as a strange structure for NGOs arguing that micro-credit is a way of

development aid that is not working. Here, the NGOs explained that since the money is already collected by the group-members, and they are getting the benefit in the end, it is a better structure than micro-credit.

Taking this together, it can be found that NGOs are making institutions, in which they try to make it possible for the people to use their own knowledge in order to make these institutions 'work'. However, the NGOs are still directing a lot and giving advice, probably because they want to make them 'work' in their own eyes, which makes it more easy for them to legitimise what they are doing, even though this was not exactly the way it has been written in the policies.

In addition, it is also interesting, that even though the self-help groups are regulated by the NGOs, they know that they can also decide themselves. This is shown in the example of the loan for mortgage land. NGO3 did not had the intention that mortgage land was received through loans given by their *Samity*. However, they were not able to do anything about it. Here it can be found that the people within the *Samities* will use their knowledge and agency to change things.

5.5 Micro-credit loans - given by NGOs

Various options to get access to money have already been given. A last way that has been explained during the interviews to get access to money is through micro-credit. As indicated by different micro credit organisations, Bangladesh is the 'place of birth' of micro credit. The reason why micro-credit organisations are lending money is explained by the Executive Vice President of MC2 as follows, "The rural people do not have access to banks, and the banks are not willing to lend money to the rural people. Therefore we are lending the money" (Interview MC2, Dhaka, 03-04-2012). With this quote, the Executive Vice President is suggesting that the people are in need of money, and that micro-credit is the solution to give them this money. This section will first of all show how the government tries to regulate the micro-credit that is given. After this the functioning of the micro-credit loans will be explained and how the people in Kochukata Union are making use of micro-credit.

5.5.1 Microcredit Regulatory Authority – a government institution

The Microcredit Regulatory Authority (MRA) is a government institution, introduced by the national government in 2006 in order "to monitor and supervise microfinance operations of NGO-MFIs[11]" (Microcredit Regulatory Authority website). In addition, they say "License from the Authority is mandatory to operate microfinance operations in Bangladesh as an NGO" (Microcredit Regulatory Authority website).

This means that all organisations that want to work with micro-credit in Bangladesh have to be registered at the MRA in order to work legally. The MRA is working as monitoring and supervising body in order to "promote and foster sustainable development of microfinance sector through creating and enabling environment for NGO-MFIs in Bangladesh" (Microcredit Regulatory Authority website). It is giving different directions for the organisations about, for example: the interest rate and the time that has to be taken between the loans are given and when the organisations can start with the collection of the instalments. (MRA regulations 2010; Interview NGO4, Dhaka, 02-04-2012; Interview MC2, Dhaka, 03-04-2012)

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[11] Micro finance institution

All organisations that give microcredit in Bangladesh, have to be registered at the MRA, as has been said before. All the organisations that are included in this research and working with micro-credit, so NGO5, MC3, MC1, NGO4, and MC2 have got the license from the MRA. (MRA license website)

Two important directions that are given by the MRA are that all organisations have to stick to the instalment duration of at least 50 weeks and a maximum interest rate of 27% per annum. (Website Microcredit Regulatory Authority – document clarification microcredit)

However, in practice, this is not always the case. On the basis of the interview data, the following table has been constructed, which shows that the different organisations have different interest rates and have varying durations in which the loan has to be paid back.

Name of organisation (BDT	Amount of loan (BDT)	Number of instalments (BDT)	Money to be paid per instalment (BDT	Total amount to be pay back (BDT)	Interest paid (BDT)
NGO5	1000	45	25	1125	125
MC3	1000	45	25	1125	125
MC1	1000	44	25	1100	100
NGO4	1000	46	25	1150	150
MC2	1000	46	25	1150	150
INGO1	1000	52	Not fixed	*Unknown*	*Unknown*

Table 5.1 – overview of amount of instalments, total amount that has to be paid back and the interest rate.

This means that the MC1 has an interest rate of 10% over the whole amount, which is 20% annum. NGO5 and MC3 have got an interest rate of 12.5% over the amount, which is 25% annum and NGO4 and MC2 are having an interest rate of 15% over the amount, which means 30% annum. In this case NGO4 and MC2 are not sticking to the rules of the Microcredit Regulatory Authority about the interest rate, since it has to be a rate of maximum 27% annum. All organisations, with the exception of INGO1 are asking fewer instalments than indicated, although for all organisations it is possible to pay within one year, so to have some interruption. This makes it longer than 50 weeks.

What can be seen here is that even though regulations are given, the micro-credit organisations all have their own way of implementing this in practice. According to the micro-credit organisations, the rules about the pay-back duration have been changed, so it might be that the rules of the micro-credit organisations have to be changed or have already changed and this has not yet reached the local (implementing) departments.

5.5.2 Functioning of the micro-credit loans

In the introduction of this section on micro-credit, a quote from the Executive Vice President of MC2 has been given. He indicated that the rural people do not have access to money, but that they are in need of money. According to him therefore micro-credit organisations are the solution to give the rural people access to money. In addition, NGO5 argued that it is much better to give credit to the people than only release activities, since people are able to establish themselves in this way and to improve their livelihoods. As Bechetti & Conzo (2011) say: micro-credit makes it possible to support people on the longer run, for their whole life instead of only a short period. The livelihoods of the people are being improved.

This section will explain how micro-credit organisations are giving loans to the people in Kochukata Union and how the people in Kochukata Union are dealing with the micro-credit loans they can borrow.

As has been said, micro-credit organisations are adding to the sustainability of the rural livelihoods. By giving trainings, these livelihoods can even become more sustainable, because then the money can be used in a proper way. This is explained by the NGO4 micro-credit director: according to him the people do not have the knowledge they need and are able to gain this knowledge through trainings. After the people have had the trainings, they are able to utilise the money and are, in most cases, willing to take more trainings in order to take more loans. This shows in the eyes of the NGO4 micro-credit director that people are getting more developed. The local manager of NGO4 in Jaldhaka said the same thing, although he also added that this system (loans and trainings) is also making NGO4 much more profitable. This shows that the indication of Vanroose & D'Espallier (2012) is partly true: even though NGOs are working for the self-sustainability of the poor, they are also working to improve their own self-sustainability. (Vanroose & D'Espallier, 2012; Interview NGO5, Nilphamari, 21-03-2012; Interview NGO4, Jaldhaka, 24-03-2012; Interview NGO4, Dhaka, 02-04-2012)

> **Box 5.5 – The story of Selina and her cow**
> Selina is a mother of 40 years old, with four sons. Together with her husband, sons and daughter in law she lives in a house made out of bamboo on government land. Her husband works as a dayly labourer and her oldest son as van-puller. In 2005 she received a cow from MC3 to improve her livelihood. When she needed money to buy food, she took a loan from NGO5 to buy a cow. Since she already had one cow, given by MC3 a few years earlier, she was able to show her NGO5 cow when NGO5 came to check. In this way, Selina was able to buy enough food for her family.

Almost all organisations argue that it is obligatory to be part of a group before loans can be taken. Only INGO1 does not have this obligation. All organisations are dealing with these groups in a different way:

- *NGO5*: If people want to get a loan, they have to become a member of a group. These groups contain 30 to 40 people. If one group is full, a new group is created. After people have become a member of a group, they have to start depositing money directly. In the group the decision is made who is going to get which training. It is also possible to get loan without training, but this is not advised (Interview NGO5, Nilphamari, 21-03-2012; Interview NGO5, Tangonmari, 28-03-2012).

People: Loans are given on the basis of the main income of the family. It is not obligatory that people are taking a training. Around 60% of the people takes a loan without a training (Interview NGO5, Tangonmari, 28-03-2012).

- *MC3*: People have to become a member of a MC3 *Samity* if they want to get a loan. In these *Samities* other topics are also discussed every month. These topics are directing issues about the livelihoods of the people and how they can improve them (Interview MC3, Tangonmari, 20-03-2012).

  People: The *Samity* of which you have to be part is only for depositing money and paying back the instalments (Interview hotelbusiness, Tangonmari, 23-03-2012).

- *MC1*: MC1 is working with centres in a village. Every village has got at least one centre where members of that centre can get loans. If someone wants to get a loan, that person has to become a member of a centre. It is possible to become a member if you are a permanent resident in the village. The manager of the centre will inform the branch manager, who will check the family and their assets for the liability. Within the centre some information is given about what to do with fire for example (Interview MC3, Kochukata, 20-03-2012)

  People: Mohammed took loan from MC1, but he never had any training or information sessions that were given by the centre. Before he was able to take his loan, he had to inform for what purpose the loan was, but it has never been checked (Interview Mohammed, Kochukata, 29-03-2012).

- *NGO4*: It is possible to become a beneficiary for people with less than 50 square dc land. These people are divided into three different groups: landless; marginal farmers; and those with 10-50 square dc land. Dependent on the group and their abilities, people can choose a training they want to follow. After this training they can get a loan (Interview NGO4, Jaldhaka, 27-03-2012; Interview NGO4, Dhaka, 02-04-2012).

  People: If people are not able to pay their instalments, members of the group will help them pay and if this is not possible, the instalments will be taken from the deposits the member already made (Interview NGO4, Jaldhaka, 27-03-2012).

- *MC2*: You have to become part of a group if you want to take a loan. The maximum amount of a group is 35. Before people can get a loan MC2 checks their land and income, so if they are able to pay the loan back. One of the remarkable things according to the MC2 executive vice president is that people do not have to pay the instalments of other group members if they are not able to pay. (Interview MC2, Kochukata, 27-03-2012; Interview MC2, Dhaka, 03-04-2012)

  People: Before loans can be borrowed, someone from MC2 is checking for what purpose people want to use their loan and if they are able to pay back. However, as the Local Branch Manager said: *"It is rare that people are using this [the loan] for other purposes, but if they do, the main concern for MC2 is that they get the money back, so it is not a big problem"* (Interview MC2, Kochukata, 27-03-2012). This implies that MC2 checks whether people are able to pay back their loans, but that it does not really matter for what people are using their loans.

As indicated above, people should give an objective before they can get the money. However, the people in Kochukata Union are not always using the loans they borrow for purposes that are

allowed by the organisations or by the law. In those cases they have to give other purposes, of which an example can be shown by the story of Monnujaa:

"I needed to take a loan to pay the dowry of my daughter. When I had to give an objective, I just told them that I was starting a clothes business. I was going to import clothes from Dhaka and sell them locally. When they came to check, I told them that I had already sold everything. Since I am paying them their money back, and not making any trouble, they believed me." (Interview Monnujaa, Kochukata, 11-03-2012)

> **Box 5.6 – The story of Monnujaa**
> Monnujaa is 45 years old and she has got a husband, three daughters, and a son. Her children are all going to school, except for her oldest daughter, who married two years ago and who was pregnant at the moment she was interviewed. Her husband works as agriculture day labourer and migrates during the *monga*-period. Since her daughter was pregnant and almost received her child, she was living with her parents. Monnujaa and her husband had to give a dowry for the marriage of their oldest daughter. Since they did not have the money, she took a loan from NGO5 and told them that she was starting a business. This business was going to buy clothes in Dhaka and sell them locally in Kochukata Union. However, this business was only 'set up' to give a purpose to NGO5, in order to get the loan. Since NGO5 agreed with the purpose, Monnujaa received the full amount she asked for, and was able to give her daughter a dowry.

In addition, more people told about dowries, how given cows are used to get money for a dowry, or how unpaid dowries can lead to a divorce (Interview Lebuja, Kochukata, 12-03-2012; Interview Rofiqa, Kochukata, 07-03-2012). This is in contrast with what is written about women empowerment, since this shows that dowries still exist in Bangladesh. It even means that development organisations are keeping this alive, since people are getting the possibilities to continue their practices. As Rahman (1999) says: "There are ample instances in which women do not follow through with their commitment to refrain from giving dowry"(Rahman, 1999 pp.94-96 *in* Selinger, 2008, p.31). In addition, Sinha & Matin (1998) also argue that people are using loans for other purposes, to buy food for example or to pay their other loans back. This was also said by different people in Kochukata Union during the interviews; loans are used to buy food and to pay the neighbours back (Interviews Kochukata, 10-03-2012; Interviews Kochukata, 11-03-2012).

In the previous section, information has been given on the duration of instalments that the organisations maintain. Different organisations gave different repayment times, which made a few of them not compatible to the guidelines from the Microcredit Regulatory Authority. In addition, the policy rules given by the MRA, that are known to the micro-credit organisations, are not all known at the local implementation level. Some local managers told that the rules had changed, and that the amount of instalments had changed because of the interest rate that had to be decreased. When asking about the amounts of instalments, they still gave the same an amount that was too high for the MRA.

When asking the people in Kochukata Union how the loans function and how the repayment goes, some indicated that all organisations are the same. In addition, the amount of instalments is also not known that well by the interviewees, since indications were given of 46 instalments, 45 instalments, 44 instalments and even 42 instalments. However, they say that the most important thing is to pay back within one year and that it is obligatory to pay. This shows that

there is some flexibility in paying back, although this flexibility is really small. Sinha & Matin (1998) describe this as being 'insensitive' towards the fluctuations that occur within the household, with which he means that the fluctuation in income of the borrowers is not taken into account. Because of this insensitivity, the final return of the loan can be much lower for the borrowers, because they have to find solutions to pay the instalments, even if they do not have any income at that moment.

The only organisation that is not working with fixed payback instalments is INGO1. They are giving 'flexible micro credit', which is a form of micro credit that has no fixed amount that has to be paid back every instalment. In order to get the loan back, a community worker visits the people every day and asks if they are able to give some money. If they have no money, they can pay later, if they have some, they can pay the amount they can miss. In this way people are (according to the Technical Coordinator Sustainable Livelihood Program of INGO1) always able to pay their loan back in one year (Interview INGO1, Dhaka, 04-04-2012). However, the feeling occurred to me when doing the interviews, that it was a risky. And since no data in the field gave information on this flexible micro credit, because of the scope of the research, it is unfortunately not possible to say something about it.

When looking at the instalments that have to be paid, most people that were interviewed indicated that there is no possibility not to pay. Even if you do not have the money, you have to make sure that you can pay your instalments. Though it is not allowed by law to have cases against people who have taken micro-credit, people are being threatened with this, as can be seen when looking at the story Rofiqa told:

"I have to pay, the fieldworker told me that if I do not pay, a case will be filed against me, so there is no option not to pay." (Interview Rofiqa, Kochukata, 07-03-2012)

This shows that the people in Kochukata Union think they have to pay the loan back. From the point of view of the organisations it can be reasoned that they have to give the people the idea that it is really obligatory to pay; otherwise they will not get their money in the end. Bechetti & Conzo (2011) argue that if people are able to get a loan, they are perceived by their community as 'creditworthy'. This means that if the people will not pay, their neighbours will notice this and this will mean that they will lose their dignity. In other words, they can better pay, because the consequences will be much bigger than if they do not pay. This has not been directly said in the interviews, but all interviewees that were asked about the possibility of not paying back, said that 'not paying' was not possible. They explained that fieldworkers would come, some assets would be taken, and in the end the police might even join. They could not think of this situation because it was embarrassing and it was difficult to talk about. Therefore people explained that it is better to pay, because the consequences will be huge. (Interviews, Kochukata, 06-03-2012; Interviews, Kochukata; 10-03-2012; Interviews, Kochukata 11-03-2012)

Taking the above on micro-credit together, micro-credit gives people the opportunity to borrow money if they are in need of it. However, there are rules made by the micro-credit organisations under which circumstances this money can be borrowed. Since the people in Kochukata Union know these rules, they are able to give the 'answers' and 'goals' that are needed by the micro-

credit organisations before they are willing to give a loan. So by using their agency, it is possible to get micro-credit, even if you are not using the money for the goals that are indicated by the micro-credit organisations as 'proper goals'.

In addition, it is shown that the organisations at the different levels are not all familiar with the policies that have to be implemented; they are maintaining old standards. The official purposes to lend money to people, which are given by headquarters, are not always taken into account, since loans are used for other purposes. However, as one of the managers said, if people are able to pay their loan back, there are no problems. This shows that they are legitimising the actions by the fact that they are still getting the money, with interest, back.

5.6 Conclusion

This chapter on loans and savings described how the people in Kochukata Union are getting access to money. This is important for them, as indicated in the survey that has been conducted, to become more food secure. In getting access to money, the people in Kochukata Union are being helped by neighbours, NGOs, and government departments. However, as shown in the different sub-sections, the reality was not always the same as how it should be according to the policies. To get an overview of all the connections, the network below has been made.
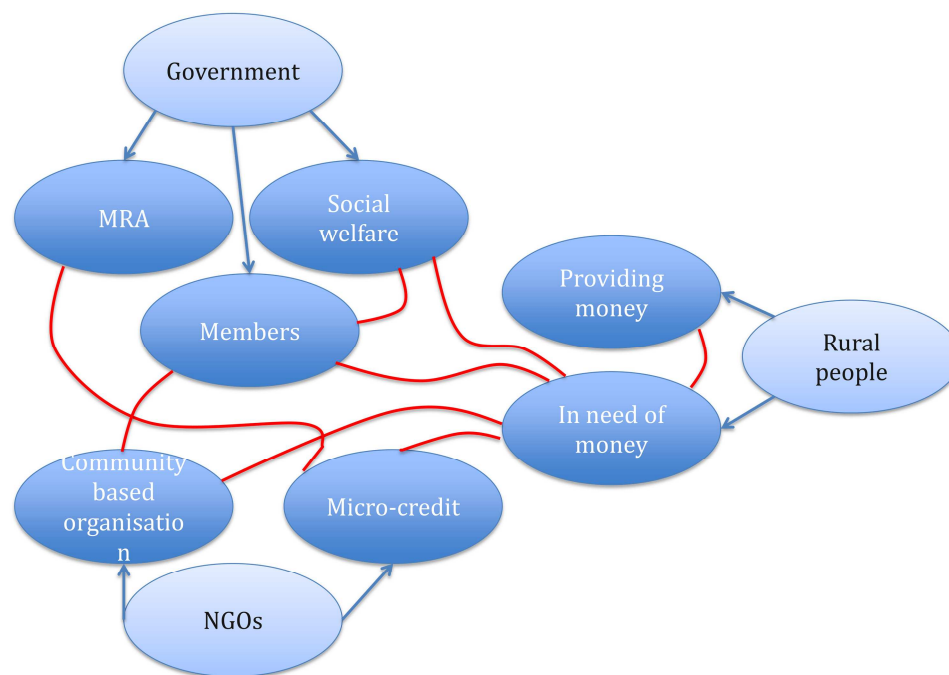
Figure 5.1 Network of actors in relation to loans and savings – based on the collected data in the field

First of all, rural people are taking loans from their neighbours. This money-lending by neighbours to neighbours can be seen as institution, giving a framework for the people in Kochukata to get access to money. Long-term and short-term loans have their own 'rules' and as the interviewees explained, if someone is in need of money, it is always possible to find some neighbour who is willing to lend money. Through personal and village networks, these people can be found and the agency that people have results in the way they can bargain about the duration of the loan, if they do not have the capability to pay the amount back at a certain time. The same networks are important when someone wants to borrow money from a *Samity*, since

these people have to be known by at least someone in the *Samity*, and in addition they have to be trusted. Here knowledge about people is important, since this will determine if someone is trusted or not.

Concerning the aid given by the government, it has been shown that the policies that are written, especially on whom should get the aid, the members have got a lot of influence. Here, 'being poor' was given by the members as one of the most important criteria to get the aid, however these same members were not able to explain when someone is 'poor'. Therefore it is more important to 'know' the members and to have the right connections and networks, in order to be able to get aid from them. This indicates that agency plays an important role when aid from the government is wanted to be received. In addition, it shows that the elastic concept of 'being poor' makes it possible for the members to appoint the 'beneficiaries' who are willing to support them. In this way, aid from the government can be used by the members in order to get political capital.

For the self-help groups that have been described, agency of the participants of a group made it possible to use the money they had saved in a way they wanted. When the agency of the participants would have been less effective in the case of a loan given for mortgage that has been described, the NGO would probably have been able to persuade the participants to use the savings for other purposes.

The final section described how micro-credit loans are used by people in Kochukata Union. Because of the knowledge they have about the micro-credit organisations and their own organisational capabilities, they are able to use their agency in such a way to get the loan they need and use it for other purposes.

The implication that these outcomes have for the policies that are implemented is first of all that the institutions that are 'implemented' by the government and the NGOs are working in a different way than their policies have described. The self-help groups for example, should be institutions to make the community more self-sustainable but they are directed by the staff of the agencies in their actions, even though the participants are using their agency to work in a way that is preferred by them. Because the participants are able to do so, the self-help groups are adding to the improvement of their livelihoods and in this way, also to the improvement of their food security.

In addition, the micro-credit organisations have policies about the objectives for which loans can be given. These goals are pretended by the people who want to borrow money, and in this way they are able to get the money they want. It was shown that in some cases it is expected by the local staff that the money is used for other purposes, but as long as the instalments are being paid, this does not give any problems. Since the people who are borrowing from micro-credit organisations explained that they are using the money for food items, instead of agricultural purposes, the loans are still improving the food security of these people, though not in the way expected by the micro-credit organisations.

This shows that even though policy is implemented in another way than it should be, organisations are working in such a way, that the 'beneficiaries' are becoming more food secure. This means that the organisations can show that they are doing what they 'should' do. As is illustrated by the members when they explained that they are giving money for marriages and making it explicit that this is money is definitely not used for dowries.

6 Migration

"Given the importance of migration for the rural livelihoods of many people, policies should be supportive of population mobility, and possibilities should be explored to enhance the positive effects of migration" (De Haan, p.1, 1999)

This quote by de Haan indicates that migration is important for rural livelihoods, but also that policies should be directed towards the possibilities of migration for the rural people. However, not all actors agree on the importance of migration and the possibilities that migration creates for the sustainability of the rural livelihoods. This chapter will show that the villagers are migrating in order to survive. In addition, it will show that different options are created by the government and the (I)NGOs in order to prevent this migration. In the end of this chapter on migration, the conclusion will be drawn that even though migration is rooted into the livelihoods of the people in Kochukata Union in order to become more food secure, the Government and NGOs are offering different alternatives to prevent this migration.

The first section shows that people are migrating to other places to work as riksja puller or agriculture labourer, in order to earn extra income. This part sheds light on the importance of the social networks people have and use to migrate.

Next it will be shown how the village people are migrating to other places in order to survive during the *monga*-period. The way the micro-credit organisations are dealing with the instalments that have to be paid during the *monga*-period will be discussed. This shows that even though the (I)NGOs want to prevent migration by giving loans, a lot of people are still migrating, partly because they have to pay the instalments from their loans.

The third section describes the concept of the VGD (Vulnerable Group Development) and VGF (Vulnerable Group Feeding) cards, given by the government. The official policies, together with the implementation of these policies by the local government and the people in Kochukata Union, give an impression of the ways that the different actors are using the policies in order to improve their own well-being and food security.

The fourth section will give an overview of the 'Work-for-food' programs by the government and different (I)NGOs. These work-for-food programs and other programs discussed in this part are directed towards the creation of extra work, which should prevent migration. Although little evidence on these work-for-food programs can be distilled from the interviews with the local people, literature shows that in some cases these programs are preventing migration (Paul, 2005).

Finally, the conclusion will be drawn that a lot of people are still migrating, while the Government of Bangladesh and NGOs try to devise policies in order to prevent this migration. The people are using the different options that are given by the government and (I)NGOs, which indicates that the aid given is useful in the eyes of the people in Kochukata Union and making them more food secure, but it does not result in brining closer the goal of migration prevention.

6.1 Dhaka, Bogra, Comilla: where do the rural people go?

18 out of the 40 people from Kochukata Union that have been interviewed for this study are migrating or have a husband that migrates during the *monga*-period. A short migration, most of the time around fifteen days, makes it possible to earn money and therefore to survive during the *monga*-period. This section will explain to what places the people of Kochukata are migrating and how they are arranging this.

The people of Kochukata Union see the migration during the monga-period as a 'normal routine'. This was also found by other researchers, as Kuhn (2003) showed; he argued on the basis of his earlier work, the work of Nabi (1984) and Stark (1991) that rural people migrate because they need additional income to their agriculture practices. In addition, De Haan (1999), shows that people are not only migrating because of the economical benefits, but also because it is nested within their cultural and social structures. Social networks are very important and will give direction and structure to the whole migration process.

The importance of social networks can also be found in the data collected in the interviews. Lots of people from Kochukata Union are going to Dhaka or Chittagong to work as riksja puller. In most of the cases they have contact numbers of the managers in Dhaka or Chittagong. In Dhaka it is always possible to work as riksja puller, and most people that are going there, got help from the former village people, that are working in the garments sector in Dhaka.

In addition, the people that are going to Bogra, Joiphurat or Comilla are most of the time working as day labourer in agriculture practices. They are called by a contact person when there is work. The contact persons know the migrants through other people in the village that migrated before. They were introduced to these contact persons when they were in Bogra, Joiphurat or Comilla for the first time, and are now able to sustain the contacts themselves. The people that helped to connect the new migrants with the contact persons, were most of the time neighbours from the village of origin of the migrants. This was also found by Rayhan & Grote (2007) and Kuhn (2003), who all argue that village ties, like friends or neighbours, form the basis of the possibility to migrate.

The migrants that do not have a contact number, are going to the bazaars in Bogra, Joiphurat or Comilla, where landowners will come to look for day labourers. However, it is better to have a contact number, since this will make it possible to do contracted work (specified amount of work for a vast amount of money), which earns much better.

One woman said that her husband or brothers-in-law were going to the brickfields in Dhaka. This was arranged by a manager who lives in their village and who makes sure that they have a place to stay, meals during the day. Most of the time they even get money on forehand to give to their wives. In other places free meals and a place to stay during the night are also arranged. This indicates that the migrants from one area are clustering together in the area of destination, which is described by Kuhn (2003) as "pool[ing] of people sharing contact, cultural identity, economic support, physical protection, and political affiliation" (Kuhn, 2003, p.319). (Interviews, Kochukata 06-03-2012; Interviews, Kochukata 07-03-2012; Interviews, Kochukata 10-03-2012; Interviews, Kochukata 11-03-2012; Kuhn, 2003)

Looking at the above, it can be argued that in the first place, networks are very important for people to be able to migrate. In addition, knowledge of the process, and the possibility to keep the networks, will make it possible to enter into the 'process' of migration, so to migrate during every *monga*-period.

6.2 Remittances from migration

According to the micro-credit organisations, before micro-credit was introduced, rural people did not have a choice other than migration to survive during the *monga*-period. Because people can take a loan, they have a choice and do not have to migrate anymore. They can survive from the loans on the days that they do not have work. MC2 even has got a special *monga*-period loan, which is a loan of 1000 BDT and has to be paid back in 40 instalments of 25 BDT. This means that no interest has to be paid on this loan. However, as shown in the previous sector, migration is still taking place on large scale, even though the same people that are migrating have also taken a loan (Interviews, Kochukata 06-03-2012; Interviews, Kochukata 07-03-2012; Interviews, Kochukata 10-03-2012; Interviews Kochukata 11-03-2012; Interview MC2, Kochukata, 27-03-2012). This section will show how people are able to keep on paying their instalments, while they are migrating.

Since people are migrating and have to pay their loans, De Haan (1999) argues that it is important that policies are made in such ways that "remittances can be channelled into the desired directions" (De Haan, 1999, p.31). Some organisations said that it was possible to take a small break in the repayment of the loans during the *monga*-period, because it is already hard enough to survive. NGO5 is giving people who are migrating for a short term the possibility to send money home through the NGO5 network (Interview NGO5, Nilphamari, 21-03-2012; Interview NGO 5, Kochukata, 28-03-2012).

Beside the instalments that have to be paid, money is also needed to buy food for the family that stayed behind. This means that migration and the wages that are earned are not only the business of the migrant, but are of direct importance for his whole family. David (1995) in De Haan (1999) argues that even though the remittances that are sent home can be small, they are of vital importance for the food security of the family.

A system to transfer money through 'mobile' makes it possible for the men to send money to their wives. The National Courier Service for example, is giving people the possibility to pay 1000 BDT or a multiple of 1000 BDT at one of the National Courier Service offices. These people have to give an extra fee and the phone number of the person who should receive the money. The receiver can go to the National Courier Service in his/her place and by showing her phone number and a verification of it, the money will be given. This means that village people do not need a bank account, since the bank account of the money transfer service is used. There are a lot of different people involved in this money transfer, so also a lot of private businesses, which makes it easy for people to transfer the money to every place. (Interview National Courier Service, Tangonmari, 26-03-2012; Interview businessman, Kochukata, 30-03-2012)

> **Box 6.1 – Money transfer service**
> The businessman described below, has his own small shop in *Sharee*'s (women's clothes) in the main street of Kochukata Union. Next to selling clothes, he is also the contact person in Kochukata Union for one of the small 'money transfer services' that are runned in Kochukata Union. He explained that when more people were migrating during the *monga*-period and were also borrowing money from micro credit organisations, he and some friends decided to start with the money transfer service. They had the feeling that people wanted to send money home, to their families, in order to pay the instalments and to supply their families with income. Since they were living in different places – one in Comilla, one in Dhaka, one in Bogra and he himself in Kochukata – it was possible to start the business, since migrants could give money in these different places and he could deliver it to the wives of the migrants. Therefore they opened one bank account, on which the money could be deposited, by the collecters and be collected by the businessman in Kochukata.

The possibilities of different money-transfers are also shown by the example of a local businessman from Kochukata who set up money-services in order to help the village people and earn some money themselves.

"Workers need to pay their loan instalment, we thought it would be helpful for the people if we would start up a business, and of course it is also benefitting for us." (Interview businessman, Kochukata, 30-03-2012)

This quote from the businessman of an informal money-service, shows that there is a market for the transfer of money. Even though De Haan (1999) argued that policies should be made for remittances, he also shows that only a small part of the remittances is channelled through legal channels. These businessmen do all have informal businesses, which underlines this argument from De Haan.

Not everyone is migrating in order to survive during the *monga*-period. This is shown by Bijoya, one of the interviewees. She said that she and her husband are taking a loan offered by micro-credit organisations, which makes that her husband does not have to migrate. They know that they can pay the loan back during the year, which gives them some certainty. Because they have this certainty, they prefer taking a loan above migration. Although Rayhan & Grote (2007) argue that the loans taken in order to survive during the *monga*-period lead to "default, land mortgage, and foreclosure" (Rayhan & Grote, 2007, p.90). So not everyone is migrating, since some people really use the micro credit loans in order to survive during the *monga*-period. (Kochukata, 13-03-2012).

It can be seen that different institutions are created by the people in Kochukata Union in order to be able to keep on paying their instalments while the man, and thus the income, is gone for a short-term migration. In knowing the right people, so in having a network it is possible to send remittances home in order to help the family and to pay the loan-instalments.

6.3 VGD & VGF cards

The Government of Bangladesh, as well as the (I)NGOs working in the north argue that the northern region of Bangladesh has to deal with a near famine situation every year. The National Food Policy Plan of Action is dealing with this near famine situation. The plan points towards solutions to make the northern region more food secure. This is done by handing out food, but also by creating income generating activities (such as work-for-food programs). The handing out

of food, which is done through VGD and VGF cards is explained in this section. The next section will deal with the work-for-food programs.

A lot of aid given by the government is given in the form of food. Different programs are giving food to the rural people. In the first place there is the VGD-card (Vulnerable Group Development). This card is given to women who are asset-less; who have a maximum of 15 square dc land; who are head of their family; and who are divorced, tortured or widowed. The women that have a VGD-card will receive an amount of 30kg rice or wheat every month, for a duration of two years. According to Dowlah (2002), the VGD card has reached half-a-million women in Bangladesh since the early 1990s. (Interview women affairs department Nilphamari, 22-03-2012; Interview Members, Kochukata, 24-03-2012; Interview Members, Kochukata, 27-03-2012; Dowlah 2002)

Besides the VGD-card, there is also a VGF-card (Vulnerable Group Feeding), which is given to landless people by government. People with a VGF-card receive two times 10kg rice. This amount should be given during hard periods, so during the *monga*-period for example. However, the Union Parishat members told that the VGF cards are given annually and the amounts of rice as well, so not only during hard periods. Dowlah (2002) also says that the VGF cards are used during 'normal' periods the last few years, and not only during disasters or hard times. (Interview Members, Kochukata, 24-03-2012; Interview Members, Kochukata, 27-03-2012; Dowlah 2002)

Asking the members about the selection procedure for the VGD and VGF cards, it is difficult for them to explain how it works, but most of the time it are the poor and helpless who are getting the cards. For the VGD card it have to be women headed households, with women who are divorced or widowed. However, when asking further about their own selection procedure, since there are a lot of people who are poor and helpless, they are not really able to give an explanation. To quote one of the members:

"It is according to my wish to divide the cards, so according to my wish people are chosen." (Interview Members, Kochukata, 27-03-2012)

The explanations given by the rural people on how it is possible for them to receive a VGD or VGF card are different from the stories explain here and in chapter 4. People that want to get a VGD card, have to go first to one of the members and ask for it. Before they will receive the card, they have to pay an amount around 3000 BDT. People that want to get a VGF card have to pay as well, but this is only a small amount, since they have to pay for the rice as well. The amount they have to pay for the rice is just under market price, which still makes it cheaper to get rice with a VGF card than without. Only one woman who has been interviewed and who once received a VGF card did not had to pay for the rice. (Interviews, Kochukata 06-03-2012; Interviews, Kochukata 07-03-2012; Interviews, Kochukata 10-03-2012; Interviews, Kochukata 11-03-2012)

6.4 Food-for-work programs to reduce migration
In addition to the VGD and VGF cards that are handed out to make people less vulnerable, this can also be done through the creation of income generating activities during the *monga*-period.

According to the National Food Policy Plan of Action, the creation of this work should not only be for men, but also for women and disabled, and the focus should be on the income generating activities focused on agriculture, as well as on small enterprises that can be developed by women or disabled. According to De Janvry et *al.* (2002) this is one of the important tasks of the government, since the government should write policies that can serve as safety net for the people. Programs that can serve as safety net are cash transfers and work-for-food programs. (National Food Policy Plan of Action 2008; De Janvry et *al.* (2002) in Dethier & Effenberger, 2012)

According to De Haan (1999) the government has written its policy in such a way - with the focus on income generating activities and work-for-food programs - because it wants to slow down the migration. Migration means a lot of movement of people, which is seen by the policy makers "as threat to stability" (De Haan, 1999, p.4).

In the table below, the different solutions of NGOs and government are given to prevent migration. Afterwards an explanation is given about how the organisations are executing these policies. The findings in the table are all collected from the field-data.

Name of organisation	Program
Government	*Kabikha[12]* program
Government	Trainings on Income Generating Activities
INGO2	Cash for work programs
NGO4	Cultivation of the embankments in the char areas & support cultivation of 60-days rice (Variety BR33)
NGO5	Development and promotion of PARISHA rice (60-days rice)
NGO3	Promote savings 3 months before the *monga*-period and support cultivation of 60-days rice

Table 6.1 Programs to prevent migration – based on the collected data in the field

As written in the National Food Policy Plan of Action, the government is executing work-for-food programs. These work-for-food programs are designed to help the day labourers in the northern area of Bangladesh, on the short term, during the *monga* period. This is because the income-generating activities should help on the long term (National Food Policy Plan of Action 2008).

This work-for-food program is called the *kabikha*-program (Food for work). Every Union Parishat gets an amount of rice (worth 17.000 BDT) every year that can be used as work-for-food program. During the periods that there is not enough work, people can construct roads, calverts and bridges (Interview Members Kochukata, 24-03-2012; Interview Jute department, Nilphamari, 25-03-2012; Interview Members, Kochukata, 27-03-2012). Before these people can

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[12] Food for work

be employed, the Union Parishat members have to ask for permission at the local government-engineering department. When they have this permission, the members are responsible for the execution of the project and the whole project will be checked by the Upazilla Jute Officer. According to Paul (2005), the government "distributed over 400 tons of rice and nearly 4.000 bundles of corrugated iron sheeting, and provided a cash grant of more than one million Taka (17.000 USD)" (Paul, 2005, p.377) in the aftermath of a tornado in the north-central of Bangladesh. He also argues that, because of this aid, the victims of the tornado did not had to migrate to other parts of the country to earn additional income. In doing so, he shows that the strategy of the government is working and that people do not have to migrate during a disaster. However, according to De Haan (1999), these policies are very costly for the government.

The government is not the only one that is creating jobs. (I)NGOs like NGO4, for example, make it possible for their beneficiaries to work on the embankments. It is possible to cultivate pumpkins and squash on the embankments during the *monga*-period. This makes that the people that are working on the embankments, do not have to migrate; they are able to survive (Interview NGO4, Jaldhaka, 24-03-2012). In addition, IGNO2 has a cash-for-work program, in which they provide work for the people who would normally migrate. They are providing this work for men in order to make the women less insecure when their husbands are gone (Interview INGO2, Dhaka, 02-04-2012).

At the Women Affairs District department, different trainings are given to women and girls, especially for dropout students, divorcees and women with a low income. These trainings are mostly based on the improvement of income generating activities. Trainings are given on how to make garments, how to beautify these garments, tailoring, envelope and package making, and embroidery (Interview women affairs department, Nilphamari, 22-03-2012).

The agriculture department is also giving trainings, although these are technical trainings, given to farmers on the Union Parishat level. These trainings are to learn about seeds, pesticides, and culture operation. The participants are chosen by the Sub Assistant Agriculture Officers and one of the conditions is that they have to have land. This land can be their own land, mortgage land or *adi*[13]-land. When participants follow a training, they get 160-200 BDT a day for attendance (Interview agriculture department, Nilphamari, 25-03-2012). The livestock department is also giving trainings to local people, but also to NGO-workers, in order to make this last group more aware of the technical aspects of livestock (Interview livestock department, Nilphamari, 25-03-2012). This is all done in order to increase the knowledge among the rural people, to create employment, and to prevent migration.

A last solution given by some NGOs to replace the income that can be generated through migration is the cultivation of 60-days rice. It is possible to cultivate this type of rice within 60 days instead of 90 days. This makes it possible to cultivate this rice during the *monga* period. NGO5 calls this rice PARISA rice, NGO3 and NGO4 also pointed towards this rice (BR33). According to Nargis & Hossain (2006) the modern rice varieties are used throughout the whole country, or at least in the places where irrigation is possible. However, in the field, during the

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[13] Sharing, this can count for an animal or land

interviews, none of the recipients said that they were cultivating 60-days rice, but no specific questions have been asked about this, since the knowledge of 60-days rice was gained after the interviews at the field level.

Looking at these different options that are created by the government and the NGOs, it can be seen that a lot of the options contain trainings, which implies that the possible beneficiaries do not have knowledge to 'help' themselves during the *monga*-period. However, the next chapter (chapter 7) will show that the people in Kochukata Union, so people who are also 'possible beneficiaries' of the activities described above, use their own knowledge to survive during the *monga*-period.

6.5 Conclusion

As described in this chapter, the Government of Bangladesh and the NGOs working in Bangladesh are executing programs in order to prevent migration. The network that is shown here shows the different actors and the relations they have.
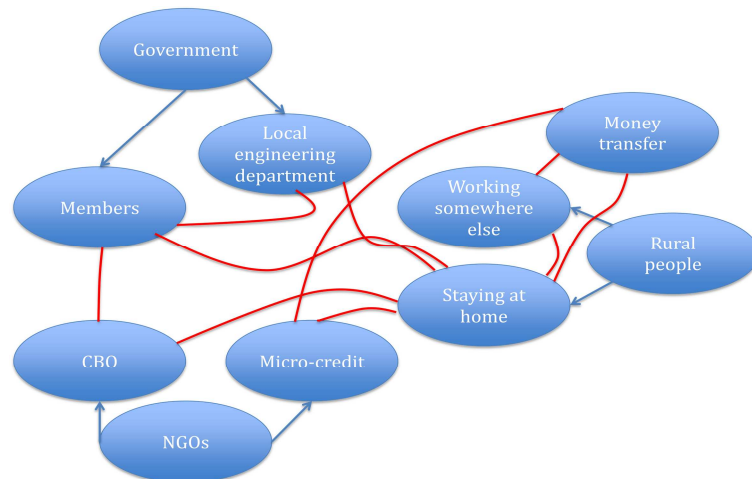

Figure 6.1 Network of actors in relation to migration – based on the collected data in the field

The first two parts described how the rural people are migrating. By deploying effective agency, they can create the possibility to migrate for a short term, in order to earn some extra income during the *monga*-period. It was shown that it is important to have good networks, especially village ties, but also knowledge and organisational capacities to arrange everything – at home and at the place where the migrant wants to go.

One of the most important things that had to be arranged in order to migrate, were the remittances that have to be sent home in order to be able to pay the instalments. Next to these instalments the family has to get some money to survive as well. New institutions are brought into existence by the people from Kochukata Union, in order to make it possible for the migrants to send the remittances to the families. Because of this, the families staying behind are able to buy food and other necessary items. This shows the capabilities that the people in Kochukata Union have to improve their food security.

In contrast with these arrangement are the policies written by the government and (I)NGOs. The government and NGOs think that migration should be prevented because of the safety of the

families – especially the women – that are staying behind. They are writing their policies in such a way to support this thought.

The National Food Policy Plan of Action, written by the government wants to prevent migration and describes different ways how this can be done. However, as shown in the third section of this chapter, the VGD and VGF cards are not always distributed among the target group. People from Kochukata Union can get a card if they have enough money, but even more important, if they are able to persuade the ward member from their ward. This means that they have to have the networks and connections with the member, and in addition they need the knowledge and organisational capacity to deploy enough effective agency to show that they are fitting into the selection criteria.

Next to the VGD and VGF cards, the government, but also NGOs are trying to prevent migration, by providing food-for-work programs, but also by the provision of trainings on income generating activities. These trainings imply that the government and NGOs think that the people do not have knowledge. Looking at the policies, it seems that they are implemented according to the practices, since the trainings are given. Because of these trainings, the people are able to become more food secure, but they are migrating as well. This means that the goals of the policies are only partly reached.

So even though government and NGOs are trying to prevent migration, the people from Kochukata that were interviewed see migration as a normal routine that is done during the *monga*-period in order to become (more) food secure. They have their connections, knowledge and own institutions to keep migration 'alive'; it has become part of their culture and therefore part of their livelihoods and an important way to become more food secure.

7 Access to livestock & land

Owning livestock was one of the most important aspects given by the village people to improve their livelihoods. According to Dowlah (2002) the "Food-assisted development strategies are now increasingly directed towards gender and environmental issues, sustainable development activities and lasting asset creation for the poor" (Dowlah, 2002, p.9). This implies that besides the village people, also the government and the (I)NGOs see the importance of sustainable asset creation. The data collected from the NGOs shows that most of the asset creation is done through livestock transfer.

The goal of this chapter is to show the way in which the village people are getting access to livestock and land and how they are securing it. It will be shown that through different institutions that have been set up by the people of Kochukata Union, the village people are able to get access to livestock and land. In addition, (I)NGOs are also executing projects on asset transfer, which are used by the people of Kochukata Union. However, within these projects, the village people are acting in a different way than in their own institutions. It will be argued that the reason of this difference is because of the knowledge and networks people have. In addition, it will show that policies on asset transfer implemented by (I)NGOs, are not implemented the way they are supposed to be implemented.

This chapter will first show how the people in Kochukata Union get access to livestock through *adi*-animal (sharing livestock). Afterwards the ways to get access to land are described. The third section consists of the way NGOs are helping the people to get access to livestock and land. The last sections of this chapter explain the two different institutions that are functioning in order to maintain the law at local level. One is created by the village people of Kochukata themselves and the other one has been set up a few years ago by the government.

Finally, it is shown that the people have got different institutions to support their access towards livestock and land. NGOs are willing to help them with this, although their ways do not always give the same results. This might be because they give specific trainings before assets can be transferred, implying that the people do not have knowledge. Or it might be because of the 'sense of ownership' that is different when asset transfer takes place through local institutions or through the NGO-programs.

7.1 *Adi*-animal: a local institution to get access to livestock

One of the most important ways through which the rural people try to make themselves more food secure is through *adi*-animal, argued by Walingo (2009): "Livestock contributes to rural livelihoods" (Walingo, 2009, p.1470). Especially for women, livestock can be a way to engage in the income generation of the family (Siddique et *al*, 2009). Livestock is easier to buy than land, and if it is not possible to buy an animal, livestock can be arranged through people who have the assets for it (Bravo-Baumann, 2000 *in* Paudel, 2009). Arranging an animal from a person, most of the time a neighbour, and rearing the animal, is called *adi*-animal (sharing an animal).

Adi-animal can be done with cows, goats, chickens and ducks, although in most cases it is only done with cows or goats. If a person gets a cow or goat, the calves and lambs will be divided as profit between the owner and the one rearing the animal. This is done because the cow or goat will be given back when it does not give calves or lambs anymore, and in this way the one rearing the animal gets some profit. If it is a bull or billy, it will be reared to be sold at the market and the profit will be divided by the one giving the cow or goat and the one who reared it.

Most agreements about *adi*-animal are oral agreements, but all the people that have been interviewed about it, said that there is no chance of abusing this. This is first of all because the oral agreements are most of the time made with witnesses. In addition, the whole village knows about the giving *adi* and the people receiving *adi,* therefore the society can put pressure on the one who is abusing.

If a person wants to get *adi,* he/she has to be honest, good and trustful, since it is an investment and risk made by the giver. Therefore most people convince the person from whom they want to receive an *adi*-animal*,* about their intentions and about the reasons why they want to get a cow, goat, chicken or duck. For this, first of all knowledge is needed about the favourable characteristics needed to rear an animal. In addition, networks are also important, since you have to have a connection with people that might be willing to give an animal (Interviews Kochukata, 06-03-2012; Interviews, Kochukata, 07-03-2012; Interviews, Kochukata, 10-03-2012; Interviews, Kochukata 11-03-2012; Interviews, Kochukata 12-03-2012; Interviews, Kochukata, 13-03-2012).

These networks can be very broad, since *adi*-animals are arranged from family, distant family, (rich) neighbours or *Samities*. A few arguments that are used why people should get *adi* are:
- "I have no job, so time enough to look after the cow" (Interview Monnujaa, Kochukata, 11-03-2012)
- "You are always giving *adi*-cow, so why don't you provide us with one?" (Interview Bijoya, Kochukata, 13-03-2012)
- "I need a goat to survive, you have a lot of goats and I have a lot of experience." (Interview Elia, Kochukata, 11-03-2012)

Box 7.1 – The story of Elia
Elia is a woman of 60 years, living with her son, daughter in law and her two grandsons, their house was made of bamboo. Her son is a 'professional' beggar, going to the different bazaars in order to 'collect' some money. Her daughter in law works in other households and Elia herself is earning some money by baking rice cakes and selling them. Her two grandsons were too young to go to school. When Elia needed money for her rice-cake business, she borrowed it from neighbours, always in very small amounts; 200 – 500 BDT and at some occasions, but very rare, 1,000 BDT.

One of the reasons why people are giving *adi*-animal, is because they have the feeling that their status within the society gets better. To quote one of the interviewees: "We are helping the poor and people will think that we have money" (Interview Sarifa, Kochukata, 11-03-2012). According to her, this was one of the advantages of *adi*-animal, though it can be questioned if this is always the case. Other people also argued that *adi*-animal was something given to help

other people and to get benefit from it as well. It is seen as a way to show that you are able to help others.

7.2 Mortgage, *adi*-land, and *khas*[14] land, a few different ways to get access to land

Next to access to livestock, access to land is important as well, as was indicated during the survey conducted in the field. In addition, Foster et *al.* (2011) argued that Bangladesh has a high correlation between access to land and income (Foster et *al.* 2011). In the interviews it was found that different institutions have been set up in order to get access to land.

In this section, three different ways through which the rural people are getting access to land are described. First, the concept of mortgage land is described. This is a very old way of getting access to land, but as will be shown here, only made possible for day labourers because they can get micro-credit. Afterwards the concept of *adi*-land (sharecropping) will be explained and the reasons why the amount of *adi*-land is decreasing. The last concept that will be described is *Khas*-land (government land): the connection with the National Food Policy Plan of Action will be given and the way the people in Kocukata Union might get access to *Khas*-land is explained.

7.2.1 Mortgage

Mortgage is a very old principle to get access to money. Normally this is the case for people who have land and who want to get money. This means that access to money is 'easy' for the people with enough land. However, mortgage is used in Kochukata Union by day labourers in order to get access to land. This seems the other way around, since this means that day labourers want to give a huge amount of money to land-owners in need of money, and will receive land to cultivate for a period of two years. The money that the day labourers have to give is partly borrowed from a *Samity* or a micro-credit organisation, and partly subtracted from their savings.

In Kochukata Union, a day labourer can get mortgage land for prices around 40.000-80.000 BDT per 1 Bigha[15]. Dependent on where the land is situated and the fertility of the land, the price is set. There are different reasons why mortgage can be given by a landowner, but almost all agreements are made because the landowner is in need of money. Some specific reasons are:

- Landowner has to pay for the marriage of his daughter;
- Landowner wants to buy more land;
- Landowner wants to buy cattle;
- Landowner has to buy crops because harvest was destroyed;
- Landowner had to register for his new land;
- Compensation for sexual harassment.

When a landowner wants to give mortgage, he can go to the bazaar to ask people if they want to take it. He can also go into the village and ask his neighbours and it is also possible to ask it to his family first. Saratum and her husband were able to get their mortgage land because the landowner came into the village. Piari's husband and his brother have been able to get mortgage land from a distant nephew. (Interview Piari, Kochukata, 13-03-2012; Interview Saratum, Kochukata, 06-03-2012; Interview Sarifa, Kochukata, 11-03-2012; Interview Rabiul, Kochukata,

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[14] Government land that is not officially used or given to someone
[15] 32 square dc land

10-03-2012; Interview Hotelbusiness, Kochukata, 05-03-2012; Interview Mohammed, Kochukata, 10-03-2012)

Agreements about mortgage land can be oral or written. For oral agreements it is important that there are a few witnesses, even though most of the time the whole village knows about the mortgage agreement. This makes it possible for the one who gave the money, to demand the money back when the agreed period has been finished. However, it is regarded as much more profitable to keep the land if the landowner is not able to pay the money back. When the landowner is able to pay the amount of money back, it is always possible for the one who got mortgage land to finish the cultivation of the crops that are growing on the land. (Interview Ambia, Kochukata, 12-03-2012; Interview Hotelbusiness, Tangonmari, 05-03-2012)

As has been said, money needs to be borrowed by day labourers from *Samities* or micro-credit organisations in order to have the amount to get access to mortgage land. In the table below the different organisations that are giving micro-credit are listed with the reasons they have for providing or not providing credit for mortgage. Two extra organisations are added, INGO2 and NGO4, who are also providing money for their beneficiaries to get mortgage land.

Name of organisation	Providing loans for mortgage	Reason
NGO5	Yes	
MC3	No	People who want to give land as mortgage should come to MC3 to get a loan.
MC1	Yes	First the manager said it is not right to give mortgage land, but later on he also said that both parties are able to get a loan from MC1.
NGO4 (social department)	Yes	Within their program they are providing money for mortgage, especially in the char areas.
MC2	Yes	No problem to give day labourers the requested amount, if they are able to pay it back the loan is provided.
INGO1	*Unknown*	
NGO4 (micro credit dep.)	Gift	They give money to lease land (or get mortgage land). Afterwards they can use the money to get other land.
INGO2	Gift	If a group of people hands in a businessplan to generate a regular income, this group can get 100 square dc of land together. This land will be mortgage land and they will have the money in the end to get new mortgage land.

Table 7.1 Provision of loans for mortgage land – based on the collected data in the field

Examples of people who have used micro-credit in order to get mortgage land are the families of Saratum and Rabiul. Both started with 0.5 Bigha (16 square dc) land. They had to cultivate their land and keep on working as day labourers in order to get enough income. Because both of the families were able to make profit from their land and therefore to take more loan, Saratum now

has 2 Bigha (64 square dc) land and Rabiul has got 1.5 Bigha (48 square dc) land. Both are planning to borrow more money if they have the possibility, in order to increase the amount of mortgage land. In being able to think about the future, knowing what possibilities might occur, it is possible for people to improve their livelihoods and get more access to land. In addition, it is also important to have the right connections to be able to 'arrange' additional mortgage land.

However, next to the knowledge and networks people have, it is also important to keep on working as a day labourer. This means extra work on the mortgage land, next to the 'normal' job that people have. In doing so it is possible to pay the loans back to get some crops from the land, but most important to get the full amount of money for the mortgage back after a period of two years. This is also explained by Nargis & Panday (2006) who said that the possibility to get mortgage is also dependent on the human and physical capital that people have, since they have to be able to work harder. (Interview Saratum, Kochukata, 06-03-2012; Rabiul, Kochukata, 10-03-2012)

7.2.2 *Adi*-land

Mortgage land is not the only way of getting access to land. It is also possible to get access to land through *adi*-land (sharecropping). In this case the landowner can give some land to a day labourer who will cultivate the land. Two options of *adi*-land are possible:

- In the case that the landowner is paying for the seeds, fertilizer, etc., the day labourer has to give 50% of the crops after harvesting.
- If the day labourer is paying for the seeds, fertilizer, etc., he only has to give 33% of the crops to the landowner.

> **Box 7.2 – The story of Kapila's family who gave *adi*-land**
> Kapila is a woman of 23 years, living with her mother, and two younger sisters. They have 11 acres of land. Her father has died a few years ago. Her mother is receiving 4700 BDT a month as widow of a government official. Kapila's family gave ½ Bigha (16 square dc) land as *adi*-land to a day labourer, working for them since Kapila was young. The land they gave as *adi*, was far away from the other land they had. For this reason, they gave it to the day labourer. However, not after they had tried to give the land as mortgage land. The reason why this did not work was that a neighbour of the person to whom they wanted to give the land as mortgage did say that the land was not fertile enough. According to Kapila, the 'neighbour' was someone who did not want them to develop themselves, so he did not want them to give land as mortgage. Kapila explained that, when, in the end, they wanted to give the land as *adi* the day labourer claimed it, since he lives next to it and knows the family very well. Therefore the family gave it to him.

However, *adi*-land was very rare in Kochukata Union. In the interviews it was explained that this was because mortgage land was regarded as much more profitable. The reason for this, is that for *adi*-land, a person has to work on the land of the landowner and share the crops. The land of the landowner has to be cultivated during the day, which means that less time is left to work as a day labourer on other fields. In addition, 50% or 33% of the harvest has to be given to the landowner. Comparing this with mortgage land, the person can choose what he wants to do with the land, cultivate it or not; he is the 'owner' of the land during the period of two years and does not have to give anything to the 'official' landowner. In addition, he can cultivate the land before and after working as a day labourer. This means a lot of extra work, but all the crops from his mortgage land will be his and he will receive the full amount of money he lend to the landowner after the period of two years.

Taking this together, it can be concluded that access to land is different for *adi*-land and mortgage land. The former is regulated by the landowner, while the latter has full access for a period of two years. This means that even though both mean access to land, the rules are very different. Therefore being able to arrange mortgage land can be regarded as much more profitable.

7.2.3 Khas land

The National Food Policy Plan of Action describes that fertile land in Bangladesh is more and more used for non-agriculture purposes. The government wants to address this problem with a better management of all the resources, underpinned by regulations and planning mechanisms. A way to do this is by providing *khas*-land to the landless people. *Khas*-land is land that is officially owned by the government. However, most of the time *khas* land is used by the more powerful and influential people (Barkat et *al.*, 2000). Union Parishat members and NGOs are trying to help the landless people in getting access to *Khas* land.

One of the members from Kochukata Union wants to provide 600 families in Kochukata Union with land. He calculated that there is 61 square hc[16] available and wants to divide that land. This means that every family will get 6,1 square dc of land. However, he said that it has not been approved by national Government yet, so he has to wait. Another thing he told was that a businessman from his ward wants to set up a garment industry on *kash* land in Kochukata Union, in order to provide 2000 to 2500 people with work. (Inteview Members, Kochukata, 27-03-2012)

Besides the Union Parishat members that want to achieve something with the available *khas* land in their Union Parishat, there are also (I)NGOs helping landless people to get access to *khas* land. NGO1 is for example trying to negotiate with the government to divide *khas* land among the landless people. According to the government law, Bangladesh should give landless people within a Union Parishat a maximum of 100 square dc, but only if this land is available within the Union. If there is less than 100 square dc land per landless person, the amount of land should be divided among the landless. NGO1 is negotiating with the government to make it possible for the landless people to get this *khas*-land. (Interview NGO1, Dimla, 31-03-2012)

INGO1 is also negotiating for the poor and extreme poor with the government. In the embankments were INGO1 is also working, a lot of *khas*-land is available. However, the rich use this *khas* land, which makes it not accessible for landless people. INGO1 has communicated with the local government, and made it possible for the poor to cultivate watermelons on the embankments. (Interview INGO1, Dhaka, 04-04-2012)

Three different examples are showing the efforts of Union Parishat members and (I)NGOs that try to arrange access to *kash* land for the landless people. However, unfortunately it was not possible to collect information in the field on the outcomes of these efforts, since the examples of (I)NGOs were outside the scope of this research, and the Union Parishat member said that there was no outcome yet.

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[16] hectameter (100 meter)

However, it shows the importance of knowledge about the rules and regulations that exists, since 'rich' people can use *khas*-land, because not everyone knows that it should be accessible for landless people.

7.3 Provision of trainings to support a 'proper' use of livestock & land

As has already been said, livestock and land are very important for the people in Kochukata Union. NGOs are therefore trying to help them to get access to livestock and land. However, before this access is given, most NGOs are giving trainings to teach the 'beneficiaries' how to rear livestock or how to cultivate land. These trainings are given in order to give them the possibility to implement what they have learned and in this way improve their own livelihoods with it.

The trainings that are given by the NGOs are listed in the table below. This table has been made by the data received from the interviews. Underneath the table, the different trainings are explained more elaborate. A lot of NGOs are giving their trainings to women and through self-help groups. According to Makita (2009), this is making it easier for the women to complement the trainings they receive into their current activities.

Name of organisation	Trainings
INGO2	Through local partners, but important to fill the gap between 'local' knowledge and 'new technologies'.
NGO3	Cow, goat, chicken, and duck rearing; tailoring; shop keeping; and homestead vegetation.
INGO1	Cow rearing; agriculture trainings; trainings for hygienically & nutritional food preparation.
NGO1	Cattle rearing.
NGO2	Cattle rearing.
NGO4	Livestock & Agriculture trainings & trainings on hygenics
MC3	Cattle rearing.

Table 7.2 Trainings given by NGOs – based on the collected data in the field

NGO3 is providing trainings for the *Samity*-members. These are trainings in cow rearing, goat rearing, chicken rearing, duck rearing, tailoring, shop keeping, and homestead vegetation. Talking to the *Samity* members, most of them have followed a training to learn how to rear an animal and how to conduct homestead vegetation. Most members indicated that they already had some cattle, but that they are more able to rear them in a good way and keep them healthier because they have more knowledge on the technical aspects, which they have learned during the NGO3 trainings. (Interview NGO3, Kochukata, 01-03-2012; Samity meeting, Kochukata, 14-03-2012)

Trainings given by NGO1 and NGO2 are almost all trainings to rear livestock, like cows, goats, and chickens. In addition, NGO1 is also giving trainings to become a light engineer (small technical things), a tailor, or a cloth designer. Both organisations are providing the cattle or the other tools that are needed after the trainings. This is done in order to make the beneficiaries self-providing. (Interview NGO1, Nilphamari, 21-03-2012; Interview NGO1, Dimla, 21-03-2012; Interview NGO2, Nilphamari, 22-03-2012; Interview NGO2, Saitpur, 29-03-2012)

Besides the facilitation of community processes, INGO1 is also giving trainings for cow rearing, how cow dung can be used and how people can make compost out of the cow dung. In addition, they are teaching women how to prepare food in a hygienic way and to open their eyes towards healthy and nutritious food. (INGO1, Jaldhaka, 28-03-2012)

INGO2 is providing trainings that are based on what the local people know. As the Deputy Chief of Party indicated: "It is better to provide people with knowledge on things they already know. So the knowledge they learn should be a linkage between the local knowledge and the 'new' knowledge. This should be a 'happy marriage' between the local and new technical knowledge and not an 'arranged marriage'" (Interview INGO2, Dhaka, 02-02-2012).

INGO2 is working through local partners and these local partners are investigating and adapting the project plans on the basis of the circumstances of the local community. This implies that the local knowledge should be used and the 'new' knowledge is adapted on the basis of what the community knows.

However, even though 'local' knowledge might be taken into account by the NGOs, there is still an implication that the 'beneficiaries' have a lack of knowledge. In the eyes of the NGOs the 'beneficiaries' are not able to use livestock in a 'proper' way or to conduct some homestead vegetation. However, most of the 'beneficiaries' had cattle before, which means that they were able to rear this with their own knowledge.

The next section will elaborate on the transfer of assets that comes after the trainings, in order to get a full picture and to see the outcome of the policies that are implemented.

7.4 Asset transfer by NGOs

Different organisations have included asset transfer into their project programs. According to Foster et *al.* (2011) there is a positive correlation between the assets that a rural household has and the income they get. This extra income can – on the long run – be saved for shocks or disasters (Makita, 2009). NGO2, MC3, NGO4, INGO2, NGO1, and NGO3 are working with beneficiaries who are given livestock. However, they are not all doing this in the same way. Therefore the table below will give an overview of the activities and afterwards an explanation will be given.

Name of organisation	Assets that are transferred
INGO2	Money given to people with a business plan (SETU project); Cattle, seeds and fertilizer. (SOUHARDO II Program)

NGO3	Goats, cows, and chicken.
INGO1	Cows – but by giving a loan.
NGO1	Cattle, seeds and fertilizer (SOUHARDO II Program)
NGO2	Goats and cows.
NGO4	Cow, landlease (Mortgage), riksja/van, sewing machines, capital for small trade
MC3	Goats and cows.

Table 7.3 Asset transfer by NGOs – based on the collected data in the field

NGO2 has got a program in which they are transferring cows and goats to the extreme poor. They are first providing the people with a training in cow or goat rearing and the cow or goat is given afterwards. They will also provide the people who are receiving the cattle, with fodder for the first few months. The idea about the asset transfer is that the cows and goats will get calves. These calves can be transferred to other beneficiaries, in order to make sure that more people are benefiting from the first few cattle. (Interview NGO2, Saitpur, 29-03-2012)

The asset transfer done by NGO2, was partly based on the idea that cows and goats were getting calves and lambs, which could be given to other beneficiaries. However, what happened was that a lot of these calves died because the people did not take good care of them. The reason was that these calves would not be their calves in the end, so it did not matter what happened with them. This shows that ownership, responsibility and appointments of the assets can be an important issue. (Interview NGO2, Saitpur, 29-03-2012)

Walingo (2009) described a similar situation, where the beneficiaries had to give their first calf to another family in the group. However, for these beneficiaries this was the repaying of their loan. This meant that they did not have to pay their loan back if they would give the calf. This already makes the situation different, and will probably give more ownership and motivation to the people.

In addition, NGO2 helped the beneficiaries to sell their milk. They did this because the beneficiaries would otherwise cheat on the wholesalers or the wholesalers would not give a fair price for the milk. It is very important that the beneficiaries are able to sell the milk (Mannivannan, 2010), because it will "improve their socio-economic status and purchasing power" (Walingo, 2009, p.1475). This situation shows that knowledge on the milk prices is important and can help to earn more money or to prevent cheating by the wholesaler.

NGO2 was not the only organisation with problems of 'ownership'. NGO3 also argued that they were having problems regarding the ownership of the livestock they had transferred. This was explained by the executive director: "There is a service delivery mentality in one area at the moment, […] we should make the people more identified with what they want" (Interview NGO3, Dhaka, 23-04-2012). This shows that ownership of assets that are 'given' can lead to

problems. The people know how the system works and are using this knowledge in how they treat their livestock.

MC3 is also giving cows and goats to the extreme poor, in order to make them more food secure. The rational behind it is that people will grow towards a situation of less poverty and in this way, they can take loans afterwards to improve their livelihoods even more. According to Alam (1997; in Manivannan, 2010) MC3 was one of the three organisations that collaborated in the livelihood program in Bangladesh. This program was improving the socio-economic circumstances of the people they were helping, which implies that the way MC3 is helping works. However, two women that received livestock from MC3 explained that there was not a long relationship with MC3. Both women told that they had received livestock from MC3 in 2005. The cows that they received were transferred to the poor according to them. One of them said that she had also received some training to rear the cow. Both women got food for the first few months, in order to be able to feed the cows. Only the first few weeks someone from MC3 came to check how they were rearing the cow, but this stopped after a while. This is in contrast with the research findings of Alam (1997). (Interview Rofiqa, Kochukata, 07-03-2012; Interview Selina, Kochukata, 10-03-2012)

In the char areas NGO4 is working with char dwellers. According to NGO4 these people do not have the possibility to build on anything. Therefore these people are receiving assets, also cows, goats and chickens, on the basis of the training that they are taking. People are able to choose the training they want, but if NGO4 thinks they are not able to handle the training, they will be advised to take another one. This 'advise' meant that they will not be allowed in the training that does not fit them. (Interview NGO4, Jaldhaka, 24-03-2012)

INGO2 and NGO1 are also transferring cows, goats and chicken to their beneficiaries because they argue that it is much better to give people their assets in this way, than to let them take loans to pay the assets back. This makes people much more dependent on their loans and less on their future, since they are stuck to the payment of the instalments. (Interview INGO2 Dhaka, 02-04-2012; Interview NGO1, Dimla, 31-03-2012)

A last example of asset transfer is given by INGO1. The Program Unit Manager in Jaldhaka explained that cows were given to the poor, so they could sell the milk. However, when the Technical Coordinator Sustainable Livelihood Program at the head-office gave an explanation on the same project, he told a different story. He said that the cows were bought by the rich people, with a loan that they had borrowed from INGO1. This loan had the restriction that the cows had to be reared by the poor people. This meant that the rich people had to hire poor people from their village to rear the cows and to sell the milk. They had to sell the milk to extreme poor farmers, selected by INGO1, who could sell the milk after they had bought it. Since this implies that the rich are getting the highest benefit in the end, even though the poor are helped, it might be that the rich have had more influence in the PRA process when the project was written.

This shows that asset transfer can be ambiguous as well, since a sense of ownership of the assets might lack. People will accept the assets, which are offered to them, and according to Walingo (2009) their income will be higher because of these assets. However, according to the data data,

the feeling that this animal for example is their own animal for which they are responsible/have to take care needs to be developed and is not present from the start. Reason for this might be the knowledge that the people have on the programs; if they know that a calf will not be theirs for example, they have a smaller incentive to rear it in a proper way.

According to the micro-credit organisations, animals can be bought from the loans that people take. NGO4 and NGO5 are even giving trainings in cow rearing, goat rearing and poultry rearing. MC2 is also giving loans for income generating activities, which cow, goat or poultry rearing is also part of. They are not giving trainings, since they argue that the people already have this knowledge themselves. In addition, MC3 is giving loans for cow fattening, chicken rearing and the cultivation of fisheries, and MC1 is also giving loan for agriculture, fisheries or cattle. (Interview NGO4, Jaldhaka, 27-03-2012; Interview NGO5, Nilphamari, 21-03-2012; Interview NGO5, Tangonmari, 28-03-2012; Interview MC2, Dhaka, 03-04-2012; Interview MC3, Tangonmari, 20-03-2012; Interview MC1, Kochukata, 20-03,2012)

Besides the NGOs, there is also a task for the government. According to Paudel (2009), they should encourage the rural people to have small livestock. They should also help the NGOs that are providing livestock and trainings to the rural people. This is also what the government is doing. The livestock department told that they are providing medicines and treatments for livestock in the villages, but also at the Upazilla Office. However, the livestock department also acknowledged the fact that it does not have enough employees to go into the villages, which makes it impossible to execute the policy that describes that they are going into the villages.

So different ways of providing assets are used, however, not all of them are functioning the way they should be. This is especially because people have enough knowledge about the projects, which makes it possible for them to anticipate on the situation, by executing effective agency. The next section will show how the chance to 'cheat' or 'abuse' the local ways of livestock and land use, according to the local customs, is being reduced through the local *Salish*[17], while this is not the case for the assets that are transferred by NGOs.

7.5 Maintenance of the law for livestock and land

7.5.1 Local Salish; maintenance of the local institutions to get access to livestock & land
Even though there are only very few conflicts about *adi*-animal, *adi*-land and mortgage land, a local way to maintain these institutions has been arranged: a local *Salish* can take place. This means that respected persons from the locality are gathered when a conflict has risen. The most common form of local *Salish* is the one where respected persons from a *para* are gathered. They will hear the story from both sides and will try to come to a solution which is acceptable for both conflicting parties. The respected persons that are forming the local *Salish* are most of the time older people, more rich, or one of the members or chairman from the Union Parishat. When people are going to the local *Salish*, it is important that they both acknowledge the legality of it, which is explained more elaborate in the box below.

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[17] Informal village court, arranged by the society itself

Box 7.3 – The story of Lebuja
Lebuja is living with her son, her sister and her mother in a bamboo house with a tin roof. A few years ago she was divorced because she had a conflict about her dowry with her family in law. Her father had paid half of her dowry before the wedding, and within a year he had to pay the rest. However, after six months her father in law and husband started to beat her up and put pressure on her. Since her father was not able to pay her dowry, she finally went to the local *Salish*, since her family in law did not maintain the agreement about the payment. When the local *Salish* came with a verdict that her family in law did not like, they did not maintain it. Since her family in law abused her more every week, she went living with her family again. She waited to see if her husband would take her back, but this did not happen. Therefore, after one year, she went to the district court with support of the government.
The case has not been solved yet, but she did receive support from the government. In addition, she has also got a VGD card to get 25 kg of rice or wheat every month for a duration of two years, however, this costed her 3,250 BDT.

In the area of Kochukata Union and some unions around, another way of maintaining the local law has been constructed. This institution is the *Shanti*[18] Committee and consists of 23 members. Every para that is part of the area in which the *Shanti* Committee is operating, is represented in the committee by one member. In addition, the *Shanti* Committee has 700 *Ansars*[19]; village people trained by government and able to help the *Shanti* Committee to maintain order.

The way of working of the *Shanti* Committee is as follows: if someone has a conflict within a *para*, he/she goes to the member of the *Shanti* Committee of his/her *para.* A 'normal' local *Salish*, as described above, is formed. If this local *Salish* cannot come to an agreement, the person can write (with the help of his/her *para* member) an application to the *Shanti* Committee. This application costs 30 BDT. The *Shanti* Committee will discuss the matter and come to an agreement. However, when a case goes to the *Shanti* Committee, it is important that both parties acknowledge the legality of the *Shanti* Committee; otherwise they have to go directly to the Village Court. (Interview Abdul, Kochukata, 14-03-2012)

A last way through which conflicts can be judged in an informal way is by taking the case to the mosque. In the mosque the Imam will judge on the conflict, but only if both parties agree on the legality of the Imam in giving a verdict. Around 50% of the cases that are judged in the mosque are solved. (Interview hotelbusiness, Tangonmari, 23-03-2012)

When asking the villagers about cases that arise because of *adi*-animal or mortgage land, all of them say that it is impossible to imagine that conflicts will arise. According to them, nobody will think about selling an *adi*-animal. If someone will sell the animal, it is obvious that the money has to be repaid. Asking further on the probability that a conflict arises, they explain that it is difficult to do something illegal with *adi*-animal or mortgage, since the society knows about it. The person will always be judged by the society and/or through the local *Salish*. This shows the strength of the local *Salish*; even though both conflicting parties have to believe in the legality of the localS*salish*, it works because of the pressure of the society. People have knowledge on the functioning of the institutions; they know what the influence on their social lives will be if they will not stick to the rules. This makes the local *Salish* a good institution to maintain the local laws, especially because of the social control that is included in it.

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[18] Peace
[19] Village people trained by government as guards

7.5.2 Village court: an easy way to solve local conflicts – set up by government & NGOs

Besides the local ways of maintaining the law, there is a 'new' official way of maintaining these rules, namely village Court. Since this has been invented by the government and (I)NGOs for smaller problems, and partly to replace the local *Salish*, village court needs a place in this chapter to be explained and compared towards the local *Salish*. As argued by NGOs, village court should be the place to go for the people in the village who have a problem, since it will not make use of corporal punishments, as local *Salish* does according to them. In addition, village court can serve as institution that will take the rules for asset transfer given by NGOs into account, like local *Salish* does for the local customs on asset transfer. However, as this section will show, these last two goals are not achieved and is therefore not adding to the improvement of the asset-transfer programs executed by the different NGOs.

The pilot case to see how village court can work in the villages in Bangladesh is running from 2009 until 2013. The project is funded by the European Union and gets technical assistance from the United Nations Development Programme. The execution of the different village courts is done by local NGOs who received a twelve-days training from the government in Dhaka. The local NGO-workers are giving training to the Union Parishat Members and the Chairman in order to give them some basis as judges in the village court. Every month, someone from the Upazilla level comes to the village court to examine the way village court is executed in a specific village. (Interview Union supervisor fieldworker, Kochukata, 22-03-2012)

Village court is set up to make it easier for the villagers to go to court with small cases. The cases that can be judged in village court can be up to a maximum of 25.000 BDT. There are two kinds of cases that are treated in village court:
1. *Dewani* case: Land and contract related issues (Application fee of 4 BDT);
2. *Foujdari* case: Conflicts, dowries, early marriages and stolen items (Application fee of 2 BDT).

When the application form has been filled in – with the help of the NGO – the whole case is investigated by the chairman and the Union Parishat members that are appointed for the specific case. Both conflicting parties can both choose one member to represent them. In addition, there will be 2 other members and the chairman who will judge on the case. This means that in total, there is a five headed jury. (Interview Union supervisor fieldworker, Kochukata, 22-03-2012; Interview Members, Kochukata, 24-03-2012; Interview Members, Kochukata, 27-03-2012)

For a case, it does not matter if there is a written or an oral agreement. However, if there is an oral agreement, it is important that there are witnesses; otherwise the case cannot be judged.

The objective of the pilot case is to inform the villagers about the village court and to let them make use of it. The goal is to ensure the rights of the villagers on the lowest level. However, as already has been said there is also the local *salish* (village court), which is built on largely the same people (members and chairman are most of the time part of the local *salish*). According to the village court fieldworker, village court tries to discourage people to go to the local *salish*, since corporal punishment is sometimes part of these judgements. However, when both parties want to come to an agreement and the conflict is about a case worth more than 25.000 BDT they

advice the people to go to local *salish.* This shows that even though village court tries to discourage local *salish*, it is still part of local customs and traditions, and the village cannot do without it.

This is also shown by the interviewees in the villages, who said that even though they think the village court is 100 per cent accurate, they prefer to go first to the local *salish* and only want to use the village court when there is no other solution. Reasons for this preference for local *salish* are: the fact that conflicts can be solved within the *para* and not at Union Parishat level; because respected persons are judging; because it is more close; and because it is always possible to go to the village court when the outcome is not satisfying. (Interview Saratum, Kochukata, 06-03-2012; Interview Selina, Kochukata, 10-03-2012; Interview Rofiqa, Kochukata, 07-03-2012; Interview Monnujaa, Kochukata, 11-03-2012)

However, since village court has been created, it is also possible for people to argue that they do not see the legality of the outcome given by the local *Salish*; they have another option to go. The example of Lebuja, who took a case against her family in law to the local *Salish*, and got a verdict that her family in law did not 'like'. Since her family in law had the possibility to go somewhere else, 'forum shopping' made it more difficult to come to a final solution. (Interview Lebuja, Kochukata, Kochukata, 12-03-2012)

Taking this together, it can be seen that the policies that are written to implement the village court, are assuming that the local people do not have the possibility to maintain their rights. However, as the local *Salish* shows, there are institutions to maintain the rights of the people in Kochukata Union. Since they have more knowledge on the local *Salish*, they prefer going there; it is more part of their culture and history and they know how to arrange everything. Village court is seen as a 'last' solution, not as the first place to go.

This means that even though the fieldworker of the village court argued that the pilot is running very well, not everyone is going to village court if they have a problem. In addition, village court is not able to judge in cases concerning issues worth more than 25.000 BDT. In these cases the fieldworker advises the parties to go to the local *Salish*, which is in contrast with what she said before on the functioning of the local *Salish*. This assumes that she tries to legitimize village court, while she knows that local *Salish* is often used.

7.6 Conclusion

This section has given a description of how access to livestock and access to land are locally distributed, with or without the aid of NGOs. It has been shown that a lot of different actors play a role in the ways that the people in Kochukata Union can use to get this access. The network given below shows all the relations and interactions the different actors have with each other. This network is based on the data collected in the fields and described in this chapter.
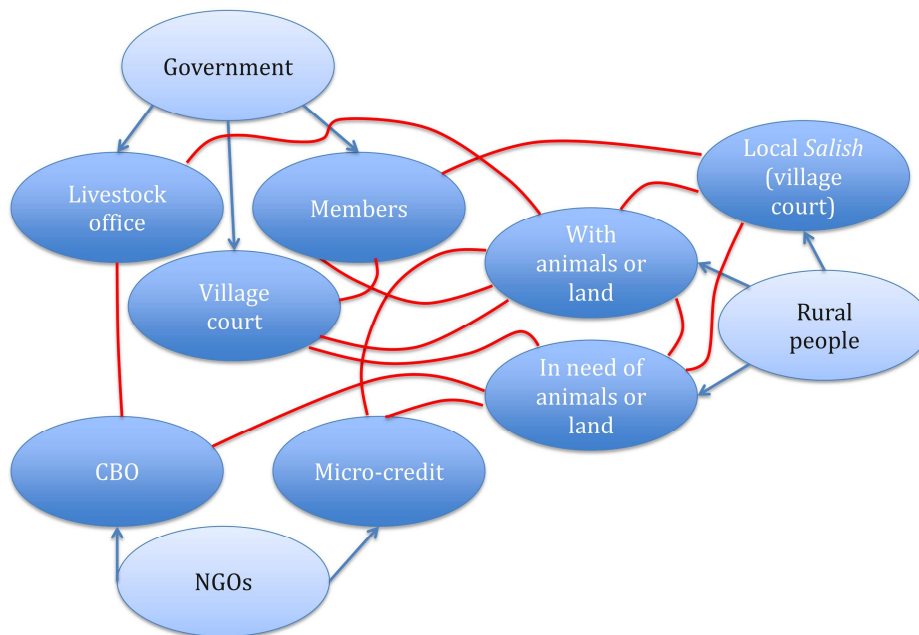
Figure 7.1 Network of actors in relation to livestock & land provision – based on the collected data in the field

As has been described, different institutions have been set up by the people of Kochukata Union in order to get access to livestock and land and through these ways improve their food security. These institutions make it possible to have access to livestock or land for people who do not officially own it. The concept of property rights as "a cover term that encompasses a wide variety of different arrangements, in different societies, and across different historical periods" (Von Benda-Beckmann, Von Benda-Beckmann and Wiber, 2006, p.15) sheds some light on these institutions, since they are functioning as a bundle of rights and obligations for the people who give and get the livestock or the land. In Kochukata Union, these ways of *adi*-animal, *adi*-land and mortgage are seen and accepted as legal concepts.

In addition, the local *Salish* has been established in order to maintain these institutions and to give them more stability. As has been explained in this chapter, people do not even dare to think about abusing or cheating with *adi*-animal, *adi*-land, or mortgage land. They know that the society knows about the agreement and that they will be judged if they will do something that is regarded as illegal.

NGOs are, in addition to the own institutions the people of Kochukata already had, providing livestock and micro-credit loans to get mortgage land. However, regarding the livestock transfer, the NGOs have described a problem of ownership, which means that their policies cannot be brought into practice. They explained that the sense of ownership of the livestock was not as strong as they had hoped that it would be, even though the livestock is really given to the people, so theirs.

One reason might be that in the case of the NGOs the livestock is given by the NGOs, while the livestock provided through *adi*-animal is given by local people, through local institutions. Since society is a very important factor within Kochukata Union and according to the interviews, *adi*-animal is not only about giving livestock but it is about networks, social status and local customs. It is routed within the society, what is not the fact with the livestock given by the NGOs. In

addition, local *Salish* makes it possible to maintain the local structures and customs, while the newly implemented village court is not able to function in such a way that it is adding to the maintenance and stability of the NGO-programs. This shows again that the analysis of property rights given above, by Von Benda Beckmann, Von Benda-Beckmann and Wiber (2006) is important here. *Adi*-animal should be seen in a broader context, which is more difficult with the livestock that is provided by the NGOs.

Another important aspect that can be taken out of this chapter, is that the people are able to use their networks, knowledge and organisational capacities to arrange livestock or land to improve their food security. They are able to persuade people if they want to get *adi*-animal or *adi*-land. In addition, they are able to use their networks to come to the right people that are able to give them livestock or land.

This shows that the people in Kochukata Union are having knowledge to rear livestock, since livestock would otherwise not been given through *adi*-animal. Taking this into account, the trainings that are given by the NGOs before they want to transfer assets, might be useful, but should not regard the beneficiaries as ignorant since they have knowledge as well.

Taking the above together, it can be seen that different options in getting access to livestock and land are given through local structures, NGO-programs and government programs. These different ways all add, in one way or another, to the food security of the people in Kochukata Union, even though not all programs are implemented the way the NGOs and government had planned.

8 Discussion

In the theoretical framework, different strands within the spectrum of development aid have been described. It has been explained that there are two main perspectives on development policies: the first one is instrumental, directed towards 'doing development'; the second one is a critical view of development. Both ways acknowledge that there is a gap between policy and its implementation. The former argues that this gap exists because the implementation is not structured enough, while the latter argues that the gap hides games over power and control, since development aid 'exploits the poor' but hides this behind a wall of development politics.

However, as has been argued after the explanation of both ways, there is another perspective on development policies, which combines the two main perspectives together with development of 'hope'. It claims that this gap between policy and its implementation is a functional gap though it can also be a threat. According to this other perspective, the agency people have – up to a certain degree – makes them able to influence the implementation of policies. People are able to go 'forum shopping', which means that they can pick out the parts of the projects that are most useful for them from different arenas. This will add to the creation of the gap, but is useful for the 'beneficiaries'. In addition, development organisations can use the gap to show the donors that they are functioning according to the policies and that they are reaching the results that the policies intended. However, this can also be seen as a threat for the same organisations if they are not able to cover this gap, i.e., if they are not able to show that they are implementing the policies. This means that though the gap can be a threat, it should not be seen as a 'problem' but as something that can be of use.

In order to link the theoretical framework and other literature to the data collected, this chapter tries to show how the data of this research fits into this broader discussion on policies for development aid for the improvement of food security. It will start with an overview of the different relations that can be taken out of the data and explain these relations shortly. Afterwards, four main issues from the data will be given and will be placed in the broader picture on policies for development aid.

8.1 An overview of the relations between the different actors playing a role in the food security in Kochukata Union, Bangladesh

In order to get an overview of all the relations that were found in the previous chapters with the collected data, a table has been made to show these relations and networks between the different actors. As has been explained in the theoretical framework, networks are needed in order to deploy effective agency. Therefore the table will show through which ways actors are able to execute agency and if they have the knowledge that is also needed for the deployment of agency. In addition, it shows the possibilities the village people have to go 'forum shopping'.

	Government departments	Members	Micro credit organisations	Community based development organisations	Village people
Government departments expect from …; get from …; and	[*e*] Execution National Food Policy Plan of Action by lower	[*e*] Division cards & allowances through committee.	[*e*]Following MRA rules. Not allowed to file cases against	[*e*] Need to be registered at NGO-bureau. [*g*] Feeling that	[*e*] They have no possibilities and are in need of aid. [*g*] Trainings should

have the following relationship with …	office. [*g*] Following own directions but not able to tell what is based on National Food Policy Plan of Action. [*r*] Ministers are elected, every government gives other directions and bureaucrats have to follow them which is difficult.	[*g*] Division on basis of corruption. [*r*] Elected (local) government, most of the time the same as the ruling party.	people who have taken micro credit. [*g*] 50% of the micro credit organisations with a license. No action against micro credit organisations who are threatening people with case courts. [*r*] Bangladesh is the country where micro credit is invented; government is cooperating in order to improve it.	they can do a lot because only few government officials to check. [*r*] Cooperation; give each other advice, attend workshops from each other, try to learn from each other.	be given to learn them something. [*r*] Village people are regarded as 'not-knowledgeable' and they need to be developed.
Members expect from …; get from …; and have the following relationship with …	[*e*] Check VGD/VGF card. Give permission for food-for-work programs. [*g*] Controls are really rare, have to ask few times for food-for-work programs. [*r*] Bureaucrats are working really slow, therefore sometimes not so fast with permission or with the supply of rice/wheat.		[*e*] Micro-credit does not work. [*g*] Do not want to help micro credit organisations – reasons unclear. [*r*] No relationship has been given.	[*e*] Cooperation and technical aid for projects within the Union Parishat. NGOs should tell the members what they are doing. [*g*] Cooperation and trainings. [*r*] Cooperative in both ways, NGOs are willing to share their knowledge and the members as well.	[*e*] In need of money for celebrations and religious parties; want VGD/VGF card; vote if they give aid. [*g*] Money for VGD/VGF cards; political capital. [*r*] Members are elected by village people, patron-client relation: help the people if they vote. For cards money is asked as well.
Micro credit organisations expect from …; get from …; and have the following relationship with …	[*e*] MRA license is needed. [*g*] Really easy to get MRA license & possibilities to threaten people with court cases. [*r*] Good, no difficulties from government.	[*e*] Nothing: following MRA rules, not anything to do with members. [*g*] - [*r*] -		[*e*] - [*g*] - [*r*] People should get own responsibility of assets, giving them to people does not work.	[*e*] Rural people are in need of money. [*g*] People that are taking loans from different organisations. [*r*] Power relation, they are the ones giving loan and able to decide if people can get a loan.
Community based development	[*e*] Interaction through self-help groups with government and the 'local people'. Partly through women empowerment. [*g*] Meetings (very rare) with government about programs. Government not directing as much as they should for optimum cooperation. [*r*] Powerful, NGOs can do a lot without permission from government.	[*e*] Cooperation in programs for (women) empowerment. [*g*] Communication with people in the villages. [*r*] Most of the time members are willing to cooperate and to come to workshops, good relation.	[*e*] - [*g*] - [*r*] Ruining the beneficiaries, people are not getting better with micro credit.		[*e*] Structures are needed in order to develop the people in the villages; people need trainings to develop skills; people are in need of assets – tools, livestock, land, etc. [*g*] People who are following trainings but not always use them; people who know what organisations want and who are trying to represent themselves in such a way to get things from a program. [*r*] Organisations need beneficiaries

					that 'fit' into the program in order to develop people, and to show that aid is working.
Village people expect from …; get from …; and have the following relationship with …	[*e*] Expectations not really high, do not see the officers in the villages. [*g*] Only get aid when they are going to departments. Technical trainings are rare on village level. [*r*] Government 'are' the Union Parishat members in the eyes of the people, therefore no concrete relationship between bureaucrats & village people.	[*e*]VGD/VGF cards, help for festivities, help with access to *Khas* land. [*g*] VGD/VGF cards when they pay enough money, help for festivities but in exchange for votes. [*r*] Patron-client relation; if people want something, can get it from the members, but members expect to get political capital from it and money in addition.	[*e*]Possibility to get loans from different organisations. [*g*] Threat of court cases if not paying back, check on the reasons for the loans. [*r*] Dependency relationship: Dependent on the loans they get and have to pay back. Most of the time in need of new loans because of instalments that have to be paid.	[*e*] Lessons in communication with government, assets from a program. [*g*] Group savings are made and sometimes assets are transferred, but with a lot of rules. [*r*] Dependency relation; need assets and are therefore representing themselves in such a way to get access to these assets.	[*e*] Social structures; mortgage/*adi*; Local *salish.* [*g*] Social structures useful for migration, access to land and access to livestock. Opportunities to reflect social status. [*r*] Strong family and village ties.

Table 8.1 Relations between actors – based on the chapters four to seven

According to the table above, the different actors are looking at each other in different ways. Since they have different 'kinds' of knowledge, and therefore different discourses, this could be expected (Hobart, 1993). These different discourses are influencing the way the relations, and therefore the networks between actors are structured.

First of all, the way the different actors are looking at the 'village people' is interesting. The 'village people' are seen as people who need to be developed, who are in need of aid. Even though some of the actors do not see the village people as 'ignorant' and claim that local people have 'local' knowledge, the expectation of aid that is needed does not disappear. However, what can be found in the overview is that, as Hobart (1993) explains, the local people are also "clearly aware of the personal, particular nature of the specification of policy or law in practice" (Hobart, 1993, p.16). This means that the village people are able to represent themselves in a particular way, dependent on how they think the other actors are looking at them.

Next to the use of development aid by different actors and the representation of oneself in such a way to get access to aid, the different discourses that the different actors have are also influencing the way policies are executed in the field. Von Benda-Beckmann (1993) argues interpretations are not only made by the village people, but also by government officials for example. This is also pictured in the overview, since government officials from Upazilla and District level argued that they are executing directions from higher levels, but that they do not have an idea of the ideas behind the policies or an overview of these policies. This means that they will make their own interpretation of the ideas of the policies before implementing them.

Now that the relations between the different actors involved in this research are given, it is possible to see how these relations have influence on development policies for food security.

Four important issues from the data will be discussed below and will be placed within a broader perspective.

8.2 Union Parishat members and the division of VGD/VGF cards

As has been explained in the chapters four and six, VGD and VGF cards for the people in Kochukata Union are divided by the Union Parishat members. It was shown that these VGD and VGF cards are handed out to the 'poor', though the members were not able to describe what this selection criteria meant. This makes it possible for the members to give an own interpretation to 'poor'; making 'poor' an elastic concept. In doing so, it is possible for the members to use the VGD and VGF cards to create a patronage relation between the members and the people in the village and in this way political capital. In addition, it is possible to show that the VGD and VGF cards are adding to the food security of people, since people are receiving rice and wheat. This means that in this case, the gap between policy and implementation is a functional gap.

As Pelling (1998) shows in a case study in Guyana, even though development policies can be directed towards the empowerment of the 'local people', existing systems of patronage will keep on existing and might even become stronger through development policies. In the case of Kochukata Union, the VGD and VGF cards are used in order to create a client-patron relation between the inhabitants of Kochukata Union and the members of the Union Parishat, creating political capital for the Union members.

However, it is important not to forget the agency people in the village have. It can be argued that agency is used by the members but also by the people in the village that ask for and get aid from the members. Without this agency, the members would not be elected, but the people in the village would not get the help they need, here the VGD and VGF cards. So in this case, people are using their agency to become more food secure.

Next to the division of the VGD and VGF cards, the reason why these cards are given is also interesting to take into account. VGD and VGF cards were given as "safety net program" (National Food Policy Plan of Action) in order to prevent people from migration. However, as was shown in chapter six, people in Kochukata Union are still migrating in order to become more food secure. The reason why the government, but also NGOs, are trying to prevent migration is because they claim women are left behind unprotected. This is in contrast with what the people in Kochukata argued, since they said that they have made arrangements with their family and are able to call when there are problems. This difference might be because of different discourses held by different actors (Hobart, 1993) - here the policy writers and local people. The former think that migration is a problem because of the safety of the women who are staying behind, while the latter will argue that everything is arranged for the safety of their families – and women. Since people are participating in the projects by the (I)NGOs and government, their food security is improving and in addition, they are migrating in order to survive during the *monga*-period. This implies that the projects are adding to the food security, but only partly achieving the goal of the policies, since migration is still continuing.

8.3 Participatory methods applied by NGOs

Another thing that came out of the data is that participatory methods are used by a lot of (I)NGOs working in Kochukata Union. According to these organisations, participatory methods

were used to implement the 'local' knowledge the (future) 'beneficiaries' have. However, when explaining how they were really writing their project policies, it was found that directions given by international NGOs were more important, since otherwise funds were not directed, and without funds it is not possible to help anyone. This implies that participation is used more as a concept in proposals to get funds than in the execution of these proposals.

However, there were also cases where participatory methods were used during the implementation. In the data collected, it was found that INGO1 used participatory methods to implement their projects. One of the projects that INGO1 executed was a project on cow-rearing and the use of the cow-milk as product to sell. As was explained, the 'rich' that own the cow are benefitting most, which probably means that these rich were using their agency in order to influence the participatory process. This process is also explained by Mosse (2004), who showed that in a project in India, the "*Participatory Planning Processes were controlled by local elites*" (Mosse, 2004, p.651). In this case, it was probably more difficult for the intended 'participants' to use their agency in order to participate in the process, which shows that it is not always possible to use agency in order to go forum shopping.

So two different examples have been discussed about the use of participatory methods in policies. In the first one, it is used as concept in order to get funds, whilst in the second, it is used during the implementation though the intended participants are slightly different. Both ways will influence the implementation of the projects and in this way, the food security of the beneficiaries. Especially the second example, will probably improve the food security of the rich, whilst showing a minor improvement of the food security for the poor.

8.4 *Adi*-animal, *adi*-land, and mortgage vs. NGO programs

As explained in chapter seven, different possibilities exist for the people in Kochukata Union to get access to livestock or land. First of all, local institutions like *adi*-animal, *adi*-land and mortgage, are providing this access to livestock or land. In addition, asset transfer programs combined with trainings and micro-credit given by (I)NGOs are playing a role in the provision of access.

The former (local) institutions are functioning according to the local rules. As has been explained, local *Salish* makes it possible to maintain the rules, which are set locally. What was interesting however, was the difference between village court and local *Salish*. Where local *Salish* is maintaining the local rules and is preferred by the local people in Kochukata Union, village court – the 'official' version set up by government and NGOs – is not able to serve as institution to support the government and NGO-programs. In addition, local *Salish* was preferred by most interviewees, while village court had to serve as replacement of local *Salish.* Verschoor (1992) explained on the basis of his research in Mexico and Costa Rica that actors are participating in institutions as agents, and are therefore influencing the outcome of these institutions. In addition, he argued that because knowledge is formed in a specific context, everybody will have different knowledge and will therefore shape the institutions in his/her own way. This was also found in Kochukata Union, since different interviewees all argued that they preferred local *Salish* above village court, but their motivations differ.

The asset transfer programs were most of the time accompanied by trainings. The purpose of these trainings is to give the people knowledge on how they can rear livestock or how they can do homestead vegetation. Verschoor (*ibid*.) claimed that knowledge is formed in a specific context. This means that people will have different 'kinds' of knowledge. According to the data, NGOs expected the local people to be 'ignorant'- not having enough knowledge to rear livestock or to do homestead vegetation for example. However, as the institutions that are formed by the people of Kochukata show, people are perfectly able to manage themselves and to use their knowledge to improve their food security. What Long & Arce (1993) show in their case in Mexico, is that people will have different 'kinds' of knowledge, and the difference between 'bureaucrats' and the 'local people' for example, will be quite big. Government, but also development agencies, will look in a very different way to issues that are playing locally. Therefore it cannot be expected that the people are ignorant, only that they have different kinds of knowledge (Hobart, 1993). These trainings should therefore be seen as adding to the knowledge the people have and in this way to their food security, and it should not be expected by the NGOs and government that the people are not able to do become food secure without these trainings.

8.5 Use of micro-credit

The last interesting outcome that will be discussed in this chapter is the use of micro-credit. According to Verschoor (1992) people will always look for different ways to generate an income. This can be related to the concept of forum shopping that was explained as the possibility of individual actors to pick out the aspects that can be most useful for them. In relation to development projects, these aspects were seen as the aspect that could add to the sustainability of the livelihoods and thus to the food security of the people. Taking this together, people will always use different options that they will pick out of the things that are offered, in order to generate an income. A good example of this that can be found in the data, is the story of Selina, who used her cow given by MC3, on organisation, to show to NGO5, another organisation, that she had used the micro-credit to buy a cow, while she actually used the money to buy food. This example shows that Selina used aid from MC3, but also from NGO5, in order to improve her livelihood, however, not in the way that the organisations would prefer. This shows that Selina was able to use her agency in an effective way, since she knew that she had to show what she had bought, and she arranged it in such a way that this was possible.

Other examples were also given where this was the case. Asking the micro credit organisations about the purposes of the loans that are taken, they argued that these are most of the time for agriculture, and that they are checking if people are really doing what they say. Almost all micro-credit organisations said that sometimes loans were not used for the purposes that were claimed/stated by the borrowers. However, they also said that if they received the instalments, there was not really a problem. This implies that no problems are made by the local staffs, as long as the people are able to pay the instalments. Which means that if the borrowers are able to use their agency when borrowing money, and if they are able to pay the instalments, local staff of the micro credit organisations will most of the time leave it the way it is.

However, sometimes it is possible to restrict the agency people can execute, for example when knowledge is being kept from them. This is explained by Long & Arce (*ibid.*), who explain how

actors can keep specific knowledge for themselves and how this can influence relations. This is also the case with the court-case that will be held against village people if they will not pay their micro-credit loans. According to the Bangladeshi law, no court-cases can be held for micro-credit loans. However, as one of the interviewees said, she has been threatened by local staff of ASA with a court-case if she does not pay her instalments. Since she does not know about the law that court-cases cannot be held in relation to micro-credit, it is possible for the local staff to threaten her with this issue. Here local staff is able to use their knowledge in order to achieve a better result, since more paid instalments for them is a better result, according to the policies.

8.6 No possibility to turn the gap into a functional gap

As the above indicates, within this case study, most (I)NGOs and government officers are able to use the gap as a functional one. However, one example can be given where this is not the case and the gap should actually be seen as a threat.

Different NGOs explained that they are giving trainings to develop the capacity of the local people to stand for their rights. NGO3 for example, explained that they are training women to empower them and to give them the possibility to negotiate their rights with the (local) government. This was done in groups and these groups should elect their own representatives. As Mosse (2003) describes, all ideas of development have to be made technical, in order to be able to implement it. In the case of NGO3 this meant that representatives were appointed most of the time, instead of elected, since this made it possible to implement this 'capacity building'. However, when the project was reviewed, the reviewer said that the groups were not electing their own representatives, which should be the case according to the policies. This means that in this case, the local staffs were not able to function as brokers to show that the project as implemented according to the policies, which means that the gap can be seen as a threat instead of benefit.

9 Conclusion

The Government of Bangladesh and a lot of (I)NGOs are facing the challenge to improve food security. Access to natural resources is seen as one of the important aspects for the people to become more food secure. Since property rights are part of gaining access to these natural resources, Unnayan Shahojogy Team (UST), a Bangladeshi NGO, posed the question to investigate how property rights could be taken into account in policies on food security. This question formed the original research question. However, during an orienting survey in the field, it was found that access and property rights to food are more important for the food security than access and property rights in relation to natural resources. Access to natural resources is only one of the different options to get food; loans are taken and people are migrating for short periods to earn money in order to buy food. In addition, in order to get access to food, institutions within the village, together with the knowledge and networks people have, are most important. Self-help groups and 'neighbours' who are lending money to people within the village exist; networks are used to migrate to other cities and to be able to get work; access to land and livestock is arranged through *adi* (sharing) or mortgage.

People who have knowledge and networks, are most of the time able to deploy agency. This makes it possible for them to use the aid offered by (I)NGOs and government in their own way and to go 'forum shopping'. This means that they tend to pick out the aspects from different arenas that are most useful for them. Because of that, policies by (I)NGOs and government are not implemented the way they should be according to these policies. Since these findings imply that the implementation of food security projects will be influenced by the 'beneficiaries', new research questions were formed. The first one was directed *to the policies for the improvement of food security and the actors involved in the making and implementation of these policies.* The data showed that the government and different (I)NGOs are trying to improve the food security, though in different ways and through different policies. Here the differentiation was made between organisations which are working through micro-credit and the ones which are more focused on community based development and asset transfer. For the government a division was made between the members of the Union Parishat and the government departments at Upazilla and District level. However, as was shown, these are not the only actors, since the 'local people' – in this case the people in Kochukata Union – are also involved in both stages, but mainly in the implementation stage.

The involvement of these 'local people' formed the basis for the second research question, which was directed *to the amount of agency people in Kochukata Union can deploy and the influence of this agency on the gap between policy and its implementation.* It was found that people in Kochukata Union are able to use their agency in order to become food secure. The agency deployed by different people varies and is dependent on their knowledge, networks, organisational capacity, and the created institutions. Some people are more than others able to get access to knowledge needed in order to represent themselves in the way expected by others and needed to use within the networks and institutions. This is important since the different networks, of which people are part influence the way they can get access to food. In addition these networks, in combination with the knowledge and organisational talent people have, has an impact on how the people can make use of institutions, like self-help groups, *adi* or mortgage.

In addition, it was found that the amount of agency that people have makes it possible for people to use the aspects that they need to build their livelihoods; they are able to go 'forum shopping'. This means that they can use their knowledge on the development projects to represent themselves in such a way, in order to get what they want and/or need. The networks one has influences the knowledge one has, and the different ways to use this knowledge. Together with the organisational talent, knowledge and networks make it possible to go 'forum shopping' within different arenas and make use of different options given by government, (I)NGOs and the locality. This was elaborated in the discussion for migration and micro-credit, where it was shown that in both cases different people were able to get access to the aid offered, but did not all use this aid according to the ideas of the (I)NGOs or government. This means that 'forum shopping' influences the way policies are implemented and makes that the gap can become a threat if the (I)NGOs or government are not able deal with this gap that comes to existence because of 'forum shopping'.

Next to the agency, it was shown in the discussion that because of the different discourses people have, different interpretations are made out of the same information. This can result in policies that are implemented because of assumptions made by policy makers. First of all the prevention of migration by government and (I)NGOs can be seen as example; it was expected that women are unprotected when their husbands are migrating, though this was not how the migrants regarded it. A second example is the transfer of livestock by (I)NGOs and the assumption made by these (I)NGOs that the rules applied by the local people on *adi*-animal would also function when the livestock was given by them, which was not the case. Since both cases showed that the food security of the 'beneficiaries' improved, though probably not as much as if a better interaction would have taken place before the policies were written.

The former resulted, together with the literature on policies in development aid, in the last research question, focusing on the legitimisation of aid given by (I)NGOs and government: *In which way are (I)NGOs and government legitimising the aid on food security?*

The 'gap' between policies and its implementation can be regarded as threat, but it does also gives space to the 'beneficiaries' and the people that are implementing the policies, which can also turn the gap into a functional gap. The different actors, so the 'developers' and 'beneficiaries', are most of the time able to use their agency to influence the ways policies are implemented. They are all able to do this in such a way that the 'beneficiaries' are benefitting from the aid, and that it looks as if the 'developers' are implementing the policies. The implementing staff can, in this case, function as broker between the policy writers and donors on the one hand, and their own implementation on the other hand. This means that the local staff is able to implement the projects in a slightly different way, though following the 'main' directions of the policies. In this way they can use their own agency to deal with the agency deployed by the 'beneficiaries'. In addition, they are able to use their agency to show the policy writers and donors that the policies are followed and implemented. This is made possible by elastic concepts, e.g., the selection criteria 'poor people' which the Union Parishat members should use in order to divide the aid. Since they were not able to give a definition of 'poor people' even though they had to select on 'poor people' they were able to make their own definition, which

was very elastic. Because of this elasticity, it was possible for the members - here functioning as brokers - to give food to people, so to make people more food secure and to follow the policies. Taking this together, it is shown that if the local staff is able to show the donors that policies are implemented the way they should be and if they are able to create space for local adaption, the gap is a functional gap and makes it possible to legitimise the development aid for the improvement of food security they are giving.

Next to the answers on the research questions, there is one other important aspect that came out of this research. When I went into the field to collect the data, it was without knowledge on the theory of "order and disjuncture" described by Mosse, in combination with other authors (Quarles van Ufford, Kumar Giri & Mosse, 2003; Mosse, 2003; Lewis & Mosse, 2006). However, the data collected reflected the claims made within this theory. Though it has to be noticed that the gap was most of the time a functional one instead of a threat. This last addition to the conclusion also shows that in the case of this research it was important to go into the field with an open mind, not fixed on one theory that had to be used. The data was reflected at the moment of collection and just afterwards, but also after the return from the research area. In addition, a remark has to be made about the scope of the research, since this research was conducted in a relatively small area, with a time frame given for a master thesis, with the use of a translator, and embedded within UST.

Taking this together, it can be argued that in the case of Kochukata Union, it is for most of the (I)NGOs and the government possible to turn the gap into a functional one, which means that they are in this way able to legitimise their food security aid. However, it was also argued that even though the food security of the people in Kochukata Union improved because of the aid, it might not always be the 'optimal' way through which the food security is improved. This is because of the different discourses held by the different actors and different interpretations made. So if UST (and other organisations) want to improve their policies of food security aid, they have to get a better understanding of the agency the different actors have and can deploy. In order to examine the theory of "order and disjuncture" and the influence on the food security further, it will be important to conduct additional research in a larger area, with more respondents and a longer time frame. This will make it possible to get a deeper and better understanding of the agency the different actors have and deploy and how this can be used to improve the policies of food security aid.

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