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AMARTYA SEN'S POLITICAL PHILOSOPHY OF DEVELOPMENT AND
MICRO-CREDIT IN BANGLADESH

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DEPARTMENT OF PHILOSOPHY

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I dedicate this thesis to my deceased parents, Kazi Jahan Ara Begum and Kazi Md.

Sofi Ullah.

For deciding to bring me to this beautiful earth as their youngest child and for all
their blessings.

I miss you, Maa and Baba.

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Abstract

Amartya Sen (co-author with Jean Drèze) in *An Uncertain Glory: India and Its Contradictions* (2013) seemingly glorifies the roles of non-government organizations (NGOs) in Bangladesh's better progress in many common aspects of societal development than India although Bangladesh is half as well-off in income per capita as India. This glorification of the roles of NGOs in Bangladesh leads Sen (2013) to leaving out and/or deemphasizing some issues related to the micro-credit model of NGOs, which is the primary subject-matter of this study. In other words, the main objective of this study is to show that Sen (2013) is not entirely correct in his apparent glorification of the roles of NGOs in Bangladesh. To this end, I will argue that the micro-credit model of NGOs in Bangladesh is based on the idea of a supposedly trusting relationship between NGOs and rural poor women which is questionable for four associated reasons. The first reason is that the sort of trust Bangladeshi NGOs claim they have in rural poor women in offering loans without collateral is not genuine trust. The second reason is a modification of the first. If NGO-touted trust is trust of any kind, it is at most *strategic trust* and *semi-particularized trust*, not *generalized trust*. Hence, it has some consequences which are epistemically, politically, and ethically wrong. The third reason is that the kind of trust NGOs in Bangladesh put in rural poor women disturbs social solidarity. Relevantly, I will argue that NGOs' strict supervision of rural poor women may have many psychological impacts on rural poor women that cause unfortunate strife

among group members; that, in turn, hampers group relations. Lastly, the so-called trusting relationship between Bangladeshi NGOs and rural poor women reduces people's capabilities because NGOs remain unaccountable and not transparent for their activities for the most part.

Introduction

Bangladesh, whose history is not much known to the wider world, gained its independence through a brutal nine-month liberation war against Pakistan in 1971.¹

² Known as a land of poverty, underdevelopment, political instability, and natural disasters, Bangladesh has come a long way in the last four and half decades. In fact, once dubbed as a “basket case” country by Henry Kissinger (the former US secretary of state)³, Bangladesh is no longer a country the history of which “can be summed up as a blur of political protests and natural disasters punctuated by outbursts of jihadist violence and the occasional military coup” (Dhume 2010). Though Bangladesh is still one of the poorest countries in the world, in the last two decades, Bangladesh has attained huge successes in improving many important aspects of living standards of its population. This is the point that gets considerable attention in a recent book of Amartya Sen (co-author with Jean Drèze) entitled *An Uncertain Glory: India and Its Contradictions* (2013).

In this book, Sen⁴, a Bangladeshi origin Indian philosopher-economist, and the winner of the Nobel Memorial Prize in Economic Sciences in 1998, offers a comparative discussion on the economies of Bangladesh and India. He points out

¹ See, for a detailed and an impartial account of Bangladesh’s birth, Van Schendel (2009).

² Before March 26, 1971, the current geographical areas of Bangladesh and Pakistan were known as East Pakistan and West Pakistan, respectively.

³ See also Istiak (2012, 342).

⁴ This thesis refers to Sen (2013), not Drèze and Sen (2013), for brevity, but also because some of Sen’s individual ideas, expressed in other work, are examined.

that Bangladesh does better than India in many social development aspects though India is twice as rich in per capita income as Bangladesh (Sen 2013, ix). In his attention to Bangladesh, Sen leaves out and/or deemphasizes some points, especially those that are related to the role of the micro-credit model^{5 6} typical of many non-government organizations (NGOs). Sen gives credit to public and NGO sectors for their various programs that contribute to Bangladesh's social achievements. It is this glorification of the roles of micro-credit programs of NGOs in Bangladesh that leads Sen (2013) to leaving out and/or deemphasizing some issues which will be the primary subject-matter of this study.

To this end, I will argue that the typical micro-credit model of Bangladeshi NGOs is based on the idea of trusting relationship between NGOs and rural poor women which is questionable for four allied reasons. My intention is to offer a discussion on these quadripartite claims which, I believe, will show that Senian glorification of NGOs in Bangladesh is not entirely correct. But before justifying the claims, firstly, I will present Sen's model of development. Then I will argue why Bangladesh is doing better than India in social development indicators despite its poorer economy than India following Sen (2013). Then I will offer discussions on how the relevant microcredit model functions, and a contrasting ideal blend of trust, respectively.

⁵ My discussion will be mainly concentrated on the Grameen Bank micro-credit model.

⁶ A definition of micro-credit is offered by Lamia Karim (2008, 9), which is as follows: "In development rhetoric, micro-credit is the extension of small loans to women for income-generating projects and has been eulogized as a magic bullet of poverty alleviation."

Amartya Sen's Capability Approach and the Idea of Development

The capability approach gives importance on the freedom to achieve well-being, which is to be understood in terms of people's capabilities. This theoretical framework is pioneered by philosopher and economist Amartya Sen (1979, 1985, 1993, 1999b, 2003). According to Sen, all human beings should be on equal terms regarding capabilities. He argues that a person's well-being is dependent on what he is "able to do or to be." It is not just dependent on his possessions or income. Sen (1999b) defines development as "a process of expanding the real freedoms that people enjoy" (3). By freedom, he means "capabilities of persons to lead the kind of lives they value – and have reason to value" (1999b, 18). Again, by capability, Sen means "a set of vectors of functionings, reflecting the person's freedom to lead one type of life or another" (1992, 40). Functionings are "beings and doings," which "can vary from most elementary ones, such as being well-nourished, avoiding escapable morbidity and premature mortality, etc., to quite complex and sophisticated achievements, such as having self-respect, being able to take part in the life of the community, and so on" (Sen 1992, 5). Hence, development, according to Sen, is "the expansion of capabilities of persons to lead the kind of lives they value – and have reason to value" (1999b, 18). While many economists measure development in terms of income and growth, Sen's capability approach evaluates social development and individuals' well-being in terms of what persons are able to do and to be in their society.

Sen (1999b, xii) thinks that freedoms or capabilities are both the primary end and the principal means of development. Freedoms as the end of development are constitutive of development in the sense that they enrich human life by removing substantial “unfreedoms” or increasing substantive freedoms, such as avoiding starvation, under-nourishment, avoidable morbidity and premature mortality, enjoying political participation and free speech, having literacy and numeracy, and so on. So, the question of removing substantial unfreedoms or increasing substantive freedoms is the question of improving elementary capabilities, which enrich human life. In this view, any assessment of development has to be done in terms of whether human freedoms are enhanced. Freedoms are instrumental to development in the sense that they enable other kinds of capabilities and allow people to pursue the goals they desire. As Sen (1999b, 37) says, “The instrumental role of freedom concerns the way different kinds of rights, opportunities, and entitlements contribute to the expansion of human freedom in general, and thus to promoting development.” Sen (1999b, xii, 10, 38-40) offers a non-exhaustive list of instrumental freedoms which are distinct, yet interrelated. They are as follows:

1. *Political freedoms* include the right to determine one’s government and governing principles and to free expression on political issues related to democracies.
2. *Economic facilities* involve the opportunities that allow people to enjoy access to financial resources for consumption, production, or exchange.

3. *Social opportunities* refer to such things as education and health care which ensure better life by creating more opportunities for living a healthy life, avoiding escapable morbidity and early mortality, participating in economic and political activities.
4. *Transparency guarantees* are the expectations for openness (i.e., disclosure and lucidity) in dealing with one another. They provide conditions necessary for the existence of the trust, which is essential to prevent corruption, financial irresponsibility, and underhand dealings. As Sen (1999b, 39-40) says, “When that trust is seriously violated, the lives of many people – both direct parties and third parties – may be adversely affected by the lack of openness.”
5. *Protective security* provides the most vulnerable with the required social safety nets so that they can avoid abject misery, starvation, or death.

Sen’s capability approach and his idea of development are built on two fundamental principles: agency and social choice (Roper 2013, 458). Sen’s capability approach focuses on the expansion of freedoms or capabilities of active agents because he does not think that “two persons who have the same preferences and the same consumption are equally well-off. ... A disabled person with a given bundle of commodities is not just “subjectively” worse off than a non-disabled person with the same bundle of commodities (or the same total income or overall resources) and same preferences, but, in fact, the former will tend to have lower

levels of many capabilities and less material opportunities” (2002, 82). Thus, Sen views individuals as active agents, which “pays more complete attention to the person as a *doer*” (Sen 1987, 59). These active individuals are free to choose or not to choose to take advantage of certain capabilities.

The concept of individual agency of Sen is related to his concept of social choice (Roper 2013, 458). Though people are free to take or not to take advantage of particular capabilities, it is up to groups of individuals through public discussion and critical scrutiny to prioritize desired ends related to their well-being (Sen 1999b, 81). Such understanding of Sen, as Evans (2002, 55) argues, implies “thick” democracy, which is “messy and continuous involvement of the citizenry in the setting of economic priorities. And, this democratic imperative does not flow from the fact that “democracy is *also* a good thing.” It flows from the fact that it is not possible to evaluate economic outputs without such full-fledged discussion and exchange” (Evans 2002, 55). In this way, Evans wants to say, as clarified by Roper (2013, 458), that Sen’s understanding of social choice implies thick democracy that “goes beyond an electoral process and involves informed citizens actively involved in “deliberative preference formation” to set economic and other social priorities.” Interestingly, though Sen (2002) acknowledges that democracy is important for development, he does not think that its presence is mandatory for development. As Sen (2002, 79) notes,

Democracy is ... critically important for the development of human capabilities. This is central to the approach pursued in *Development as Freedom*. This fact does not, however, entail any presumption that if an ideal democracy is not in operation, then all would be lost (there would remain, as Stewart and Deneulin [2002, 63] argue, “very little content to Sen’s approach). The perspective of capabilities can be used at different levels, and it is not an all-or-none choice. A requirement for the full understanding of human capabilities must not be confused and identified with a necessary condition for making any application whatever of the approach based on capabilities.

Thus, the Senian capability approach considers capabilities are necessary for people for choosing the lives they value by removing all sorts of unfreedoms and expanding favorable conditions for social choice about the things they value, capabilities to pursue those things, and set priorities from a list of things and capabilities. Sen’s idea of development is the sort of development that favors the expansion of human capabilities, or freedoms so that both individuals and groups of individuals flourish. That’s why he takes *individual freedom as a social commitment*. In his words,

There is a deep complementarity between individual agency and social arrangements. It is important to give simultaneous recognition to the centrality of individual freedom *and* to the force of social influences on the extent and reach of individual freedom. To counter the problems that we face, we have to see individual freedom as a social commitment (Sen 1999b, xii).

While many economists measure development in terms of income and growth of a country, Sen’s capability approach evaluates social development and individuals’ well-being in terms of what persons are able to do and to be in their society. His capability approach is the chief inspiration for the creation of the annual

Human Development Reports by the United Nations Development Programme (UNDP) since 1990 (Hicks 2002, 138; Roper 2013, 457).⁷ His model is also reflected in the Millennium Development Goals (Roper 2013, 457). Consistent with this approach of capability which is adopted by UNDP in its annual Human Development Reports, Sen (2013) provides a comparison between economies of Bangladesh and India, which will be the central theme of the next section.

Amartya Sen on Bangladesh's Progress

It is true that Bangladesh is one of the poorest countries in the world. Many of its population struggle to meet basic requirements for good living. Hence, “it remains one of the most deprivation-ridden countries in the world” (Sen 2013, 59). At the same time, it is also true that Bangladesh, as Sen (2013) asserts, is making rapid progress in many important areas of living standards, such as child survival, life expectancy, immunization, fertility, school enrollment, etc. In the last twenty years, despite its poorer economy than India, Bangladesh has overtaken India in many aspects of social achievements. In fact, Bangladesh is half as well-off in income per

⁷ A brief yet vivid reflection on the relationship between Sen's work and the Human Development Index is found in Sen (1999a). Sen (1999a, 23) reflects,

The human development index (HDI), which the *Human Development Report* has made into something of a flagship, has been rather successful in serving as an alternative measure of development, supplementing GNP. Based as it is on three distinct components—indicators of longevity, education and income per head—it is not exclusively focused on economic opulence (as GNP is). Within the limits of these three components, the HDI has served to broaden substantially the empirical attention that the assessment of development processes receives.

However, the HDI, which is inescapably a crude index, must not be seen as anything other than an introductory move in getting people interested in the rich collection of information that is present in the *Human Development Report*.

capita as India. In his presentation of a comparison between economies of Bangladesh and India, Sen mentions that public expenditure in Bangladesh is 10 percent or so of total GDP which is half as much as in India. Like India, public services in Bangladesh are very limited because they are beleaguered by serious accountability problems. Due to the allocation of enough money or inefficient allocation of money, adequate public services are typically unavailable in Bangladesh (see, e.g., Chaudhury and Hammer [2004] and Filmer, Hammer, and Pritchett [2000] on this important issue). About public services in rural Bangladeshi health sectors, Chaudhury and Hammer (2004, 423) observe the following,

Unannounced visits were made to health clinics in Bangladesh to determine what proportion of medical professionals were at their assigned post. Averaged over all job categories and types of facility, the absentee rate was 35 percent. The absentee rate for physicians was 40 percent at the larger clinics and 74 percent at the smaller subcenters with a single physician. Whether the medical provider lives near the health facility, the opportunity cost of the provider's time, road access, and rural electrification are highly correlated with the rate and pattern of absenteeism.

Democratic institutions are not unproblematic either in Bangladesh as the absence of opposition parties from the *Jatiya Sangsad* (in English, National Assembly) has become an everyday affair. Still, “there are also features of astonishing achievement in Bangladesh that cannot but excite interest, curiosity and engagement” (Sen 2013, 59).

Thus, we observe a puzzle if we compare economies of Bangladesh and India: though India is twice as rich in per capita GDP as Bangladesh, Bangladesh

maintains a considerable lead over India regarding many social development aspects. This information becomes more puzzling if we consider the fact that two decades ago, India had a significant lead over Bangladesh in the same indicators of living standards. Understanding the puzzle is not as easy as it seems to be since though they are neighboring countries, many internal aspects of their cultures, religions, geography, etc. are very dissimilar. Still, admirably Sen (2013) tries to understand the puzzle. His understanding is predictably very much related to his overall position about understanding economic development via his capability approach, which should already be clear, though to a very lesser extent, from my discussion so far in this and previous sections, particularly when he claims Bangladesh as still one of the most *deprivation-ridden* countries. The Senian understanding of Bangladesh's social achievements is based on his concepts of agency and social choice, which are vital organs of Sen's ideas of development, as mentioned in the last section. I will return to this issue later on, but for the moment I will see what those roots are that are contributing to Sen's understanding of the puzzle.

Amartya Sen (2013, 58-64) finds three roots of why Bangladesh has made significantly more progress in social development despite being economically poorer than India. They are a) positive changes in gender relations, b) focus on the fundamental needs of health care and primary education, and c) realization of the

importance of social norms, public communication, and community mobilization. I will now focus on them.

Both Bangladesh and India are traditionally male-dominated societies. They are still very patriarchal in many ways. But, at the same time, there are many strong signs of transformations in gender relations in Bangladesh. These signs are more apparent in Bangladesh than in India. Amartya Sen thinks that “a pattern of sustained positive change in gender relations” is possibly the most important factor that contributes to Bangladesh’s social progress. As examples of such persistent changes, Sen compares different aspects of gender relations in Bangladesh and India and shows that Bangladesh is now doing better than India in many gender-related indicators. For convenience, I am presenting the same table that Sen (2013, 60) uses.⁸

⁸ I am using the same table because there is not much change in the overall pictures of economic and social developments in both Bangladesh and India during the subsequent period to the publication of Sen (2013).

Table 1: Gender-related Indicators in Bangladesh and India⁹

	Bangladesh	India
Female labor force participation rate, age 15+, 2010 (%)	57	29
Female-male ratio in the population, 2011 (females per 1,000 males)		
All ages	997	940
Age 0-6 years	972 (0-4 years)	914
Ratio of female to male death rates, 2007 (Year 2009 for India)		
Age 0-1	0.89	1.01
Age 1-4	1.25	1.55
Ratio of female to male school enrollment, 2010 (%)		
Primary	104 (Year 2009)	100 (Year 2008)
Secondary	103	92
Literacy rate, age 15-24 years, 2010 (%) (Year 2006 for India)		
Female	78	74
Male	75	88
Proportion of adults (age 25+) with secondary education, 2010 (%)		
Women	31	27
Men	39	50
Women's share of seats in national Parliament, 2010 (%)	20	11
Total fertility rate, 2011 (children per women)	2.2	2.6

Table 1 depicts the following:

- a) In the field of elementary education, the strides Bangladesh made towards gender equality is far greater than India. Bangladeshi girls'

⁹ This table is adopted from Sen (2013, 60) with slight rearrangements.

school participation rates and literacy rates are higher than that of boys. “Indeed, Bangladesh is now one of the few countries in the world where the number of girls exceeds the number of boys in school” (Sen 2013, 59).

- b) The ratio of female to male death rates is lower in all age groups in Bangladesh than in India.
- c) Fertility rate per woman is slightly lower in Bangladesh than in India. The last two points also show that Bangladesh has less gender bias in child care than India.
- d) Fewer gender biases against the girls in Bangladesh are also reflected in a lower female-male ratio among children in Bangladesh (972 girls per 1,000 boys) than in India (914 girls per 1,000 boys). Along with less gender discrimination in childcare in Bangladesh, this fact, as Sen thinks, suggests a relative absence of sex-selective abortion in Bangladesh.¹⁰
- e) Women’s share of seats in national Parliament is higher in Bangladesh (20 percent) than in India (11 percent), though, in both countries, it is still well below 50 percent. But one thing we, as Sen (2013, 342) acknowledges, need to remember here that the Bangladesh Parliament

¹⁰ Regarding the issue of sex-selective abortion, Sen (2013, 62) footnoted, There are major contrasts in gender relations, including the prevalence of sex-selective abortion, among different regions within India, and the comparison of Bangladesh’s figures with the average numbers for India can be rather deceptive However, for the same reason, some regions of India compare much more unfavourably with Bangladesh than the comparison between country averages indicates.

reserves some seats for women, whereas the proposal for amendment to the constitution for reservation of parliamentary seats for women in India has been held up by the Indian Parliament since 2008.

- f) Female participation in the labor force is almost as twice in Bangladesh (57 percent) as in India (29 percent).
- g) Bangladesh is doing better in female literacy and education, though Bangladesh (75 percent) is slightly lagging behind India (88 percent) in male (age 15-25 years) literacy rate. Because of its better standing than India in terms of participation in the labor force, female literacy and education which are thought of as powerful contributors to women's empowerment, Bangladesh has made better progress towards women's empowerment than India.

Thus, Sen believes that since the role of women's agency and gender relations is an important factor in explaining development, it can account for the fact that Bangladesh is doing better than India in many social development indicators despite the former's poorer performance in economic growth than the latter. Though Sen cautions that further investigation is needed on the issue, he illustrates that the importance of female literacy and women's participation in the workforce in the demographic transition – such as high mortality and fertility rates to low mortality and fertility rates – is very convincing. For example, education increases Bangladeshi women's understanding and uses of legal rights (for additional

information, see Sobhan [1978]). Hence, he concludes that Bangladesh's recent progress is perhaps due to changes in gender relations and the new role of Bangladeshi women. As Sen (2013, x) says,

[T]here is much evidence to suggest that Bangladesh's rapid progress in living standards has been greatly helped by the agency of women, and particularly the fact that girls have been rapidly educated and women have been widely involved – much more than in India – in the expansion of basic education, health care, family planning and other public services as well as being a bigger part of the industrial labour force.

The second point that Sen mentions as the root of Bangladesh's better standing than India in respect of many social development indicators is particularly relevant to health achievements of Bangladesh. Bangladesh focuses more on the basic needs of health care and elementary education than what India does. In Bangladesh, the low cost in public health facilities is particularly astonishing given the fact that the overall size of public expenditure on public health is very small. This issue becomes more puzzling when we see that many common governance issues plagued health care system both in Bangladesh and India. In the health sector, the role of government and non-government sectors are very significant. Sen thinks that wide range of NGO activities and sensible moves by the government in Bangladesh help lower the costs in regard to health-related issues.

Table 2: Bangladesh and India: Selected Indicators of Public Health¹¹

	Bangladesh (2007)	India (2005-6)
Proportion of households practicing open defecation (%)	8.4	55
Proportion of children aged 12-23 months who are fully immunized (%)	82	44
Proportion of children who started breastfeeding within 24 hours of birth (%)	89	55
Proportion of children aged 9-59 months who received Vitamin A supplements (%) (Age 6-59 months for India)	88	18
Proportion of the population with sustainable access to an improved water source (%)	97	88
Proportion of diarrhea-affected children treated with “oral rehydration therapy” (%)	81	39

Using the Table 2¹², Sen (2013, 62-64) shows that Bangladesh is doing better than India in many primary good-health practices. As examples of such practices, Sen mentions the use of sanitation facilities, full immunization of children, and oral dehydration therapy for diarrhea treatment. Sen argues that since such practices have become more common expressions of social norms in Bangladesh than in India, Bangladesh is able to make better social progress than its big neighboring country.

Sen gives particular attention to issues such as sanitation and family planning. At their homes, 56 percent of Bangladesh households have access to

¹¹ This table is taken from Sen (2013, 63) with slight rearrangements.

¹² The same table is being used because there is not much change in the overall pictures of economic and social developments in both Bangladesh and India during the subsequent period to the publication of Sen (2013).

modern toilet facilities that satisfy the criteria of “improved sanitation” set up by the World Development Indicators.¹³ But only 34 percent of Indian households have such facilities at their homes. The figures as regards rudimentary latrines and washing facilities – the lack of which leads to resorting to “open defecation”¹⁴ – are more surprising. Whereas more than 90 percent of Bangladeshi households have managed to maintain some sanitation facilities, such as rudimentary latrines and washing facilities, only 50 percent of Indian households are able to get access to such services. As a result, only 8.4 percent households practice open defecation. But an astonishing number of 50 percent households in India have to resort to open defecation, which is even on the higher side if we compare that with almost any other countries for which we have data.¹⁵ About the impact on females of such an objectionable practice, Amartya Sen (2013, 63) comments, “Open defecation is not

¹³ The World Bank’s World Development Indicators initiative follows the Joint Monitoring Programme (JMP) for Water Supply and Sanitation of WHO and UNICEF in its definition of improved sanitation facilities: “An “improved” sanitation facility is one that hygienically separates human excreta from human contact.” This definition also includes the following conditions which are necessary for improved sanitation facilities:

- Flush toilet
- Piped sewer system
- Septic tank
- Flush/pour flush to pit latrine
- Ventilated improved pit latrine (VIP)
- Pit latrine with slab
- Composting toilet
- Special case

[<https://www.wssinfo.org/definitions-methods/watsan-categories/> (Accessed on April 2, 2017)].

¹⁴ According to UNICEF, open defecation is defecating “in fields, forests, bushes, bodies of water or other open spaces, or disposal of human faeces with solid waste” [https://www.unicef.org/wcaro/overview_2570.html (Accessed on April 2, 2017)].

¹⁵ Sen (2013, 343) comments, “In a few countries such as Chad and Eritrea, the incidence of open defecation is as high as (or even a little higher than) in India. But no country seems to come close to India in terms of the intensity of open defecation per square mile.”

only a major health hazard, but also a source of enormous hardship, particularly for women who are often constrained to rise before dawn and have no convenient way of relieving themselves after that.” Whereas in India such a terrible hardship remained unnoticed until recently, Bangladesh has been focusing on such an important issue for a long time, and thus, is able to free its population from the harmful effects of open defecation. Bangladesh’s initiatives are exemplary that, Sen comments, shows how to take effective health initiatives even with scarce public resources.

Family planning is widely used by Bangladeshi women. Sen (2013, 64) refers to an unspecified commentator who thinks the use of family planning among Bangladeshi women has become *dal-bhat* (rice and lentils, which are the staples foods of Bangladeshi people 98% of whom are Bengalis in ethnicity¹⁶). Bangladesh’s implementation of family planning program is very effective and non-coercive as a result of which Bangladesh is able to reduce the children per woman of 2.2 in 2011 from 7 in the early 1970s. This fact has helped reduce fertility in a very short time. Women in Bangladesh are more aware than their counterparts in India about family planning matters and the use of modern contraceptive methods. Bangladesh has acted sooner than India in developing and distributing low-cost generic drugs via public and non-profit institutions. “It is partly by focusing on these

¹⁶ See National Web Portal of Bangladesh. [In Bengali.] <https://goo.gl/3qjIFq> (Accessed on April 2, 2017).

and other ‘basics’ that [Bangladesh] has been able to improve people’s health in spite of its very per capita income” (Sen 2013, 64).

The third factor that helps Bangladesh do better in social achievements despite its poorer economic growth than India is related to “the importance of social norms in health, education and related fields, and to the role of public communication and community mobilization in bringing about changes in social norms” (Sen 2013, 64). Sen thinks that most of the successes Bangladesh found in the areas of health and education are due to the importance it gives to relevant social factors. As Wahiduddin Mahmud (2008, 83) says,

Much of the progress has been due to the adoption of low-cost solutions like the use of oral rehydration saline (ORS) for diarrhea treatment, leading to a decrease in child mortality, and due to increased awareness created by effective social mobilization campaigns such as those for child immunization or contraceptive use or school enrolment.

Sen mentions actions of grassroots health and community workers as examples of roles of public communication and community mobilization. Grassroots health and community workers are mobilized by government and NGOs. They go to houses and villages to help child immunization, arrange nutrition supplementation programs, encourage school enrollment, explain contraception methods, counsel pregnant women, promote improved sanitation, and so on. In this respect, India falls behind though it has also initiated such programs. But, according to Sen, it has many things to learn from Bangladesh about public communication and community mobilization.

Now, if we look back to what Sen says about the three important factors that are responsible for Bangladesh's social achievements, we will also see that for realizing these factors he credits both to both public and non-profit institutions. He, for example, about Bangladesh's success in low-cost drug dealings says, "Bangladesh has ... made early strides in the development and distribution of low-cost generic drugs through public or non-profit institutions" (Sen 2013, 64). Sen's appraisal of NGO activities and their role in augmenting Bangladesh's social progress is evident when he says, "Bangladesh's endeavours have been helped by flourishing NGO activities, from comprehensive development efforts to specialized micro-credit initiatives (led by organizations such as BRAC and Grameen Bank)" (Sen 2013, 62). He also gives a lot of credit to NGOs in helping build women's agency. He notices, "Very large numbers of Bangladeshi women have been mobilized as front-line health workers (both by NGOs and by the government)" (Sen 2013, 61). As mentioned in the last section, Sen sees development as a process of expansion of human capabilities or freedoms. So, we should understand his discussion of the comparison between economies of Bangladesh and India from this standpoint. Sen recognizes that there is a two-way relationship between economic growth and the expansion of human capability. Sen (2013, x) explains,

Growth generates resources with which public and private efforts can be systematically mobilized to expand education, health care, nutrition, social facilities, and other essentials of fuller and freer human life for all. And the expansion of human capability, in turn, allows a faster expansion of resources and production, on which economic growth ultimately depends.

As mentioned above, Sen illustrates how NGOs work to empower Bangladeshi women by giving them opportunities to work as a health and community workers at the grassroots level. They expand women's capabilities by providing them with the means to develop their resources through proper education, health care, etc. Sen mentions,

Tens of thousands of grass-roots health and community workers (mobilized by the government as well as by NGOs) have been going from house to house and village to village for many years facilitating child immunization, explaining contraception methods, promoting improved sanitation, organizing nutrition supplementation programmes counselling pregnant or lactating women, and much more (2013, 62).

Thus, it is clear that Sen gives a lot of credit to NGOs for Bangladesh's social achievements despite its poor per capita GDP. This credit-giving has a connection with his overall ideas of development and capability approach. It becomes even more apparent when Sen recognizes Bangladesh as "one of the most deprivation-ridden countries in the world" (Sen 2013, 59). So, Sen would say that Bangladeshi people are still deprived because they do not have the power of agency. As a result, they are not capable of making their choices. But to augment people's, particularly, women's, capabilities, NGOs play a significant role. In this connection, it is relevant to mention that Sen explicitly admits the importance of women's agency in development. He says,

To what extent women's agency and gender relations account for the fact that Bangladesh has caught up with, and even overtaken, India in many crucial fields during the last twenty years calls for further investigation. But it certainly looks like an important factor, in the light of what we know about the role of women's agency in development. For instance, the fact that both

female literacy and women's participation in the workforce play an important role in the 'demographic transition' (from high to low mortality and fertility rates) is fairly well established. The subjugation of women in South Asia has also been plausibly invoked in the past as a major explanation for the 'South Asian enigma' – the fact that child undernutrition rates are higher in this region than in many countries that are much poorer. It is thus entirely plausible that Bangladesh's recent progress has been significantly driven by positive changes in gender relations and by the new role of women in Bangladeshi society. Some of its achievements, in fact, build in a fairly direct and transparent way on women's agency (Sen 2013, 61).

To sum up the section: Sen thinks that the reasons for Bangladesh's social achievements are changes in outlook about gender, giving special attention to basic needs of health care and elementary education, and giving importance on establishing many social norms in health, education, and relevant sectors through public communication and community mobilization. But for making these three factors possible, he gives credit to NGOs along with the government. That is, for the social development of Bangladesh, NGOs play a significant role. It is this point that deserves attention.

I think Sen misses one important point here: though NGOs in Bangladesh do many positive things that help augment Bangladesh's social achievements, giving credit to NGOs only along with reasonable public measures and overlooking other significant sectors in social development – such as foreign remittances and readymade garments industry – is epistemologically and politically flawed. The glorification of the roles of NGOs by Sen (2013) overlooks many contested roles of NGOs in Bangladesh, especially their micro-credit programs. But in the thesis, my

primary focus is one of the major roots – i.e., trusting relationship between NGOs in Bangladesh and rural poor women – of such contested roles of micro-credit programs of NGOs in Bangladesh. Now, I will move to this point to examine it very carefully.

Group Responsibility for Individual Loans and Quadripartite Claims

The fundamental organizing principle followed by almost all micro-credit programs of prominent NGOs in Bangladesh is the group responsibility for personal loans. Forty women form a Center, which is divided into eight smaller groups. The Center has a leader, and its regular meeting¹⁷ takes place in a female member's house. The leader is elected by the women. She is responsible for advocating new loan proposals and handing over all forty women's regular installments to NGO officer. For the repayment of an individual loan, all other members are jointly held responsible. The responsibility for any individual defaults goes jointly to the shoulders of the rest of thirty-nine women. Hence, an individual default compels other females to pay up on her behalf or lose access to any future loans. Otherwise, their loans will be withheld. The aim of adopting this forceful approach by the NGO is to “(a) maintain tight fiscal control over repayments; (b) police women

¹⁷ Scheduling of regular meetings varies from NGO to NGO: Grameen Bank and ASA arrange meetings on a weekly basis whereas BRAC and Proshika arrange bi-weekly and monthly meetings, respectively (Karim 2008, 27).

borrowers' financial conduct after they received a loan; and (c) enforce payment through collective punishment for individual defaults" (Karim 2008, 17). Because of this strict monitoring, which is euphemistically known as peer monitoring in the development sector, the NGO is able to prevent its member from being defaulters.

Basically, women members of the Center monitor the activities of other borrowers. If they see any wrong uses of loans, they inform about it to the NGO officials. So, there occurs a transference of responsibility of vigilance from NGOs to poor village women. But this transference of power is followed by a kind of spying because of the fear of losing future income. The fear of financial loss results in evicting poorer members of the group. Thus, this surveillance often causes unfortunate strife among group members that hampers group relations (Karim 2008, 18).

Karim (2008, 18-19) reports that she saw much credit-related strifes among group members and their family during her research. If any women fail to repay, the rest of the group members could go to her home and publicly insult her or her husband. If she cannot pay the full amount of installment, they take away whatever possessions they get in her home. Sometimes this public shaming takes the form of taking away the defaulter's gold nose-ring which is a sacred symbol of rural women's marital status, and the removal of it is tantamount to divorcing or widowing. It also takes the form of taking away of cows, chickens, and trees which

are a single family's means to food accumulation. But if the defaults are large, it leads to homelessness because other members sell off the house of the defaulter, which is known as house-breaking (*ghar bhanga*, in Bengali). Karim terms it as "the ultimate shame of dishonor in rural society" (2008, 19). Bangladeshi newspapers often report incidents of suicide committed by men¹⁸ and selling organs¹⁹ due to their inability of saving the honor of their families. There are also cases when defaulter women are sent to jail and are held in custody until their families repay the defaulted sum. Sometimes defaulters who are sent to prison are divorced for shaming and disgracing husbands' families even though husbands are benefitted by these loans. Karim (2008, 19) comments, "In Bangladesh where discourses of shame and modesty predominate, if a woman is held in police custody overnight not only had she brought shame on her husband as a criminal, she had also lost her virtue."

Thus, the micro-credit programs of NGOs in Bangladesh work insidiously to further capitalist goals that disturb social solidarity²⁰ by capitalizing on honor and shame of rural poor women. This is what Karim (2008, 7) calls the *economy of*

¹⁸ See, for an incident of suicide, Tauhid-Uz-Zaman (2017).

¹⁹ See, for a story about organ selling, <http://www.bbc.com/news/world-asia-24128096> (Accessed on April 2, 2017).

²⁰ In the thesis, I use the concepts of "social solidarity" and "social harmony" synonymously despite their differences. Cheung and Ma (2011) treat them differently. They assert "Social solidarity refers to social interaction in society to bind people together for common interest, whereas social harmony refers to a desirable, healthy state of relationships among people in society" (Cheung and Ma 2011, 145). However, I accept Baldwin's definition of social solidarity. He states, "As a sociological concept, [social] solidarity is an affair of the mutual relations of a group of individuals to one another; as a psychological concept, the term connotes the meaning of these relations as reflected in the mind of the individual" (Baldwin 1910, 817).

shame. And this economy of shame, according to Karim, does not “operate outside of local patriarchy but within it” (2008, 19).²¹ Let me shed more light on this point to show how this economy of shame ruins indigenous norms of social cohesion by creating distrust among Bangladeshi rural people.

Proponents of micro-credit programs of NGOs in Bangladesh (such as Muhammad Yunus, the founder of the Grameen Bank (GB), and the winner of the Nobel Peace Prize in 2006) claim that these programs are not based on legal procedures and systems. Rather they are based on *mutual trust, accountability, participation, and creativity*.²² They argue that unlike the conventional practice of banking, micro-credit program needs no collateral because they provide credit to those who are poorest of the poor, and these people are not capable of showing anything as collateral. Thus, micro-credit programs of NGOs in Bangladesh, as their proponents claim, are mainly based on mutual trust and accountability.²³

²¹ As Karim (2008, 10) notes,

The use of shaming as an instrument of social control of the poor, particularly of poor women, has a long history in rural Bangladesh. Women are the traditional custodians of family honor. The shaming of men through their women (mothers, wives, daughters) is a pre-existing social practice. In a face-to-face society, one’s ability to maintain honor (the protection of one’s good name, the honor of the womenfolk, and the patriline) structures one’s social acceptability. To lose face is the ultimate mark of dishonor. Rural discourse is structured around notions of honor, and any trespassing behavior (a woman seen talking to a non-kin man, for example) is spoken of in terms of the protection of the honor code, i.e. our women do not do X because we are honorable people. For the poor, the discourse of honor is a symbolic covenant with God. It is a moral resource through which they view themselves as morally superior to rich and urban people.

²² See <http://www.grameen.com/introduction/> (Accessed on March 19, 2017).

²³ As a representative of Bangladeshi NGOs, I will mainly focus on Grameen Bank (GB). All other bigger NGOs (especially their micro-credit programs which is my sole topic in the study), in many ways, follows GB’s structure. For example, BRAC microfinance program promotes innovation,

Now, I will argue for the following four allied statements:

- a) The sort of trust NGOs in Bangladesh claim they have in rural poor women is not trust in its truest sense.
- b) If it is trust, it is not *generalized trust*. Rather it is *strategic trust* and *semi-particularized trust*. Hence, it has some consequences which are epistemically, politically and ethically wrong.
- c) This sort of trust of NGOs in rural poor women disturbs social solidarity in rural Bangladesh.
- d) Because of the absence of an environment of transparency (i.e., lack of trust), NGOs in Bangladesh reduce people's capabilities.

Before elaborating these four assertions, I will present a conceptual blend of the idea of trust, which is necessary for the subsequent discussion.

Trust: A Brief Conceptual Blend

Trust is an attitude that we show to the people whom we take to be trustworthy, and trustworthiness is a property (McLeod 2015). So, to establish a trusted relationship, relevant parties must have an attitude toward one another which is congenial to trust.²⁴ Hardin (2006, 18) defines trust as encapsulated interests. It means that both trustor and trustee have a set of beliefs and expectations that their partners' actions

inclusiveness, and client-focus as their core values [see http://www.brac.net/microfinance#who_we_are (Accessed on April 2, 2017)].

²⁴ Jones (1996) has almost a very similar view.

will be beneficial to their long-term self-interest that helps them continue the trusting relationship. Hence, trust can be an attitude to form a dense social solidarity. Every member of a society is expected to follow its norms that will uphold cooperative relationship among its members from which a sense of trust may result in. That's why I think that trust is not merely a result of individual morality, rather it is more like maintaining loyalty to sustain social solidarity. As Talcott Parsons (1970, 335-336) argues,

[S]ocial control in the professional complex cannot rest mainly on the common sanctions of economic inducement as this operates in market systems, nor on authority and power in the ordinary administrative sense. [T]he most important mechanisms of social control in this area are to be found in the operation of solidary groups relatively independent of the above classes of sanctions. Commitment to values on the basis of a sense of moral obligation is an indispensable basis of control, but – though a central one – this is one factor in the disposition of members of solidary groups to trust one another.

The following three-fold requirements of trust, as mentioned by McLeod (2015), are almost uncontroversial:

[W]e can 1) be vulnerable to others (vulnerable to betrayal in particular); 2) think well of others, at least in certain domains; and 3) be optimistic that they are, at least will be, competent in certain respects.

Eric Uslaner (2002) classifies trust into strategic trust, particularized trust, and generalized trust. According to Uslaner, putting confidence on people one knows through his or her experiences is strategic or knowledge-based trust. It reflects an expectation of the known person's behavior with respect to a specific function. Since it is based on knowledge, it can alter over time as one's knowledge

changes. Thus, Uslaner (2002, 17), like Seligman (1997, 63), thinks that strategic trust presupposes risk. The definition of trust put forwarded by Hardin (2006) as encapsulated interests shares the similar point of view of strategic trust. So, Uslaner's strategic trust can also be said to be the sort of trust that is based on self-interest.

Uslaner (2002, 5) defines generalized or moral trust as the belief that "most people can be trusted." Generalized trust is relatively stable, and not dependent on individual or group characteristics or objectives. It perceives that most people belong to the same moral community. Uslaner (2002, 21) etymologically differentiates strategic trust from generalized trust: "If the grammar of strategic trust is "A trusts B to do X," the etymology of moralistic trust is simply "A trusts"."

On the other hand, particularized trust is the faith in our own network or group. Particularized trust is based on identity. It is the idea that "we should only have faith in people like ourselves, and this restricts the size of our moral community" (Uslaner 2002, 21). So, the main feature that distinguishes generalized trust from particularized trust is the size of one's moral community.

Now, I am in a position to justify the four claims I have already made. The first claim is that NGOs do not trust rural poor women at all. The second of them is a modification of the first claim: the sort of trust NGOs in Bangladesh publicize they put in rural poor women is not generalized trust. The third claim is that the kind

of trust NGOs tout that they use in offering loans to the rural poor women in Bangladesh without collateral is the kind of trust that damages social solidarity. The last claim I want to justify is that due to an absence of transparency, the relationship between NGOs in Bangladesh and rural poor women cannot be a trusting relationship, and due to the absence of trust, NGOs reduce people's capabilities. Now, I will explain these claims.

NGOs' Idea of Trust is NOT Trust *qua* Trust

Though trust presupposes risk as the knowledge about trustee changes, in cases of the trusting relationship between NGOs in Bangladesh and rural poor women, NGOs cannot accept any risk. If they could accept any level of risk and vulnerability, they would not use the method of spying or strict monitoring of a woman by her group members. In a relationship, according to Becker (1996), the trustor, to some extent, can accept risk and vulnerability. Since NGOs in Bangladesh cannot take this loss, I do not think that the trust they promote can be called genuine trust. Furthermore, since trust involves risk, any attempts to eliminate the risk by strictly monitoring the trustee's behavior or imposing certain constraints on their behavior could eliminate the trust after a certain period of time (McLeod 2015). This is what happens when NGOs try to reduce the risk of losing the money they loaned to rural poor women by initiating the process of massive surveillance. Because of monitoring and other constraints, the kind of mutual trust NGOs

advertise loses its strength and, at some point, vanishes away. Partha Dasgupta (1988, 51) is relevant here when he says, “I am using the word ‘trust’ in the sense of correct expectations about the *actions* of other people that have a bearing on one’s own choice of action when that action must be chosen before one can monitor the *actions* of those others.”

But NGOs in Bangladesh, especially those who have micro-credit programs, ignore this point. They monitor the activities of the female borrowers through other female loanees and extend their control over them by imposing different constraints on them about the use of the loan, which certainly curbs the freedom of the borrowers. They are very suspicious of rural poor women’s spending of money, which makes trusting relations impossible, and which also show that NGOs do not conceive well of rural poor women in Bangladesh. As Govier points out, “if I am too suspicious, I may cut myself off from other people, misunderstand my social world, and miss out on valuable opportunities. There are risks in distrust” (1997, 18). The above-mentioned practices of house-breaking and others show that NGOs cannot accept the fact that trust involves some level of risk and vulnerability. Hence, the kind of trust they tout that their micro-credit programs use as collateral cannot be proper trust.

The potential for betrayal is another important criterion for trust. But when by monitoring and constraining other people’s behavior, trustor tries to reduce risk and vulnerability, he basically does not let the trustee prove her own

trustworthiness. In this case, the relationship is not one of trust, rather reliance (McLeod 2015). There remains no possibility of betrayal; rather there remains the potential for disappointment. Here, Annette Baier is relevant who states, “The trusting can be betrayed, or at least let down, and not just disappointed” (1986, 285). I think the relationship between NGOs and rural poor women is a relationship of reliance since, as I noted, an individual female borrower is monitored by thirty-nine females over and above the infrequent direct monitoring of NGO officials. If such massive monitoring is not over-monitoring, what can we call it? I do not know. Due to the sense of dissatisfaction or disappointment, NGOs in Bangladesh take away their borrowers’ assets. The relationship they have is economic after all. As one manager of GB said to Karim (2008, 20) when she mentioned some of her reservations, “Why are you surprised? Grameen Bank is a business and not a charity.” Hence, NGOs and rural poor women rely on one another for economic reasons. It shows that the relationship between NGOs and rural poor women is not vulnerable to betrayal, rather to disappointment. And “people who rely on one another in a way that makes betrayal impossible do not trust one another” (McLeod 2015).

However, I admit that I am not much sure whether NGOs in Bangladesh fulfill the third condition of trust, viz., optimism about borrowers’ competence. I sense that since NGOs offer loans to rural poor women so that these poor women can stand on their feet, there should be an expectation that the borrowers will

efficiently use the loans. On the other hand, another interpretation can be offered that goes against NGOs' use of trust. Using the method of strict supervision and imposing certain constraints on the behavior of rural poor women, Bangladeshi NGOs show that they are not very optimistic about the competent use of money that they offer as loans to rural poor women.

Though there is a high chance of meeting the optimism requirement of trusting, I think we should not accept the view that the relationship between NGOs in Bangladesh and their poor women clients is based on trust *qua* trust. Since none of these three requirements (as mentioned by McLeod [2015]) are sufficient to establish a trusting relationship, and since the other two requirements remain unfulfilled in the relationship between NGOs and rural poor women, we should not call the idea of trust of NGOs in Bangladesh trust in its truest sense.

Now, I will move to the second claim that the idea of mutual trust that Bangladeshi NGOs tout, if it is trust at all, is strategic trust and semi-particularized trust at most, not generalized trust.

NGO-touted Trust is Strategic and Semi-particularized, Not Generalized

When Muhammad Yunus initially started GB in 1976, his target group for micro-credit program is rural men. But due to the difficulties in collecting money from

men, he shifted his focus from rural men to rural women in late 1970s (Karim 2008, 13).²⁵ So, the trust NGOs in Bangladesh, particularly Grameen Bank has in its clients is obtained through its problematic experiences with rural men. It is derived out of the failed expectations about rural men's behavior in repaying money. Because of the dependence on previous experiences (i.e., knowledge), GB's target group of trust changed over time from rural men to rural women. To minimize the risk of losing money, GB took the program of lending to rural women instead of lending to rural men. It shows that, to some extent, Bangladeshi NGOs' micro-credit programs (at least, GB's) are not driven by the welfare of village women. It is rather motivated by the self-interest of making money. Possibly any welfare-guided attitude is a by-product of this money-making agenda. It becomes evident when we consider their interest rate, which is very high.²⁶ Moreover, forced by their poverty, rural women form an association with NGOs. Hence, the trust which is supposed to be the basis of an association between NGOs and rural women in Bangladesh is not mutual, since the formation of the association is not voluntary *per se*. This discussion should make it clear too that the trust NGOs have in their clients from rural Bangladesh is strategic trust. Also, given the patriarchal societal formation, NGOs know well that "men control the use of the money, but in their public scripts they censor this vital information" (Karim 2008, 15). They, according to Karim

²⁵ For details, see Yunus and Jolis (1998).

²⁶ Qazi Kholikuzzaman Ahmad describes micro-credit as a "death trap" for the poor. He states, "Interest on repayments begin at around 15%, but it is a flat rate and can soon rise to anything between 40% and 100%" (Cited in Melik [2010]). It is to be noted that Ahmad is the current chairman of PKSF which is a body that monitors microfinance.

(2008, 15), hide such information to get aid from their Western agencies who want women's participation. They avoid referring to men's control also because they know that women are "docile subjects who can be subjected to their codes and more easily manipulated than men" (Karim 2008, 15). So, it is not an exaggeration to claim that one of the undercover goals of avoiding challenging such a patriarchal structure of rural Bangladeshi societies in giving loans to women is to maximize NGOs' profits.

Since their trust is strategic, NGOs in Bangladesh have many critics, who do not like the strategies to which NGOs resort. To silence the voice of their opponents, NGOs take many measures which are politically and ethically wrong. Karim reports a few silencing measures. I will mention some of them verbatim to avoid the risk of twisting, as follows:

[T]he NGOs have silenced dissent in the public sphere by inducting a large number of university professors and researchers as consultants in their various programs; public intellectuals who might otherwise have spoken out against the excess of NGOs. In fact, many university professors operate as fulltime NGO consultants and part-time teachers. This shift is legible in discourse. Researchers talk about NGO research as a job (*kaaj*) and not as research (*gobeshona*) (Karim 2008, 13).

[T]he work of NGOs fragmented the left political parties from the 1970s onward when both groups struggled over the adherence of the poor. The resource-rich NGOs won. Thus many people – from the rural to the urban, from the illiterate to the highly educated – in Bangladesh are direct and indirect beneficiaries of NGO programs and policies (Karim 2008, 13).

In Bangladesh, there is only one academic English publishing house, called University Press Limited (UPL). The editor of UPL declined to publish Aminur Rahman's critical assessment of the Grameen Bank, *Women and*

Micro-Credit in Bangladesh (1999), stating that a prominent economist had advised against its publication. Interestingly, although Rahman's book was published by Westview Press in the US, his critique of the Grameen Bank lending practices was silenced in Bangladesh through the lack of alternative academic publishing institutions (Karim 2008, 23-24).²⁷

The instances mentioned above show that to justify their stance, NGOs in Bangladesh try to mute the voice of their critics. So, whereas they claim that they give importance to mutual trust between them and the rural poor women, they cannot tolerate any of the critics who question such trust. I believe such standpoint is enough to draw a conclusion that the so-called trust of NGOs in rural poor women is politically and ethically questionable due to its strategies.

On the other hand, NGOs extend their micro-credit only to women, which is tantamount to saying that their trust is based on social identity. But rural poor women and NGO owners do not belong to the same social class. Hence, it is not purely particularized trust. I rather want to call it *semi-particularized* trust since the so-called trusting relationship between NGOs and rural poor women is built on the social class of the poor women. So, I want to call the relevant trust semi-particularized trust because a) unlike particularized trust, NGOs and rural poor women are not members of the same social class, but b) like particularized trust, it is based on one's social identity. The danger of such semi-particularized trust promoted by the micro-credit model of NGOs in Bangladesh is that it accepts honor and shame of rural women in the name of trust as the collateral for giving loans, as

²⁷ Here, the book referred to Karim (2008) is Rahman (2001).

mentioned above. Since NGO owners do not belong to the same class of rural poor women in Bangladesh, they do not understand all relevant problems and limitations of the poor. Hence, there remains an epistemic and moral gap. Perhaps this gap results in the sort of mutual trust that NGOs publicize they have in rural poor women in offering loans.

Unfortunately, the idea of trust of NGOs in Bangladesh in giving loans to poor people is not generalized trust at all. As noted above, generalized trust is belief that most people are trustworthy. But if we look at the history of micro-credit programs of NGOs, especially GB, we will see that though they started to give loans to rural poor men, due to difficulties in taking money back (as they claim), they changed their strategy and moved to giving loans to rural poor women. This should suffice to show that NGOs in Bangladesh do not believe almost half of Bangladeshi people.²⁸ Hence, the NGO-touted idea of trust is not generalized trust if it is trust at all.

Now, I will discuss how the kind of trust that NGOs in Bangladesh put in rural poor women disturbs social solidarity. In my discussion of this point, relevantly I will also note that NGO surveillance of rural poor women may have much psychological impact on rural poor women. This additional point about psychological effects will strengthen my claim that the so-called trusting

²⁸ In Bangladesh, the ratio of male and female is very close. Bangladesh has 100.3 males against 100 females [see <http://www.thedailystar.net/news-detail-194594> (Accessed on April 3, 2017).]

relationship between NGOs in Bangladesh and rural poor women damages social solidarity.

Trust, Psychological Effects of NGO Supervision, and Social Solidarity

According to Karim (2008), NGOs are means to expanding globalization and neoliberalism in rural Bangladesh. NGOs, for their micro-credit programs, get millions of dollars from donor countries and agencies.²⁹ Now, they are, in fact, more preferred than the government for developmental aid due to corruption, inefficiency, bad governance, and so on at the state level, which are the common features of any government of a postcolonial country. NGOs are now seen as more efficient in working more closely with local people and delivering services to them. As Lister (2003, 175) points out that NGOs are now viewed by many as “a magic bullet, which could be fired off in any direction and would still find its target.”³⁰ Because of its lack of economic sovereignty, the Bangladesh government cannot deliver many of much-needed requirements of its citizens. NGOs take this opportunity, and because of the aid they get from donors, they are able to work with and for “the poorest of the poor” in Bangladesh. Consequently, NGOs have become the providers for many services including education, healthcare, employment, credit,

²⁹ According to the NGO Affairs Bureau of Bangladesh (NGOAB), in the fiscal year 2015-2016, the released cumulative amount of foreign funds stood at \$7,952,500,843.62 for 23,217 NGO projects [goo.gl/TSPFam (Accessed on March 24, 2017)].

³⁰ See, for a similar discussion, Edwards and Hulme (1996, 3).

etc., which are usually a state's responsibilities. Hence, we see "the emergence of a new sovereignty, the NGO *as a shadow state*" (Karim 2008, 8).

Because they get their economic power (i.e., economic sovereignty) from donor countries and agencies, NGOs as shadow states are used to facilitate the process of globalization and neoliberalism at grassroots levels in Bangladesh that "weakens the sovereignty of the patriarchal home family, and replaces it with the sovereignty of the market through NGOs, contracts, courts, juridical subjects, and the remaking of subjects as a community police to safeguard their investments" (Karim 2008, 6). In Bangladesh, NGOs work to subject its clients to follow neoliberalist principles of "discipline, efficiency and competitiveness."³¹ To teach the poorest of the poor of Bangladesh these values, NGOs initiate various social engineering programs including population control, HIV/AIDS management, primary education, voter education, etc. (Karim 2008, 6-7). Their micro-credit programs are very powerful because they provide poor villagers with credit, employments, and sustenance. Karim (2008,8) points out that the mutual dependence of NGOs and rural people in Bangladesh through micro-credit programs established a doorway for the first time to the connection between rural populations and multinational corporations. This relationship makes rural people consumers of various products and inputs of multinational companies such as finance capital,

³¹ As Ong (2006, 4) notes, "In contemporary times, neoliberal rationality informs action by many regimes and furnishes the concepts that inform the government of free individuals who are then induced to self-manage according to market principles of discipline, efficiency, and competitiveness."

breeder chickens, cell phones, seeds, fertilizers, and pesticides (Karim 2008, 8-9). As mentioned, NGOs also take different social and economic programs that generate “new subjectivities and social meanings for people” (Karim 2008, 9). Thus, it is apparent that “the relationship between rural subjects and NGOs is contradictory and varied; they instrumentally exploit each other [though] the balance of power is with the NGOs” (Karim 2008, 9).

There are however not many studies to show how micro-credit programs of NGOs act on native patriarchal norms and values and cultural practices that result in many actions and behaviors inconsistent with maintaining social solidarity among rural people. But I think one of the roots of this inconsistency can be found in the very idea of mutual trust which is one of the core values NGOs in Bangladesh, at least as they claim, hold in giving loans to rural poor women.

One of the major moral notions around which rural societies in Bangladesh are structured is the discourse of honor, and women are seen as the custodians of family honor. It is on the basis of this notion that villagers see themselves as morally superior to urban people (Karim 2008, 10). So, when NGOs use the methods of shaming and dishonoring their women by taking away their nose-rings, chickens, cows, etc. because of their failure to repay installments, the entire family takes it as the mark of dishonor to their family. Because when their nose-rings – which, as I said is the symbol of marital status – are forcefully removed, or other means of their

livelihood are taken away, they are publicly very insulted. This public insult spoils their honor and prestige. Even sometimes their houses are broken (as mentioned earlier) by their fellow villagers for failing to repay loans. All of these, as villagers understand, are due to their females who take loans from NGOs. So, though GB and other NGOs do not take any collateral to give loans to rural poor women, the moral notions of honor and shame “act as the collateral for these loans. It is the honor of the family that is at stake, and which the woman represents. If the woman gets publicly shamed, the family is dishonored” (Karim 2008, 10).

Thus, any understanding of NGOs’ huge success of no-collateral loans and in recovering them should be understood in the context of the use of shaming as an instrument of social control of the poor, particularly of poor women in rural Bangladesh.³² Consequently, the undercover value that works from behind a veil to implement such an evil policy is the so-called mutual trust between NGOs and rural poor women. But how? In the name of trust, NGOs come close to rural poor women and tell them that they believe them despite their poverty. So, they are giving loans to the poor women. These poor women are forced to believe NGOs because of their poverty that results in a very asymmetrical relation of trust from the start of the interactions. Hence, when these women fail to repay they are insulted, their accumulation of foods are taken away, their houses are broken, and even sometimes they are sent to jail. All of these are marks of ultimate shame and dishonor which

³² Amartya Sen (1999b, 201) praises GB’s success of recovering loans, which is 98 percent.

are done by those who in the first place told the poor that they were giving loans to them because they saw them as trustworthy. Now, when they fail to repay, they find themselves not only as shamed and dishonored to others, but also untrustworthy to NGO people. So, the trusting relationship between poor villagers and NGO personnel (who are many times from their own villages or neighboring communities) breaks down. We often see many instances of suicide in local newspapers. But there are not many studies to examine whether these unnatural deaths are due to their failure of repaying loans, shame, or the breakdown of trusting relationship for which they even lose faith in themselves. There is a substantial likelihood that the breakdown of the relationship of this category affects their other social involvements.

Moreover, the issue is even severer when we consider the dire strategy of monitoring an individual borrower by the rest of borrowers of her group, as mentioned above. This tight fiscal control via surveillance of the women borrowers on behalf of the NGO results in daily strife that harms social relations. Monitoring an individual woman's activities with loans by other women is tantamount to spying. The psychological costs of being spied on, monitored, or under massive surveillance are huge. These costs reduce capabilities of rural poor women as well.

One of the psychological consequences of being under massive supervision is suicide. Ernest Hemingway committed suicide because of being tracked and

hounded by the Federal Bureau of Intelligence (FBI) (see, for details, Hoover [2011]). So, it will not be an exaggeration to claim that rural poor women and their families who take loans from NGOs go through cases of anxiety due to strict monitoring by other female borrowers.³³ But studies also suggested some correlation between anxiety and different severe diseases like cancer (see, for details, Tahir [2012]).³⁴ So, it cannot be easily denied that NGO surveillance causes various physical illnesses in rural poor in Bangladesh. It also makes sense that women borrowers may feel more afraid of NGOs when they think they are being monitored. It may have deeper effects. Their trust (if trust plays any role at all!) in NGOs may decrease when they see that they are being monitored.³⁵

If people are aware that they are being monitored, they usually become more guarded in their communications.³⁶ Surveillance, then, tends to create perceptions and expectations of dishonesty (see Miller, Visser, and Staub 2005). The growing mutual distrust between NGOs and rural poor women leads to hostility among villagers that breeds a noxious social atmosphere and individual sense of discomfort and suspicion. They may subtly change their behavior and communication to

³³ Researchers have found that anxiety increases as monitoring increases. Studies in the context of employers' surveillance on their employees are available (see Smith et al. [1992]; Stanton, and Barnes-Farrell [1996]).

³⁴ Also, see http://www.health.harvard.edu/staying-healthy/anxiety_and_physical_illness (Accessed on March 25, 2017).

³⁵ Though there is no psychological study to indicate the decreasing effect of massive supervision on trusting relationship of NGOs and rural poor women, studies are available that show that people's trust in their leader decreases when they find out that they are being watched (see Ubašić et al. 2011). Such studies inspire me to conjecture about the reverse relation between trust and surveillance in the context of NGO-rural women relationship I just mentioned.

³⁶ Granick (2017) argues that the very knowledge of being watched can change one's behavior.

conform to the expectations of the watcher. I think this commonsensical point makes sense in the area of the NGO-rural women relationship. Sometimes the borrowers cunningly lie to the NGO officers to meet the expectations of NGOs. Karim mentions one such incident of lying. The husband of a debtor said the following to Karim during her research:

We took a cow loan. Fifty percent will be spent to pay off old debts, and another fifty percent will be invested in moneylending. If the manager comes to see our cow, we can easily borrow one from the neighbors (Karim 2008, 16).

Here, my point is that this sort of simple lie can be the start of forming the habit of lying. Individual's actions over time may give rise to a new virtue or vice. As Aristotle says, "virtues ... are brought to completion through habit" (2014, 21). Thus, the simple lying and hiding about the use of money that rural poor women took as loans help them build a vice that they may apply to their other social dealings. This may result in a lack of trust and confidence in social relationships. Consequently, people may feel less willingness to promote real intimacy and mutual understandings. In this way, we see NGO's monitoring causes problems at multiple levels of rural society.

One of these problems involves the rise of class divisions between the watcher and the watched based on the power of observation. The method of surveillance that is reputedly adopted to sustain the trusting relationship between NGOs and rural poor women is basically to amplify and exaggerate the sense of

power in NGOs who do the watching because they are holders of power over financial and legal systems, and over political realms. It also enhances the sense of powerlessness in rural poor women who are being watched. So, following Michel Foucault (1995)³⁷, we can say that the scenario of watcher/watched is mainly about power. That is, the trusting relationship between NGOs and rural poor women in Bangladesh is predominantly a relation of power. Foucault is well-aware that knowledge is insidiously related to power. Following Foucauldian line of argument, we can say that each time NGOs (the watcher) monitors the activities and behavior of rural poor women (the watched), the former acquire new knowledge about the latter that likewise increases the power of NGOs. Consequently, NGOs' power is used to shape the reality of rural society in Bangladesh. Their knowledge becomes "truth." The perspectives of the people of rural societies in Bangladesh, accordingly, become delegitimized, or worse, criminalized. Hence, to NGOs in Bangladesh, neoliberalist values of discipline, efficiency, and competitiveness become the values that are the most important values that should be learned by the rural poor. The outcomes of such neoliberalist truth of NGOs are that they have managed to create direct confrontations with local values of cooperation and living in harmony by instigating notions of selfishness and mere competition in many rural poor women. One of the consequences of such value insertion takes the form of massive supervision that I have already mentioned. Because of their newly learned

³⁷ For a brief introduction to Foucault's idea of power/knowledge, see Gutting (2005, 43-53).

selfishness and must-win-mentality, many rural women cannot bear willingly losing anything because of another's actions; that shows that they are on the verge of losing their sacrificing mentality. So, following the NGO instructions, they monitor other borrowers' activities that preempt any loss of their money. In fact, they become so desperate that they do not even hesitate to break another's house to compensate for the amount of defaulted loans. This is one way by which micro-credit programs of NGOs in Bangladesh damage social solidarity in the name of trusting rural poor women.

As mentioned, NGOs in Bangladesh have a mechanism that they elect a woman as the leader of a group of females. This leader is usually very persuasive and has some influence on other women. If any woman fails to repay her loans within a given time, the leader takes various measures, one of which is house-breaking. Lamia Karim (2008, 20-23) describes a story of a leader named Jahanara who was asked, "Why do you break the houses of kin?" At first, she replied, "Why shouldn't we? They have breached their trust with us. If they cannot pay, then we will have to pay. Why should I pay for them? (Karim 2008, 23)." Then she added as mentioned by Karim (2008, 23),

It is not good to break someone's house, but we are forced to do it. This is how we get loans from Grameen Bank and other NGOs. They put pressure on us to recover the money, then we all get together and force the defaulting member to give us the money. We don't care how we do it.

Traditionally, in Bangladesh, it has been unthinkable that kin breaks another's house to serve the purpose of a third party. Now, forced by NGOs, they are breaking another's house because of which one kin cannot rely on other. There grows a sort of distrust, which disturbs social solidarity. This is the type of solidarity for which one villager stands beside another when s/he is in danger. Now, they destroy another's house, a lesson they learn from external agencies via NGOs.

In this connection, the instrumental value of trust is imperative. Trust helps create an environment necessary for cooperation (Gambetta 1988). It enhances cooperation (Skyrms 2008). Cooperation through promising (such as the NGO-rural women relation) is impossible without trust (McLeod 2015). As Friedrich and Southwood point out that “making a promise involves inviting another individual to trust one to do something” (2011, 277). It is true that promise of giving loans back timely and using them properly works behind the trusting relationship between NGOs and rural poor women. Hence, NGOs in Bangladesh deploy the mechanism of supervision to oversee whether rural poor women keep their promises. This sort of monitoring makes the association forceful³⁸, which hinders the development of trust because it does not promote intimate interactions between NGOs and rural poor women. Stolle (1998) is pertinent here. He argues that “membership in

³⁸ In a non-voluntary association, actors with lesser power and opportunities are forced to trust the powerful actor. It can forcefully lead the lesser powerful actors to cheat in order to survive. For a relevant reading, see Noteboom (2007).

voluntary associations should increase face-to-face interactions between people and create a setting” (Stolle 1998, 500).

The above-mentioned story about Jahanara shows that though Jahanara was initially happy that she did not need to pay other borrower’s loans because she was breaking that particular borrower’s house to sell, her happiness faded away the moment she discovered that she was forced to do it and she was also monitored. So, the newly learned values give not many of the borrowers the ultimate happiness. In Bangladeshi rural societies, one of the sources of happiness or feeling satisfied is the ability to do something for others. That is, the mentality of cooperation is seen to be one of the primary sources of happiness in rural societies in Bangladesh. But the objective of using the surveillance to sustain a trusting relationship between NGOs and rural poor women generate, at least in many cases, awkwardly, the opposite: a society of selfish, competitive, and unhappy beings whose sense of individualism chronically increases because of which native *social moral values*³⁹ which are necessary to strengthen social solidarity and harmony have started to fade away.

Now, I will discuss in the next section that the so-called trusting relationship between NGOs in Bangladesh and rural poor women reduces people’s capabilities because NGOs remain unaccountable for their activities for the most part.

³⁹ Social moral values/rules are “informally established and socially enforced standards that members of a group generally treat as properly regulating their conduct” (Cureton 2012, 691).

NGOs in Bangladesh and Sen's Capability Approach

Sen, on the one hand, prescribes to take measures to avoid starvation in order to increase substantive freedom, and on the other hand, glorifies the role of NGOs in Bangladesh to help people avoid starvation and undernutrition or malnutrition. Unfortunately, the same NGOs leave people with no food by taking away their cows, chicks, rice, grains, plants, etc. which they use as foods or accumulate to buy foods when someone fails to repay the loans they took from the NGOs. NGOs also, for failure to repay loans, break people's homes, and make people homeless. Thus, sometimes NGOs in Bangladesh work to reduce economic and social opportunities by making them vulnerable to unexpected morbidity and mortality. NGOs are also responsible for leaving people without any access to economic resources for consumption, production, or exchange. This discussion also shows that sometimes NGOs also fail to provide rural poor women with social safety as they expose them to starvation, malnutrition, homelessness, etc. In this way, NGOs in Bangladesh deny protective security of rural poor women though they come to allow them an access to social safety nets so that they can avoid great sufferings in the camouflage of shadow states.

Political freedom, in Sen's political philosophy of development, is one of the most important components since it ensures public participation in political processes through election, free speech, etc. In Bangladesh, the very NGOs who

through their social engineering programs motivate people to vote in various national and local elections (and thus, increase people's political freedoms) depoliticize political possibilities. Knowing their influence on their rural poor women, political parties maintain a friendly relation with NGOs. Accordingly, NGOs urge their borrowers to cast their vote in favor of more NGO-friendly candidates (Karim 2008, 11-13). For this reason, national political parties see NGOs as their vote banks (Karim 2001, 99). But, "while NGOs can subject the poor to their will, they do not control the choices people make [through] the financial imperatives of NGO lending institutions, i.e. the management of rural populations through micro-credit that tends to depoliticize political possibilities" (Karim 2008, 12; also, see Ferguson 1994). Another process of depoliticization is NGO sponsored silencing project, as mentioned above. To suppress dissenting voices, NGOs and their supporters sometimes advice Bangladeshi publishers not to publish any books that are critical to their micro-credit programs. I have already mentioned how NGOs silence dissenting voices by providing university professors and researchers with various opportunities of consultancy and teaching. Since these groups of people have recently become unable to criticize numerous evils of NGOs, rural poor people are left with very little knowledge of such activities, which may expose them to capability reduction instead of always augmenting their capabilities. Different aspects of depoliticization that include influencing voter's behavior by the use of monetary power, silencing the dissents, and so on are obstacles to democracy, which

Sen considers as substantive freedom that we have reason to value. Despite being very important for the development of human capabilities, NGOs, to some extent, are weakening democratic processes of Bangladesh, which are evident from their projects of depoliticization. Thus, NGOs not only help increase human capabilities, they also have reductionist strategies for human capabilities.

I think this discussion possibly shows the danger of Sen's assumption that an ideal democracy is not categorically important for the development. The absence of proper democracy invites different NGOs to devilishly play their role in offering many services that are basically government's responsibility. Due to lack of good governance, NGOs can manage to sidestep state rules and regulations in many cases and grow as shadow states in different parts of Bangladesh (for details, see Karim [2004, 2008]). As a result, NGOs in Bangladesh serve to undermine the development of human capabilities by weakening its democracy. As Roper (2013, 467) aptly puts, "In general, the weakening of the state reduces its ability to address its own shortcomings, strengthen democratic governance, and work to enhance the capabilities of its population even through such basic services as health and education."

The problem of capability reduction by NGOs becomes very grave if we consider it from the perspective of transparency guarantees which is one of the instrumental freedoms, as mentioned in Sen (1999b). But this issue, I believe,

deserves a separate thesis⁴⁰ though I do not want to escape this opportunity to spend few sentences on the issue. The most unsettling criticisms for NGOs in Bangladesh is the one that relates the question of legitimacy and accountability (Karim 1996, 138). Since NGOs in Bangladesh are much financially dependent on external sources, there have always been questions about NGOs' accountability of spending that money to governments, donors, and general people. But since governments are mostly corrupt and inefficient, since general people, especially rural poor women are deprived of any such power that would compel NGOs to be accountable to them, and since donors are mainly busy in ensuring that their undercover agendas get materialized, NGOs remain unaccountable about their earnings and expenditures. Moreover, donor countries and agencies cannot avoid their responsibility in reducing human capabilities because many NGOs are either *donor-created* or *donor-led system* (Porter 2003, 141; Tvedt 1998, 75; Roper 2013, 464). By being unaccountable, they sometimes open the door for corruption, financial irresponsibility, and underhand dealings. The absence of these are important to create an environment of trust. As mentioned above, Sen recognizes, "When that trust is seriously violated, the lives of many people ... may be adversely affected by the lack of openness" (1999b, 39-40). Thus, they sometimes play the role of obstacles to freedom of rural poor women.

⁴⁰ The main reason for which I do not want to give special attention on this issue is that my primary concern in this study is the relationship between NGOs and rural poor women, whereas the issue of transparency deals with the relation between donor agencies, government, and NGOs. But at the same time, I do not deny that such question of openness does not involve rural poor. In fact, they become the most vulnerable to anything that lacks transparency.

The relationship between NGOs and rural poor women derivatively involves the question of legitimacy and accountability. But the question of legitimacy and accountability fundamentally deals with the relation between donor agencies, government, and NGOs. But at the same time, rural poor women become the most vulnerable to anything that lacks transparency. It reduces their capability because of Bangladeshi NGOs' over-enjoyment of an environment where accountability is absent for which they can extend their evil hands to take away their borrowers' means of food accumulation and to break their houses. So, my point, in this respect, is that no or minimum accountability of NGOs in Bangladesh help them misuse or abuse their power. Because of this power, they can take away the means of food or break home of rural poor people, which are the ultimate marks of shame and dishonor. Consequently, the problem of lack of accountability or transparency leads to a relationship between NGOs and rural poor women which cannot be based on trust at the first place. Thus, the absence of a proper trusting relationship between NGOs and rural poor women help reduce the capabilities of rural people via NGOs' over-enjoyment of unaccountability to governments, donors, and general people.

Conclusion

This study is not intended to reject Amartya Sen's model of development. My intention is to show that Sen (2013) is not entirely right in his apparent

glorification⁴¹ of the roles of NGOs in Bangladesh that he thinks contribute to Bangladesh's better standing in many social development indicators than India though the former is economically poorer than the latter. Sen seemingly glorifies the role of Bangladeshi NGOs because he thinks they better women's capabilities. But it seems to me that in his presentation, he leaves out the point that NGOs, especially their micro-credit programs, also contribute to reducing the capabilities of rural poor women in Bangladesh. In my presentation, I have focused on the contested roles of their micro-credit programs that, I believe, suffices to show that NGOs in Bangladesh play a dual role by expanding and reducing people's capabilities or freedoms at the same time. To serve my purpose, I have tried to show that one of the root causes of the contested roles of NGOs in Bangladesh is the very norm – i.e., trust – that they use to rationalize their strategy of giving loans to the poorest of the poor without taking any collateral.

In order to show that the trusting relationship between NGOs in Bangladesh and rural poor women is problematic, I have argued that NGOs' idea of trust in giving loans is not trust in the truest sense of the word "trust." I have argued so

⁴¹ This glorification becomes more evident if we consider the fact that the NGO sector is not the only non-government sector that increases the capabilities of village women. Two other important factors that enhance their capabilities are foreign remittances and readymade garments industry. The contributions of foreign remittance and readymade garments industry to GDP in Bangladesh are 6.74% (in the fiscal year 2015-2016; calculated by the author taking data from the Bangladesh Bank website, <https://www.bb.org.bd/>) and 10% (Islam, Islam, Mustafi, and Islam 2016, 110), respectively. In readymade garments industry, rural illiterate women workers are 85% (Islam, Islam, Mustafi, and Islam 2016, 110). Hence, foreign remittance and readymade garments industry help increase women's empowerment which is an indicator that their capabilities are also expanding.

because their use of trust does not meet at least two of the three *relatively uncontroversial* criteria of trust as presented by McLeod (2015). But this claim is a part of my quadripartite claims. My second claim is intended to soften the first. I have softened my claim by arguing that if NGO's trust is trust, it is not the generalized trust as defined by Uslaner (2002); rather it is strategic and semi-particularized. For being strategic and semi-particularized, their idea of trust results in shaming and dishonoring rural poor women and taking different ill silencing projects, which make their use of trust epistemically, morally, and politically flawed. But I think the most important claim of my study is the third one where I argue that NGO's use of trust disturbs social solidarity in rural Bangladesh mainly because of their massive supervision mechanism that they undertake to sustain the so-called trusting relationship between them and their debtors. It damages social solidarity also because it creates a tension between local norms and NGOs' neoliberalist values of "discipline, efficiency and competitiveness," which NGOs try to inject into villagers by their numerous social engineering programs, which are basically state's responsibility. Relevant to this claim, I have attempted to show that NGO monitoring has some psychological impacts on their clients that also contribute to shaking social solidarity. The last claim that I have endeavored to justify is that NGO's promotion of the so-called trusting relationship between them and rural poor women in order to offer loans to the latter reduces people's capabilities because of the absence of transparency. The presence of transparency of

NGOs' activities would ensure a proper use of trust by making NGOs accountable to government, donor agencies, and general people, and by delimiting their power the use of which enables them to expand substantial "unfreedoms."

I, therefore, recommend the sound initiatives at the policymaking level that would make NGOs in Bangladesh accountable. I also suggest Bangladeshi NGOs remove their supervision mechanism if they really think that they have trust in the poorest of the poor for which they offer loans to them. However, I am very much aware of the risk of taking any measures at the government level to make NGOs activities transparent where the government itself is not transparent. So, transparency is possibly NGOs' own responsibility that would lead them to not violating trust that they claim they put in the poorest of the poor in Bangladesh.

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