



JANALPUR WOMEN'S PROGRAM (JWP)
ANNUAL REPORT - 1980

Bangladesh Rural
Advancement Committee
Dacca



I. BRAC

Bangladesh Rural Advancement Committee (BRAC) is a Bangladeshi private voluntary organisation involved in initiating and implementing rural development programs in different parts of Bangladesh. BRAC's programs are meant for the economic and social upliftment of the disadvantaged rural poor. Started initially in response to the humanitarian needs of Bangladesh after liberation in 1972, BRAC has gradually but purposefully developed into a highly flexible organisation capable of undertaking innovative approaches to rural development.

II. ORIGIN OF JWF

During July and August 1974 Jamalpur district was badly affected by floods. UNICEF Nutrition Unit responded with a food-for-work scheme, which was designed to engage in agriculture large number of women observed begging in Jamalpur Town area. By June, 1975, UNICEF requested BRAC to provide functional education to the 840 women who earlier participated in the agricultural food-for-work. BRAC agreed to the proposal and trained 15 Jamalpur women to work as functional education teachers in their local areas.

As the functional education continued these women teachers alongwith their learner groups expressed their keen interest not only to attend functional education classes but also to take up different village-based women's development work in their own villages. They felt that by staying and working together they could solve their problems. What evolved was a plan designed by, directed towards and to be implemented by women; the BRAC-supported Jamalpur Women's Program (JWF).

III. PROJECT AREA

Jamalpur is a district town, approximately 120 miles north of Dacca, to the east of river Brahmaputra. The Jamalpur staff cover 20 villages within a radius of 1 - 5 miles of Jamalpur town. The number of villages shown in the 1979 report was 24. This had to be reduced to 20 due to staff changes and more so due to recent emphasis on quality of work the area of work was made compact and concentrated. These are the villages where most of the original destitute functional education learners live. The JWP staff operate out of an office-cum-dormitory facility in a rented house in Jamalpur town.

IV. PERSONNEL

After going through lot of organisational changes during 1978 and 1979 (described in 1979 Annual Report) the staff strength for the duration of 1980 stood at:

1 Program Administrator

5 Program Organisers (2 new Program Organisers were recruited and one Field Motivator was made Program Organiser during 1980)

1 Technical Assistant (Eri/seri culture)

During the year 1980 activities increased as more groups came into being and economic activities of the groups enhanced.

V. GOALS AND OBJECTIVES

The main objective of Jamalpur Women's Program(JWP) is to work with the landless women for their moving towards self-reliance and collective social action.

The target population of JWP is the most disadvantaged women of the age 15-45 in 20 villages of Jamalpur Municipal area. BRAC's basic criterion for the disadvantaged is those who have no control

over the means of production and distribution; who are landless having no assets and who are selling their manual labour for their survival.

During 1981 the main aim of BRAC staff will be to concentrate on making the existing 39 groups to become more self-reliant. Emphasis will be given to involve the women in more income-generating schemes and side by side concerted efforts will be taken to put these women in a better position socially. Due to staff constraint it is very difficult to expand the area of work. But there is surely an automatic expansion taking place as the existing groups are influencing the adjacent village women to form groups and to take up social and economic actions in consultation with the existing group members and BRAC staff.

VI. 1980 PROGRAM

This is the sixth annual report of JWP and records the activities in the following areas during 1980.

Functional Education:

BRAC's functional education, with its problem-posing methodology, is basis to all BRAC development activities. The methodology is based on learner's participation, through dialogue facilitated by the teacher, who is not an outsider but are from the group members. The curriculum centres on real life problems and their possible solutions. The aim of the functional education is not only to make each learner critically conscious of her environment, but also to motivate the learners to take actions to beneficially effect their environment. Functional education, therefore, provides an excellent forum for target group interaction and motivation.

Most of the 39 groups have completed functional education. 7 new centres with 125 learners were ongoing during 1980.

Group and Economic Activities:

At the end of 1980 there existed 39 groups with 760 members. In the 1979 annual report a total of 33 groups with 966 members were shown. In this report we are showing those groups which are directly working with BRAC. It may be mentioned here that some more groups have formed around BRAC's area of work, the approximate number of which may be 12 with membership of 250 but as they are yet to be given functional education or any income generating activities they are not shown in this report. But these groups are also meeting and saving regularly.

The groups have their own group funds which is created from their savings and profits of the income generating activities. With the group funds the group members take up small scale income generating schemes like cultivation, small trading, goat rearing, paddy husking etc.

The major emphasis this year have been that as most of the groups have become matured a number of loans were provided by BRAC to the groups for taking up different income generating activities. The following activities were taken up by different groups with BRAC loan:

Paddy husking	: 17 groups
Oil crushing	: 1 group
Rickshaw purchase	: 1 group
Weaving	: 1 group

Jamalpur women group members are traditionally paddy huskers. So the majority of the loans were given for paddy husking. These loans carry an interest at the rate of 12% p.a. and the instalments of repayment are weekly. The women will pay the principal and interest in approximately 40-45 weeks. The

instalments are repaid from profits and a contribution of Tk.2/- is also paid each week by every member to their group fund. A member who is working in such a scheme is approximately earning Tk.40-50-per week. And at the end of the scheme the member can either invest some amount for buying some assets or they can continue this program on their own. This income also helps to add to their family income.

The BRAC staff are helping the groups to maintain the records. The BRAC staff are also heavily engaged in organising and motivating the groups and at the same time advising the group members whenever and wherever necessary. The staff members visit the villages everyday and they are in constant contact with the members. It is strictly observed that the loans are utilized for the purposes for which these are taken. As far as seen there is not much problems in the repayment of these loans. It can be opined that the landless women are better payers than many others.

Weaving Centre:

The weaving centre crossed through lot of problems during 1980. There were originally two groups of 24 members. Some have dropped out. Now there are 16 members who are working. This is now treated as one group. This group has finished functional education. They are highly motivated. But due to many technical problems they still have to be subsidized by BRAC. It is hoped that during 1981 things will look better. It is planned to withdraw the subsidies so that they can become self-reliant.

Seri/Eri culture:

JWP has been doing a seri/eri worm rearing and spinning program. Different group members are given training on rearing of worms and spinning of yarn. The yarn is brought by the

seri culture board. For this purpose JWP has planted about 1000 mulberry trees on a dam near the town. When these trees will be matured, many women can get employment by doing seri/eri culture. About 16 women are now rearing and spinning. Further training will be given in 1981. The technical assistant also rears worms at the BRAC's seri culture centre. At present there are 18 to 20 thousand worms, from which 16/17 thousand cocoons will be made. These will be distributed among women now doing spinning.

Kantha Embroidery:

Almost 7 groups in 5 villages are involved in Kantha making. BRAC is helping them with working capital and marketing facilities. These women are traditional Kantha makers. BRAC is providing marketing facilities of their products through Barong (a marketing shop of BRAC at Dacca.) In this way they are earning some income.

Jute works:

One group was given training on jute works. Now this group is involved in jute goods manufacturing by hand. This activity is mainly done by their own funds.

Poultry:

BRAC has trained 8 women in 8 villages on poultry vaccination and diseases. These women are now providing this service to their group members and villagers and they are also charging some token money for this service. Some of the trained women have also been given loan from their group fund to make small poultry farm in their house premises.

Agriculture:

Some of the groups have jointly taken up agricultural schemes like potato, wheat, onion etc. from their own funds. 2 groups are involved in such work.



VII. SAVINGS AND BANK ACCOUNTS

The group members are making regular savings in their group funds. The groups are being encouraged to open savings bank accounts in the name of the group, where withdrawals are authorized by the group. This is being done for security of their savings, plus they are earning some interest from the Bank. Already 3 groups have opened accounts. By the year 1981 all the groups are expected to have bank accounts. Through this they are also getting acquainted with the normal banking system.

VIII. HEALTH & FAMILY PLANNING

Preventive health measures and family planning are discussed in the functional education classes and also in the weekly group meetings. The government health services available locally are also discussed with the group members so that they can demand these services collectively. It is sometimes seen that the village women are not aware of certain health services. The husband of a BRAC Program Organiser who is a government family planning officer is helping much in providing support and supplies (pills and condom) to group members interested in family planning. The BRAC staff also keep up motivating the women to take family planning measures. The response is encouraging.

IX. SOCIAL ACTIONS

There are certain outcomes of JWP which are not visible, but important:

- A group which agitated collectively last year to get medical services from the town hospital are still continuing to get the services. Somehow or other that particular group is given preference by the doctors!

- Many group members have bought some assets like tin roof, cow, goat, rickshaw, a piece of land from the income they earned from the income generating activities.

- Some of the group members are thinking of employing a teacher from their own funds to teach their children. They understand that there is a need of their children's education.

- Members from 3 groups went to the Deputy Commissioner's office to get an allocation of tubewells for their villages. They have been successful in getting 2 tubewells already and another one is in the process.

- In one village one of the husbands of a group members wanted to marry for the second time. But the group took action against that husband by telling his new in-laws (to be) that he was married. He ultimately could not marry. And due to group pressure he is still living with his wife, seemingly he has rectified himself.

-The groups in general try to solve their own social problems themselves without involving outsiders so that there is less chance of exploitation from outside.

X. CONCLUSION

On completion of these years of Jamalpur Women's Program it is apparent from the work being done by the women groups that these women who were mere destitutes are now more aware in many sides. The group members, after working in different types of income generating programs, have become somewhat conversant in planning schemes, financial management, and implementing a scheme efficiently. They are learning to take up responsibilities which were never given to them. The women in this country are usually kept inside homes and are never allowed to have outside contacts. It is said by men in the villages that if you let your wife go out, "their eyes will be opened", and this is a very good way to

keep the women ignorant and are thus easily exploited. The other instrument of exploitation is that the women are usually totally dependent economically on men. The women in Jamalpur have now come out of their veils and have some economic independence. Through interactions they are conscious of their rights. They are more verbal in demanding anything. This is giving them a social footing in Jamalpur. This is also having a great influence on the women around them.

We can conclude by saying that JWP is helping to "open the eyes of our poor women".

<u>RECEIPTS</u>	Tk.	Tk.
Balance from Phase - II		19,962
Donation received from OKFAM-America		10,94,804
Interest received on loans		1,053
		<hr/> 11,15,819 <hr/>
 <u>PAYMENTS</u>		
<u>SERVICE COMPONENTS:</u>		
<u>Functional Education</u>		
Education Materials	31,524	
Teachers' Training	17,543	
Supervision - Staff salaries	23,175	
Supervision-staff travel	2,376	
	<hr/> 74,618	
<u>Family planning</u>		
Medicines	523	
Supplies	224	
Training	907	
Supervision-staff salaries	25,572	
Supervision-staff travel	1,741	
	<hr/> 28,967	
<u>Mohila Sobha</u>		
Medicine	1,045	
Training - Paramedics salary	4,497	
Supervision-staff salaries	25,014	
Supervision - staff travel	472	
	<hr/> 31,028	1,34,613
 <u>II. CO-OPERATIVE SCHEMES:</u>		
<u>paddy husking</u>		
Loan for working capital	58,584	
Grant for equipment	627	
Supervision - Staff travel	495	
	<hr/> 59,706	
<u>Agriculture</u>		
Supervision-staff salary	10,659	
Supervision - staff travel	702	
Ariculture	13,820	
Pisciculture	2,208	
	<hr/> 27,389	
Balance c/o	Tk. 87,095	Tk. 1,34,613

	II	Tk.	Tk.
Balance b/f		87,095	1,34,613
<u>Pulse crushing</u>			
Loan for working capital		6,000	
		<hr/> 6,000	
<u>Poultry</u>			
Loan for fowl		471	
Grant for supplies		287	
Training		4,181	
Supervision - staff salaries		8,482	
Supervision - staff travel		403	
		<hr/> 13,824	
<u>Bamboo Crafts</u>			
Training		1,040	
		<hr/> 1,040	
<u>Weaving</u>			
Loan for working capital		16,855	
Grant for equipment		5,665	
Training- salary of trainer		18,171	
Training - salary of assistant trainer		4,681	
Supervision - staff salary		20,275	
Supervision - staff travel		2,521	
Supervision - Rent for weaving centre		8,400	
Embroidery program		6,180	
		<hr/> 84,748	
<u>Sericulture</u>			
Grant to women group		92	
Grant for equipment		16,122	
Training - Teachers training		4,199	
Training - Producers training		2,173	
Supervision staff salary		20,332	
Supervision - travel		3,304	
Miscellaneous		16,517	
		<hr/> 62,739	
			<hr/> 2,55,446
			<hr/> 3,90,059

Balance B/T

3,90,059

III. STAFF TRAINING, PROGRAMME MANAGEMENT PROG.

SUPPORT COSTS: Tk.

Staff development - Training 37,576

Programme Management

Programme Supervisor salary 1,61,564

Programme Supervisor travel 33,991

1,95,555

Rent, Utilities, Supplies

Rent and Utilities 63,752

Stationery and Supplies 15,198

Furniture & Fixture 9,033

87,983

Head Office Logistical & Administrative Support

1,32,134

4,55,240

8,43,307

Balance in hand

2,72,512

11,15,819

Balance b/f 30,71,256

AGRICULTURE:

Seeds Multiplication	10,504	
Horticulture	19,948	
Veterinary Service	8,336	
Agricultural Equipment	1,754	
Supervision staff salaries	2,35,760	
Travelling & Transportation	48,217	3,24,519

ADMINISTRATION:

Field Administration	6,14,177	
Field Establishment	3,09,846	
Head Office Support	5,02,578	
Organisational Requirements	35,696	
Stocks & Prepayments	1,22,118	15,84,415

Balance in hand

5,68,237

Tk.

55,48,427

*Inadvertently we reported Donation Received from OKFAM-Canada in the statement of Accounts covering period 1st January, 1976 to 30th June, 1978 Tk.18,36,101 instead of Tk.15,36,100. Please correct your records accordingly.