

Socioeconomic Development And Human Well-Being:

BRAC-ICDDR,B Joint Research Project, Matlab

*Capacity Development through Training:
the case of BRAC Village Organizations*

*Sharmin Mahbub
Manzurul Mannan
Shahriar R Khan
Masud Rana*

March 1996

Research and Evaluation Division, BRAC

66 Mohakhali C/A Dhaka

Contents

1. INTRODUCTION.....	5
1.1 ORGANIZING THE POOR: DEVELOPING BRAC'S VILLAGE ORGANIZATIONS (VOs).....	5
1.2 TRAINING THE VO MEMBERS: BUILDING CAPACITIES.....	6
1.3 OBJECTIVES.....	6
1.4 RATIONALE.....	7
2. MATERIALS AND METHODS.....	7
2.1 BACKGROUND: BRAC-ICDDR,B JOINT RESEARCH PROJECT.....	8
2.2 THE STUDY AREA: PROFILE OF SOUTH UDDOMDI.....	8
2.3 THE VILLAGE ORGANIZATIONS IN S.UDDOMDI.....	10
2.4 STUDY DESIGN AND SAMPLING.....	10
2.5 DATA ANALYSIS.....	11
2.6 LIMITATIONS OF THE STUDY.....	11
3. RESULTS.....	12
3.1 DISTRIBUTION OF TRAINING.....	12
3.2 HOUSEHOLD ECONOMIC STATUS OF THE TRAINED MEMBERS.....	14
3.4 PERFORMANCE OF THE TRAINED MEMBERS IN SAVINGS AND CREDIT ACTIVITIES.....	15
3.4 ATTENDANCE IN VO MEETINGS BY THE TRAINED MEMBERS.....	16
3.5 UTILIZATION AND EARNINGS FROM TRAINING RELATED ACTIVITIES.....	17
3.6 MEMBERS PERCEPTION ABOUT TRAINING.....	18
4. DISCUSSION.....	19
5. RECOMMENDATIONS:.....	21

Executive summary

This study intends to look at the impact of capacity development of BRAC group members through the activities of RDP (Rural Development Program). Capacity development is an important complementation of the credit program which is the largest and most important activity of RDP. Qualitative data were collected from 3 VOs of South Uddamdi village of Matlab thana where BRAC started working from early 1992. During analysis comparison was made between members who received training and members who did not receive.

Results indicate that members chosen for training are largely selected by VO management committee in assistance with PA and PO. Members receiving training varied from 27% to 39% of VO members. Sometimes the same member received upto 5 training sessions on different topics but did not use more than two. There are large number of NTG members present in these VOs (an average of 27%) who influence the selection process. 83% of the trainees were above the age of 40 yrs. Also, VO management committee members and small group leaders tended to receive most of the training.

Statistically significant effect of skill training on savings/credit performance was noted. Group members who were provided with various inputs for capacity development such as training, credit and employment opportunities, are better-off socially and economically than those who did not get this opportunity.

While looking for regularity of attendance, it was seen that members who received training were more regular in attending weekly meetings than their counterparts.

Problems in utilizing training were lack of opportunities and support from fellow group members as well as staff. Operational problems associated with training includes inducing false hope and inadequate supplies of needed materials.

Members perception about training was initially not favorable but later when the benefits started showing, their interest increased. The study shows that members perceive the VO as a mechanism

through which they may receive services and inputs from BRAC and exert pressure on BRAC staff to provide them with these inputs. This sometimes stress the relationship between the members and staff. However, VO members and BRAC staff pursue for increased interdependency to protect the interest of VOs from external pressures and incursions.

In general, effective skill development had a positive impact on group members lives. Therefore, it may contribute towards sustainability of VOs and their role as an instrument of change. However, during VO formation a clear concept of mobilization should be provided to BRAC staff. The selection procedure of trainees could be made needs based and more participatory. Finally follow up of trainees is necessary to ensure proper application of training skills.

The following recommendations are made:

- During VO formation a clear concept of mobilization should be provided to the field based BRAC staff. They should refrain from creating false hopes and thereby losing the respect and trust of members which is necessary for any sustainable relationship.
- The selection process should be more participatory and be based on the felt needs of it's members, not oriented to fulfilling program's target for the year.
- More follow-up is necessary to ensure that the knowledge gained from training is retained, shared, disseminated and applied by trainees in income earning activities.

1. Introduction

1.1 Organizing the poor: developing BRAC's Village Organizations (VOs)

'A people's organization must develop certain skills to make it self-reliant and self-sustaining. It should be able to manage its internal affairs, economic activities and its relations with its external environment' (Alfonso 1989). BRAC believes that the landless poor are capable of initiating changes in their lives, meeting their own needs and improving their socioeconomic condition if properly organized and provided with necessary support. The Rural Development Program (RDP), the core of all BRAC activities, is a multi-faceted program which works to improve the socio-economic status of the rural poor.

The organization and other activities of RDP start at the village level. These functions are performed by a small field unit known as an Area Office (AO). A male or female program organizer (PO) from the AO goes into a village and initiates a survey to identify the target households. The target population, according to BRAC's definition, consists of people who do not own more than 0.5 acre of land including homestead and who earn their livelihood by selling at least 100 days of manual labour per year. The PO holds discussion with this target group of men and women about the measures that may be undertaken to tackle their problems. These particular groups are then encouraged to form a more permanent village organization (VO). Once a VO is formed, each member begins a savings program, depositing a minimum of Taka two every week. Gradually, the members are encouraged to take on income generating activities that are facilitated by BRAC's credit program. As the village organizations further develop, they elect a management committee of 5-7 members, including one president, one secretary, and one cashier who maintains the society's financial records and resolution books. These positions are rotated every year. Conscientization of group members is facilitated through group meetings. Group members meet once a week regularly. Credit, savings and other issues affecting the lives of the poor are discussed in the weekly meetings. An issue based meeting is held once a month where various social and economic issues are discussed and analyzed by group members.

1.2 Training the VO members: building capacities

Training is one of the key components of BRAC's development activities. It aims to build the capacity of the poor and thereby enhance their ability to achieve specified objectives or to perform specified tasks. The broad objective of the BRAC's training programmes is to facilitate BRAC's goals of poverty alleviation and empowerment of the rural poor by bringing about positive changes in participants' knowledge, skill and attitudes.

Depending on the particular need and demands to training, a tentative schedule is made for sending group members for training. To make the selection process participatory, group members some times volunteer and/or a VO small group leader nominates trainees and the PA passes on these nominations to the PO who makes the final decision. There are no specific guidelines for choosing group members. Usually members aged between 25 to 40, who received the permission from their husbands and respective household heads, who are and not considered to good citizens are chosen. (RDP training manual)

Two types of training are arranged for group members: 1) Human resource development, and 2) Occupational skills development. The former includes functional education, consciousness raising, leadership development, project planning and management. Occupational training helps the members in upgrading their existing skills for carrying out employment and income generating schemes. The Training and resource center (TARC)s of BRAC provide continued support in training group members. A total of 38 different training courses are offered through RDP to VO members, of which 33 are on skills development and 5 on human development. These courses are offered at BRAC's TARC's and AOs in the field. (RDP training manual)

1.3 Objectives

The general objective of the study are to explore the process of capacity development of VO members through training and other inputs of RDP and to assess whether these inputs help them to perform better in VO related activities. More specifically, it aims to study:

- the process of selecting the trainees, the socio-demographic characteristics and the types of training received,
- the performance of the trained members in the VO and in income generating activities compared to those who did not receive training,
- The perceptions of VO members and BRAC staff about training and the problems faced by the trained members in utilizing the skills and knowledge acquired in income-generating activities

1.4 Rationale

Training is an important means of enhancing the capacity of members, and contributing to the effective and efficient operation of the VOs. This study, by exploring the role of training promoting better participation and performance in VO activities, hopes to help the policy planners in making BRAC programs more relevant and effective for group members.

2. Materials and methods

2.1 Background: BRAC-ICDDR,B Joint research Project

The introduction of BRAC's RDP in Matlab thana during early 1992 where ICDDR,B had been monitoring demographic and health data for almost 25 years provided an unique opportunity for prospective research on the relationship between socioeconomic development and well-being. Accordingly, in second half of 1992, a joint research project was initiated by investigators from both institutions (Bhuiya and Chowdhury, 1992). On the part of ICDDR,B, there was a desire to evaluate the extent to which socioeconomic development might enhance the effectiveness of it's health intervention. BRAC, on the other hand, grasped the opportunity to draw on ICDDR,B demographic and health surveillance data to assess the health impact of RDP and to evaluate and refine its rural development programs. Common to both organizations was an interest in understanding the pathways through which socioeconomic development works to influence the health and well-being of the rural poor. The project employs an iterative approach to study design which permits the development of innovative qualitative, quantitative and participatory methods to investigate the pathways through change in health and well-being occur. Iterative problem based research: tapping the potentials of broad determinants for health promotion (Draft): E. Adams, TG Evans Iscott, 1995.

In addition to baseline and longitudinal survey, a series of in-depth studies aim to elucidate the socioeconomic and environmental context within which RDP operates, and to evaluate specific BRAC inputs in terms of their content, implementation and adoption by rural people. Most of these studies are conducted on small samples in the vicinity of the project research station located in Uddomdi village (ref amina). This study is one in the above series.

2.2 The study area: profile of South Uddomdi

This study was carried out in the village of South Uddamdi of Matlab thana located within the BRAC/ICDDR,B joint research project area. Uddamdi is located in the Baradia union and is five kms away from Matlab sadar bazar. The east boundary is defined by Shilmondi village, on the south lies Munsubdi, the river Dhonagoda separates the west side and the north of the village is

surrounded by the Satrari canal. There is one Y-shaped road which includes a few bamboo and wooden bridges. During the rainy season the village is accessible by boat but within the village people commute by foot. In places where water is high, temporary bridges are made.

All the dwellers of Uddamdi are Muslims. The residential part stretches along the northern side of the road and homestead lands are raised artificially to keep the flood water away. The houses are made of bamboo, with a tin roof. The farm land lies on the south side of the road. Most of the dwellers are involved in farming and others are involved in daily labor, fishing, rickshaw pulling, small business, service and boating. During the rainy season, agriculture becomes very slow and the only crops remaining in the field are jute and 'aman'. Work availability is very low at this time for day laborers although fishermen and boatmen reasonable well. There are several kin groups in Uddamdi. Some are rich and influential, some are poor, some belong to the very poor category. The overall economic condition of the village however, good. The village has one primary school, two NFPE schools, one ebtedayee madrasa, two youth clubs, one govt. samity (BRDB), three BRAC samities, six mosques and one mazar. BRAC first intervened in this village in 1992 and two VO were formed in the same month. After almost ten months the third VO was formed. After the VOs were formed the village gained three poultry workers, one shastho sebika (SS) and a paravel who are active in their respective fields.

2.3 The Village Organizations in S.Uddomdi

In the December of 1992 two Village Organizations were set up in south Uddamdi: the Pub Kandi VO with 21 members and the Modhdho Kandi VO with 41 members. In November of 1993 seven members of the Modhdho Kandi VO initiated another VO in Noya Kandi and took a transfer. The total number of members in this VO was 22. Credit programs in the first two VOs started by June 1993 and the loan amount ranged from tk 500 to tk 3500 at a time. Credit programs new VO were initiated in May of 1994. All members received Social Awareness Education (SAE) training. Other training was also offered in these VOs.

Despite eligibility criteria a small percentage of the non-target group (NTG) population are found in the VOs. These NTGs get included in VOs in two ways. In the older VOs, RDP intentionally recruits influential NTGs to bring back discipline and realize overdue loan while in the younger VOs, NTGs usually get recruited because there is insufficient time to motivate TGs to form a VO. In the case of Uddomdi: the latter was true. Indeed, one VO, the leader belonged to the NTG.

2.4 Study design and sampling

Study design: This study utilized mainly quantitative methods for data collection in addition to some qualitative methods. Such as key-informant interviews, focus group discussions and occasional case studies. The approach of mixing both qualitative and quantitative methods was found to be useful in gaining an in-depth understanding of group members as well as the service provider's perception of VOs and the problems associated with utilizing the training in income-generating activities.

Sampling: The study was done in S. Uddamdi village of Matlab thana during the latter half of 1995. This village was chosen purposively because of the physical facilities available here and the presence of BRAC's RDP for the last three years. There are three VOs in this village and all members of these VOs were interviewed. We went through several stages of primary data

collection. First, a semi-structured questionnaire was used to collect general information from 115 group members of three VOs in Uddamdi village. Then, in-depth interviews of thirteen drop out members were conducted to understand if they had any opportunity to receive training before they decided to leave BRAC. If they did not, would it have changed their decision if they got the chance? Members who received training and those who did not were interviewed to – differences that might be attributed to training.

Chronology of data collection: The data were obtained as follows:

1. Orientation to socioeconomic and cultural condition's Uddamdi village and pre-testing of questionnaire to be used.
2. Collecting information from the RDP and training department at the head office.
3. Collecting basic information from program PO and PAs of the area office
4. Conducting brief interviews with selected group members of different income generating programs like poultry rearing, SS, paravet, vegetable grower etc.
5. direct interviews and observations of programs and VO related activities.

Secondary data was gathered from various studies carried out by RED/BRAC.

2.5 Data Analysis:

Analysis consisted of comparing the overall credit and savings status of members who received training with members who had not received Training using t-tests. Attendance was also compared to assess whether training had a effects on the regularity attendance and obedience to BRAC's rules. Information from in-depth interviews were analyzed qualitatively.

2.6 Limitations of the study

As this exploratory study focuses on three VOs of one village only, it presents in-depth views on one village and thus cannot be generalized to the rest of Matlab. The other limitation is that, as RDP had stopped offering training to members during the study period, direct observations could not be made of training sessions.

3. Results

The area office staff of Matlab RDP came up with some indicators by which the VOs of S. Uddamdi was categorized (see Table below). According to them VO 1 was ranked highest

Table 1: Categorization of the VOs by the area office of Matlab RDP

Criteria	Indicators of a sustainable VO	VO 1	VO 2	VO 3
a. Credit	a1. Be able to receive and utilize loans effectively	A	C	B
	a2. Members will be able to use the loans themselves	B	C	B
b. savings	b1. Will understand the importance of savings	A	C	A
	b2. Be motivated to increase savings	A	C	B
c. Attendance	c1. Participate regularly	A	B	A
	c2. Motivate others to attend constantly	A	B	A
d. Training	d1. Understand the importance of training	A	B	A
	d2. Be mobilized to participate in	A	C	B
	d3. Successfully implement knowledge	A	C	C

Note: (A= good, B= fair, C= poor)

when measuring VO strength. It was also found that it was VO 1 that received most training types, thus increasing access to all other development inputs like program related loans, awareness etc.

3.1 Distribution of training

It was found that all members chosen for training from the VOs of S.Uddamdi were selected by the VO management committee assisted and motivated by their respective PAs & PO.

In the village of South Uddamdi, 7 skills development and 2 human development training courses were offered to 38 members from three village organizations. Table 2 shows the distribution of training received in the three VOs studied. It can be seen that the proportion receiving training was highest in VO 1 (39%) and lowest in VO 2 (26%).

Table 2: Distribution of training among the VOs

VO members	VO 1		VO 2		VO 3	
	N	%	N	%	N	%
Received training	20	38.5	8	25.8	10	27.0
Did not receive training	32	61.5	23	74.2	27	73.0
Total:	52	100	31	100	37	100

The table below presents the various types of training received by the VO members. It should be noted that in many cases a single member received multiple training. Indeed one member attended 5 training courses. However, there were more than two skills used despite multiple training. The three most frequently received training in order of frequency was poultry rearing, vegetable growing and VO management.

Table 2: Types of training received by the members of the three VOs of S.Uddamdi.

Name of training (duration)	#	%
1. Key rearing (3 days)	19	32
2. Vegetable grower (3 days)	15	25
3. VO & Credit Management	12	20
4. Poultry worker (5 days)	3	5
5. Fish culture (NA) *	3	5
6. Leadership development (6 days)	3	5
7. Restaurant training (2 days)	2	3
8. Paravet (22 days)	1	2
9. Shastho Sebika (15 days)	1	2
Total**	59	100

**multiple training received

Many members from the three VOs received multiple training. The maximum number of multiple training received was reported to be five. The table below shows the number of members who received more than one training.

Table 2: Distribution of multiple training in the three VOs

Number of training	# and % of members from VO1	# and % of members from VO2	# and % of members from VO3
2	4 (11%)	-	3 (8%)
3	4 (11%)	-	2 (5%)
4	-	-	-
5	1 (3%)	-	-

From table 2 it is evident that members of VO1 are at a better standpoint regarding training than the other two VOs.

3.2 Household economic status of the trained members

The socioeconomic condition of the households of the VO members who received training is shown in Table 3. It shows that quite a substantial number of members receiving training came from non-eligible households.

Table 3: Distribution of training among VO members by BRAC eligibility status of the household

VO #	Trainees from BRAC eligible households % (n)	Trainees from BRAC non eligible households % (n)	Total member
VO 1	60.0 (12)	40.0 (08)	100.0 (20)
VO 2	62.5 (05)	37.5 (03)	100.0 (08)
VO 3	40.0 (04)	60.0 (06)	100.0 (10)

Strong kinship exists in all the three VOs in S. Uddamdi. In these VOs, the strength and sustainability is largely determined by kinship network. The strongest VO has more related members than the other ones. Relationship varied from sister to sister in laws, mother in laws,

aunts, nieces etc. However in VO 2 no kinship was found. In VO 3 the relationship was found to be all in-laws.

3.3 Demographic characteristics of the trained members

Table 4 presents the marital status, education and age of the trainees from the three VOs. Majority of the trainees are over 40 years of age, illiterate and ever married.

Table 4: Demographic characteristics of the trained members by marital status, education and age

VO number	# of trained members	Current marital status		
		Currently married	abandoned	widowed
VO 1	21 (100%)	14 (67%)	03 (14%)	04 (19%)
VO 2	08 (100%)	07 (88%)	01 (12%)	—————
VO 3	10 (100%)	10 (100%)	00 (-)	—————
all	39 (100%)	31 (80%)	04 (10%)	04 (10%)

*ever married

3.4 Performance of the trained members in Savings and Credit activities

Till the time of data collection, the VO members of S.Uddamdi village have saved an average amount of Tk. 1164 per member. Total savings of the three VOs stand at Tk. 64841. Total loan disbursements amount to Tk. 430500. There are no overdue loans from these three VOs. The maximum number of loans taken by an individual member is four and the maximum amount disbursed at any one occasion is Tk. 7000 only. The amount of loan taken by the trained members amounts to Tk. 2,05,000 and is 40% of the total loan disbursed. Also, the total savings of trained members amounts to Tk 28,291 and is 44% of the total savings. In Table 5, the status of loans and savings are shown by VO. In VO 1, the major proportion of the savings made and loans taken was by the trained members. The mean savings and loans of trained and nontrained members is compared in Table 6. It is evident from this table that the savings and loan of members who received training is much higher than those who did not receive training.

Table 5: Savings & loans taken by the trained members of the three VOs

VO number	Total loan (Tk)	Total savings (Tk)	% of loan taken by trained members	% of savings by trained members
VO1	198000.00	30162.00	51	52
VO2	70500.00	12453.00	44	39
VO3	162000.00	22226.00	40	35

Table 6: Mean loans and savings of trained and non-trained members (in Tk)

Characteristics	Trained members	Nontrained members	t-test value
Mean loan (Tk)	5421	2719	4.83 *
Mean savings (Tk)	744	449	5.15 *

*p<.001

3.4 Attendance VO meetings by the trained members

Attendance at weekly meetings is an important marker of VO sustainability. Table 7 presents the attendance of the trained members in VO meetings during July to September, '95. This table reveals that in VO 1 where most members received training, attendance rates were higher compared to VO 3 where the number of trained members was lowest.

Table 7: Attendance in the three VOs from July-September

Attendance	VO 1			VO 2			VO 3		
	Total members	# attended	% attended	Total members	# attended	% attended	Total members	# attended	% attended
July	46	46	100	34	74	25	37	34	92
August	47	39	83	34	74	25	37	34	92
September	47	43	91	34	68	23	37	34	92

3.5 Utilization and earnings from training related activities

The most frequent training received by VO members was on poultry rearing. As per BRAC rules the poultry rearers are supposed to own 2 roosters, 8 high yielding variety (HYV) and 7 local variety chicken but unfortunately none of the 19 members who received training on poultry rearing were able to comply. The next most frequently received training was on Vegetable growing. It was found that a lot of members was interested in this training as there was a loan attached to it. They also said that although they already knew most of the things taught in the courses the seeds provided an incentive to grow vegetables in their yards which were later used for home consumption. Some members did report growing vegetable to sell. The table below shows earnings from activities where the utilization of training occurred (Table 8). It can be seen that the poultry rearing and vegetable growing skills were utilized by less than 50% of the trained members. Also, the poultry workers earned the least amount of money.

Table 8: Utilization and earnings from various training related activities by the trained of skills

Type of training	# members receiving training	# members utilizing training	Earnings from training in 1 year (94-'95)
Key rearing	19	7	4295
Vegetable grower	15	8	4860
Shastha Sebika	1	1	2930
Restaurant	2	1	—
Poultry worker	3	2	980
Paravet	1	1	1000

Human development training like VO & credit management and leadership development were said to be used by the VO management committee members only. The idea that trained management committee members would further disseminate information among their non-trained fellow members did not work as they could not transfer the knowledge and experience due to lack of formal literacy and absence of written material hampering effective communication. Members urged VO & credit management and SAE training for all.

3.6 Members perception about training

The findings from group discussions and in-depth interviews with trained members reveal that training was thought to be 'wicked' at first as there were rumors about converting the members into Christians, and also long persons away from home disrupted household activities and daily wage earning. However, after a while when members started getting the benefit of the training in the form of skill development and program loan, they grew confidence and interested. Human resource development training was considered to be helpful as it developed consciousness and self respect, and skills development training helped increase income. According to the members who got this training, they consider themselves better and stronger members because once they go to the "boro" office (TARC) and get exposure to the real BRAC, they become more loyal to the VOs. Member who did not receive any training, remarked:

"We will pay installments and savings in exchange we will take loans. So what is the problem with samity management (includes both RDP staff and management committee)? What is this deal with regular attendance? If I send the money on time then why do I have to come? We have other work to do and we do not have time to spend on these meaningless meetings."

Trained members think that if these members could get the VO and credit management training then the VOs will run smoothly without petty disruptions. Members also think that the Social Awareness Education (SAE) training was good for them, as they learned how to write their names which is necessary to get loans and which earned respect from their children. However, now this training is no longer offered and they have to turn to their kids to learn how to write. Members say that the SAE training is very important for literacy and numeracy. One member who dropped out because she did not know how to write her name, explained:

"I joined the samity when I saw my sister-in-law getting various type of education from the samity. The samity also provided her with loans. These two things together gave her the knowledge and the capital to improve her condition so much that from eating twice a day now she can afford food three times a day she can buy clothes. Even, this year she bought a boat and took mortgage of cultivable land. All this really inspired me but when I joined they did not offer