

**REVIEWS ON  
JAMALPUR WOMEN'S PROGRAMME**

**BRAC**

**BANGLADESH RURAL ADVANCEMENT COMMITTEE**

### Jamalpur Women's Project

The Jamalpur Women's Project, begun in 1975 as an education programme for destitute women, has now evolved into a multifaceted development project. It is a programme for women and by women. All the Programme Organizers are women and it is the only general village development programme in BRAC in which only women in villages are organized.

The programme's target area is all within a radius of 7 miles of the Jamalpur Municipal area. The target area has a total population of 66,380 of whom 48% are landless. The women population is about 8,500; of these 2,500 in 32 villages are now organized into 28 village organizations and 8 groups. Of the organized women 30% have no male supporters. The other 70% have husbands who are landless and sell their labour as rickshaw pullers or part-time agricultural labourers.

Nearly 2,000 of the women have graduated from the functional education classes. Most have received training in human development such as communication, leadership, and in various kinds of occupational skills.

Income generating projects include animal husbandry, veterinary services through a female para-vet programme, apiculture, horticulture, poultry, pisciculture, oil crushing, tailoring, weaving, oven making, jute goods production, petty trading and kantha embroidery of quilts, hangings, pillow covers, etc. In 1982 about 260 women were involved in kantha embroidery, the most important income generating activity among the women. In 1985 over 400 women were doing it and earning an average of Tk.200 per month. There are three kantha embroidery centres where women come to work together. The women themselves now manage these centres.

The Jamalpur Women's Programme also has a village health worker programme with Shasthya Shebikas (female health workers) in most of the villages. The shebikas are group members who are trained in preventive and curative aspects of health care and family planning. They are supervised by a paramedic. Almost all of the group members have been vaccinated against tetanus and more than one out of every five of the group members now practices family planning.

## 1. INTRODUCTION

BRAC is quite possibly, one of the largest Non-Governmental Organisations in the world. At any rate, it is well-known internationally, having acquired a high level of achievement and the status of a trend-setter in Bangladesh as well as on a world wide basis.

I have been following the performance of BRAC over the past few years, and so it was a pleasant surprise to be invited by Mr. Abed, its Director, to do a Policy Evaluation of BRAC as part of its efforts for defining its strategy for the 1990s. I have besides a specific role, as an Indian, neighbour to Bangladesh and sharer of a centuries-old tradition and character, common to this sub-continent, to exchange experiences gained in the remarkable development process there, with both its success and hazards.

BRAC calls itself a "learning organisation" and has developed a remarkable capacity for self-examination and learning from its considerable success, as well as from analysing its errors, with great candour, and profiting from them. BRAC has thus evolved through several stages: relief, developmental, and latterly, the mass-education phase, wherein it laid great stress on social education and chose as its target group the landless labourer, who constitutes 51% of Bangladesh's population.

In the course of this scrutiny of BRAC's performance, it is evident that BRAC has arrived at one of those "pivotal points" which it has faced in the past, and from which it has profitted. BRAC has made remarkable achievements in size and in quality, its programmes covering some 1500 villages, having created some 2500 local groups, involving 2500 workers. It has reached over 7 million households with

its Oral Rehydration Therapy (ORT) reducing deaths from diarrhoea on a vast scale. Its Credit Programme have a membership of 104,217 villages in 2033 villages under its Rural Development Programme. It has motivated landless labourers to generate Taka 11.7 million from their own savings and has provided credit to groups and individuals amounting to Taka 75.6 million. Its rate of recovery in the last year has been 91%, an enviable statistic! The Health Programme covered nearly 7 million households with its ORT Programme using 7-800 health workers in a door to door campaign and is now involved in a campaign that covers the remaining one-third of the population of Bangladesh. Its comprehensive Health Programme covers a population of 9,56,377 in 1069 villages while the Child Survival Programme (CSP) covers a population of 2 crores. Similar impressive figures are available for Non-Formal Primary Education (NFPE) with 600 centres, such schools functioning in 1987 and a target of 730 being set for 1988. The Manikganj Integrated Project, the Jamalpur Women's Project have set equally excellent standards of achievement as well. BRAC enjoys the regard of the Bangladesh Government as well, with which BRAC cooperates, and recently the Government has requested to BRAC to train its personnel for a FAO project.

BRAC has once again arrived at another "pivotal moment", bringing with it a series of problems that it must face and several opportunities that it must seize. Having grown to such proportions, the question that presents itself is, "What now"? Do we expand or do we limit ourselves? Can we expand without losing the level of "quality" that now prevails, or the equally intriguing question: Can we do without expanding? Can this very level of "quality" - or rather the level of qualitative momentum - be preserved without going

onwards? These questions are uppermost in the minds of all the Project Coordinators, Programme Managers, the middle ranging staff, at the Centre, though not so clearly at field-level. (There one rather meets with the assertion that BRAC must expand). Several of the top range of management expressed their fears, about expanding, yet stated that they saw clearly the need for doing so. (Only one of the upper level of staff was strongly opposed to expansion, and he was ready to accept the idea once a possible future strategy was explained to him, which could take care of his fears.

The third possibility, that presents itself, is to withdraw from several of the older projects and areas. (Implicit in this option, would be the transfer of some staff, thus withdrawn to new areas, thus not undertaking new large financial commitments, or the difficulty of finding reliable new staff). The widespread opinion of all those interviewed in BRAC is, quite candidly and forthrightly, that it is not possible to withdraw from any single position, not even from the older BRAC initiatives, and attempts to withdraw from the very oldest (Sulla) were "disgusting".

(This, in no way, implies a failure on the part of BRAC, it rather indicates (1) how difficult is the "environment" that BRAC functions in (2) on the other hand it indicates, it must be stated unequivocally, that things do work, and very successfully, when and where BRAC is. It is, further, a tribute to BRAC that at no point was there any attempt to veil the truth and reality of (1).

## 2. THE QUESTION

At this crucial point, the obvious question presents itself: why can no project, to this day, assume autonomy that BRAC would like to give it. The answer: that several social values required as building-blocks for such development are missing, have not taken root. In my protracted discussions with a wide spectrum of BRAC staff, the following "social dysfunctions" - which had surfaced in my back-ground reading, prior to this evaluation, and which "tested" on those interviewed - were admitted to be prevalent among the landless labourers, and to be the cause of this situation:

- "Insurmountable factionalism": David Korten in an earlier study on BRAC.
- "Mistrust": Clearance Bangladesh Clarence Malony in "Behaviour and Poverty in Bangladesh"
- "Rampant Dishonesty" as stated by BRAC staff at the centre and in the field.

The fact, was also admitted, that, in addition, this situation among the target group of landless labourers, existed cheek to cheek, with a society "that was not only intolerably corrupt, at every level" but as was stated in an interview - was also "corrupting". Strong forces of "diseducation" were met with by attempts of BRAC to educate. (It must once again be stated that things run very successfully while BRAC is present and this constitutes, in itself, a very valuable achievement).

I was highly gratified, that time and again, BRAC staff stated unequivocally that social values for a just society was their primary goal and that this should be re-affirmed again, and that this should continue to be the centre of their policy. In an attempt to probe their minds further, I enquired whether it was possible to co-exist,

adjust to this corruption (not be too fussy about it, as is sometimes heard, in development circles in Europe etc). I received strong reactions to this, their opinion being (1) that corruption was in fact one of the chief mechanisms of inequality and increasing the gap between rich and poor (2) that once corruption is let in, it proceeds to corrupt every other relationship, even the quality of family life.

Any answer to this situation, in my estimation, must lead to a new phase or challenge to BRAC, that is to pass consciously from a stage of SUBSISTENCE LEVEL ACTION (existing and influencing even its mass-movement phase) to that of a SOCIAL TRANSFORMATION FORCE, with all the consequent implications for its future thinking and planning. I hope to be able to spell out the mode in this report.

Why did these basic "social values" or building blocks for a just society not result inspite of the best efforts and strong priority given them by BRAC in its approach. The answer probably lies in the fact that we have not fully understood the process or anatomy of value-creation "in societal terms". The answer seems relatively simple, even obvious.

### 3. AN ATTEMPTED "ANATOMY" OF VALUE CREATION

1. Value-creation or value-education is not only a rational, syllogistic process
2. It is also related to "Power" (which is not to be confused with "force" cf. Durkheim)  
This is the more so, in third world or "traditional" societies, but is also constantly used in the east world e.g. the "power" of advertizing images, or of mass-media.
3. This involves the power of "constraint"  
:This is a reality of daily life even in the West e.g. no one would dream of running traffic there, only on "education" and abolish fines, police, tests etc.
4. This Power and its capacity to "constrain" is usually expressed in terms of "structure" (as far as is the case of sovereign states) or in "Networks" (as in the case of informal groupings or organisations)
5. This "structure" or "Network" is related to "Extension" in terms of numbers and area.
6. Strong "Ideological Inputs" are inserted at every "nodal" point in this "Network" at action-level.

N.B. Ultra-Liberal thinking in the West which believes in education has begun to face its own crisis, with major threats to it, consisting of terrorism, drug-trafficking, AIDS and unemployment which have resulted in increasing controls at borders, quotas, checks, etc.

#### Some remarks on the previous section:

1. Very often, education - processes are understood to be a matter



of convincing a target group, through rationality, very often expressed in neat syllogisms. This is not so effective in "traditional" societies and does not seem to be successful in the content of this target group dealt with by BRAC.

The First World, or the West, also uses forces beyond "rationality" with great effect e.g. in advertising, in other mass-media.

2. There is fear and discomfort with the use of the word "power" (which is not to be confused with "force" - Durkheim. But "power" is being continuously emerged for creating new values. Look at the very situation in BRAC. While questioning the staff of BRAC about whether landless killed other landless and small farmers for leases of land, and other reasons, I was told that this was true, but that this occurred less often, or even stopped, in BRAC project areas, because of the fear of being expelled from BRAC's co-ops and consequent economic loss. This in itself is no mean achievement, whatever the cause, and considering the fact that nothing else seems to work. Similarly, BRAC is able to bear enviable recovery rates of 91% on loans (cumulatively amounting to 12 crore Taka) given to small farmers. Once again, an element of constraint, linked with the power derived from BRAC's credit and motivation programmes seems to work well. Grameen Bank has considerable success with the same combination. Simply put, one needs to repeat and multiply this and hope that this leads to some improvement on a larger scale.
3. Constraint therefore seems to be required as much as education, and alongside it. It is only the naive who would not calculate on a "backlash" from vested interests, to action as widespread as

that of BRAC. One must remember as well the surrounding environment of endemic corruption at every level (this has been stated and re-stated by all staff at centre and in the field). The capacity for "countervailing power", therefore, must be taken very seriously. One must assume that the situation is not obligingly static and that strong tides of "diseducation" contend with efforts at "education".

4. The entire strategy of education-power, must be translated into a network, as it must provide some sort of framework for action, given the members involved and the areas covered. It must cover all the "inter-linkages" that the common labourer has, on an average. For example, the neighbouring bazaar, village, groups he might marry into, an administrative centre where he may have to get a certificate for various purposes.

This network must provide continuity in time as it is a process not of a few weeks or month but of decades and more. It must provide a "gestation period" for values to root and develop into patterns of social relationship.

One must remember also that this is a highly turbulent atmosphere. Some element of structure to provide stability, must be available.

Finally, this network must be able to regulate "differentials" of interest as they come to the surface amongst the poor themselves, or as they are instigated by the opposition.

5. All this, in turn, implies "extension" over inter-linkages, geographical units, the larger the better, in order to be more comprehensive, and to serve as protection against reaction, as

one approaches more critical issues. An optimal area of extension must be worked out. (This approach is quite opposed to a test-tube approach). Further this "extension" one now realizes is an essential and strategic requirement for creating and preserving the very "level of quality" in BRAC. This perhaps is the answer to BRAC's enigma : expansion or not!)

6. Finally, this process must be accompanied by strong ideological inputs at all "nodal points" in the network and at every action level. Therefore the process of education must go beyond a course of some months to being a continuous dynamic accompaniment, hopefully leading to the creation of a "culture" for development and a just society.

#### PROJECT UMBRELLA

How then can this perspective be spelt out for BRAC in particular, at this moment and in the coming year.

- Every development programme has a "spin-off"

1. The "charism of authority" from its economic programmes and "clout" thus derived (this, for example, has been able to reduce killings in BRAC areas
2. The "charism of sanctity", still very strong in this part of the world, derived from the medical, educational projects, viewed in local cultural terms as reasons for regard, affection and allegiance to the one who does good, heals, protects.

By consequence, the projects of BRAC will no longer be looked upon as isolated, physical quantities i.e. Taka, calories or medicines) but as elements that go to create influence, authority, credibility and respect, all of which are vitally necessary for the process of "education" in this country.

This "spin-off" has in fact led to a reduction of killings,

better recovery rates as well as other beneficial effects. Very simply put, this must be multiplied and repeated along with strong ideological inputs throughout the process. Thus creating an "umbrella" of power under which BRAC strives to create social change.

How can this approach be translated into reality in BRAC's action programmes?

- This actually requires no new elements, the basic programmes of health, credit and education forming its core. It requires refocussing their use and functioning as an "umbrella".
- It would also require further extension of the operation of above BRAC programmes to new areas, not in a haphazard fashion but into larger, contiguous geographic "wholes", not in random directions but to cover the normal social interlinkages of an average labourer.
- This group and its expansion must be undimensional; i.e. it must cater to a large group and their basic interests and not so much to individuals. The interests must be that of the large majority of the group. Therefore credit programmes, for example, must serve this larger common intent of the target group and not be used (as could possibly be the case of the Rural Enterprise Programme) to take some members to more sophisticated levels of occupation, thus breaking the very solidarity of the landless that BRAC intended to create primarily. On the other hand, eg. brickyard co-ops. are employing large groups of landless to take part in some of agricultural surplus wealth, since this displays itself primarily in building work, it has been noted.
- Attached to this "umbrella", the "education" programmes must gear themselves up to extend their message not only in a course, but

continuously and repetitively along the process of action - programmes.

(At the end of our general meeting at BRAC on the matter of this proposal. I was told by a PC, that "this has always been BRAC's approach, henceforth we will use it more consciously").

#### Problems connected with "Extension"

The major obstacle to the idea of expansion is firstly, the costs involved for new staff, and secondly, the increasing difficulty to get reliable persons on a permanent basis.

The way out here is to create "barefoot" managers for this expansion. The present field staff have an excellent spirit and sense of loyalty to BRAC and much of BRAC's success is due to them and their formation by BRAC. But this formation is top heavy, leaders being MAs etc. and having to be well paid. They are also not from the area, on principle, and this has served BRAC well till now.

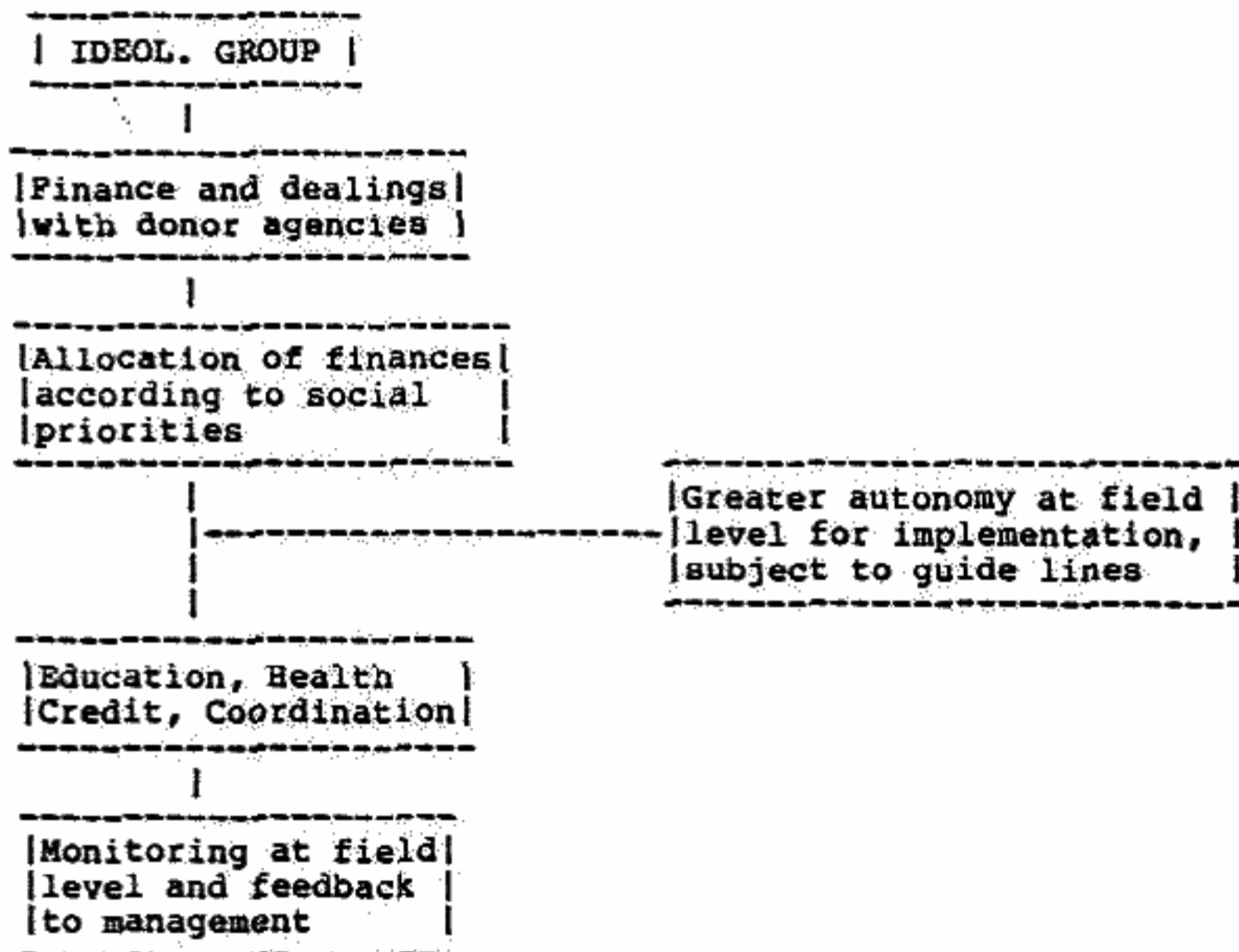
The new cadres will have to be from project areas themselves, and their main recompense will be the profits they make with their fellows in a BRAC programme. A small honorarium may be given as well. However, with a view to avoiding obvious problems attached to this method, it will be necessary to earnestly launch out on a programme of 5 to 7 years of identifying possible and reliable cadres of this sort, training and testing them and gradually handing over the projects to them. This would be done through the present staff at BRACs centre and these same staff would continue to serve at the centre in the future. In this manner, it should be possible to triple BRAC's coverage in contiguous areas in the coming years.

#### Federation, or not

Given such a strong ideological focus, it would be contradictory

to talk of federating BRAC at least in terms of its core programmes. The idea being to increase and bring to a focus the "power" derived from projects as well as to provide an organically united ideology, it would require in actuality, tightening unity between certain core sectors of BRAC. At the same time, BRAC having attained a certain size, and presuming that it will continue to grow, it would require certain areas to be left greater flexibility and room for creativity. One of the outcomes of this system would be to take part of the load of day to day administration off the shoulder of the Director and PC leaving them more times for field contacts and the role of inspiration.

The diagram of reorganization of BRAC will look as follows:



N.B.: An ideological group is proposed to steer BRAC ideologically.

It may coincide with the Board of Directors, or have additions to it for the set purpose, or may consist of a new group or contain some members of the staff who are equipped for such a role. The function of this group is not to spy, so much as to make sure that ideological unity is maintained, and that the social goals of BRAC are preserved and that other aspects of programmes do not tend to blur this goal.

Other vital sectors more closely related to unity and preservation of purpose e.g. dealing with donor agencies for finances, financing according to social priorities, management of suitable educational inputs are all linked together more tightly. Finally, monitoring of field level projects gives management and the ideological group the necessary feed-back to be able to measure situations.

#### The Core - Programmes and Observations:

While I consider the Health and Credit Programmes along with Mass Education, to be the core of the BRAC Programme in the new phase of expansion, I believe that the Health Programme should have the same priority as credit, firstly, because it is neutral, and entry into new areas is easier through it. Secondly, it is a crying need in Bangladesh and thirdly, it earns the regard and loyalties of people strongly. (It is also an economic boon, if one considers the fact that an attack of diarrhoea costs, each time, some 500 takas if treated by a doctor!). In comparison to Credit, Health will probably expand faster, as credit is slightly more intricate and needs greater preparation.

It is felt by those dealing with Health that the entire programme should be upgraded to a level of Comprehensive and Preventive Health.

(The "Arolle approach is considered by them to be too intensive and it may be necessary to adopt less intensive methods.

BRAC must be careful not to take up health programmes that are being done by other groups or are more easily done by others.

It is quite evident that population limitation and Family Planning is of absolute importance in Bangladesh. (It is also true that the poor have their own unassailable logic for not following it as numbers are their main assurance in deprivation and insecurity). However, there is evidence that Family Planning programmes do work when BRAC has inserted it into a Intensive Development Programme and not when carried out unidimensionally. I suggest that BRAC has a distinctive contribution to make here to the larger scene in an area where others have not much success.

The question is whether this programme should be inserted into Rural Development Programme (RDP). RDP feels not, as Health is addressed to all while RDP to only landless in a village. It may be possible to have them introduced into the Health Programme but linked to RDP areas.

#### Rural Development Programme and Credit Programmes to Landless:

BRAC has achieved some absolutely remarkable results in the Credit programme. In completely informal programmes with landless groups it has achieved an extraordinary repayment rate, quite unmatched elsewhere. On this scale (e.g., on the last year's loans of nearly 2 crore taka, it has had a recovery rate of 91%! Cumulatively, BRAC has loaned 12 crore taka to landless with nearly as high a rate of recovery!)

This programme must be expanded along with Health, though it will



necessarily have to be at a slower rate, owing to need for greater motivation and need for great preparation.

However, as their programme grows, it will be necessary to formalize it to some extent. Suggestions have been made to explore the possibility of dealing with National Banks, taking care that BRAC have the prerogative to name the beneficiaries. If this is possible and other checks and balances built into agreements to avoid the conception prevalent in such Banks, it may be possible to hammer out an agreement at least for a pilot area, to start with. It would seem that cooperation with Grameen Bank is not considered as suitable because of the difference of nature of programmes and approaches.

Throughout my interviews with all sections of BRAC staff, including the PC dealing with credit, it was affirmed time and again, and I was requested as often, that the report should very unambiguously point out the fact that Credit should more be allowed to dominate motivation and social sectors of BRAC's activities and that it should not be used as a paramount indicator for judging a centre's performance and that this tendency is always present. I would therefore suggest that this matter be taken up seriously, even to the point that project leaders in the field should not have anything to do with credit, or be remotely connected with it.

(One highly placed person in BRAC, who had gone out of his way to remind me that there was need always to have "material" programmes alongside the emphasis on "ideological inputs" all the same insisted that credit should not be allowed to dominate the other aspects in programmes.)

While talking of formalizing credit the question of creating a BRAC Bank is bound to arise. All sections of BRAC staffers interviewed

had reservations and at the same time felt that the concept should be discussed. Obviously the fear, always present, that credit might dominate BRAC's stated priority for the social showed itself here. However, I have suggested that there is the possibility that this very danger may be removed by a BRAC Bank with a separate entity, yet similar goals.

I feel that there is a good case for a deep careful study of the means and possibilities for formalizing credit. This may throw light on an eventual decision to create a BRAC Bank. (It does not have to be called by that name, of course!). This final decision must be taken after open, wide ranging and very intense discussion of all its aspects. The need for one has been hesitatingly mentioned.

(A small observation: Grameen Bank does not attract as much opposition as BRAC does, this of course is largely due to BRAC approaching "critical" issues and areas in the rural areas but a Bank may not attract as much opposition. It may at the same time reduce the danger of credit influencing BRAC's other priorities).

### Education

I am a little wary of mass-education programmes that exist without a continued relationship to other programmes like Credit, Health, Agriculture etc. though I also see the merits of the opposite view that such programmes must be kept independent of material "programmes".

I would like to observe however that many wonder whether an intensive programme of 2 hours a day for 5 days a week for several months is the right thing. (the surprise is that it does work out with success in the field).

It may be possible to reduce this load if one realizes that literacy and numeracy have a validity of their own. It may also help to realize that if the strategy previously outlined in this report is put into practice by BRAC, "education" will not be looked upon as an initial course of some months, but will be looked upon as an on-going process over several years continuously inserted at the "nodal" points in the material and economic programmes. Therefore, it may be able to make the initial course considerably lighter in terms of time (hours - months). But it will also be necessary to extend this through several years of the process of development. It will be necessary to find new forms of expression: plays, songs, etc. that will impart messages over a period of years and relevant to every phase and nodal point in the development of, for example, a cooperative.

An interesting suggestion was made by Mr. Abed at the general session at BRAC during this evaluation: that perhaps stress needs to be laid on education programmes with youth, teenagers i.e. the future generation. This is a very important aspect, but I think it also delays the problem: i.e. there are many imponderables and incalculables between teen-age and the mature man. Besides the essence of the strategy I have proposed consists in pushing on every critical front, and this should include as much the present day labourer as the teen-age groups.

It must be noted once again that it is of utmost importance in the Paolo Frere method to judiciously act on "neutral" points.

The Non Formal Programme has achieved outstanding success with its expansion in the number of centres and extension of its target group.

### The Research Section

The Research Section of BRAC holds interesting possibilities. It is upgrading itself to make interesting studies on the aftermath of Sulla as well as on Social Indicators in RDP projects.

### Some further points that emerged in discussions

- An important area for recruiting and building of support is strongly the elite classes in urban areas. While they are generally apathetic, there are groups and individuals that are critical of social inequality and injustice and persons will be found who will be valuable recruits for BRAC's activities in the future and its stated intention of quality.
- BRAC tends presently to look upon the rural area as the only outlet for the rural poor. The slums in urban areas are critical areas as well though it is true that their strategic importance will arise only when there is a strong enough attempt at industrialization with its capacity to mop up labour surplus and the rootless, rural landless.

I end this report with the remark that BRAC is one of the few NGO's that has preserved a high degree of "quality" and achieved the size and extension that most NGO's lack and is therefore in a privileged position to take a crucial step forward to becoming a societal transformer.

SOME TERMS USED IN THIS REPORT

Certain terms have been used in the report which may need a word of explanation.

**SOCIAL or SOCIETAL (change/work):** as opposed to "individual" or "local". This is largely in opposition to the "test-tube" approach of development. It means that a scale of growth is required to create new social values and this scale must be enough to neutralize or roll back a larger environment, socially, economically or culturally (geographic extension is therefore of great importance).

**CULTURE :** a pattern of generalized values and perspectives that is internalized or influences a social unit that is large enough to create and maintain such a pattern with a certain measure of autonomy.

In both cases, I am greatly influenced by Durkheim's "holistic" approach to social reality where the "whole is equal to more than the sum of its parts" thus having a directive power, being more than the arithmetic sum of individual actions, or lack of them. This therefore brings a special meaning to phrases often used as well as misused such as "social work", "societal change" or "cultural change" or "culture for development" (The fact that most NGOs are not aware of this, is partly reason along with their lack of size for their inability to create major changes generally.

**CONSTRAINT, POWER** is related to this concept of CULTURE AND SOCIETY in this Durkheimian sense e.g. one might be arrested or get into trouble when one spits in certain societies or cultures. On the other hand, one could get into trouble in others, if one tries to prevent this, in

others. Similar transpositions can be made for justice, conception, equality, truth etc.

CULTURAL FIT certain cultures result from the "fit" or lack of it, that they provide as an infra-structure that influence the content of the development process. The cultured infrastructure is increasingly being recognized as having great importance in even the process of economic change.

In this light, it may be helpful to analyse the goals of BRAC (wth some interesting illuminations) in terms of "cultural fit"

e.g.	Yours strategies in terms of creating -	" Cultural fit"
	Your difficulties and obstacles in terms of lack of -	"
	Your goals, optimal size, and means in terms of -	"

Gunnar Myrdal in "Asian Drama" remind us that all the cultural revolution of Europe took place before the Industrial Revolution.

Economic Interests and their priority in development

The staff of BRAC interviewed by me in the course of this study repeatedly asserted their feeling that economic growth of itself did not bring about social change and quite contrarily might create serious problems if not accompanied by social inputs. They felt strongly that the early determination of BRAC that social priorities must be emphasized should be reviewed at this moment and that a very specific input must be introduced and preserved to this effect at all levels of BRAC's planning, execution and monitoring.

General thinking is that "common economic interests" should be the focal point for mobilizing the poor for development and the sole primacy of the "economic" keeps influencing and even distorting policy perspectives.

The answer to this thesis of mobilization of the poor on "common economic interests" is "are there common economic interests then or not" i.e. do people lack food, water, credit, land etc. If so, are you trying to create what is already there?

The probable answer "well, actually, we mean creation of awareness etc. of those common economic interests". So in fact, the more intelligent question would be "why, in fact, did those "common economic interests" not by themselves mobilize people, create solidarities, action, etc...".

The answer is in fact that the "non-economical factors" that are the obstacles to this development, and must figure primarily in development practice, even though economic interests are important.

ECONOMIC INTERESTS ARE THEREFORE MEDIATED BY NON-ECONOMIC FACTORS AND VALUE SYSTEMS OR CULTURAL FACTORS.

We have thus forgotten several questions basic to development of a just society: what do people do with their money? Do they pay bigger dowries, higher bribes, and in turn dispossess others.

Celebrating the 40th anniversary of India's Independence, "Yojana", a publication has published a souvenir, where noted economists, such as Prof. Babotosh Datta, made a distinction between "growth" which means "increase in a measurable (economic) variable" and "development" which means "economic transformation" and "progress" which implies "social transformation" (An example quoted is that inspite of a surplus of 25 m. tonnes of food at the moment, "availability of per capita per day food-grains has declined from 480 grams in 1964-65 to between 450 and 470 grams in subsequent years).



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THE JAMALPUR WOMEN'S PROGRAMME:  
A PRELIMINARY ASSESSMENT

JUNE 1982



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**THE JAMALPUR WOMEN'S PROGRAMME:  
A PRELIMINARY ASSESSMENT**

**INTRODUCTION:**

The Jamalpur Women's Programme (JWP), BRAC's third comprehensive rural development project, is now six years old. In a request recently made to the Research and Evaluation Division of BRAC, the programme managers called for a "quick appraisal" of the JWP. The following is an abridged version of this initial report.

**METHODOLOGY**

For the purpose of this study annual reports and the correspondences between JWP and Dhaka office were freely used. Quantitative information were gathered with the help of set questionnaires. Observation, discussion and participation got top priority in generating needed information. Given the constraints particularly of time and lack of adequate documentation, the R & E Division undertook the work as more of a formative nature. The analyses and suggestions embodied here are to be taken with that spirit. The report starts with a brief look at the chequered history of JWP. This is followed by separate sections on some economic schemes analysis and the aspects such as employment generation, income and savings. The "report" is concluded with some comments and suggestions.

**A Short Look at JWP**

BRAC's introduction to Jamalpur was through UNICEF. In 1975, the latter invited BRAC to start a functional education programme for a few hundred women beneficiaries of its food for works programme. BRAC availed this opportunity and transformed this functional education programme into a full fledged rural development programme by early 1976. But compared to the then Sulla or Manikganj Project, BRAC decided to leave out the men and work exclusively with the women. The project area, about 120 miles from Dacca, consists of 20 rural villages within a radius of 5 miles of the Jamalpur town. The poor

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The study was conducted by Mr. Zafar Ahmed in collaboration with Mr. Ifjalul Hoque.

women who are physically capable, having little or no command over the means of production and living evidently a below subsistence life come under the coverage. The women are formed into Samity for collective economic action. For ease of analysis, the life span of JWP may conveniently be divided into two phases:-

Phase I (June 1975 - July 1979)

Phase II (August 1979 - till date)

While in the first phase, the JWP was crawling hard to stand up, the second phase is seeing the project getting the pieces together. But this phasing is purely arbitrary and have little relevance with the actual project phasing. While a short narrative account is available on the first phase, some actual schemes of the second phase are analysed.

**The First Phase:** The economic activities of JWP was started with a horticulture programme. Seeds were distributed at cost price but unfortunately it did not germinate. Other schemes started with funding from BRAC were on weaving, paddy husking, poultry, pisciculture and ericulture. Till the end of 1978, a total of Tk.45,403.55 had been disbursed as loan from BRAC. Tk.17,641.15 was alone disbursed to weaving scheme. Within that period, 25 Samitys were able to save Tk.5,626.75. The reclaimed pond for pisciculture was occupied by a local elite. Nothing could be done as the female group itself disintegrated. Tk.8,000 was lost. The big weaving scheme had almost a similar fate. Frequent changes in weaving masters, out migration of the participants, critical attitude of the local people, non availability of inputs etc. made the whole scheme a farce and consequently it had to be stopped mid-way.

The only area where the JWP has had somehow a good record during the first phase is in functional education. By 1978, a total of about 1,000 women were "graduated" and four "cycles" of functional education classes completed. But with the increase in the emphasis on economic activities during the second phase, the impetus is falling apart.

In the absence of any documentation, the progress in the health and family planning sector could not be assessed.

**The Second Phase:** Instead of a narrative story, a relatively detailed

account will be attempted on some aspect of the Second phase.

With only 10 schemes completed within a period of two years (July 79 to June 81), the JWP with 55 Samity is lagging far behind others in respect of economic activities. Eight of these are paddy husking schemes. The other two are - oil crushing and rickshaw. Some aspects of these completed schemes will now be taken up. A total of Tk.37,400 were disbursed to these schemes by BRAC as loan.

TABLE : 1

Information about Completed Schemes During the last two years

Name of Samity	Name of Scheme	Date of starting	Duration (in week)	No. of participants	per- Amount of BRAC loan.
Kupibari Samity	Paddy husking	10/9/80	30 weeks	17	Tk. 5,100
Chandra Samity-1	Oil Crushing	26/1/80	26 weeks	14	3,640
Dapunia Samity	Paddy husking	9/9/80	30 weeks	11	3,300
Chankanda * -4	Paddy husking	10/9/80	30 weeks	15	4,500
Alihurpur "	Paddy husking	25/11/80	10 weeks	8	800
Noyapur "	Paddy husking	7/11/80	30 weeks	16	4,800
Chankanda " -1	Paddy husking	26/1/80	26 weeks	16	4,160
Guabaria " -2	Paddy husking	11/11/80	30 weeks	16	4,800
Guabaria " -3	Paddy husking	4/11/80	30 weeks	16	4,800
Guabaria " -1	Rickshaw	12/11/80	Undefined	15	1,500

Tk.37,400

TABLE : 2 Cost - Benefit

INCOME & EMPLOYMENT GENERATION

SL.NO. of the Scheme	Cross Cost	Interest	Total cost	Total Revenue	No. of parti- cipant	Share of labour	Share of labour per head per day
1.	179214.40	414.25	179628.65	195581.23	16	15952.58	10.55
2.	248292.80	217.80	248510.60	305305.00	14	56794.40	7.80
3.	101874.07	284.79	102158.86	110070.15	11	7911.29	9.25
4.	140362.50	284.79	140647.29	156129.85	15	15482.56	9.83
5.	28602.00	23.33	28625.33	31284.50	8	2659.17	8.63
6.	183664.00	414.25	184078.25	198946.00	16	14867.75	9.22
7.	161280.00	311.14	161591.14	173496.00	16	11904.86	8.46
8.	174157.00	414.25	174571.25	191426.25	16	16855.00	10.03
9.	209376.00	414.25	209790.25	233278.00	16	23487.75	12.94

Table 2 provides a picture of "cost-benefit" of all these schemes completed during the second phase. In all the paddy husking schemes, opportunity cost of labour have been assumed to be zero. The opportunity cost of labour in the oil crushing scheme has been calculated on the basis of available data (see case study). Share of labour per head per day, for the paddy husking schemes ranges from Tk.8.00 to Tk.13.00. This is much higher than similar results in other BRAC projects (e.g., RCTP, Ghior). The reason may be two-fold. The schemes were granted to the professional paddy huskers and consequently the quality and quantity of the finished rice were higher. Secondly, the generated income goes exclusively to the pockets of the participants as there is no system of contributing to the Samity fund. These two combined together shoot up the share of labour.

**TABLE 3: EMPLOYMENT**

Sl. No.	Name of Samity	Nature of the scheme	Duration of the scheme (Days)	Mandays available	Mandays employed	No. of participant	Percentage of mandays employed
1.	Kupibari Samity No. 1	Paddy husking	210	3570	1512	16	45
2.	Chandra " -1	Oil Crushing	182	10192	7280	56	71.43
3.	Dapunia "	Paddy husking	210	2310	855	11	37
4.	Chankanda " -4	Paddy husking	210	3150	1571	15	49.87
5.	Aliharpur "	Paddy husking	70	560	560	8	55
6.	Noyapara "	Paddy husking	210	3360	1612	16	48
7.	Chankanda " -1	Paddy husking	182	2912	1406	16	48.28
8.	Guabaria " -2	Paddy husking	210	3360	1680	16	50
9.	Guabaria " -3	Paddy husking	210	3360	1815	16	54
10.	Guabaria " -1	Rickshaw	Indefinite			15	

The analysis of the above table gives an employment picture in completed schemes. While in Chandra oil Crushing scheme the percentage of employed mandays swells up to 71.43 per cent, in some of the paddy husking scheme the percentage of employment is well over 50%. Apart from the skill, lesser outflow of generated income and steady market are the most outstanding reasons for the inflated income and employment. Unlike RCTP, the paddy husking loans are given to individuals instead of teams. While in team loans, only the assigned participants get together for work, the individual loanee in JWP is assisted by other family members either in the form of manual help or housewifery assistance. This unidentifiable element have surely had a resulting impact on income and employment figures.

Because of the distinctive nature of the Kantha programme and the sericulture programme of the Jamalpur Women's Project, we have dealt with both the programmes separately elsewhere. But it would be relevant to mention here that the 'kantha' programme with artistic designs of the glorious past generate a lucrative amount of extra income giving employment to about 90 persons skilled in the work. The work done in leisure have virtually no opportunity cost and the prefixed nature of the wage opens before them an ascertained source of income. But market constraints frequently shrink the extent of employment and makes the trade dull. But the Embroidery (kantha) programme has a distinctive characteristic. The whole amount of profit after the payment of wages goes to the fund of the samity.

### SAVINGS

The below subsistence womenfolk in Jamalpur with whom BRAC works have virtually no margin to save. The weekly savings which they somehow manage, often going illfed and underfed, is obviously the result of self imposed austerity. BRAC justifies this on the ground that savings alone can open before them the potentialities of a better future. But the saving trend of JWP correspond to the overall plight of the problem ridden project. Upto 1st July, 1980, all the Samitys of the project had a total saving of Tk.10,435.00 only. This is a very poor amount, indeed, at the end of the 4th year of the project. Upto July, 1980, 27 Samitys out of 55, had almost no savings. Moreover, the generated fund itself was characterised by highly skewed saving distribution 57% of which came from 6 Samitys only. But the following year extending from July'80 to June'81, ushers an important landmark in savings. Breaking the inertia of the last five years, the amount of generated fund came out to be Tk.32,211.00 within a single year. So, the year succeeding June, 80, appears to be the breakthrough period. But the rate and amount of saving is certainly discouraging. While 9.1% Samitys had no savings at all upto June'81, 54.6% Samitys had savings ranging from Tk.7.00 to Tk.500.00, only three samitys had savings above Tk.2,000.00. The position of the project is contrasted with RCTP. In Shibpur branch alone, for instance, only 28 village organisations within a brief period of two years have accumulated a total savings of Tk.64,835.00, an amount much higher than the entire savings of JWP in it's lifetime.



The sources of savings themselves forms the major handicap. Individual contributions, mostly voluntary in nature, is the only source of savings for the Samitys in Jamalpur, while in RCTP, a judiciously decided/prefixed amount of profit from BRAC supported schemes, compulsorily accrues to the group fund. For instance, in Solakoria Mohila Samity of RCTP Chior branch, Tk.2,703.73 came to the group fund from a single cow rearing scheme. But except in embroidery schemes no such arrangements are there in Jamalpur women's project. Of course, there are instances of raising individual contributions to the group fund after the Samitys get involved in income generating schemes. But this type of indirect effects are having little impact in raising the level of savings. In JWP almost all the schemes are for paddy husking and the profit margin is wide enough to accommodate significant contribution to the Samity.

In JWP, the rate of individual contribution varies from group to group. But unlike RCTP, the rate of contribution to the group fund within a Samity is exactly similar. But this need not be the case. In RCTP it has been found that the people of similar economic background save significantly unequal amount once they are assured that the amount will exclusively remain in their respective credit. Incentives for saving more as well as the security of savings have a great role to play in mobilising small savings in our rural areas. At present only 12 out of 55 Samitys have their bank accounts to keep their money in safe custody. Opening of bank accounts for all the Samitys will not only strengthen the sense of security, but also inculcate banking habits among the participants.

#### UTILISATION OF SAVINGS

Effective and meaningful utilisation of generated savings is itself an indicator of efficiency of the Samitys. Out of the 55 existing Samitys, 46 have different amount of savings ranging from Tk.100.00 to Tk.5,000.00. But only 14 Samitys undertook self financed schemes with their own savings. During the period under study 23 such schemes (i.e. self financed) were completed with total involvement of Tk.7,535.00 (or 18% of the total savings). From all the 23 self financed schemes, the Samitys earned a gross profit of Tk.3,432.00. The self financed schemes include stocking of onion, wheat, potato, oilseeds, rice, sands, tobacco etc. Some agricultural schemes for producing green vegetables and some poultry and goat rearing schemes were also undertaken. In the absence of any record at any level about

the self financed schemes, no further analyses are forthcoming.

But the process of savings utilisation is yet to be scientifically designed and comprehensively planned. Now BRAC confines itself to advising and inspiring the Samitys to undertake self financed schemes with no procedural compulsion. Consequently undertaking of such schemes remains to be participants option resulting in significant non-utilisation of generated funds. Savings can be invested, it can, if need arises, be withdrawn and it can sometimes be used for helping the distressed participants in times of exigencies. But how much money can be spent for helping the distressed members will a participant be able to withdraw his entire savings in times of need? In such cases of withdrawal by all the members how would the generation of a significant investible fund be ensured? Jamalpur Women's Project is yet to have a clear cut answers to such sort of queries. However, leaving the Samitys with their own funds has been enabling the groups to develop their own capacity and their loan utilisation potential. But development of the local capacity can be reconciled with the effective, well planned and efficient utilisation of generated savings. In JWP generation of a definite amount of savings is no pre-condition for deserving BRAC loan.

Here, some experiences of RCTP seems relevant. While a consensus amount of savings is always kept reserved for meeting the individual exigencies, a definite amount of group contribution is an essential precondition in all BRAC financed investments. This ensures not only the personal stake of the participants in investment but also the efficient utilisation of generated savings in well chalked-out schemes. This experience of RCTP can be tried to JWP. Moreover, procedural compulsion should be there in order to check withdrawal of savings; so that a sufficient fund can be generated with the Samitys in course of time. Consensus withdrawal of entire savings by all the members (as in Shahapur Samity) is undoubtedly a discouraging practice.

### Discussion and Some Comments

The First Phase: Almost cyclical "ups and downs" in activities, staff morale, expansion and supervision was the most disquieting characteristics of the Jamalpur Women's Programme in the first phase. This proposed "self starter" project retained a top down bias for long

five years and a noticeable motivational slump at the local level grinded all programmes to periodic halt at times.

Managerial inefficiency at the local level, little presence of skill, experience, creative planning and prudent implementation at the project level was characteristic all along the first phase. By changing project administrator five times within a period of five years, sometimes with in-between gaps BRAC perhaps sought to surmount the crisis, but with little results. Most were elevated to the post from a lower background resulting in discontinuity and no improvement. Every step of replacement and reform, during the period solved some problems but gave rise to many. Nevertheless, needed efficiency at the project level could never be ensured. While BRAC wanted programme supervisors to be "creative facilitators" in JWP, they "most often acted as masters" and seldom behaved as friends and facilitators to the staff. Surprisingly enough this behavioural aspect continued to be a ball of discord between the project supervisors and the staff with allegation and counter allegation to the head office and critically undermined staff morale for long two years. On the contrary the tendency of BRAC's head office staff "to test local capacity for certain responsibilities" resulted in a significant absence of supervision from above at a time when it was needed most.

Inadequate supervision, managerial inefficiency, interpersonal discontent, and ambiguous procedures for disbursement of loans became the causes of some more unintended outcomes rare in BRAC's history. The situation ran to such a worse extent that such cases as of using considerable money for personal benefits or giving BRAC's money as personal loan by the P.A. were detected by mid '78. The excesses of the locally recruited field motivators went to such an extent that they did not even bother to issue loans against fake names. One of the area of critical problems remained to be the group formation and saving generation. Because of the conceptual, technical and institutional problems, economically viable schemes could not be identified and designed. The penalty of such errors came directly to BRAC in the form of huge monetary losses in some schemes like weaving.

Availability of community living as in Sulla, Manikganj or RCTP project facilitates and bridges the gap of understanding. But this could not be ensured in Jamalpur in phase one. The local recruits worked and stayed in their respective areas all along the first phase which created an ever-worsening communication gap between the staff.

Moreover, BRAC experiment of working with the local field staff failed to make a headway and whole programme suffered a major setback in the year 1978. The local field staff about 12 in number did not develop and mature as expected and most of them came from the better-off section of the society. Confusion over loan disbursement and management set in not only with the Samity members but with the field staff themselves. The trust placed in them was misfounded administratively and fiscally. So, they were not reconfirmed and put out of job in early 1979. Frequent changes in organisational structure and personnels inevitably disturbed the systematic progress of work. But surprisingly enough, despite the drop in number of paid staff from 15 to 5, activities, instead of decreasing, increased and strengthened during the last half of 1979.

The most alarming aspect of the first phase of JWP is that at the end of the first phase the whole project came to a standstill with all the groups turning dormant and almost dead. No work was in progress except some painstakingly arranged functional education classes. The project virtually started afresh by the end of 1979, when eight older groups were reconstituted and eleven new groups were formed. The number of the groups themselves is indicative of the extent of overall - pandemonium and vexing irregularities that were going on upto the age of five years of the project. Giving purely autonomous status to the project for more than 3 years in the absence of any local efficiency seems to be one of the major mistakes.

Though an annual report of JWP was published every year, there was virtually little documentation and nothing was recorded duly at the project level. Before the first elaborate report came to the head office in February, 1980, reporting was confined to some correspondences, sometimes agonisingly personal, between the P.A. and the head office staff. This sort of simple letter correspondence with no project report and little quantitative information for long five years can seldom be associated with a well run project. While contemporary projects in Sulla and Manikganj was well ahead in respect of documentation, Jamalpur was lagging far behind. Nobody told them which records they should maintain for what and in what way.

**The Second Phase:** During the second phase, the JWP has started the recovery from the lapses and inadequacies of the first phase. But

still the project is lagging far behind a contemporary example. The most inspiring aspect of the JWP during the present phase are the following:

- (a) More H.O. supervision
- (b) Better staff morale
- (c) Better reporting through regular monthly report
- (d) More group activity.

But still the Jamalpur Women's Project is to cover a long track. Many of the existing BRAC experiences (in other areas) need to be incorporated. Some suggestions for the JWP may be worthwhile at the moment.

1. The JWP still need a sense of direction. Needed expertise, managerial efficiency, creativity and sagacity at project level were and still are the most unhappy deficiency. Weekly supervisory trips from Dacca are not the answers. The PA should be a person with confidence and considerable wisdom.
2. There is little of documentation. We donot suggest an omnibus. There is no alternative to a minimum documentation. A group file may be a good idea at the moment.
3. Most of the schemes undertaken are on paddy husking. This is an annoying experience. The schemes on paddy husking assures almost a no-risk outcome. But the administration should have to be farsighted. An installation of a mechanised rice processor can put all these poor women into utter difficulty. Thus a diversification is the need of the hour. The experiences of Manikganj can be a guide.
4. The JWP is a women's project. The involvement of their male counterparts in some way or other may facilitate better results.
5. The role of BRAC in the self-financed schemes are almost nil. BRAC should assist the women in this task. The responsibility can be delegated only when one is capable of taking that up.
6. There are instances that all the participants got the accumulated savings divided amongst themselves for consumption purpose. This is against Samity norms. There should be firm rules on

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Summary Analysis of Four Village Studies  
of the Jamalpur Women's Programme

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May 1987

## Summary Analysis of Four Village Studies

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  - percentage of parget group reached
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## 1. Strengths and Weaknesses of the Villages

Initially Goabaria, Deurpar Chandra and Kampopur women's groups were organized by the BRAC staff. Gradually all three groups disintegrated due to internal conflicts. Goabaria and Deurpar Chandra, the strong village organizations were organized for the second time at the initiative of the village women themselves. Kampopur was also organized for the second time but the initiative was taken by the BRAC staff. The village women of Kanchasara, inspired by the activities of the neighbouring V.O., took the initiative of organizing the V.O. which has no history of disintegration.

The villages which have gone through a process of conflict and disintegration, have realized the need for an organized group and have organized themselves at their own initiative have strong V.O.s. Through this process conscious and capable leaders have developed in Goabaria and Deurpara Chandra. The quality of leadership was further strengthened through training in management and leadership organized by BRAC. The leaders from Goabaria and Deurpar Chandra participated in five or more courses in management and leadership, where as no such training was provided for the leaders Kampopur and Kanchasara. In fact the training record shows that the members of Goabaria and Deurpara Chandra attended more (16 to 18) training courses than the other two villages. This, plus successful completion of F. E classes in these two villages, resulted in more comitment among even the ordinary members, which is somewhat lacking in Kampopur and Kanchasara. It was observed that good leadership was not enough to make a V.O strong. "Second line" leaders were very important as was the interest, participation and commitment among ordinary members.

In the strong villages 45 to 75% of the members are involveed in various economic activities whereas the figures for the weak villages are 19 to 36%. Not only are the women in strong V.Os more active in the samity, they also earn more. The best examples Goabaria with its kantha sewing incomes. Through its various social and economic activities the strong villages have made an impact which helped in promoting support from the village community, especially from the village influentials, which has further strengthened the VOs. The strong VOs have the support of their menfolk. This was not given from the beginning but was gradually won over.

The size of a V.O. might also help in making it strong. An entity of 300 members is more impressive and carries more weight (and votes) than one with 50 members. The geographic location of a village does not seem to play any role in making a V.O. strong or weak.

In conclusion it may be said that no one cause can explain the strength or weakness of a V.O. It is rather the combination of causes which gives each V.O. it specific identity.

## 2. The Start of Programme

Deurpar Chandra and Kampopur had almost the same kind of beginning. It started with the 1974 famine when UNICEF "Wheat centres" were started in Jamlpur to help poor and destitute families, especially women and children. In 1975, BRAC, at the request of UNICEF, organized Functional Education courses for the women engaged



in the Food For Works (FFW) schemes. The classes were given in the Jamalpur stadium. When the UNICEF programme were closed down BRAC'S field motivators continued and started organizing women in the villages. The programme included the organization of village groups, functional education courses and savings.

Goabaria did not have the earlier stages but started with the organization of groups. When the village groups had some savings they took loans from BRAC. Initially there were problems in some villages: members did not repay loans or savings money was misappropriated. Groups broke and reorganized again.

The Kanchansara Village Organization (V.O) had a different beginning. In 1981, Soburon visited a nearby village where a BRAC samity had been formed. She was motivated by its objectives and activities and, on her return, talked to other women who visited the samity. Under BRAC guidance they then formed a samity.

### 3. Membership

There is a need for the periodic assessment of the target population in each village and numbers should be reset accordingly. Yearly targets for membership should also be fixed in consultation with the Village Organizations. In the four villages studied, membership has grown over past four years. Once enrolled the women continue to be members. Even if they do not come to meetings or participate in any of the programmes, they still consider themselves as members. Having ones name cut out of the register is taken as an insult. The leaders also do not like to identify non-members and drop-outs. They think that showing non-members or drop-outs is a disqualification for the samity. There are two kinds of drop-outs: those who need the samity but cannot participate because of their other involvements and those who do not, or do not any longer, need the samity. There is a need to identify drop-out members periodically, have discussions with them and then decide whether to retain their names or cross them out.

#### Percentage of Target Group Reached

The Jamalpur Women's Programme (JWP) has set itself the target of reaching 75% of the target population i.e. women who are landless, destitute and whose male heads of households must sell their labour for 120 days or more per year. In 1985 the BRAC survey numbered the target population at 3736 women out of which 2507 were members by the end of 1985. Since we do not have data on the size of the target population in previous years it is not possible to say if the percentage of the target group reached has increased or decreased. However, as membership has probably increased more than has the size of the target population we may say that an increasing percentage of the target population has been reached in the overall JWP area and also in the four villages studied. The percentages in the four case study villages are as follows:

<u>Village</u>	<u>Percentage of target group reached</u>
Deurpar Chandra	46%
Goabaria	92%
Kanchasara	74%
Kampopur	69%

#### 4. Members Involvement in Various Schemes

The JWP has set itself the target of involving between 60 to 75% of all members in at least one activity besides savings (which all members are supposed to do). It would seem, and both the staff and the women involved believe so, that the more members participate in various activities the stronger is the samity.

The percentages of involvement in the four villages are as follows:

<u>Village</u>	<u>% economic activities(1)</u>	<u>% trained(2)</u>	<u>% involved in either 1 or 2</u>
Deurpar Chandra	45	14	50
Goabaria	77(1)	12	77(2)
Kanchasara	36	18	36
Kampopur	19	14	45

(1) Woman involved in kantha or ericulture, both of which are mutually exclusive

(2) Exact figure could not be found but will be equal to or greater than 77%.

In spite of the size of the village, Goabaria has achieved the target of involving at least 60 to 75% women. This success is due to kantha sewing.

#### 5. Group Meetings

In Goabari eleven meetings in all are to be held every month, that is eight weekly meetings of the two kantha groups, two fortnightly meetings of two Village Organizations and one combined meeting of both the Village Organizations. In the other three villages (Kanchasara Kampopur and Deurpur Chandra), Village Organization meetings are to take place every week. These meetings are not being held regularly and half the women interviewed admitted that their attendance was irregular. Even according to the leaders, when the programme organizers (P.Os) are not present only a few women attend the meetings.

There are no records of proceedings and no records of attendance either. The project has recently decided to maintain such records and the P.Os are to do so. The members need to be motivated to hold meetings regularly so as to have frequent interactions with each other. Those who do not come regularly might be attracted by making the meetings more interesting and stimulating. Functional Education classes can be a regular agenda item of the weekly meetings.

Discussions with the Programme Coordinator revealed that there is a plan to recognise weekly meetings. For example the first week's agenda would be the collection of saving and credit, second week's discussion would be on social actions, third week on health and nutrition and the fourth week on income generation projects. The village group leaders might be encouraged to contact outside resource persons such as the Health Education Officer, Livestock Officer, Fisheries Officer, Family Planning Officer, etc., to come and address the weekly meetings.

## 6. Savings

Yearly savings of the Village Organizations and average savings of individual members have not increased much. The records shows that the members are not regular savers. There are no saving targets set for the village organizations or for individual members.

Knowledge about savings is poor. Only half the women had a more or less accurate idea of the amount they had saved with the V.O. The first saving was seen as an entry fee or membership fee to the samity and perhaps the other savings are also seen as a way of maintaining membership in the samity. Savings are collected in the meetings attended by Programme Organizers who record them in the savings register. In some village organizations the reasons for savings are not always well defined.

There is a need to strengthen the savings programme. The members must be better educated about savings. Reasons for savings need to be better explained. Setting targets would increase individual savings. A minimum of twenty takas saving a year might be made obligatory. The group leaders should be trained and made responsible for collecting weekly savings from members and recording it with the help of literate members (if the group leader is not literate). Since March, 1987, a system of individual passbooks has been introduced (as per suggestion made in Deuerpar Chandra Village case study) and should provide motivation to the members to save regularly.

## 7. Functional Education

Functional Education is the entry point for the formation of Village Organizations. Regarding the consciousness raising aspects of the course, it is hard to judge the impact directly. It is only indirectly, through the groups' functioning and the social actions undertaken, that one can judge it. However many of those who attended the course are relatively aware of the consciousness raising components.

The impact in terms of literacy is slight, most of the women having forgotten what they learnt. In many cases when the participants could sign their names they thought they had done enough and stopped. Members who joined later got no F.E. at all. It is necessary to give F.E. again to those who never took it as well as those who have forgotten the contents. It is suggested that F.E. class be a regular compulsory agenda for the weekly meetings of the V.O. as it is an important means of strengthening a V.O. Special efforts should be made to procure, develop and distribute follow-up materials for the neo-literates to sustain their literacy. A mobile library may partly solve the problem. There should be continuous

field based refresher courses for the teachers under the supervision of experts in the field of F.E.

## 8. Training

Available training records show that the members from the two strong villages, Deurpar Chandra and Goabaria, have received more training courses than the members from Kampopur and Kanchashara. No management training was given to women in Kampopur and Kanchasara and only a few members from Kanchashara received leadership training.

There is a need for systematic maintenance of village-wise training records and periodic assessment of these records will help in identifying training needs of villages. The V.O. and its leaders should be involved in drawing up training plans for their village on the basis of their experience and felt needs.

## 9. Leadership

The Village Organizations in Goabaria and Deurpar Chandra presently have good leaders. They are motivated and have earned the respect of group members. They are strong and articulate. They have contacts with the formal village leaders and when needed, they are called to the village 'Shalish' (council).

In Kanchasara, although the leadership has stayed within an extended family, they seem to be conscious, motivated and are involved in the samity's activities. However, they are rather quiet women and none of them have the authority noticed in leaders in other villages. They are not particularly effective.

In Kampopur Ayesha seems to be the only leader. She has authority and support and is free to move around and goes to the village Shalishes. Ayesha's leadership, however, is somewhat self centered and self-seeking. She did not originate any of the social actions and she is not very conscientized. She is also handicapped by her numerous family responsibilities.

There should be a regular forum for the leaders to meet and discuss the progress and problems of the Village Organizations. This would give an opportunity for the weak leaders and 'second line' leaders to learn from the good ones. This was demonstrated in the workshop held with the women in April, 1987. There is a need for a definite programme to acquaint leaders with various services and facilities: health, legal, political, etc., so that they can gradually and effectively replace the role of traditional leaders and be more effective in performing leadership functions.

## 10. Decision Making

During the interviews we asked the women (ordinary members) if they felt that their leaders consulted them or represented their views. As we might have foreseen, this varied with their degree of involvement in the samity and its activities. Those who regularly attend meetings have more of a chance of participating in decision making than do those who only come once in a while. The women who participate actively influence the leaders and feel that the decisions taken are their decisions. Some of the younger members, even though

they might attend meetings regularly, felt that decisions were taken by their elders.

In Kanchasara, however, disputes arose over decisions taken concerning loans. Anwara, Jubeda, Johura and Chandra, active members, severely criticised Honufa and Horbola, V.O. leaders, for having agreed to give loans to people who could not repay them. In fact even Honufa and Horbola's loans were overdue. The women felt that Harufa and Horbola had acted like "Matbors" for having overruled their objections and having given loans to Hameda, for example. As a result of their misjudgement, loans for the whole samity were held up.

The BRAC staff try to avoid influencing the women's decisions. In Deurpar Chandra when Anju, one of the leaders, was implicated in a scandal (having had an abortion and having married a man with another wife), the BRAC staff respected the samity's decision to boycott her. Anju being a valuable asset to their programme they felt tempted to overrule the village shalish's decision and ask the samity to continue with her as a leader. Although most members had a lot of sympathy for her, the samity reasoned that by supporting Anju, they would lose prestige in the village because they would be supporting something they claimed to condemn: polygamy. The BRAC staff have decided to abide by the V.O.'s decision.

Social actions also seem to happen without outside interference. In Goabaria, during Zarina's case, her mother announced the news to the V.O.. The leaders first discussed the incident among themselves and then with group members. They then decided to act together. A large number of women were involved (60-80) and most of the women interviewed were able to tell us what had happened, which shows a high degree of involvement and interest.

In Moniza's case (of Goabaria also) she did not complain to the samity herself but the other group members, observing her difficulties with her husband, decided to take action.

When undertaking social actions V.O. leaders have to play an active role in deciding on the course of action to be taken and how to make the best use of the situation and various opportunities. Not all leaders seem to know when or how to act. This is shown by the number of lost or missed occasions which could have been exploited as social actions (also listed under "social actions" in the different case studies) but were dealt with by "stop-gap" measures.

## 11. Social Services

The social services include poultry and livestock vaccination, livestock treatment and health services. The poultry worker is responsible for poultry vaccination. She has to bring the vaccines, preserve them, find a centrally located place to vaccinate the birds and then inform the women to bring their birds for vaccination. Although some poultry workers do it very well, they find the job difficult. Moreover, most of the women do not pay the vaccination fee.

Similarly, health workers and veterinarians are also individually responsible for their job which they find difficult to do single handed. To solve the problem it is recommended that in the initial

stage the leaders of the V.O.s take the responsibility of mobilizing the villagers to take part in the organization of vaccination campaigns. The group, and the leaders in particular, should help workers collect fees from individual members. There should be an annual calendar showing when different vaccination campaigns will be organized in different villages.

## 12. Demonstration Strategy

"Substantial" resources have been provided to certain poultry rearers making them poultry "key rearers" and certain vegetable growers. We also considered pisciculture and apiculture as being demonstration activities as the training and necessary material is provided to a selected few. The data on apiculture, pisciculture and horticulture do not allow us to say if the women's income has increased over time since the first two are new activities and the necessary information does not exist for the third. The data on poultry key-rearers, although sometimes lacking, seems to show that their income has generally increased since they started the activity.

It is difficult to say if the various activities have had the desired demonstration effect. Fazilatun, a vegetable grower, has had success selling vegetables, which has encouraged other women to do the same in Deurpara Chandra. Golapi's success with apiculture has made other women interested in keeping bees. Other Deurpar Chandra women may like to try fish culture in miniponds but it was not certain. As regards poultry, it is not certain if the demand for improved eggs, hens and cocks is the result of observing key-rearers successes. Not one of the women interviewed said that they had started poultry rearing because they had seen a key-rearer making profits. A lot of the women rear poultry anyway.

## 13. Loans

In two of the four villages studied the groups had broken up in 1978 over the non-repayment of loans (Kampopur and Goabaria). Data on the size and kinds of loans given then are not available. Loans in Goabaria are considered separately since they were given from the women's own savings.

In Kanchasara the first loans were given in August 1984. In Deurpar Chandra the first loan was given in April 1985 and in Kampopur the first loan was given in September 1985. In all three villages the first loans were for paddy husking then goat rearing, cow rearing and finally shop keeping. The first paddy loan was between 225 and 250 taka except in Deurpar Chandra where the first loan was of 500 taka. The next paddy loan in all three villages was larger (450 and 600 takas). The first goat loan was for 400 and the second for 600 takas. The shop loan given in Kampopur has doubled in size from 550 to 1100 takas. The cow loans which came last were the biggest: 1500 takas.

Repayment is best for paddy loans. For others, repayment is irregular. It is most difficult for the cow loan (see Kanchasara case study). This is because paddy loan generates a regular income from which it is possible to pay the installments. This should be true of the shop loan also. The others permit a woman to acquire an asset (goat or cow) but not immediately an additional income. A goat or cow must grow, have offspring and give milk. The milk may be sold but the

kid or calf must grow before it can fetch enough money. The cow or goat may not even be sold making the repayment of a one large last installment very difficult.

The number of loans issued and the total amount have decreased in Kanchasara. The amount has increased substantially in Kampopur but only slightly in Deurpar Chandra. However, in both the villages the number of loans given has remained almost the same.

<u>Village</u>	<u>1985</u>		<u>1986</u>	
	<u>No. of loans</u>	<u>Amount</u>	<u>No. of loans</u>	<u>Amount</u>
Deurpar Chandra	13	11,200	14	13,800
Kampopur	12	6,825	13	12,500
Kanchasara	8	5,550	2	3,000

The JWP would like the loans to go to women not involved in other activities. In Deurpar Chandra, 6 of the 18 loanees are not vegetable growers, key-rearers or fish cultivators. In Kampopur 12 of the 21 loanees are not involved in other economic activities. In Kanchasara 8 of the 12 loanees are not involved in other activities.

In all the three villages the leader got loans but with the exception of Deurpar Chandra, not more than one each. Anju and Fazilatun of Deurpar Chandra got two loans. In fact 4 of the 18 women who took loans in that village, got two loans each. In Kampopur only 4 out of 21 loanees took two loans each. In Kanchasara 4 of the 12 loanees has two loans each.

The members of the Goabaria Village Organization took loans from their individual savings. Out of 300 members 64 members took loans consumption. They were used for food clothing, housing, treatment and other emergency needs for which the women usually borrow from others. Out of sixty four loanees 17 have repaid loans fully and 44% of total loan is overdue. Since loans were issued from members own savings not much effort was made to realize them and the leaders were not even aware of overdue loans. The leaders should be given the responsibility to monitor loan realization.

Analysis of credit programme shows that the loan given to the members should be enough to earn an income to (a) sufficiently supplement family food needs (b) help the members repay loan instalments on time. (c) generate working capital for the loanee. Loans for goats or cows should be given to women having a regular income from Kantha sewing or spinning year for example. There should be provisions for multiple loans (one which must produce a regular weekly income) for example paddy loans and goat or Cow loans combined. If a member is given a loan of Tk.1600/- (Tk.1,000/- for paddy and Tk.600/- for goat), the weekly income earned from 4 maunds of paddy husking will be enough to meet the food needs of the family as well as to pay weekly loan instalments. To ensure and promote good repayment habits, loan amounts may be issued on installment basis, say Tk.1,000/- in the first six months, Tk.600/- in the second six months.

#### 14. Social Actions

All four villages have undertaken different kinds of social actions which are described in the case studies, some of which have opposed the women to Union Parishad (UP) and traditional leaders while others have accepted the existing social parameters and injustices. More education, motivation and strong group solidarity is needed for effective social actions. There are instances when instead of protesting against dowry, the V.Os give loans from group savings or collected donations for dowry to be paid for the members' daughters' marriages. Some samities counted this as a social action by which they were able to help out a member.

The members realized that their behavior was in contradiction with they had learnt in FE lessons and what they discussed at group meetings: "We will neither give nor receive dowry". In practice they found the principle difficult to apply.

The social education programme need to be strengthened. Successful social actions must be systematically recorded by the P.Os. in the form of case studies which can be used during discussions in group meetings. The group leaders who have initiated such actions should be invited to present the case in the weekly meetings of weak Village Organizations.

#### Social mobilisation: class or clan identity

One of the questions that arose while planning the present evaluation was if, with the consolidation of small groups into village organisations, the women were more likely to view problems in class rather than in clan terms. Another aspect of the question is whether polarisation and/or opposition takes place along class lines (for example "poor" versus "rich"). Or again: is family identity more important than class identity?

In the villages studied, class and clan do not coincide. Family members are scattered across social tiers with even the poorest women being able to claim as a relative, however distant, somebody better off than herself. It was observed that samity members are often relatives, as seen in Kampopur, Kanchasara and to a lesser degree in Deurpar Chandra. Since the V.Os in Goabaria are so big family ties cannot be as easily traced as in small villages. However, there too, entire families seem to be members. Even then some of the women can trace relationships to village matbors or rich families. They get loans from relatives. Rani of Kanchasara would rather work for a relative than for an outsider because it is considered more respectable. When disputes occur within the samity they often follow family lines. In Deurpar Chandra when Aklima was removed from leadership her relatives left the samity. When Johura, Ojufa and Sufia left the Goabaria V.O. over the signing of disciplinary bonds, Bala, a relative, dropped out in sympathy for them when she could not persuade the leaders to take her relatives back.

It is according to the situation and context that a woman's "clan" or "class" identity predominates. It is according to the nature of the problem in question that she will react as a member of her extended family or as a member of a class ("the poor and oppressed" for example.) The present evaluation does not permit



identifying these contexts or situations. It can only be said that there is not a substitution of one identity for the other.

## 15. Indicators of Consciousness Raising

### a) Dowry Practices

Dowry is the giving of presents, neither in cash or kind, by the family of the bride to the family of the bridegroom during the rites of marriage. This custom is common among the Hindu communities of the subcontinent. The dowry system was most apparent when the consolidation of family holdings became a regular feature of Hindu life. According to the various laws on property rights in the extended family system, daughters in the Hindu families could not inherit family property the material basis of the family structure, since they left home to live with their husbands. Women were therefore compensated by receiving dowry.

According to the Muslim custom a brideprice, and "mohorana" is paid by the groom's family to the bride. The Mohorana was the most often a symbolic amount i.e. only promised and written into the marriage contract. A woman would have the right to claim that amount if she was divorced.

In several parts of Bangladesh, where the Muslim society had been less affected by Hindu manners and custom it was the groom's family and not the bride's, which used to pay for wedding expenses and offer jewelery and other presents to the bride. These customs continued up to 10 to 20 years ago.

Presently here is an ever increasing tendency for presents, both in cash and in kind, being demanded from the bride's family. The amount demanded by the groom's family depends on their relative social and economic status. It has now become customary that major expenses of marriage are borne by the bride's family and the groom is expected to offer a little nominal jewelery, the wedding clothes and a few other presents. The bride's family in addition has to pay a sum of money; dowry.

Since marriage for girls and women is a must (socially and economically) in rural Bangladesh, the payment of dowry imposes a heavy burden on the parents. Not only do they have to pay for the wedding and the dowry but the groom may sometimes decide to return his bride unless she or her family can provide him with a sum of money he might need. A girl's future is thus determined by her parents ability to "buy" a good husband.

This practice which results in the oppression and exploitation of women has been rightly denounced by BRAC. The group members see it as a curse and agree that it should be stopped. However, the practice continues, in spite of their wishes (see village case studies). They themselves are able to explain their failure: samity members might agree to stop asking for dowries or might decide not to give any. However, people outside the samity do not follow the same principles. If a samity member refuses to give her daughter a dowry she might not find a groom as there are others to "lure" prospective men with the

promise of dowry. Samity members can only assert themselves in this respect when the marriage is between the children of members (see Goabaria case study).

The condemnation of dowry does not attack the roots of the problem, its causes. It is by attacking the causes that one can act on the practice. In general it can be said, and it is not only true of Bangladesh, a girl has a lower social "value" than a boy. Not only do the men believe they are "worth more" or "better" than women, the women believe it themselves. It is in this context that the following analysis must be placed.

As a result of the growing poverty in the country the number of "eligible" men i.e. men who can support a wife by working or cultivating land, is decreasing. As the demand for eligible men is greater than the number available, there is competition to attract them. Combined with the imperative of marriage for girls this often results in polygamy: the parents marrying off their daughter to someone who can support her although he has another wife. "Beggars cannot be choosers".

In the traditional socio-cultural context of rural Bangladesh an unmarried girl or woman cannot subsist. Economically she cannot maintain herself. She is a threat to the social order. The village elders will not want to let her continue unmarried for long since this may lead to affairs, scandals and disputes within the village. The difficulties of samity members who have unmarried daughters or are young divorcees or widows testify to this. It is therefore for their sakes that their relatives would like to get them married.

Another factor which aggravates the women's case is their economic "value". In a cultivator's family a wife used to have an important role - although she would not work in the fields she had the responsibility of threshing, drying, husking, grinding, storing etc. all the crops. She was a partner in her husband's activities. She was an asset. With growing landlessness and the dividing up to landholdings a wife's contribution to agriculture is reduced. After a certain point she is no longer an economic asset but a liability. She has to be fed, clothed and kept while she can contribute very little to the family's earnings. Therefore she or her family must compensate the man marrying her.

Dowry in fact may serve a start-up capital or as additional capital to help a man establish himself and earn enough to support a family.

As we can see the practice of dowry has several "causes". Some of these are beyond the power of any individual or organisation. However we observed that an organisation could help in resisting the practice of dowry by making the women economically independent. When a girl begins earning an income, be it supplementary or the main income, she is no longer a liability but an asset. Not only do her parents not have to marry her off for economic reasons (so that someone will support her) and, therefore, not have to attract husbands for her, literally at any price, but men are more interested in having a wife who can supplement their income. In such a case dowry is not necessary.

If the number of employed men capable of supporting wives and families grew then the demand for wives would also increase. In this case too dowry might not be necessary. However, in the short term it is easiest perhaps to act on a woman's income as a means of discouraging dowry.

#### b) Polygamy

This practice is a result of the same causes as those that lead to dowry. Polygamy is permitted in Islam, a man being allowed to have up to four wives if he can behave equally towards each one of them. Polygamy has been practised in Bangladesh historically although it was not the general rule and it was normally restricted to those who could afford it.

It is not as easy to condemn polygamy as it is to condemn dowry. From a "Western" or "modern" view point it seems to be demeaning for a wife to have to "share" her husband and perhaps home with another woman. And in some cases it may be so, especially if the second marriage is done without the consent of the first wife and if one of the existing wives loses something in the process. However, sometimes a first wife may want her husband to marry again because she cannot give him children or because she has too much work to do. The relationship between two wives need not be bad - it might be cordial or they might even be like sisters.

It would be wrong to expect all cultures to conform to one model - that of monogamy. The acceptability of polygamy depends on how it is lived by the concerned women - do they find it acceptable or even enriching or do they to the contrary find it demeaning. It is only in the latter case that the samities should take action against such a practice.

Present day polygamy seems to be related to the practice of dowry. A new wife, in addition to any other attractions she might have, brings dowry. Or if the man is reasonably well established (earning enough to support a family), parents would like to have him marry their daughter (see above). Dowry, as a reason for a marriages does not result in very durable unions however as the money is soon spent.

#### c) Children's Education

The social programme is having an impact on the education of children although it is hard to quantify. This can be seen over a span of time: from the date a woman joined the samity to now (beginning 1987). Honufa of Kanchasara told us that her first son had hardly studied in school, the second had studied a few years and she hoped the third would pass his matric (high school). Not only were the women sending their children to school but they tried to keep them on for longer periods (into high school).

In Goabaria, especially, we noticed that some women were trying to educate their daughters and were sending them to highschool. However this is not without problems. High-schools are generally outside the village and girls have to walk there. A girl will be commented on, taunted and even harassed. Sujeda's daughter of Goabaria), a girl of thirteen was not allowed to continue with her

schooling in spite of her mother's wishes and forced to marry a Matbor's son who had seen her going to school.

The JWP should consider allowing girls between 12 to 16 to attend non-formal primary education (NFPE) classes. An NFPE centre is scheduled to open soon in Goabaria.

#### 16. Social Impact and Economic Programme

The social programmes of the JWP have resulted in the women gaining confidence in themselves. As one of the Goabaria women told us "Before we used to tremble at the sight of a policeman. Now, not only are we not frightened but we can go up and talk to him". They are also more articulate. They themselves said that they could talk to government officials and ask them for different things. At the convention which took place at the inauguration of the Ayesha Abed Foundation in December 1986 the samity women paraded into Jamalpur carrying banners and later made demands by giving slogans in front of the Prime Minister, among others.

The women's horizons have widened. They have shared their joys and sorrows with other women of their village and they have discovered that in other villages women have the same preoccupations as they do. They have met and talked to people they would not have dreamed of meeting before. Some have travelled outside Jamalpur: to Daka, Savar, Mymensingh, etc. Coming to Jamalpur is becoming common for most of the women. Their knowledge is no longer restricted to their immediate neighbours and relatives.

The JWP shows the importance of combining social programmes with economic programmes if one wants to bring about change and improvement in the women's condition. Among the villages studied it is in Goabaria that the samity is strongest and it is in Goabaria that the women are earning the most money.

It is having an income which permits a girl or woman to be independent - it permits her to buy herself a sari without having to beg her husband for one. If he does not bring any money home one day she can buy the day's meal. In the best of cases she can do without her husband if he will not, or cannot, provide for her and her children. Golapi of Goabaria told us that if she could earn enough money she would tell her husband to leave at once. He does not bring money home regularly but she cannot afford to refuse the little he does bring. She therefore has to suffer his ill-treatment and abuse.

If a girl earns an income her parents will not be as anxious to marry her off and she will make a good wife. In either case dowry and/or polygamy become less problematic.

#### 17. Formation of a Federation

One of the goals of the JWP is to build up the 32 V.O.s and groups into a federation. However, the idea of a federation is still more theoretical than real. There have been social actions where the 32 villages have got together: the beating of a woman in Khupibari, Ambia's beating in Kanchasara and a wife poisoning in Bamonpara. In all three cases it had the result of demonstrating the samities' strength in individual villages as well as in the Poursava (Municipality).

A first step towards the formation of a federation was the meeting held in late 1986 when an adhoc central committee of 11 members was formed with Morzina of Pathalia as President and Sabiha of Goabaria as Secretary. The Central Committee met in the BRAC office and drew up an action plan for V.O.s, Wards (3-5 V.O.s from a ward, the ward committee meets thrice a year) and for the Central Committee. The following points were listed in the action plan:

1. The groups would hold at least three weekly meetings with 7/8 of the members present.
2. Non-members should be made members.
3. Monthly V.O. meetings should be organised.
4. There are to be five funds: savings; emergency; general; reserve and programme, and their rules and procedures are to be written up.
5. Loans must be returned on time.
6. Responsibility is delegated to Central Committee members.
7. Each village will send two representatives to ward meetings, one permanent representative designated for a year and one temporary representative designated for a two month term.
8. The women will take over from P.O.s the responsibility of keeping records and accounts.
9. Ward meetings are to take place every two months.
10. Four women from each ward are to be sent to the Central Committee (there are 7 wards) for a one-year period.
11. The Central Committee will consult the 32 villages and draw up regulations for the raising of funds.
12. Members will be made to understand development concepts in meetings.
13. If a village cannot settle its social problems it will take the help of the Central Committee.
14. The Federation will take the responsibility for action against divorce, dowry and violence against women.
15. With the help of the Central Committee the women will demand services from the Union Council and other government offices.
16. The V.O.s and groups will try to provide employment for the women not yet involved in any scheme.
17. The V.O.s and groups will make training plans and send women to attend courses on time.
18. The V.O.s and groups will start Functional Education again.

19. The Central Committee will take the responsibility for promoting health activities.

The Action Plan should be praised as a first step which shows an awareness of existing problems and proposes remedies. However, more than being an action plan for a Federation, it is an action plan for the eleven leaders who were there. Their identifies as group or V.O. leaders, Ward Committee members and Central Committee members are confused. Just as their identifies are confused, the roles of the V.O., Ward and Federation are confused. Except for the exceptional leaders who make up the Central Committee, the sense of really forming an entity as a Federation is still lacking. Ordinary members are conscious of belonging to a group or V.O. but even the idea of a ward is still without much substance.