



**BANGLADESH RURAL
ADVANCEMENT COMMITTEE**

**3, NEW CIRCULAR ROAD, MAGHBAZAR
DACCA-17 BANGLADESH**



JAMALPUR WOMEN'S PROGRAMME
PROJECT PROPOSAL
1977 - 78

BANGLADESH RURAL ADVANCEMENT COMMITTEE

3 New Circular Road, Maghbazar

Dacca - 17 Bangladesh

JAMALPUR WOMEN'S PROGRAMMEI. INTRODUCTION:GENESIS:

Jamalpur Sub-Division was severely affected by the flood of July and August 1974. UNICEF's Nutrition Unit visited the area to see the condition. The situation called for some assistance to reduce the impact of famine. UNICEF decided to demonstrate the possibilities of cultivating sandy soil, attaching the work to wheat relief. UNICEF also decided to employ women as labour because large numbers of women were observed begging in Jamalpur town.

UNICEF, through the local Government Committees, initiated a Food-for-Work scheme in February, 1975. The number of women willing to participate in agricultural Food-for-Work was higher than expected. 100 had been expected; 840 participated.

By June, harvesting was completed and the monsoon had begun. The UNICEF Nutrition Unit approached BRAC with a request to provide functional education to the 840 women until the advent of the next agricultural season. BRAC agreed. BRAC selected and trained 15 local Jamalpur women as functional education teachers. A BRAC Programme Supervisor was assigned to the project. BRAC's Head Office in Dacca provided logistical support and financial management to the programme. As planned, BRAC's functional education component of the UNICEF schemes would end by December when agricultural Food-for-Work would resume. But the programme did not go as planned.

Upon hearing that the functional education programme would end, some learners requested that the teachers continue classes. The teachers held discussions with the learners and found a general desire among the learners to continue attending classes on a voluntary basis (earlier, wheat-payments were used as an incentive for class-attendance i.e., Food-for-Study). The teachers and learners jointly decided to approach BRAC with a proposal for the continuation of the functional education programme.

After conducting several discussions with learners and two workshops with the teachers, BRAC reconsidered its position and decided to seek financial support for a continuing programme, if the teacher team could design a concrete plan for the next phase. In late November, the teachers worked out a tentative plan of action to continue functional education classes and to extend into village-based women's development work in the learners' village. It was agreed the teachers would spend an initial trial month (December, 1975) investigating the field area while continuing the functional education classes in Jamalpur town.

In early January 1976, the teachers came to Dacca for five days of intensive Programme Planning training. The central problems, objectives, and means (work plan, communication skills, etc.) were discussed. What evolved out of the training was a year's plan of action designed by, directed towards, and to be implemented by women. Phase II of the Jamalpur Women's Programme was launched in January, 1976. A group of part-time functional education teachers now formed a team of full-time development workers.

OBJECTIVES:

The target population of the Jamalpur Women's Programme is poor, rural women of productive age (15-45) in 30 villages of Jamalpur Sub-Division. The overall aim of the programme is to raise the literacy, health, economic status and consciousness of poor rural women. The more specific objectives as decided upon and rank-ordered by the Jamalpur staff are:

1. To make village women conscious of the root cause of their problems and to help them seek solutions;
2. To control population growth through family planning motivation and delivery of services;
3. To encourage joint savings and cooperative economic activities by village women;

4. To educate village women in hygiene and nutrition;
5. To encourage horticulture and poultry raising by women;
6. To encourage village women to utilize fallow land surrounding their respective villages;
7. To initiate women's organization in the villages; and
8. To educate village women.

PROJECT AREA:

Jamalpur is a Sub-Divisional town in Mymensingh District, approximately 120 miles north of Dacca, to the east of the Brahmaputra River. The Jamalpur staff selected 30 villages within a radius of 1-5 miles of Jamalpur town in which large numbers of the destitute women learners lived. The population of these villages according to the 1974 census is as follows:

Families	....	....	....	6,073
Males	....	....	....	17,635
Females	....	....	....	<u>16,561</u>
TOTAL	....	....	....	<u>34,196</u>

The Jamalpur staff set up their headquarters and a dormitory facility (for those staff not residents of the town) in a rented house in Jamalpur town. Most of the staff come from Jamalpur and live at home.

ORGANIZATION AND PERSONNEL:

Volunteers:

A core of volunteer women, two from each village (one traditional midwife, dai, and one other), have been identified and motivated to carry out activities with and for the Jamalpur staff. These volunteers will be increasingly utilized as multipurpose workers: to teach functional education, to deliver family planning motivation and services, to organize and facilitate the fortnightly Mohila Sohas (women's forums), and to supervise cooperative economic activities. The volunteers are

brief initial trainings related to those tasks. Refresher training and inservice experience will support their activities. They now work closely with the Jamalpur staff in the motivational and organizational work in their respective villages. Increasingly, the volunteers will become the front-line workers. The Jamalpur staff will provide back-up and support. Certain volunteers, after skill's training, may become "specialists" in one or another technical aspects of the programme: poultry, sericulture, etc. Some may be trained as village healers.

The Jamalpur Women's Programme will test the utilization of the traditional midwife, dai, as family planning and paramedical personnel. In early 1977, 15 dais received a one-week training from a "professional" dai from Dacca, a BRAC doctor, and the Sub-Divisional Family Planning Officer. The training covered: pre-natal care (symptoms and minor disorders of pregnancy); delivery (pre-labour examinations and use of enema kits); and post-natal care (breast feeding); etc.

The dais agreed to meet fortnightly to discuss their profession. They have requested one enema kit each. They now maintain a birth-registry at the Jamalpur Women's Programme Office. The programme staff plan to utilise the dais for family planning motivation and service delivery. As the BRAC doctor testified, "These dais are with women at the time of delivery. They are acceptable to and often confidants of village women. If a woman experiences an obstructed delivery, who better than the dai could advise this woman not to have another child or to space her next child?" The dais will also be trained as village healers (the most basic BRAC paramedical personnel) to provide mother and child health care by way of health backup to family planning.

The Jamalpur Women's Programme staff have discussed with the volunteers the possibility of a loose federation of the volunteers. The majority of volunteers are from the poorest sector of the village economy. They all need supplementary incomes. The volunteers might

- jointly;
- (a) form a Credit Society with a revolving fund;
 - (b) assume joint economic ventures; or
 - (c) share in the village cooperative societies they supervise.

Staff:

The programme staff came to BRAC as candidates for the teacher's position in the UNICEF-sponsored functional education programme. They were chosen from a pool of 60 applicants on the basis of an interview by the BRAC functional education coordinator. None had any prior development work experience. They have now had six months' part-time experience as functional education teachers and one year's full-time experience as multipurpose development workers.

One programme staff has completed her Intermediate (H.S.C.); seven their Metric (S.S.C.) examinations. Two have completed Class IX, and three others Class VIII. All (with the exception of one woman in her forties) are in their twenties. Eight are married with children, one married with no child. One widow with child has recently remarried. A pair of sisters from Jamalpur are single.

There were two drop-outs, late 1976, from the staff: a pair of sisters from Sherpur (the only staff not originally from Jamalpur town). The sisters lived in rented homes in Jamalpur. Both the sisters and the organization found it difficult to sustain the image of two unmarried girls in the small-town community. In any case, by December 1976, one sister was married and planned to shift to Dacca with her husband.

The staff work five days a week in two villages each: supervising functional education classes, working with the volunteers on family planning motivation and services delivery, facilitating the Mohila Sobha (women's forum) discussions, managing cooperative ventures and supporting horticulture and poultry activities. They meet as a team one day a week for programme reporting, planning, and review. They have initiated a rotation system of the team leadership and office support roles (maintenance of family planning supplies and files; distribution of Gonokendra; handling cash and official management).

The Jamalpur Women's Programme staff meet weekly with the Supervisor, fortnightly with the volunteers, and monthly with the Programme Administrator.

REPORTING AND MONITORING:

The Jamalpur staff have designed a feed-back and monitoring system for their activities. They maintain an individual Weekly Activity Plan and Performance Report which includes:

- (a) Name of Workers;
- (b) Name of Village;
- (c) Planned Activities in performance Terms;
- (d) Actual Achievement;
- (e) Performance Discrepancy;
- (f) Reasons for Performance Discrepancy; and
- (g) Personal Observations and Notes.

At the weekly reporting and planning sessions each staff member plans (a), (b), and (c) for the next week and records, (d), (e), (f), and (g) for the previous week. These weekly reports are submitted to the Programme Supervisor, who in turn forwards a consolidated, yet detailed monthly report to the Programme Administrator in Dacca.

The data collected in these reports are analyzed by the staff, the programme supervisor, and the Programme Administrator to see how the data can be incorporated in to the routine administration and planning of the programme, how the data can be used in monitoring the progress of the programme, and whether any of the data is translatable into project implications for other women's programmes.

STAFF TRAINING:

When initially recruited, the women staffers received a five-day training in functional education methodology. This training, continuing inservice supervision and training, plus two short evaluation and planning workshops, organized by the BRAC Supervisor, were the main training and professional development exposures for the staff before they embarked on

Phase II. They received, in addition, two short trainings (one by the Thana Family Planning Officer, and one from a BRAC doctor) in family planning (medical check-ups, side effects, motivation, methods).

In order to design and launch Phase II of the programme, the Jamalpur Women's Programme staff were called to Dacca for a one-week training in programme planning, communication skills and consciousness-raising. The training module, as designed, helped the staff to analyze the situation of the rural women that they had observed during December, 1975. Together, the staff formulated and assessed alternative approaches to solving the rural problems. All the staff members were involved in defining the goals, objectives, and action plan for the project year 1976. (Cf. Appendix I for the staff's 1976 Work Plan listed by sectoral activities).

Training became one of the major inputs for staff and programme development during 1976. Many of the training were conducted by BRAC's training team. Some of the training offered were skills training. Other trainings focused on leadership, group dynamics, communication, and consciousness-raising: issues crucial to maintaining the motivation and morale of the Jamalpur Women's Programme staff. By mid-1976, the staff began training village volunteers in specialized tasks. (Cf. Appendix - II for the 1976 Training Schedule of the Jamalpur Women's Programme).

Additional human relations and skills trainings will be required for all programme personnel and participants. In early 1977 (this proposal is being submitted in late May), several trainings have already been conducted and more are scheduled:

<u>Date s:</u>	<u>Type of Training</u>	<u>Venue</u>	<u>Trainees</u>	<u>Trainers</u>
January 10 - 15	Project Review Workshop	Dacca	All Staff	BRAC Trainers; Programme Administrator.
March 6 - 16	Midwifery	Jamalpur	15 Dais	Dais from Christian Health CARE Project; BRAC Director; Sub-Divisional Family Planning Officer.
March - April	Sericulture	Faridpur	2 Volun- teers	Trainer from Nijera Kori
April 11-22	Cooperative Organization	Jamalpur	All Staff	Trainers from the Jute Works
June - July	Sericulture	Jamalpur	15 Village Women	Trainers from Nijera Kori
June 15 - August 15	Sericulture Management	Rajshahi	1 Staff 1 Vol.	Trainers from BSIC
June 13-17	Project Review Workshop Communication Skills	Jamalpur	All Staff	BRAC Trainers
June 17 - 22	Cooperative Management	Jamalpur	All Staff	BRAC Trainer; Trainers from the Jute Works.
July	Poultry	Jamalpur	10 Staff 10 Vols.	BRAC's Poultry Specialist

The requests for training come from programme personnel and participants.

The Programme Supervisor tries to locate local trainers. When local trainers are not available, the Programme Administrator in Dacca contacts BRAC's training team or other agencies with the requisite training capacities.

FINANCING TO DATE:

Phase I (January-December, 1975) cost Tk.46,690.42. This amount was paid by UNICEF, Dacca. Phase II (January-December, 1976) was budgeted at Tk.150,400. OXFAM, America, financed this initial year of Phase II. A total of Tk.147,325.12 was spent. (Cf. Appendix - I for the 1975 financial statement).

II. PROPOSED PROGRAMME - 1977-1979:

FUNCTIONAL EDUCATION:

BRAC's functional education, with its problem and solution posing methodology, is basic to all BRAC development activities. The methodology is based on learner's participation, through dialogue, facilitated by teacher. The curriculum centres on real life problems and their possible solutions. The aim of functional education is not only to make each learner critically conscious of her/his environment, but to motivate the learners to take action to beneficially affect his environment. Functional education, therefore, provides an excellent initial forum for village-level inter-action and motivation.

The Jamalpur Women's Programme staff were initially hired and trained as functional education teachers. They later came to share with the learners a consciousness of rural problems. The teachers built their current programme upon this awareness. From the membership of functional education classes, various village-level women's activities and institutions emerged in Jamalpur during 1976: horticulture, poultry raising, Mother's Clubs, joint savings and cooperative societies.

Two cycles of functional education classes were completed by early 1977. The third cycle has started in the 15 villages not covered in Cycle Two.

<u>Cycle</u>	<u>Centres</u>	<u>Learners</u>	<u>Venue</u>	<u>Teachers</u>	<u>Literate Graduates</u>
I June '75 April - 1976	I	Enrolled - 320 Average Attendance -220	Jamalpur Town	All Staff	143
II May 1976 - January 1977	15	Enrolled - 313 Average Attendance-151	15 Villages	All Staff	
III February 1977	15	Enrolled	15 Villages	9 Volunteers 6 Staff	

The volunteer teachers of cycle three received one week of training in November. They are scheduled for refresher training after 30 lessons are completed. The staff are supervisors and substitute teachers to this programme.

The programme staff plan to link functional education more directly with development action. They want to choose for each class a homogeneous group of women (of the same stratum and with the same interests). The functional education classes can be used for planning group projects. The functional education learners should form primary action groups.

The third cycle of 15 centres will be completed during 1977. By cycles four and five (1978), the staff would like to see 30 centres with roughly 500 learners in operation. They plan to have taught approximately 1,500 learners after five cycles. The volunteer teachers will receive refresher training every four months from the Programme Supervisor.

FAMILY PLANNING:

The Jamalpur Women's Programme staff faced a demand for family planning services from the learners during Phase I. At that time, the staff received an initial two days of training in family planning from the Sub-Divisional Family Planning Officer, and an additional five-days of training in family planning from one of BRAC's doctors.

At the time of Phase II programme design, the staff planned to motivate 1,500 couples to adopt one or another family planning method. They would inform women of contraceptive alternatives, provide the necessary medical check-up (blood pressure and history) on clients, regularly distribute supplies to monitor usage by and maintain records of acceptors. At their Project Review Workshop (June, 1976), the staff adopted a more realistic target: 750 clients during 1976.

The staff changed their target, in part, because of their increasing concern for health back-up to the family planning effort. To most village mothers, the health of living children was of more immediate concern than the planning of future children. The staff increasingly

shared the mothers' concerns for child health problems. The staff requested some medical assistance and training.

A paramedic from BRAC's Sulla project spent four months with the Jamalpur staff early in 1976. He trained the staff in health-related issues: mother and child care; side-effects to the pills; discussion; topics and services for the Mothers' Clubs. By the end of 1976, the results of the family planning programme were as follows:

Pills, Current Users	...	480	(A total of 525 ever-acceptors; 91.4% continuation rate)
Ligation Clients	...	190	
Vasectomy Clients	...	32	
Injection Clients	...	<u>9</u>	
TOTAL	... ..	711	(Roughly 10% of the estimated fertile couples of the Population).

Clinical Services were received at the Gonoshytha Kendra clinic in Jamalpur town. The programme staff provided follow-up on ligation clients and their children under five.

Village volunteers were trained as front-line workers in family planning motivation and service delivery. The staff decided to involve the traditional midwives, dais, in family planning. Training, described earlier, was conducted with 15 dais in early 1977. Most of these dais are(now) also front-line family planning workers. All the volunteers (dais and other) requested refresher training in family planning every three months. These trainings will be conducted by the local government family planning officers.

As government family planning staff are mobilized into the 30 villages of the Jamalpur Women's Programme, the staff members hope to create a link between the volunteers (including the dais) and the government's Thana Field Assistants. Such a linkage between village volunteer workers and government paid staff is an important and interesting model to test. Already, the Sub-Divisional family planning staff have conducted family planning training with the volunteers and programme staff. The government family planning clinic is now being

utilized for vasectomy, ligation and injection clients (the Gonoshytha Kendra Clinic, formerly used has been shifted from Jamalpur to Shergpur town). Government staff and facilities are also being utilized for health back-up to the family planning effort.

MOHILA SOBHA:

Mothers' Clubs (fortnightly discussion groups with pregnant and lactating mothers) were initiated in all 30 villages during 1976. The clubs met in a village courtyard or home. Mother and child health, food value, sanitation, etc., were discussed. A BRAC-designed poster series and discussion guide were used as visual and communication aides. Certain services - including blood pressure checks, recording of child weights, iron supplements for pregnant mothers - were also offered. The paramedic, seconded from BRAC's Sulla Project, helped to train the staff in the fortnightly discussion topics; in the use of the Salter scale to weight children; to record weights on the "road-to-health" cards; to vaccinate children; and to discuss cause and treatment of oral pill side-effects; and to take medical check-ups (blood pressure and histories) on family planning clients. The enrolled membership at the 30 fortnightly Mothers' Clubs was 580. 103 of these women began horticulture; 97 took up poultry raising.

The staff envision certain fundamental changes in this component of their programme during 1977 and thereafter. The Mothers' Clubs will now be called Mohila Sobhas (women's forums). Membership is completely open. A broader range of topics (depending on the interests of the participants) will be discussed. Relevant government officials or others might be called on to conduct discussions. The staff expect concrete results from these open discussions, vaccination campaigns; sanitation campaigns; campaigns to plant fruit trees and vegetables; poultry raising; agriculture; etc.

The objectives of the Mohila Sobha are:

- (a) to raise the consciousness of village women on health, nutrition and sanitation etc.,
- (b) to increase the participation of all poor village women in self-development activities; and

- (c) to provide services to children under-five, pregnant, and lactating mothers.

Through the Mohila Sobhas participants can demand services and training: seeds, fertilizers, irrigation training in composting, seed-bed preparation, or whatever.

The volunteers (including the dais) will help organize and facilitate these discussion forums. Members of the Mohila Sobhas help determine discussion topics and their own course of action.

COOPERATIVES:

The Jamalpur Women's Programme staff initiated women's savings societies in 30 villages (a total of 380 members) during 1976. Most of these women were either destitute or from the poorest families. They were not able to accumulate much savings capital. Their joint total savings after six months: Tk.900. Some of the savings societies were maturing into cooperatives with production plans by late 1976.

With the backing of the staff, and the promise of loans from BRAC, two cooperative economic schemes were launched in early 1977: a weaving cooperative and a paddy husking cooperative. (Cf. Appendix II for some brief case histories on cooperative members). These and similar cooperative pilot projects will receive grants and loans from BRAC. These groups represent experimental models for viable rural institutions and income-generating schemes for poor rural women.

Much ground-work needs to be covered in this, the most difficult and critical component of the programme. A simplified book-keeping system should be designed and tested. The existing legal system of books are almost prohibitively difficult: as many as 9 forms must be processed to facilitate a Tk.300.00 loan (an average amount of loan for individual members of credit cooperatives). Primary cooperative accountants must be trained. General members, management committee members, and supervisors (i.e., the programme personnel) all require training in cooperative group dynamics, cooperative management, costing, etc. This training can be provided jointly

by BRAC trainers (in human relations), extension officers of the government cooperative department (in book-keeping and accounting), and experienced programme supervisors (in cooperative management).

The issue of registration will arise. Pilot project experience, to date, shows no great advantage in registration. The controlled price of yarn offered to registered saving cooperatives, for instance, is off-set by the fees, dues, etc. required. Moreover, access to controlled price goods is not always guaranteed; perhaps less so to female cooperators. The cost-benefits of registration must be better understood.

A Central Cooperative Association, at the end of three years, is envisioned. Such an institution must be structured in such a way as to allow each primary cooperative the greatest degree of autonomy and yet guarantee that the programme as a whole be self-sustained, self-managed, and self-sufficient.

To identify and design viable economic projects (which would ensure a reasonable return to each member of a cooperative) is extremely difficult. But this identification and design is crucial to structuring a sound local institution (e.g., a Central Cooperative Association). But these elements are the most critical. Much can be done to involve women in health, family planning, education, and other social development efforts both as beneficiaries and as staff. However, it is economic development activities linked to a strong local institution base which are most strongly for and to the rural poor woman.

1977 - 1979 - PROPOSED ACTIVITIES

FUNCTIONAL EDUCATION

- A. To start 30 functional education centers.
- B. To conduct three cycles of classes (a total of 1,000 learners).
- C. To train 36 additional teachers (allowing for dropouts).
- D. To provide all volunteer teachers with a refresher course every four months.
- E. To engage 300 graduates in poultry, horticulture, etc.
- F. To organize 90 cultural functions.
- G. To recruit 300 subscribers to Genokendra.

FAMILY PLANNING:

- A. To motivate 1,000 new family planning clients
- B. To provide necessary medical check-up (blood pressure and history) to each potential client.
- C. To monitor 100 old clients.
- D. To arrange training of volunteers every three months in family planning.
- E. To train midwives and engage them in family planning motivation and service delivery.
- F. To carefully and regularly monitor the follow-up rate of accepting couples.

MOHILA SOBHA:

- A. To initiate Mohila Sobhas in each village (open membership) .
- B. To hold fortnightly discussions at each Mohila Sobha.
- C. To provide basic health services to children under five and pregnant and lactating mothers.
- D. To support concrete follow-up actions from these discussions.
- E. To provide poultry, composting, horticulture etc., training to interested participants.
- F. To engage 300 members in poultry, horticulture, etc.

COOPERATIVE SOCIETIES:

and

- A. To develop/support 50 women's cooperatives.
- B. To train and mobilize 1,250 members in cooperative income generating projects.
- C. To provide training to general members, managing committee members, and programme staff in cooperative management (bookkeeping, accounting) etc.

1977 - 1979 PROGRAMME PHASING

PHASE - I

1975 -- FUNCTIONAL EDUCATION

PHASE - II

1976 - SOCIAL SERVICES FOR WOMEN
PROGRAMME STAFF DEVELOPMENT

1977 - COOPERATIVE ECONOMIC PROJECTS FOR WOMEN
VOLUNTEER STAFF DEVELOPMENT

PHASE - III

1978 - INTEGRATION WITH OTHER SECTORS (YOUTH; LANDLESS)

1979 - LOCAL INSTITUTIONAL DEVELOPMENT
(CENTRAL COOPERATIVE ORGANISATION)

COOPERATIVE MEMBERS' CASE HISTORIES*Paddy - Husking, Pathalia

1. Samarta Banu was married at age thirteen. When her first child was born the next year, it was a girl: her husband divorced her because of this. She then lived with her brother, but when he married it was "too much trouble" to stay -- her sister-in-law did not like her. At that point, in need of shelter, Samarta married a fireman. She has delivered thirteen more children by her new husband, though five have been lost to diseases.

They have no land. Her husband used to earn Tk.200.00 Taka/month, which was sufficient for maintenance. Sometimes, she would help her husband grow vegetables, but she never had to go outside the home for work.

When Jamalpur was flooded in 1974, Samarta Banu joined the UNICEF Food for Work Programme. She did so "only to save my family especially my children." Samarta then took Functional Education from BRAC. She is very involved in the savings aspect of BRAC. "BRAC workers organized a savings group here", she said, "and they conduct meetings every week and teach me how to save and why it is necessary to save. So, I am understanding that saving is very useful for me. And then, we decided to work in a group -- we formed a co-op group." Her faith and hopes are in BRAC. "Because I am a poor woman, and have no ability to stand on my own feet from my own savings," Samarta said, "I think that if I work with a group it will raise our status. I think that BRAC will teach me in what way I will get my financial solvency."

If Samarta is able to attain solvency in a short time, she will give her children an education. She would say, however, that "I think, if anybody is interested in taking my sons, I will give them," since she is not able to give them a proper education.

Samarta sees herself working with BRAC in the future, "I have a great belief in BRAC because village men have a good feeling about BRAC." Personally, she said, "I want to see myself not having to go outside the home for service. I want to be a land owner and farmer. I am poor, and must earn my own living. I want to manage for myself. I would rather starve to death than ask for help. So I want to live by my own labour, and to think for myself."

2. Hazera Knatoon is a married member of the paddy husking coop. Her husband has no land, and is a day laborer. They have difficulty maintaining their six children. She came to BRAC "because I could not see any future for me in my work at UNICEF". Hazera was a student of Functional Education, where she got the idea to work cooperatively. "This education gave me the idea to do work in a group way. I thought that if I joined the Samity I would have the vision to think out problems, and we could do everything in a joint way." Hazera is disillusioned by her other experience with help. "When I was going to be dead with my husband and children, BRAC gave me a hand without interest. I worked in the Food for Work Programme, but from January I did not get any wheat: so, I have no belief in UNICEF Programmes." She came to BRAC because a "BRAC

*These case histories were compiled by Elaine Crowder, a fourth-year student of Antioch College, Ohio, U.S. She is on a work term in Bangladesh. She spent 11 days with the Jamalpur Women's Programme.

worker has a good reputation in the village, and villagers admire her. We understand that BRAC thinks for us."

Two sons are in school, but "I don't know when it will be stopped for the money." She has a daughter who she wants to have married, "but no one will agree to marry because I have no ability to give money to the bridegroom."

Ideally, Hazera Khatun would like to educate her children, have her daughter marry, be a "happy housewife," and be in service with BRAC. Most of all she wants "to be self-helped. And, I want to motivate another distressed woman to stand on her own feet with her own energy."

WEAVING, FULBARIA

1. Jobunnesa is a member of the weaver's samity. Her father has little land, but not enough to feed the four children. She joined the programme "to help my family." Although her family did not object, men used rough language to criticize her working. Unconcerned, Jobunnesa used a local proverb to express her feelings. "When I was without food, they did not give me any kind of help, so I don't bother with their criticism."

Asked if she will marry, Jobunnesa became very emotional. Through her tears, she said, "Who will help my father and who will take care of my younger? When I will be married, the family of my husband will give me objection to help my family. Yet, I know, I will be married sometimes."

Educated to Class Ten, she had to stop to go to work. Jobunnesa thinks that once she is skilled and goes into production, she will be released from her present financial worries. Then she will continue her education.

It is very important to Jobunnesa that she is not tied to another. When the loans for the weaving looms are paid, then she will be a worker in the industry. Because she wants to work and be independent, "marriage would be a hindrance for my free life, so I feel afraid." As a worker, however, she wants to "motivate all the women to live independently by their own efforts."

The driving force behind Jobunnesa is clearly expressed by her closing remarks, "In our country, no man thinks that women can live independently. They think that without a man we can't live. So, I want to show them we can live by our own energy and labour."

2. Mannujan is the group leader of the weaver's samity, or society. For nine years she worked as a sewing teacher, earning 25.00 Taka/year. The last six months she was not paid for her work. Her husband owned some land, but sold it. It was too small, so he started a business with the sale money. Mannujan, married at thirteen, has six children.

Minimum daily expenses run Tk.20; 600-700 taka/yr. There is not that much money available, so, "many days I am without food." Mannujan would like to save money, though presently finds it too difficult to do so. Because of the samity, she feels savings is good, along with other types of cooperation. "We think," she said, "that it is troublesome for one to do any type of work, so, we think, if we are united, we will be able to do any type of work." She got the idea from a BRAC worker. Originally Mannujan came

II. COOPERATIVE SCHEMES:

PADDY HUSKING (500 women):

Loan for working Capital:

500 Women x Tk.100	50,000,000		
Less: Recovery	35,000,000	15,000	15,000

Land purchase and construction:

Cost of three Workshops 3 x Tk.50,000	150,000	150,000	
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Grant for equipment		13,600	
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Supervision:

Staff salary 1 Staff x Tk.450 x 36 months		16,200	
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Staff Travel 1 Staff x Tk.1,000 x 3 years		3,000	182,800
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AGRICULTURE (200 women):

Loan for Working Capital:

20 acres x Tk.1,000 per acre	20,000		
Less: Recovery	15,000	5,000	

Loan for Land Lease 20 acres x Tk.1,500,500	30,000 20,000	10,000	
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Supervision:

Staff salary 1 x Tk.450 x 36	16,200	16,200	
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Staff Travel x Tk.1,000 x 36	3,000	3,000	34,200
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PULSE CRUSHING (200 women):

Loan for working capital:

200 women x Tk.50	30,000		
Less: Recovery	20,000	10,000	

Grant for equipment		12,000	
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Supervision:

Staff salary 1 x Tk.450 x 36 months		16,200	
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Staff Travel x Tk.1,000 x 3		3,000	32,200
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POULTRY (200 women):

Loan for fowl:

500 hens x Tk.25		4,500
75 cocks x Tk.30		550

Grant for supplies Tk.1,000 x 3 years		3,000
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Training:

1 Trainer x Tk.1,250 x 3 months		3,750
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Supervision:

Staff salary 1 Staff x Tk.450 x 36		16,200
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Staff Travel 1 staff x Tk.1,000 x 3 years		3,000	31,000
		<hr/>	

BAMBOO CRAFTS (50 women):

Loan for working capital:

5 women x Tk.60	3,000	
Less: Recovery	<hr/> 2,000	1,000

Grant for cutting tools		2,000
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Training:

1 Trainer x Tk.750 x 1 month		750
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Supervision:

Staff salary 1 Staff x Tk.450 x 36 months		16,200
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Staff Travel 1 Staff x Tk.1,000 x 3 years		3,000	22,950
		<hr/>	

WEAVING (150 women):

Loan for working capital:

150 women x Tk.1,000	=150,000	
Less: Recovery	<hr/> 115,000	35,000

Land purchase and construction cost:

2 workshops x Tk.50,000		100,000
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Grant for equipment 6 Looms x Tk.600		36,000
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Training:

1 Trainer x Tk.800 x 36 months		28,800
1 Assistant x Tk.400 x 36 months		14,400

PROPOSED BUDGET
1977-1979

I. SERVICE COMPONENTS:FUNCTIONAL EDUCATION:

	<u>Tk.</u>	<u>Tk.</u>
Education Materials:		
1,000 Learners x Tk.40.00	40,000	
Teachers Training:		
35 x Tk.20 per day x 15 days	10,500	
Supervision:		
Staff salaries 2 Staff x Tk.450 x 36 months	32,400	
Staff Travell 2 Staff x Tk.1,000 x 3 years	6,000	
	88,900	

FAMILY PLANNING

Medicines	6,000	
Supplies	6,000	
Training:		
60 x Tk.20 per day x 15 days	18,000	
Supervision:		
Staff salaries 2 Staff x Tk.450 x 36 months	32,400	
Staff Travel 2 Staff x Tk.1,000 x 3 years	6,000	
	68,400	

MOHILA SOBHA:

Medicines	6,000	
Supplies	6,000	
Inputs (seeds, etc.)	15,000	
Training:		
Paramedics salary Tk.600 x 6 months	3,600	
Doctor salary Tk.3,000 x 6 months	18,000	
Supervision:		
Staff salaries 2 Staff x Tk.450 x 36 months	32,400	
Staff Travel 2 Staff x Tk.1,000 x 3 years	6,000	
	87,000	

APPENDIX - II (continued)

to BRAC "because I wanted to help my family." She said all the other organizations charged for training, and she couldn't afford to pay. The follow-up is important, too. "After training, "she continued, "we will be set by a machine. If BRAC could not help to give the machine, it would not be meaningful to us."

Mannujan has ambitious plans for the co-op. With the three BRAC looms, she hopes that they will be able to run their own production. Realising that the cost of yarn is terribly high, she hopes BRAC will help out for the first purchases, and that "then we will register our society and get yarn from the Government at cost price." She thinks weaving is the industry of the future, and envisions the purchase of a house for weaving, a training centre within that, and a shopping centre for selling the product.

Her husband doesn't object to her working "because we are needy. If he has money he would create objection." Many wealthy women criticized her, however. She would like to stay indefinitely with BRAC because it "thinks for women". She wants to motivate other women "in whatever way -- so she can help her family." She would like to be a BRAC social worker to develop "women's interest in working."

3. Motiur Rahman, the weaving trainer is the only skilled and paid weaver of the co-op. He has three daughters and is the sole wage earner in his family. Although he has one loom at home, Mr. Rahman cannot use it because the price of yarn is too high. He didn't want to switch occupations "because I am specialized in weaving and I have an interest in this work and not in another."

Motiur Rahman decided to come to BRAC for two reasons: he was poverty stricken, and he felt BRAC would be able to "arrange for yarn. And, if I go there, I will not sit idle, and will be able to maintain my family."

He doesn't feel uneasy working with women, "they received me as a brother." The one problem he encountered was with a military man who is very conservative and does not like the set-up. The members of the co-op are not bothered by the military man, however.

Motiur Rahman likes to work, and said, "If BRAC gives me the opportunity to work here, I will be here for a long time." He hopes his daughters will take religious education and "learn our traditional work" -- weaving. He thought they would be educated up to the primary level. Asked why he would not send them to college he said, "Where will I get money?" If he had the money, he would send them.

Ideally, Motiur Rahman would be a traditional weaver with his loom at home. He would train those interested in his profession. He supports BRAC's programme whole-heartedly - "It's a nice idea. If BRAC has success, it will grow more interest in the women to maintain their families with the loom."

Supervision:

Staff salary		
1 Staff x Tk.450 x 36 months		16,200
Staff Travel		
1 Staff x Tk.1,000 x 3 years		3,000
		<u>263,400</u>

RICULTURE (150 women):

500 women x Tk.100	50,000	
Less: Recoverv	<u>35,000</u>	15,000
Graft for equipment		6,000

Training:

10 Trainers x Tk.600 x 2 months	12,000
10 Producers x Tk.300 x 2 months	6,000

Supervision:

Staff salary		
1 x Tk.450 x 36 months		16,200
Staff travel		
1 x Tk.1,000 x 3 years		3,000
		<u>58,200</u>

III. STAFF TRAINING, PROGRAMME MANAGEMENT, PROGRAMME SUPPORT COSTS:

STAFF DEVELOPMENT:

Training:

14 Staff x Tk.1,000 x 3 years	51,000
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PROGRAMME MANAGEMENT:

Programme Supervisor salary		
1 x Tk.900 x 36 months		32,400
Programme Supervisor Travel		
1 x Tk.2,000 x 3 years		6,000

RENT, UTILITIES, SUPPLIES:

Rent and Utilities	24,000
Stationery and Supplies	12,000

HEAD OFFICE LOGISTICAL AND ADMINISTRATIVE SUPPORT:

Tk.3,600 x 36 months	130,000	<u>255,400</u>
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Total= 1,124,450

1ST YEAR (1977)	Tk. 360,000
2ND YEAR (1978)	Tk. 404,450
3RD YEAR (1979)	Tk. 360,000