

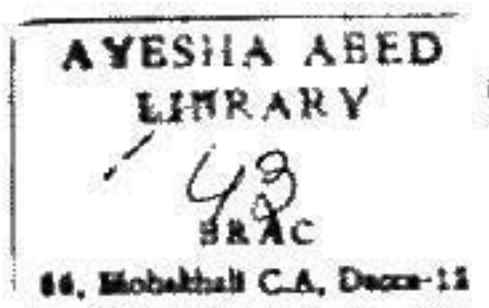
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**THE JAMALPUR WOMEN'S PROGRAMME:  
A PRELIMINARY ASSESSMENT**

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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 Samityas 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 sericulture. 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 Samityas 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	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 Samilya 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 Solahoria Mohila Samilya of RCTP Chitor 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 Samilya 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 Samilya.

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 Samilya 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 Samilya have their bank accounts to keep their money in safe custody. Opening of bank accounts for all the Samilya 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 Samilya. Out of the 55 existing Samilya, 46 have different amount of savings ranging from Tk.100.00 to Tk.5,000.00. But only 14 Samilya 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 Samilya earned a gross profit of Tk.2,432.00. The self financed schemes include stocking of onion, wheat, potato, oilseeds, rice, maida, 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 Samityas 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 Samityas 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 Samityas in course of time. Consensus withdrawal of entire savings by all the members (as in Shahapur Samitya) 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 correpondences, 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 lapsses 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