



JAMALPUR WOMEN'S PROGRAM
PROJECT PROPOSAL
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Bangladesh Rural
Advancement Committee
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I. GENERAL INTRODUCTION

Since the inception of Bangladesh Rural Advancement Committee (BRAC) in 1972 as an organisation involved in uplifting the disadvantaged rural poor, it has evolved highly flexible, innovative and integrated strategies to achieve this goal.

One of the main areas of interest has been the emancipation and development of the poor rural women and this has been specifically taken up through BRAC's women's program in Jamalpur. This project, which started off in 1975 as a women's education program, has developed into a fully integrated project involving landless women groups in a complete range of activities. The experiences gained in the activities of the last 5 years now needs to be utilized to develop more comprehensive and improved approaches over the next 3 year phase.

II. PROGRESS TO DATE

After the completion of functional education courses among some of the landless women in Jamalpur in 1975, it was observed that these women were sufficiently motivated to desire taking up activities which would bring them economic benefits and social emancipation. Traditionally these women, who belong to the poorest sections of the community, had no means for earning any income other than selling their manual labour or being dependent on their husbands' incomes. Since the husbands were also landless labourers this meant in effect that they received hardly any economic support from them. Moreover, their social position was also extremely low and they were vulnerable to any maltreatment or oppression from the other members of the society. Thus they were extremely enthusiastic towards participating in any scheme supported by BRAC that could give them income earning opportunities and a better

social status. They did not have opportunities or access to any other institutional form of support.

Since that time BRAC has been able to organise many of these women into landless women's groups and has provided the means for them to undertake economic activities as a follow up to their functional education courses. Not only has this provided them with income earning opportunities but it has also led to the generation of savings in the form of group funds.

The coverage for this program, given the constraints that BRAC has had to work in, is limited to the Jamalpur town and the surrounding villages which fall under the Jamalpur Municipality. This consists of around 30 villages and BRAC has been able to introduce activities in 24 of them. This has taken in approximately 1100 women organised into about 60 groups. The target group of landless women in this area, which BRAC could eventually involve, numbers around 8000 women which indicates that there is substantial scope to increase the volume of BRAC's activities.

BRAC's support for these groups has been in the form of functional education, limited credit support, logistics services and various kinds of material as well as training inputs. Over the last 5 years these activities have generated total group savings of approximately Tk.48,000, the highest amount in any one group being Tk.6,500. These economic activities, which have mainly been taken up over the last two years, have consisted of paddy husking, kantha (quilt) embroidery, mustard oil extraction, rickshaw purchase and seri/eri culture. These activities have generally been profitable and resulted in some earnings for the participating group members. Other promising schemes which have been initiated recently and are still being consolidated are Jute works, poultry and agriculture. These schemes, which were supported by BRAC, have also led to schemes taken up by some of the women's groups on their own initiative and using their own saved funds.

It should be pointed out that one of the schemes taken up has not proved to be feasible and thus has had to be discontinued. This refers to the weaving program which was initiated around 4 years ago. This was a new skill introduced in the area and this led to a number of difficulties. The main problems revolved around the fact that inputs such as yarns and dyes and spare parts for the looms were not available locally and thus had to be procured from centres far away. This led to much higher costs of production than anticipated and made their produce uncompetitive in the market. After these problems had been thoroughly discussed with the group members a decision was jointly taken to discontinue the project and to ensure the affected group members were quickly reabsorbed in other group activities. Although this is the only case where an economic scheme has proved to be definitively unprofitable it is specially mentioned in this report because it has been a valuable learning experience both for BRAC staff as well as the group members.

During the initial stages of the Jamalpur Women's Program the main thrust was towards organising the landless women into groups that could undertake social actions, gain awareness and motivation for their development, generate savings funds and mobilize their local resources. A few economic schemes were also taken up with minimal credit support from BRAC. Once many of these groups were consolidated they were eager to take on more substantive economic programs. It was felt at the time that progress for these groups would be hindered if they could not back up their social actions with income generating activities. The most important form of support that they needed for this purpose was a stable source of credit at reasonable cost. Thus BRAC embarked upon a systematic and purposeful program to provide credit to those groups which could come up with feasible and manageable economic schemes. This was started a year and a half ago and to date a total of approximate Tk.90,000 has been disbursed

to about 20 groups at an interest rate of 15% per annum. Of these loans about 70% have already been realised and it is expected that the rest will be recovered in due course.

Prior to the commencement of economic programs most of the groups had reached a considerable degree of consolidation and internal harmony through a number of social actions. This could be reflected in the words of a group member at a recent meeting who said, "Power can be achieved through two means: either through wealth or through numbers. Since we do not have wealth, the only way for us to achieve power is through togetherness and unity". This sort of awareness has gradually been arrived at through a number of forums. The starting point for this has of course been the functional education courses and has been followed up by a regular series of periodical group meeting and inter-group gathering where their problems are considered and social actions to solve these problems are identified. Examples of this have been that group have jointly demonstrated at appropriate venues to ensure that they receive the proper medical attention to which they are entitled. They have also pressed government offices to provide them with inputs and other services which were allocated by the government for their welfare. They are also mobilizing opinion and pressure on the local inhabitants to check maltreatment of the women by the male population. Another aspect of their social actions has been to recognize that they can solve their social problems by their own concerted efforts and through approaches which emphasise self help. This has generated sufficient fellow feeling and confidence amongst the group members so that now they are able to speak out openly against the injustices that they perceive a posture which would have been almost unthinkable just a few years back.

III. THE PROPOSAL:

Continuation and future development of JWP.

It is evident from the progress to date that a significant number of viable and economically profit making groups have been formed and have taken important steps forward to point the direction for future development. At present BRAC has been able to cover over a thousand women within an area where the potential target group of women is about 8-10 thousand. The effort should now be to remain within the same area and increase the coverage of women to about double the present figure. This would involve the formation of around 60 new groups. With the groups which are already functioning it is essential to keep the economic and social momentum going forward through increased integration in social awareness activities and successful economic schemes.

The chief requirements to achieve these two major goals, which are in accordance with the goals and objectives laid out in the project proposal of 1977, are going to be continued supply of credit for new programs, additional personnel for the increased coverage, the continuation of functional education and other training programs.

The programs envisaged over the next three years are a continuation of those programs which have been successfully taken up in the past as well as a number of new programs that will bring socio-economic benefits to the landless women's groups. A very important point needs to be considered here. Given the existing cultural and social conditions prevailing in this area it has been felt by BRAC personnel as well as the women's groups that it would be extremely beneficial to organise the men-folk of the same socio-economic status in program which complement and support the women's development activities. It is normally very difficult for the women's programs to continue developing in isolation from the men-folk of the same social status. It is

strongly felt that if these men participate in program in parallel with the women's group then this provides a supportive atmosphere for development activities in general. In fact in two cases the activities of the women's group have led to the spontaneous formation of two landless men's groups composed of the husbands and male relatives of the women. This is a trend that should be encouraged not only for the sake of the incomes that it will generate for the male group members but also for the beneficial effects it will have on the women's program.

The following are brief notes on the old and new programs that will operate in the next 3-year phase.

1. Functional Education

The functional education(FE) course forms the foundation on which the group solidarity and awareness are constructed. This is given to every group and is normally led by a group member who is given training on its methodology at BRAC's Training Centre. In the next 3-year period FE courses will have to be started for each of the 60 or so new group that will be formed.

2. Paddy Husking

Paddy husking is a traditional activity for women of this area and it has proved to be the most successful income-generating scheme taken up by the groups. More such schemes will be taken up with the help of credit from BRAC.

3. Health Nutrition and Family Planning

Since the project area is confined to the Jamalpur Municipality adequate basic health services are within reach of almost all group members. However, access to these services is often problematic due to bureaucratic attitudes of health service personnel and feeble motivations on the part of the group members. BRAC's programs in this area therefore consist of educational inputs to mobilize a greater demand for a right of access to

health services. BRAC is also planning to establish systematic health, nutrition, child care and family planning education. For those women who are desirous of practicing family planning, BRAC also provides contraceptive distribution and advice on sterilization practices.

4. Seri/Eri Culture

At present there are about 35 women who are involved in eri worm rearing and silk yarn spinning programs. These women have received training in both these aspects and are now marketing the yarn that they produce. This program could be greatly expanded by increasing the cultivation of castor plants and providing training and other material inputs like spinning wheels (charka), worm rearing facilities etc. It is expected that another 150 women could be brought under this program in the next 3 years.

5. Kantha (Quilt) Embroidery

This is another important program in the area as Jamalpur is traditionally well known for kantha production. Besides credit support for working capital, BRAC also provides marketing facilities through a retail outlet in Dacca. There are at present about 60 skilled women from various groups, involved in making decorated kanthas and it seems that demand for this product is steadily increasing. Thus there is scope for a substantial intensification of this program.

6. Jute Works

This program was started recently when BRAC arranged for the training of 6 rural women to produce jute goods. This program can be extended by arranging further training for another 30 women in this phase. One of the difficulties of this program is in acquiring good quality raw jute from the market. It is therefore essential that BRAC gives steady credit support for working capital. It is also necessary to provide subsidies at the initial stages to ensure smooth marketing flows.

7. Oil Crushing

Two groups are presently engaged in oil-crushing schemes where the women make purchases of mustard seeds and extract the oil from these seeds. If further extracting equipment could be made available, there would be scope to extend this program to include upto 75 landless women.

8. Rural Industries

It is envisaged over the next three years that a number of groups may be able to jointly undertake small scale rural industries such as block printing, umbrella assembling, garments and embroidery etc.. For this purpose BRAC will set up a rural industries fund which will provide the start up and initial operational capital for such ventures.

9. Poultry

Some of the major problems of small scale household poultry raising are the high rate of incidence of diseases, high mortality rates and lack of facilities to ensure good health of the birds. In this regard BRAC is planning to train some of the village women in the use, acquisition and administration of poultry vaccines. A significant reduction of the mortality rates would lead to a situation where individual households could earn some income from low cost small scale poultry raising. If this program takes off BRAC could also provide training to group members to ensure proper breeding and raising of chickens in a large number of households. This program if successfully implemented, has the potential to be one of the most profitable schemes since input costs are low and a small number of poultry can be fairly easily managed by individual group members. Some credit or grants may be required to coordinate the logistic problems, such as distribution of vaccines and cockrel exchange programs etc..

10. Agriculture, Horticulture Plantation

A few innovative schemes have been taken up involving women in cultivation or horticulture which is normally an exclusively male preserve. This has been done on leased-in or homestead land. Such schemes should be encouraged because on the one hand they generate employment for the participating women and on the other hand they result in improved diet and nutritional habits. This kind of schemes require definite credit support to pay for land costs and inputs costs. The credit for this may be available from BRAC or preferably from the funds at the disposal of the groups.

11. Training and Conventions

It is clear from the programs that training of various kinds for skill and human development is a crucial input. Much of this training is available from BRAC's training centre at Savar but occasionally some technical training may have to be taken from outside organizations. Another important element of awareness development and exchange of views and support is periodical arrangement of conventions, inter-group exchange visits or other kinds of forums.

IV. PERSONNEL & REPORTING

At present the JWP staff consists of one administrator, 5 programme organisers, one technical assistant (sericulture) and three service staff. JWP operates from a rented house in Jamalpur which is used as an office-cum-dormitory for the staff. The project is coordinated under head office supervision. All field activities are monitored and reported through weekly staff meetings at project level and monthly staff meetings with the head office supervisor held at Jamalpur. Monthly statements of activities, loans, repayments etc. are prepared by field staff and forwarded to the head office.

Over the next three years the volume of work will roughly be doubled and will require an extra staff of five program organisers, one accountant and one service staff.

V. CONCLUSION

The credit support that will be required over the next phase for different programs is estimated to be about Tk.200,000 per year. It is proposed that the recoveries (including 15% interest per annum) from these loans will be used as a revolving fund to finance the credit requirements of the next year. It is anticipated that some funds will be left over from recoveries over the previous phase and this will be added into the revolving fund.

Much has been achieved in the previous years of JWP to establish a number of primary groups. It now remains to keep these groups functioning as successful vehicles for the development of the participants and to begin the process of integrating the activities of these groups. They should lead to larger scale associations that would form the institutional base to articulate the needs and demands of the landless women.

The total budgetary requirement for the next phase is detailed in the attached statement.

I. <u>SERVICE COMPONENTS :</u>			<u>Tk.</u>
<u>FUNCTIONAL EDUCATION :</u>			
Education Materials :			
1000 Learners x Tk.40.00			40,000
Teachers Training :			
90 x Tk.500 per teacher			45,000
			<u>85,000</u>
<u>HEALTH, NUTRITION & FAMILY PLANNING :</u>			
Health education materials :			
2000 x Tk.7.00			14,000
Health workers Training :			
50 x Tk.300.00			15,000
Medicine & Contraceptive supply :			
3 Years x Tk.3,000.00			9,000
			<u>38,000</u>
<u>TRAINING & CONVENTIONS :</u>			
Leadership development Training :			
60 x Tk.500.00			30,000
Workshops :			
36 x Tk.100.00			3,600
Project level landless conventions :			
3 x 1000 members x Tk.10.00			30,000
			<u>63,600</u>
II. <u>PROGRAMS :</u>			
<u>PADDY HUSKING (500 women):</u>			
Loan for working Capital :			
500 women x Tk.300.00	1,50,000		
Less : Recovery	<u>1,00,000</u>		
		50,000	
Grant for equipment			
		<u>10,000</u>	
			60,000
<u>SERI/EPI CULTURE (150 women) :</u>			
Loan for working capital			
150 x Tk.200.00	30,000		
Less : Recovery	<u>20,000</u>		
		10,000	

Contd....

		<u>Tk.</u>	<u>Tk.</u>
Grant for equipment :			
150 spinning wheels x Tk.400.00		60,000	
Training :			
150 women x Tk.150.00		<u>22,500</u>	92,500
<u>KANTHA EMBROIDERY (100 women) :</u>			
Working capital loans			
100 x Tk.300.00	30,000		
Less : Recovery	<u>20,000</u>	10,000	
Marketing facilities :			
36 months x Tk.300.00		10,800	
Training on designs :			
10 women x Tk.300.00		<u>3,000</u>	23,800
<u>JUTE WORKS (35 women):</u>			
Working capital loan :			
35 women x Tk.300.00	10,500		
Less : Recovery	<u>7,500</u>	3,000	
Training :			
30 women x Tk.850.00		<u>25,500</u>	28,500
<u>POULTRY (300 women):</u>			
Loan for fowl :			
750 hens x Tk.30.00	22,500		
100 cocks x Tk.35.00	<u>3,500</u>		
	26,000		
Less Recovery	<u>18,200</u>	7,800	
Grant for supplies :			
Tk.2,500 x 3 Years		7,500	
Training :			
1 trainer x Tk.1,500 x 4 months		<u>6,000</u>	21,300
<u>AGRICULTURE, HORTICULTURE & PLANTATION (200 women):</u>			
Loan for input costs :			
20 acres x Tk.1,500/acre	30,000		
Less : Recovery	<u>20,000</u>	10,000	
Loan for land lease :			
20 acres x Tk.2,000/acre	40,000		
Less : Recovery	<u>28,000</u>	<u>12,000</u>	22,000

OIL CRUSHING (75 women):

Loan for working capital :

75 women x Tk.400.00 30,000
Less : Recovery 20,000

10,000

Loan for equipment

10 x Tk.1,500.00 15,000
Less : Recovery 10,000

5,000

15,000

RURAL INDUSTRIES EXPERIMENTAL FUND :

10 Projects x Tk.20,000 2,00,000
Less : Recovery 1,00,000

1,00,000 1,00,000**SUPERVISION OF PROGRAMS :**

Salaries of :

10 Programme Organisers : 26 man years
(Over 3 Years)

26 x 12 x Tk.1,000.00 3,12,000

One Technical Assistant : 3 man Years

3 x 12 x Tk.600.00 21,600

One Accountant : 2 man Years

2 x 12 x Tk.1,000.00 24,000

One Programme Administrator : 3 man Years

3 x 12 x Tk.1,500.00 54,000

Staff Travel : 20% of Salary

80,000 4,91,600

**III. STAFF TRAINING, PROGRAM MANAGEMENT
PROGRAM SUPPORT COSTS :**Staff Development :

5 staff x Tk.2,000.00 10,000

Program Management :

Program Supervisor salary

1 x Tk.1,000.00 x 36 months 36,000

Program Supervisor Travel

Tk.220.00 x 36 months 7,920

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