

REPORT
ON
JAMALPUR WOMEN'S PROGRAMME (JWP)

JANUARY 1985 - DECEMBER 1985



BANGLADESH RURAL ADVANCEMENT COMMITTEE
66 MOHAKHALI COMMERCIAL AREA
DHAKA-12
BANGLADESH

INTRODUCTION:

The Jamalpur Women's Programme (JWP) is a project of women, for women and by women and is the only one of its kind in BRAC. Starting as an educational programme for the disadvantaged women in 1985, it has now developed into a multi-faceted development project involving the target women in a wide range of activities.

The JWP target area is all within a radius of 7 miles of the Jamalpur Municipal area. It has a total population of 66,380 of whom 31,769 (47.86%) are landless. The total population of target women in 32 villages are now included in 23 Village Organisations (VOs) and 8 groups organised by BRAC. Of the women in the groups about 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, etc.

FUNCTIONAL EDUCATION:

JWP started in 1975 when UNICEF requested BRAC to provide a Functional Education Course (FEC) to the destitute women of Jamalpur. After completion of the course the women approached BRAC for help in forming groups for income/employment generation activities. After much deliberation, JWP came into being. It now includes some 2,500 fully conscientized poor women united in their desire to improve their lives.

The FE course which constitute over 60 lessons, continue about 3 months, 5 afternoons per week are participatory and non-formal. They encourage group discussion and dialogue to identify problems and arrive at possible solutions. The conscientization methodology has become a primary vehicle through which BRAC begins work with the rural poor.

The FE courses are conducted by a group member with some education who is trained by BRAC as a shebika (facilitator). The shebikas now receive a refresher course every week which has reduced dropout.

FE is an excellent forum for group interaction and motivation. JWP started with FE and it still remains a major programme activity.

During the period January-December 1985, 7 centres were opened with 146 new learners. Of these, 126 learners graduated from 6 centres. One centre was discontinued due to drop out of the teacher. Since the JWP began in 1975, 1919 women have graduated.

FUNCTIONAL EDUCATION PARTICIPANTS

<u>Year</u>	<u>Centres</u>	<u>Graduates</u>
1975-1981	63	1,200
1982	6	137
1983	18	365
1984	12	91
1985	7	<u>126</u>
		1,919

As is evident from the table above, in 1985 there were more graduates from fewer centres than in 1984. The data shows that there is an increased interest in literacy and that individual centres can educate more people.

GROUP FORMATION:

FE graduates form groups of 20-25 members. These groups form the base for the work of JWF. Cadres of leaders, teachers and health workers are developed from among the members. Those selected are provided human development skills training by the Training and Resource Centre (TARC) of BRAC.

Each group takes up some economic activities. In 2 or 3 groups there are joint venture activities. Sometimes, a few groups in a village take up a social issue such as polygamy or harassment of one of their members by the elite. These unifying activities resulted in the policy of federating all the groups in a village into a village level organization called a Village Organization (VO). The VOs give the women a forum for greater unity and strength, especially to demand local government services such as agricultural extension, health and family planning and increased participation in the "food for work" programme.

By the end of December 1985, there were 28 VOs with a membership of 2,108 and 8 groups not yet formed into VOs with 399 members in the 32 villages. It is expected that by the end of 1986 formation of VOs in all the villages will be completed.

A significant achievement of the VOs has been representation at the local "Shalish" (village level judicial council). To meet the local elite on an equal footing at arbitration is something that was unthinkable a few years back, and reflects the degree of social development that has taken place.

Moreover, the VOs have groomed members for political activity and since they represent a sizeable block their votes are actively solicited.

HEALTH AND FAMILY PLANNING:

In the rural areas of Bangladesh, Health and Family Planning activities are vital. Child mortality is still one of the highest in the world. Medical facilities are inadequate, and the women are worn out by numerous pregnancies and malnutrition. Children are malnourished and ill from preventable diseases.

Health workers (shasthya sheboks) in most of the villages are given training in preventive and curative aspects of health care and family planning. They maintain close links with the Government's health and family planning departments and through discussions motivate group members to avail themselves of government services.

By December 1985, there were in 25 villages, 49 health workers 43 trained and 35 active.

During 1985 the government began an immunization programme. BRAC was asked to assist in one ward with 6 villages. The results of the programme in these 6 villages are given below:

<u>D P T</u>			<u>Polio</u>			<u>T T</u>		<u>B C G Measles</u>	
1st	2nd	3rd	1st	2nd	3rd	1st	2nd		
162	150	108	166	149	106	1183	1179	250	28

The following table shows immunization activities in BRAC concerned villages over the past three years. The immunizations are given by the government and the IOs and group leaders motivate the women.

	<u>1983</u>	<u>1984</u>	<u>1985</u>
Tetanus Toxoid	192	74	1179
BCG	166	97	250
Polio	43	40	106
Measles	36	20	28
DPT	43	31	108

It is evident from the figures given below that there is an increasing awareness among the group members about the importance of family planning. As the data shown, 226 women had ligations as against 208 in 1984, 241 women adopted oral contraception as against 130 in 1984, and 255 women used other methods.

Fill	<u>Family Planning</u>		Others
	Emko Condom	1985 Ligation	
241	169	226	86

See appendix II for details in other health activities.

TRAINING:

Training is essential for the women who have no assets other than their labour to earn an income. Training is given in both human development such as communication, leadership and project planning and management, and occupational skills, (discussed below) The women have proved so efficient that in certain schemes such as nakshi kantha, tailoring and paddy husking they manage the schemes themselves.

In 1985, leadership training was provided to women from 4 groups, and 9 VOs. The training was conducted at the Training and Resource Centre (TARC) Modhupur, and other locations.

A table of the skills training provided from January-December 1985 is given below:

<u>Type of training</u>	<u>V.Os</u>	<u>Groups</u>	<u>Group Members</u>	<u>Venue</u>
Entrepreneurship development	11	3	28	JIP & TARC Savar
Oven making	(3)	5	12	TARC, Savar
Veterinary	13	2	18	Manikganj
Bee Keeping		3	4	TARC, Modhupur
Poultry: Key Rearers Management	8		19	TARC, Modhupur
Kantha	2		30	JIP
	1		6	JIP
Tailoring		3	4	JIP
Vegetable dyeing		1	2	Dhaka
Total:	38	11	123	

From the above table, and comparing also with the 1984 skills training statistics Kantha training is still the largest area of concentration. A few new skills have been added this year such as veterinary training, bee keeping, weaving, vegetable dyeing and oven making. The oven training is on the usage of a fuel efficient stove which BRAC had developed.

ECONOMIC ACTIVITIES:

Economic activities provide the basis for self reliance. The BRAC FOCs assist the groups in studying the viability of a scheme, and with its planning and implementation. Once a scheme has proved feasible JWF gives a loan to operate the scheme as well as provide skills training and management training required for the scheme. The staff supervises the schemes. Interest rates on loans are 18% for individual loans and 15% for group loans.

Emphasis given to group savings funds has resulted in considerable savings being built up. The savings are now utilised for loans, thus reducing dependency on BRAC loans.

The economic activities taken up in the reporting year, i.e. January-December 1985 have been:

JAMALPUR WOMEN'S PROJECT			
WOMEN'S INCOME & EMPLOYMENT GENERATION ACTIVITIES 1986			
Programmes	Total No. of Village Covered	Total VOs/Groups involved	Total No. of Members involved
Animal Husbandry	16	19	17
Apiculture	7	9	46
Horticulture	25	25	100
Poultry	32	36	264
Pisciculture	16	16	52
Oil crushing	1	1	32
Tailoring	3	3	4
Weaving	1	1	6
Oven making	6	7	12
<u>Service Delivery:</u>			
Health workers	32	36	43
Poultry Workers	<u>30</u>	<u>36</u>	<u>46</u>
	169	189	640

The group members borrowed Tk.22,539 from their own savings for the following schemes:

<u>Schemes</u>	<u>VOs</u>	<u>Members</u>
Food processing	4	9
Goat rearing	3	18
Small trading	9	33
Paddy husking	6	16

PADDY HUSKING AND OIL CRUSHING:

Paddy husking is the single largest economic activity in the agricultural sector involving the women. It is a traditional activity for the women of Jamalpur and they are famous for it. This activity receives the maximum amount of loans and the repayment rate is 100%.

In 1985, 9 VOs with 67 members took Tk.33,350.00 as loan from BRAC for paddy husking scheme.

From the Group Savings Fund, 6 VOs with 16 members took loans for paddy husking. Paddy husking schemes are completely managed by the group members themselves. A by-product of paddy husking is poultry rearing and animal husbandry as the husks are consumed by the birds and animals.

Oil crushing is carried out in one village only - Chandra. In 1985, 15 members borrowed Tk.6,000 for oil crushing schemes.

KANTHA EMBROIDERY: (Embroidered quilts, hangings, pillow covers, etc.)

The Jamalpur Women's Programme is the only project of BRAC in which kantha embroidery is an important income generating activity for the group members.

In 1982, 263 women were involved in this activity. This number increased to 382 in 1983 and 410 in 1984 and 1985.

In 1983, the net profit from Nakshi Kanthas was Tk.48,612 and in 1984 it was Tk.75,767 (depreciation on the centre and PO's salaries not considered). In 1985, the net profit from the kantha scheme has been Tk.94,000.

In 1985, the 410 members engaged in Kantha received Tk.3,884,326 as wages. For the nearby full-time workers the average is about Tk.200 per month. (See appendix-III).

JAMALPUR WOMEN'S PROJECT KANTHA EMBROIDERY

Villa- ges covered	Total No. of Groups/ VOs in- volved	Total No. of Group Members Involved	Total of Women	Total prod- ucti- on sub cen- tre (Tk)	Total produc- tion outside the centre (Tk)	Total produc- tion (Tk.)	Average Income per month Ser- vice cen- tre	Outsi- de S. cen- tre re.	
1	15	120	290	410	335,592	469,309	304,901	200	78

POULTRY PROGRAMME:

Poultry rearing is a good subsidiary source of income for the women once a regular pattern of breeding, feeding, housing and vaccinations have been established. Goods and services provided under the JWP are distribution of HYV cocks, chicks, eggs and vaccines.

In 1984, 220 members were involved in poultry activities, while in 1985 the number rose to 264 from 15 VOs, and 10 groups from 32 villages. In 1984 only 20 villages were covered. By the end of 1985, 31 villages had poultry programmes.

Jamalpur Women's Programme (Jan-December 1985)
Poultry Programme (Distribution)

	<u>Villages</u>	<u>Quantity</u>
Eggs	31	2,792
Cocks	8	50
Hens	8	25
Poultry Sheds		150

Jamalpur Women's Programme (Jan-December 1985)
Poultry Programme (HYV activities)

Villages	HYV Egg producers	HYV Eggs produced	Rearers Receiving Services	Eggs distributed for hatching	Eggs hatched successfully
15	25	3,125	325	1,620	1,620

In 1985, no chicks were distributed as supply was unavailable both from the Government Livestock Office and TARC Savar, too, had a limited number of birds (see appendix IVa & IVb for details).

SERI/ERI CULTURE:

Seri/Eri culture schemes have been introduced by BRAC for JWP members as a viable, off-farm income generating scheme.

In 1985, 1,500 mulberry trees were distributed to 37 growers, 800 were disbursed in 1983 and 3,000 in 1984. In 1985, 3,200 silk cocoons were produced.

There has been a decrease in ericulture schemes. It is still a new skill and the returns from it have not been profitable. (see appendix V)

JAMALPUR WOMEN'S PROGRAMME
Eri culture Activities
(Jan.-Dec., 1985)

Activity	Women Involved		Women Active	Output	
	1984	1985	1985	1984	1985
Rearing silk worms	36	13	11	20,475	147,977 cocoons
Spinning	57	29	14	3,401	7,745 hanks

Weaving of the endi silk is a new skill that has been introduced in the JWP to the Jamalpur Women, to increase the income of those women involved in the ericulture scheme by providing a market.

JAMALPUR WOMEN'S PROGRAMME
WOMEN INVOLVED IN WEAVING OF ENDI SILK

<u>Village</u>	<u>No. of Women</u>	<u>Charkas</u> (Spinning wheels) distributed
Guabari	12	10
Khailahata	9	7
Ramnagar	7	6
Kampapur	4	3
Palashgar	3	3
Bamonpara	7	-
Bankanda	4	-
Total:	46	29

OTHER ACTIVITIES:

Other economic activities include horticulture, petty trading, pisciculture, jute goods and tailoring.

During 1985, JWP emphasized animal husbandry as an extremely suitable occupation for women. Women veterinary workers were developed as 'para vets' to diagnose and treat common animal diseases. In JWP, 26 villages are involved in the animal husbandry programme and 29 veterinary workers were trained. (See appendix-VIA & B for details).

JAMALPUR WOMEN'S PROGRAMME 1985
Animal Husbandry Programme

<u>Schemes</u>	<u>VOs</u>	<u>Members</u>	<u>Loan amount (in Tk.)</u>
Goat rearing	17	61	24,400.00
Cow rearing	10	28	34,500.00

Jamalpur Women's Programme
January to December
CREDIT POSITION

<u>Balance on 1.1.85</u>	<u>Disbursement</u>	<u>Repayment</u>	<u>Outstanding</u>
Tk.22,750	Tk.1,14,450	Tk.42,400	Tk.94,800

Appendix-II

Jamalpur Women's Programme
January to December 1985
HEALTH PROGRAMME

Disease	Number of Participants						Total	No. of Emer- gency calls reco- rded	Emer- gency Calls
	Within Group			Out of Group					
	Male	Female	Child	Male	Female	Chi- ld			
Diarrhoea	40	66	88	41	52	85	372	12	10
Worm's	202	281	946	194	250	602	2475	-	20
Scabies	161	321	198	150	204	154	1188	6	-
Anaemia	1	255	-	1	196	-	453	8	-
Dysentery	84	133	86	82	96	50	531	10	7
Bacillary Dysentery	34	51	25	37	23	39	209	3	8
Fever	221	251	129	182	217	134	1134	19	25
Night Bluidmen	23	40	83	12	21	47	226	-	-
Conjuncti- vities	26	72	28	26	42	41	235	-	5
Wound in month	41	129	34	62	101	53	420	-	-
Others	39	62	21	52	71	18	263	15	24

JAMALPUR
KANTHA SCHEME
1985

Village	V.O.	Total Group	Members	Members involved kantha in production	Wages (in Tk.)	Income per person per month (in Tk.)
Pathalia	2	-	382	105	1,25,057.80	100.00
Guabaria	2	-	254	96	88,257.75	77.00
Sankanda	2	-	189	45	30,654.00	57.00
Jungolpara	1	+	100	30	24,073.00	66.00
Dapuraea	1	-	72	26	25,402.00	81.00
Mynepur	1	-	76	25	11,953.00	40.00
Belfea	-	1	39	10	16,362.00	136.00
Ramuagar	1	-	87	10	17,870.00	146.00
Khupibari	1	-	94	30	13,430.00	37.00
Polashgar	1	-	68	16	11,885.00	62.00
Langalgona	1	-	58	15	6,481.00	36.00
Fulbaria	<u>1</u>	<u>-</u>	<u>58</u>	<u>2</u>	<u>13,007.00</u>	<u>542.00</u>
	<u>14</u>	<u>1</u>	<u>1,477</u>	<u>410</u>	<u>4,84,432.55</u>	<u>78.00</u>
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 JAMALFUR WOMEN'S PROGRAMME
 POULTRY WORKER'S KEY REARERS
 JANUARY TO DECEMBER '85

Total Villages Covered	Poultry Rearing Programme	Key Rearers Trained	Poultry Workers by Village	Rearers inside groups	Total HYV Birds	Average income Cross bread birds	Average income per key rearer	Average Income per Mini Farmers per month
32	23	38	32	180	75	1,430	85.00	50

ANIMAL VACCINATION SERVICES
 1984, 1985

Month	Vaccination Types								Service charges (in Tk.)			
	BCRDV		RDV		Fowl Cholera		Fowl	Pox	1984		1985	
	1984	1985	1984	1985	1984	1985	1984	1985	1984	1985	1984	1985
January	763	1000	1866	1200	100	90	886	600	100	65	130	75
February	537	707	882	1385	-	-	615	603	130	40	100	70
March	575	606	1480	1416	279	-	467	760	120	56	60	116
April	302	1547	1198	2063	-	-	690	811	52	76	75	90
May	300	663	1178	1401	-	200	690	774	50	86	75	100
June	98	365	786	2301	-	1369	-	200	30	105	47	140
July	49	430	932	2296	-	1428	-	573	40	95	49	115
August	20	438	646	2195	-	-	-	162	20	85	42	95
September	186	543	1361	1785	-	-	-	466	50	105	85	111
October	-	605	1561	1513	-	685	213	2455	57	55	79	70
November	-	453	2320	1651	-	1119	203	513	78	45	125	65
December	497	731	892	1334	-	148	1701	970	133	57	120	126
Total:	3327	8079	15102	20540	379	5039	5505	8887	910	987	1173	

Appendix-V

ERICULTURE PROGRAMME
1985

Name of Camp	No. of Villages Covered	No. of VO/Gr. involved	Charka distributed to Spinners	Rearers not involved in spinning	Coconut in service Centre	Produced in village	Total	Hanks produced	No. of family involved in eri-prog.	Total No. beneficiaries
J.W.P.	7	9	29	17	11,630	136,347	147,977	7,475	46	276

Appendix-VIA

JAMALPUR INTEGRATED PROJECT

Animal Husbandry: Cattle Vaccination Programme

Dose/Amp.	Anthrax	B.Q.	H.S.	G.T.V.	F.M.D.	Vaccination Fees Collected (Tk.)
Amp.	6	1	1	10	-	710.00
Dose	461	36	62	632	-	-

JAMALPUR WOMEN'S PROJECT

Animal Husbandry: Veterinary Workers

Sl.No.	No. of V.V.W Trained	No. of V.V.W. active	No. of Kits distributed	No. of Villages covered
1	29	28	28	26

JAMALPUR WOMEN'S PROJECT

Animal Husbandry: No. of Animals Treated and Medicine Sales

Covered Village	No. of V.V.W.	No. of Cases Treated	Medicine Sales (in Tk.)	Project from Medicine	Visit charges
26	29	446	3,689.00	-	1,464.00

GROUP WISE MEMBERSHIP & SAVINGS

Sl. No.	Name of the V.O./Group	Members in Groups	Savings in (Tk.)	General Fund (Tk.)	Security Fund (Tk.)	Reserve Funds (Tk.)
1.	Guabari (1 & 2) V.O.	254	32,526	487	-	4,952
2.	Pathalia (1&2) V.O.	382	19,486	337	-	4,269
3.	Sankanda (1 & 2)V.O.	189	11,291	456	-	3,272
4.	Jagalpara - 1 V.O.	100	3,938	70	360	4,511
5.	Gupibari - 1 V.O.	94	9,261	111	275	514
6.	Moyenpur - 1 V.O.	76	2,805	199	415	477
7.	Bamonpara - 1 V.O.	64	3,374	37	710	18
8.	Chandra - 1 V.O.	73	6,566	42	610	-
9.	Kampopur - 1 V.O.	83	2,179	59	-	-
10.	Rashidpur - 1 V.O.	61	472	49	-	-
11.	Ramnagar - 1 V.O.	87	2,521	51	450	279
12.	Daurapara Chandra V.O.	92	4,210	71	1,020	-
13.	Jugirgapa-1 V.O.	46	2,825	21	870	-
14.	Palasgar - 1 V.O.	68	2,001	56	165	388
15.	Dapunia - 1 V.O.	72	6,427	88	315	4,561
16.	Kumarpara - 1 V.O.	56	1,918	31	910	-
17.	Fulbari - 1 V.O.	58	2,420	46	1,215	69
18.	Shapur - 1 V.O.	72	4,008	88	570	-
19.	Dakpara - 1 V.O.	68	2,975	36	570	55
20.	Noyapara - 1 V.O.	55	3,927	35	420	645
21.	Langoljora - 1 V.O.	58	1,986	30	320	645
22.	Batila - 1 V.O.	39	1,457	28	788	-
23.	Kachasara - 1 V.O.	39	1,277	23	555	-
24.	Danasar - 1 V.O.	45	499	38	-	-
25.	Binindipara(1&2)V.O.	62	291	27	90	-
26.	Khoila hata V.O.	29	400	18	205	-
27.	Nisindi I.O.	27	431	12	-	-
28.	Palisha I.O.	21	130	-	-	-
29.	Haripur I.O.	39	823	20	120	-
30.	Machampur I.O.	34	486	10	120	-
31.	Aliharpur I.O.	30	718	27	-	-
32.	Bogabaid I.O.	34	2,158	33	710	-
Total:		2,507	135,778	2,618	12,295	29,911

BANGLADESH RURAL ADVANCEMENT COMMITTEE

JAMALPUR WOMEN'S PROGRAMME

Receipts and Expenditure Statement
For the period from January '84 to December '85

RECEIPTS:

Amount in
Local Currency (Taka)

Donation

9,60,682

9,60,682

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EXPENDITURE:

A. Functional Education

44,601

B. Health and Family

62,998

1,07,599

C. EMPLOYMENT GENERATION:

a. Poultry and Livestock:

i. Salaries of Technicians

35,547

ii. Training and Supplies

43,240

78,787

b. Ericulture Programme:

i. Salaries of Technicians

36,160

ii. Training and Supplies

10,768

46,928

c. Kantha Embroidery:

i. Salaries of Technicians

28,824

ii. Training and Supplies

3,502

32,326

d. Other Farming and Non-farming Skill
Training.

79,362

D. HUMAN DEVELOPMENT TRAINING:

a. Staff Development Training

11,272

b. Human Development Training

47,787

59,059

E. FIELD RECURRING EXPENSES:

i. Salaries and Benefits		3,94,575
ii. Travelling and Transportation		96,760
iii. Stationeries and Supplies		9,624
iv. Rent and Utilities		55,113
v. General Maintenance Expenses		56,746
		<u>5,92,818</u>

F. FIELD NON RECURRING EXPENSES:

i. Furniture, Fixture and Equipment		<u>5,625</u>
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G. Revolving Fund:

Loans to Co-operative Group	1,37,200	
Less Recovery Loan	42,450	
Interest	<u>6,671</u>	88,079

H.O. Logistics and Administrative Support		<u>65,165</u>
		11,55,748

Deficit fund balance as on 31.12.83 (last phase)		<u>3,324</u>
Total Expenditure Tk.		11,59,072

Deficit fund balance as on 31.12.85		<u>(1,98,390)</u>
		<u>9,60,682</u>
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