



JAMALFUR PROFOSAL  
WOMEN'S PROGRAMME  
1986-88

Bangladesh Rural Advancement Committee  
66, Mohakhali Commercial Area  
Dhaka  
Bangladesh

PROPOSAL  
JAMALPUR WOMEN'S PROGRAMME  
1986-88

INTRODUCTION:

The Jamalpur Women's Programme (JWP) is now in its 10th year. It began in 1975 as education programme for women, and has developed into a fully integrated project involving landless women's group in a wide range of activities.

Group members constitute the poorest and most powerless people in the rural society - widows, divorcees, wives of rickshaw pullers and landless labourers - and have traditionally been exploited, oppressed and denied their basic rights, having no status in either the home or the community. 48% of the population of the Jamalpur Municipal area, which constitutes the JWP target area, are landless people, of which 26% are women. JWP's target female population totals 8,337, of which 3,736 aged 15-50 are JWP's target population. 2,133 are currently organised in groups in 31 villages within a 7 mile radius of Jamalpur town. In 1984, these groups were reorganised into a smaller number of federations or village organisations (V.Os), in order to foster unity and solidarity among women in the area.

Group activities in Jamalpur have not only assisted the landless women to earn an income, but have also resulted in an improvement in the perception of the status of village women as partners in the household economy and as skilled members of the work force. Some of the more active groups have successfully changed long-standing social customs such as early child marriage, dowry and polygamy. In the economic sphere, the women have revived the traditional nakshi kantha (embroidered quilt) skill to an income generating one, and 1,391 women are involved in this work (JWP annual report 1984). Schemes that enhance traditional female occupations such as post-harvest agriculture, poultry rearing, animal husbandry, horticulture and pre and post fishing processes are undertaken as viable income generating activities. Other schemes that expand beyond traditional women's occupations, such as pre-harvest agriculture, construction work, weaving and fish culture have broadened the scope of JWP's economic activities.

The JWP group members have representation at the local shalish (village judicial council), and their votes are solicited during elections as the women now represent a significant force.

PROPOSAL FOR THE PERIOD 1986-88:

BRAC's objective is to consolidate and expand its work in JWP to cover 75% of its target female population (up to about 3,000 women). This involves working with three-pronged approach simultaneously in the realism of institution building, a social programme and an economic programme to ensure income and employment.

1) Institution Building

Much of 1984 was dominated by group restructuring into village organisations (V.Os). There are now 19 V.Os, and the remaining groups are to be federated in the same way. Using the basic tools of functional education, and then training, follow-up and refresher courses in human relations/development training, it is hoped to foster local leadership and organisational skills among the women. Within the next two years it is aimed to develop Area Coordination Committee made up of representatives of each V.O. The function of these committee will be to take up contentions issues or common problems which cannot be solved at V.O. level, thus supporting area-wise solidarity among the women and facilitating communications and social action. The committees should also become planning and policy-making forums for all women members. In the third year, the Area Coordination Committees will be consolidated into one Central Coordination Committee.

2) Social Programme

Since women always have difficulty getting access to health services of social customs (restrictions of purdah, women cannot be examined by male doctors; women are not considered 'ill' until they can no longer perform their prescribed role), JWP has made health for women a priority for social development, and aims to consolidate and expand this work.

40 Health workers have already been trained, and 10 more are undergoing training at present. Of these 50 health workers, 10 will be selected for advanced training, and together they will replace the JWP para-medic, who is scheduled for withdrawal after two years (end of 1987).

At present, the JWP para-medic runs refresher courses for the HWs and provides constant follow-up. A consultant is called in from time to time to advise on the health programme.

Training traditional midwives (dais) in modern hygienic practices has been an important component in the JWP health work. Former practices based on spiritual and other beliefs (some of them dangerous) are now fading into history. Of the hundred dais, 50 have been selected for upgraded training and refresher courses in Jamalpur over the next 3 year.

Health committees have been set up among most of the groups, through which revolving funds have been created to obtain supplies of medicines from the market. The women are becoming more and more independent in the management of their own health needs.

### 3) Income and Employment Generation - Economic Programme

Poultry and animal husbandry are very popular activities among the women's groups and have proved to be reliable sources of income when properly managed. Key rearer training in poultry is crucial, and JWP's technician enables access to the supply and administration of vaccines, which means that formerly widespread animal diseases are being controlled, not just in the groups, but community wide.

Advanced training and follow-up will be provided to some rearers, and 200 more key rearers will receive training. In addition it is planned that one woman in each of JWP's 31 villages receive veterinary training.

The kantha programme now involves over half JWP's total members at its five sub-centres and individually at home in the villages, and the number is growing. It is planned to set up 5 more sub-centres in 1986, and another 5 in 1987, so that members can be supplied with materials and also receive supervision of their work close to home.

Intensive training is planned for 30 kantha workers during the next 3 years, particularly in design, management and costing techniques. After this, two trained workers will take over responsibility for each production sub-centres, so that by 1988 the JWP technician can be withdrawn.

Other skill training will continue, but concentration rather than expansion is planned for the next period, in food processing, tailoring, weaving (which has been revived), seri/eri culture and silk spinning, seri/eri culture has been found quite problematic in this urban area due to a shortage of available land to grow mulberry and castor plants. One new activity to be undertaken is bee keeping, and 4 group members are currently experimenting in this.

Credit given to the women's groups for various economic activities has been well used in cow rearing, paddy husking, oil crushing, vegetable growing etc. and is planned to continue for two more years. Loan realisation has been very high at around 100%.

ADMINISTRATION AND STAFF:

JWF plans a gradual reduction in staff over the next three years as follows:

| <u>1986</u>               | <u>1987</u> | <u>1988</u> |
|---------------------------|-------------|-------------|
| 1 Programme Administrator | 1 P.A.      | 1 P.A.      |
| 4 Programme Organisers    | 3 F.C.      | 2 P.O.      |
| 4 Technicians             | 4 T.        | 2 T.        |
| 2 Service Staff           | 2 S.S.      | 2 S.S.      |

It is expected that JWF group members will, through training and experience, be able to take over the work formerly done by F.Os and technicians.

JAMALPUR WOMEN'S PROGRAMME  
BUDGET  
January '86 to December '88

|                                                                                                | <u>1st Year</u><br><u>Taka</u> | <u>2nd Year</u><br><u>Taka</u> | <u>3rd Year</u><br><u>Taka</u> | <u>Total</u><br><u>Taka</u> |
|------------------------------------------------------------------------------------------------|--------------------------------|--------------------------------|--------------------------------|-----------------------------|
| 1. A. <u>INSTITUTION BUILDING</u>                                                              |                                |                                |                                |                             |
| a) Functional Educational Materials<br>40 sets X 700                                           | 14,000                         | 14,000                         |                                | 28,000                      |
| b) Training, Follow-up and refreshers course<br>40X Tk.20X12 days                              | <u>4,800</u>                   | <u>4,800</u>                   |                                | <u>9,600</u>                |
|                                                                                                | 18,800                         | 18,800                         |                                | 37,600                      |
| B. <u>HUMAN RELATION TRAINING</u>                                                              |                                |                                |                                |                             |
| 50X Tk.75X7 days                                                                               |                                |                                |                                |                             |
| 50X Tk.75X7 days                                                                               |                                |                                |                                |                             |
| 25X Tk.75X7 days                                                                               | 26,250                         | 26,250                         | 13,125                         | 65,625                      |
| C. <u>WORKSHOP</u>                                                                             |                                |                                |                                |                             |
| 4X Tk.1000                                                                                     |                                |                                |                                |                             |
| 4X Tk.1000                                                                                     |                                |                                |                                |                             |
| 4X Tk.1000                                                                                     | <u>4,000</u>                   | <u>4,000</u>                   | <u>4,000</u>                   | <u>12,000</u>               |
|                                                                                                | <u>30,250</u>                  | <u>30,250</u>                  | <u>17,125</u>                  | <u>77,625</u>               |
| Sub Total:                                                                                     | 49,050                         | 49,050                         | 17,125                         | 115,225<br>*****            |
| 2. <u>SOCIAL PROGRAMME</u>                                                                     |                                |                                |                                |                             |
| A. Health & Family Planning.                                                                   |                                |                                |                                |                             |
| a) Paramedics' Salary and benefits<br>Tk.2000X12X2 years                                       | 24,000                         | 24,000                         |                                | 48,000                      |
| b) Travelling and Transportation<br>15% of salary & benefits                                   | 3,600                          | 3,600                          |                                | 7,200                       |
| c) Follow-up and refreshers course<br>50X Tk.20X6 days<br>50X Tk.20X4 days<br>50X Tk.20X3 days | 6,000                          | 4,000                          | 3,000                          | 13,000                      |
| d) Advance training & refreshers<br>10X Tk.40X30 days<br>10X Tk.40X6 days<br>10X Tk.40X4 days  | 12,000                         | 2,400                          | 1,600                          | 16,000                      |

|                                                                                                                | <u>1st Year<br/>Taka</u> | <u>2nd Year<br/>Taka</u> | <u>3rd Year<br/>Taka</u> | <u>Total<br/>Taka</u>     |
|----------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|---------------------------|
| e) Medical Supplies<br>and equipment<br>Tk.600X12 months<br>Tk.400X12 months<br>Tk.300X12 months               | <u>7,200</u>             | <u>4,800</u>             | <u>3,600</u>             | <u>15,600</u>             |
| Sub Total:                                                                                                     | 52,800                   | 38,800                   | 8,200                    | 99,800<br>=====           |
| <b>3. EMPLOYMENT GENERATION</b>                                                                                |                          |                          |                          |                           |
| <b>A. Poultry and Animal Husbandry</b>                                                                         |                          |                          |                          |                           |
| a) Follow-up and Refreshers Course of poultry workers<br>30XTk.20X6 days<br>30XTk.20X4 days<br>30XTk.20X2 days | 3,600                    | 2,400                    | 1,200                    | 7,200                     |
| b) Key Rearers Training<br>100XTk.20X3 days<br>100XTk.20X3 days                                                | 6,000                    | 6,000                    |                          | 12,000                    |
| c) Supplies<br>Tk.400X12 months<br>Tk.300X12 months<br>Tk.200X12 months                                        | 4,800                    | 3,600                    | 2,400                    | 10,800                    |
| d) Technician's Salaries & Benefits<br>1XTk.2000X12 months<br>1XTk.2000X12 months<br>1XTk.2000X12 months       | 24,000                   | 24,000                   | 24,000                   | 72,000                    |
| e) Travelling and Transportation - 15% of salaries and benefits                                                | 3,600                    | 3,600                    | 3,600                    | 10,800                    |
| <b>B. Kantha Programme</b>                                                                                     |                          |                          |                          |                           |
| a) Production Centre<br>5X18,000<br>5X18,000                                                                   | <u>90,000</u><br>90,000  | <u>90,000</u><br>90,000  | <u>-</u><br>-            | <u>180,000</u><br>180,000 |
| <b>C. Other Skill Training</b>                                                                                 |                          |                          |                          |                           |
| a) Salary & Benefits of Technicians<br>1XTk.1500X12 months<br>1XTk.1500X12 months                              | 18,000                   | 18,000                   | -                        | 36,000                    |
| b) Travelling & Transportation and Training<br>15% of salary                                                   | 2,700                    | 2,700                    |                          | 5,400                     |

|                                                                                      | <u>1st Year<br/>Taka</u>         | <u>2nd Year<br/>Taka</u>         | <u>3rd Year<br/>Taka</u> | <u>Total<br/>Taka</u>            |
|--------------------------------------------------------------------------------------|----------------------------------|----------------------------------|--------------------------|----------------------------------|
| c) Training<br>75X Tk. 100X7                                                         | 52,500                           | 52,500                           | -                        | 105,000                          |
| d) Supplies<br>Tk. 500X12 months<br>Tk. 400X12 months                                | <u>6,000</u><br><u>79,200</u>    | <u>4,800</u><br><u>78,000</u>    | <u>-</u><br><u>-</u>     | <u>10,800</u><br><u>157,200</u>  |
| D. Loan to Landless<br>Women's group<br>Tk. 2,00,000 1 year<br>Tk. 2,00,000 2nd year | <u>200,000</u><br><u>200,000</u> | <u>200,000</u><br><u>200,000</u> | <u>-</u><br><u>-</u>     | <u>400,000</u><br><u>400,000</u> |
| Sub Total:                                                                           | 411,200                          | 407,600                          | 31,200                   | 850,000<br>=====                 |

4. RECURRING EXPENDITURE:A. Recurring Expenditure

|                                                                                                                                 |              |              |              |               |
|---------------------------------------------------------------------------------------------------------------------------------|--------------|--------------|--------------|---------------|
| a) Salaries & Benefits<br>of Administrator<br>1X Tk. 3500X12 months<br>1X Tk. 3500X12 months<br>1X Tk. 3500X12 months           | 42,000       | 42,000       | 42,000       | 126,000       |
| b) Salaries & Benefits<br>of Programme<br>Organiser.<br>4X Tk. 3000X12 months<br>3X Tk. 3000X12 months<br>2X Tk. 3000X12 months | 144,000      | 108,000      | 72,000       | 324,000       |
| c) Accountant<br>1X Tk. 2500X36 months                                                                                          | 30,000       | 30,000       | 30,000       | 90,000        |
| d) Service staff<br>2X Tk. 1000X36 months                                                                                       | 24,000       | 24,000       | 24,000       | 72,000        |
| e) Travelling and<br>Transportation<br>30% of salary                                                                            | 72,000       | 61,200       | 50,400       | 183,600       |
| 7% staff training                                                                                                               | 16,800       | 14,280       | 11,760       | 42,840        |
| f) Stationery &<br>supplies<br>Tk. 400X36 months                                                                                | 4,800        | 4,800        | 4,800        | 14,400        |
| g) Rent & Utilities<br>Tk. 4000X24 months<br>Tk. 1000X12 months                                                                 | 48,000       | 48,000       | 12,000       | 108,000       |
| h) General maintenance<br>Tk. 400X36 months                                                                                     | <u>4,800</u> | <u>4,800</u> | <u>4,800</u> | <u>14,400</u> |
|                                                                                                                                 | 386,400      | 337,080      | 251,760      | 975,240       |

B. Non-recurring Exp.  
Furniture, Fixture  
and Equipment

|                                        |                |                |                |                      |
|----------------------------------------|----------------|----------------|----------------|----------------------|
|                                        | <u>15,000</u>  | <u>10,000</u>  | <u>-</u>       | <u>25,000</u>        |
|                                        | <u>15,000</u>  | <u>10,000</u>  | <u>-</u>       | <u>25,000</u>        |
| Sub Total:                             | 401,400        | 347,080        | 251,760        | 1,000,240            |
| GRAND TOTAL (1+...+4):                 | <u>914,450</u> | <u>842,530</u> | <u>308,285</u> | <u>2,065,265</u>     |
| Head Office 10%                        | <u>91,445</u>  | <u>84,253</u>  | <u>30,828</u>  | <u>206,526</u>       |
|                                        | 1,005,895      | 926,783        | 339,113        | 2,271,791            |
| Inflation increase by 10%<br>each year |                | <u>92,678</u>  | <u>67,822</u>  |                      |
| Expected deficit of last phase         | Tk. 1,005,895  | 1,019,461      | 406,935        | 2,432,291<br>200,000 |