

Summary Analysis of Four Village Studies
of the Jamalpur Women's Programme.

Tahrunnessa Abdullah
Maheen Sultan

Bangladesh Rural Advancement Committee (BRAC)
66, Mohakhali Commercial Area
Dhaka, Bangladesh
May 1987

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1. Strengths and Weaknesses of the Villages

Initially Goabaria, Deurpar Chandra and Kampopur women's groups were organized by the BRAC staff. Gradually all three groups disintegrated due to internal conflicts. Goabaria and Deurpar Chandra, the strong village organizations were organized for the second time at the initiative of the village women themselves. Kampopur was also organized for the second time but the initiative was taken by the BRAC staff. The village women of Kanchasara, inspired by the activities of the neighbouring V.O., took the initiative of organizing the V.O. which has no history of disintegration.

The villages which have gone through a process of conflict and disintegration, have realized the need for an organized group and have organized themselves at their own initiative have strong V.O.s. Through this process conscious and capable leaders have developed in Goabaria and Deurpara Chandra. The quality of leadership was further strengthened through training in management and leadership organized by BRAC. The leaders from Goabaria and Deurpar Chandra participated in five or more courses in management and leadership, where as no such training was provided for the leaders Kampopur and Kanchasara. In fact the training record shows that the members of Goabaria and Deurpara Chandra attended more (16 to 18) training courses than the other two villages. This, plus successful completion of F. E classes in these two villages, resulted in more comitment among even the ordinary members, which is somewhat lacking in Kampopur and Kanchasara. It was observed that good leadership was not enough to make a V.O strong. "Second line" leaders were very important as was the interest, participation and commitment among ordinary members.

In the strong villages 45 to 75% of the members are involveed in various economic activities whereas the figures for the weak villages are 19 to 36%. Not only are the women in strong V.Os more active in the samity, they also earn more. The best examples Goabaria with its kantha sewing incomes. Through its various social and economic activities the strong villages have made an impact which helped in promoting support from the village community, especially from the village influentials, which has further strengthened the VO's. The strong VO's have the support of their menfolk. This was not given from the beginning but was gradually won over.

The size of a V.O. might also help in making it strong. An entity of 300 members is more impressive and carries more weight (and votes) than one with 50 members. The geographic location of a village does not seem to play any role in making a V.O. strong or weak.

In conclusion it may be said that no one cause can explain the strength or weakness of a V.O. It is rather the combination of causes which gives each V.O. it specific identity.

2. The Start of Programme

Deurpar Chandra and Kampopur had almost the same kind of beginning. It started with the 1974 famine when UNICEF "Wheat centres" were started in Jamlpur to help poor and destitute families, especially women and children. In 1975, BRAC, at the request of UNICEF, organized Functional Education courses for the women engaged

in the Food For Works (FFW) schemes. The classes were given in the Jamalpur stadium. When the UNICEF programme were closed down BRAC'S field motivators continued and started organizing women in the villages. The programme included the organization of village groups, functional education courses and savings.

Goabaria did not have the earlier stages but started with the organization of groups. When the village groups had some savings they took loans from BRAC. Initially there were problems in some villages: members did not repay loans or savings money was misappropriated. Groups broke and reorganized again.

The Kanchansara Village Organization (V.O) had a different beginning. In 1981, Soburon visited a nearby village where a BRAC samity had been formed. She was motivated by its objectives and activities and, on her return, talked to other women who visited the samity. Under BRAC guidance they then formed a samity.

3. Membership

There is a need for the periodic assessment of the target population in each village and numbers should be reset accordingly. Yearly targets for membership should also be fixed in consultation with the Village Organizations. In the four villages studied, membership has grown over past four years. Once enrolled the women continue to be members. Even if they do not come to meetings or participate in any of the programmes, they still consider themselves as members. Having ones name cut out of the register is taken as an insult. The leaders also do not like to identify non-members and drop-outs. They think that showing non-members or drop-outs is a disqualification for the samity. There are two kinds of drop-outs: those who need the samity but cannot participate because of their other involvements and those who do not, or do not any longer, need the samity. There is a need to identify drop-out members periodically, have discussions with them and then decide whether to retain their names or cross them out.

Percentage of Target Group Reached

The Jamalpur Women's Programme (JWP) has set itself the target of reaching 75% of the target population i.e. women who are landless, destitute and whose male heads of households must sell their labour for 120 days or more per year. In 1985 the BRAC survey numbered the target population at 3736 women out of which 2507 were members by the end of 1985. Since we do not have data on the size of the target population in previous years it is not possible to say if the percentage of the target group reached has increased or decreased. However, as membership has probably increased more than has the size of the target population we may say that an increasing percentage of the target population has been reached in the overall JWP area and also in the four villages studied. The percentages in the four case study villages are as follows:

VillagePercentage of target group reached

Deurpar Chandra	46%
Goabaria	92%
Kanchasara	74%
Kampopur	69%

4. Members Involvement in Various Schemes

The JWP has set itself the target of involving between 60 to 75% of all members in at least one activity besides savings (which all members are supposed to do). It would seem, and both the staff and the women involved believe so, that the more members participate in various activities the stronger is the samity.

The percentages of involvement in the four villages are as follows:

<u>Village</u>	<u>% economic activities(1)</u>	<u>% trained(2)</u>	<u>% involved in either 1 or 2</u>
Deurpar Chandra	45	14	50
Goabaria	77(1)	12	77(2)
Kanchasara	36	18	36
Kampopur	19	14	45

(1) Woman involved in kantha or ericulture, both of which are mutually exclusive

(2) Exact figure could not be found but will be equal to or greater than 77%.

Inspite of the size of the village, Goabaria has achieved the target of involving at least 60 to 75% women. This success is due to kantha sewing.

5. Group Meetings

In Goabari eleven meetings in all are to be held every month, that is eight weekly meetings of the two kantha groups, two fortnightly meetings of two Village Organizations and one combined meeting of both the Village Organizations. In the other three villages (Kanchasara Kampopur and Deurpur Chandra), Village Organization meetings are to take place every week. These meetings are not being held regularly and half the women interviewed admitted that their attendance was irregular. Even according to the leaders, when the programme organizers (P.Os) are not present only a few women attend the meetings.

There are no records of proceedings and no records of attendance either. The project has recently decided to maintain such records and the P.Os are to do so. The members need to be motivated to hold meetings regularly so as to have frequent interactions with each other. Those who do not come regularly might be attracted by making the meetings more interesting and stimulating. Functional Education classes can be a regular agenda item of the weekly meetings.

Discussions with the Programme Coordinator revealed that there is a plan to recognise weekly meetings. For example the first week's agenda would be the collection of saving and credit, second week's discussion would be on social actions, third week on health and nutrition and the fourth week on income generation projects. The village group leaders might be encouraged to contact outside resource persons such as the Health Education Officer, Livestock Officer, Fisheries Officer, Family Planning Officer, etc., to come and address the weekly meetings.

6. Savings

Yearly savings of the Village Organizations and average savings of individual members have not increased much. The records shows that the members are not regular savers. There are no saving targets set for the village organizations or for individual members.

Knowledge about savings is poor. Only half the women had a more or less accurate idea of the amount they had saved with the V.O. The first saving was seen as an entry fee or membership fee to the samity and perhaps the other savings are also seen as a way of maintaining membership in the samity. Savings are collected in the meetings attended by Programme Organizers who record them in the savings register. In some village organizations the reasons for savings are not always well defined.

There is a need to strengthen the savings programme. The members must be better educated about savings. Reasons for savings need to be better explained. Setting targets would increase individual savings. A minimum of twenty takas saving a year might be made obligatory. The group leaders should be trained and made responsible for collecting weekly savings from members and recording it with the help of literate members (if the group leader is not literate). Since March, 1987, a system of individual passbooks has been introduced (as per suggestion made in Deuerpar Chandra Village case study) and should provide motivation to the members to save regularly.

7. Functional Education

Functional Education is the entry point for the formation of Village Organizations. Regarding the consciousness raising aspects of the course, it is hard to judge the impact directly. It is only indirectly, through the groups' functioning and the social actions undertaken, that one can judge it. However many of those who attended the course are relatively aware of the consciousness raising components.

The impact in terms of literacy is slight, most of the women having forgotten what they learnt. In many cases when the participants could sign their names they thought they had done enough and stopped. Members who joined later got no F.E. at all. It is necessary to give F.E. again to those who never took it as well as those who have forgotten the contents. It is suggested that F.E. class be a regular compulsory agenda for the weekly meetings of the V.O. as it is an important means of strengthening a V.O. Special efforts should be made to procure, develop and distribute follow-up materials for the neo-literates to sustain their literacy. A mobile library may partly solve the problem. There should be continuous

field based refreshers' courses for the teachers under the supervision of experts in the field of F.E.

8. Training

Available training records show that the members from the two strong villages, Deurpar Chandra and Goabaria, have received more training courses than the members from Kampopur and Kanchashara. No management training was given to women in Kampopur and Kanchasara and only a few members from Kanchashara received leadership training.

There is a need for systematic maintainance of village-wise training records and periodic assessment of these records will help in identifying training needs of villages. The V.O. and its leaders should be involved in drawing up training plans for their village on the basis of their experience and felt needs.

9. Leadership

The Village Organizations in Goabaria and Deurpar Chandra presently have good leaders. They are motivated and have earned the respect of group members. They are strong and articulate. They have contacts with the formal village leaders and when needed, they are called to the village 'Shalish' (council).

In Kanchasara, although the leadership has stayed within an extended family, they seem to be conscious, motivated and are involved in the samity's activities. However, they are rather quiet women and none of them have the authority noticed in leaders in other villages. They are not particularly effective.

In Kampopur Ayesha seems to be the only leader. She has authority and support and is free to move around and goes to the village Shalishes. Ayesha's leadership, however, is somewhat self centered and self-seeking. She did not originate any of the social actions and she is not very conscientized. She is also handicapped by her numerous family responsibilities.

There should be a regular forum for the leaders to meet and discuss the progress and problems of the Village Organizations. This would give an opportunity for the weak leaders and 'second line' leaders to learn from the good ones. This was demonstrated in the workshop held with the women in April, 1987. There is a need for a definite programme to acquaint leaders with various services and facilities: health, legal, political, etc., so that they can gradually and effectively replace the role of traditional leaders and be more effective in performing leadership functions.

10. Decision Making

During the interviews we asked the women (ordinary members) if they felt that their leaders consulted them or represented their views. As we might have foreseen, this varied with their degree of involvement in the samity and its activities. Those who regularly attend meetings have more of a chance of participating in decision making than do those who only come once in a while. The women who participate actively influence the leaders and feel that the decisions taken are their decisions. Some of the younger members, even though

they might attend meetings regularly, felt that decisions were taken by their elders.

In Ranchasara, however, disputes arose over decisions taken concerning loans. Anwara, Jubeda, Johura and Chandra, active members, severely criticised Honufa and Horbola, V.O. leaders, for having agreed to give loans to people who could not repay them. In fact even Honufa and Horbola's loans were overdue. The women felt that Harufa and Horbola had acted like "Matbors" for having overruled their objections and having given loans to Hameda, for example. As a result of their misjudgement, loans for the whole samity were held up.

The BRAC staff try to avoid influencing the women's decisions. In Deurpar Chandra when Anju, one of the leaders, was implicated in a scandal (having had an abortion and having married a man with another wife), the BRAC staff respected the samity's decision to boycott her. Anju being a valuable asset to their programme they felt tempted to overrule the village shalish's decision and ask the samity to continue with her as a leader. Although most members had a lot of sympathy for her, the samity reasoned that by supporting Anju, they would lose prestige in the village because they would be supporting something they claimed to condemn: polygamy. The BRAC staff have decided to abide by the V.O.'s decision.

Social actions also seem to happen without outside interference. In Goabaria, during Zarina's case, her mother announced the news to the V.O.. The leaders first discussed the incident among themselves and then with group members. They then decided to act together. A large number of women were involved (60-80) and most of the women interviewed were able to tell us what had happened, which shows a high degree of involvement and interest.

In Moniza's case (of Goabaria also) she did not complain to the samity herself but the other group members, observing her difficulties with her husband, decided to take action.

When undertaking social actions V.O. leaders have to play an active role in deciding on the course of action to be taken and how to make the best use of the situation and various opportunities. Not all leaders seem to know when or how to act. This is shown by the number of lost or missed occasions which could have been exploited as social actions (also listed under "social actions" in the different case studies) but were dealt with by "stop-gap" measures.

11. Social Services

The social services include poultry and livestock vaccination, livestock treatment and health services. The poultry worker is responsible for poultry vaccination. She has to bring the vaccines, preserve them, find a centrally located place to vaccinate the birds and then inform the women to bring their birds for vaccination. Although some poultry workers do it very well, they find the job difficult. Moreover, most of the women do not pay the vaccination fee.

Similarly, health workers and veterinarians are also individually responsible for their job which they find difficult to do single handed. To solve the problem it is recommended that in the initial

stage the leaders of the V.O.s take the responsibility of mobilizing the villagers to take part in the organization of vaccination campaigns. The group, and the leaders in particular, should help workers collect fees from individual members. There should be an annual calendar showing when different vaccination campaigns will be organized in different villages.

12. Demonstration Strategy

"Substantial" resources have been provided to certain poultry rearers making them poultry "key rearers" and certain vegetable growers. We also considered pisciculture and apiculture as being demonstration activities as the training and necessary material is provided to a selected few. The data on apiculture, pisciculture and horticulture do not allow us to say if the women's income has increased over time since the first two are new activities and the necessary information does not exist for the third. The data on poultry key-rearers, although sometimes lacking, seems to show that their income has generally increased since they started the activity.

It is difficult to say if the various activities have had the desired demonstration effect. Fazilatun, a vegetable grower, has had success selling vegetables, which has encouraged other women to do the same in Deurpara Chandra. Golapi's success with apiculture has made other women interested in keeping bees. Other Deurpar Chandra women may like to try fish culture in miniponds but it was not certain. As regards poultry, it is not certain if the demand for improved eggs, hens and cocks is the result of observing key-rearers successes. Not one of the women interviewed said that they had started poultry rearing because they had seen a key-rearer making profits. A lot of the women rear poultry anyway.

13. Loans

In two of the four villages studied the groups had broken up in 1978 over the non-repayment of loans (Kampopur and Goabaria). Data on the size and kinds of loans given then are not available. Loans in Goabaria are considered separately since they were given from the women's own savings.

In Kanchasara the first loans were given in August 1984. In Deurpar Chandra the first loan was given in April 1985 and in Kampopur the first loan was given in September 1985. In all three villages the first loans were for paddy husking then goat rearing, cow rearing and finally shop keeping. The first paddy loan was between 225 and 250 taka except in Deurpar Chandra where the first loan was of 500 taka. The next paddy loan in all three villages was larger (450 and 600 takas). The first goat loan was for 400 and the second for 600 takas. The shop loan given in Kampopur has doubled in size from 550 to 1100 takas. The cow loans which came last were the biggest: 1500 takas.

Repayment is best for paddy loans. For others, repayment is irregular. It is most difficult for the cow loan (see Kanchasara case study). This is because paddy loan generates a regular income from which it is possible to pay the installments. This should be true of the shop loan also. The others permit a woman to acquire an asset (goat or cow) but not immediately an additional income. A goat or cow must grow, have offspring and give milk. The milk may be sold but the

kid or calf must grow before it can fetch enough money. The cow or goat may not even be sold making the repayment of a one large last installment very difficult.

The number of loans issued and the total amount have decreased in Kanchasara. The amount has increased substantially in Kampopur but only slightly in Deurpar Chandra. However, in both the villages the number of loans given has remained almost the same.

Village	1985		1986	
	No. of loans	Amount	No. of loans	Amount
Deurpar Chandra	13	11,200	14	13,800
Kampopur	12	6,825	13	12,500
Kanchasara	8	5,550	2	3,000

The JWP would like the loans to go to women not involved in other activities. In Deurpar Chandra, 6 of the 18 loanees are not vegetable growers, key-rearers or fish cultivators. In Kampopur 12 of the 21 loanees are not involved in other economic activities. In Kanchasara 8 of the 12 loanees are not involved in other activities.

In all the three villages the leader got loans but with the exception of Deurpar Chandra, not more than one each. Anju and Fazilatun of Deurpar Chandra got two loans. In fact 4 of the 18 women who took loans in that village, got two loans each. In Kampopur only 4 out of 21 loanees took two loans each. In Kanchasara 4 of the 12 loanees has two loans each.

The members of the Goabaria Village Organization took loans from their individual savings. Out of 300 members 64 members took loans consumption. They were used for food clothing, housing, treatment and other emergency needs for which the women usually borrow from others. Out of sixty four loanees 17 have repaid loans fully and 44% of total loan is overdue. Since loans were issued from members own savings not much effort was made to realize them and the leaders were not even aware of overdue loans. The leaders should be given the responsibility to monitor loan realization.

Analysis of credit programme shows that the loan given to the members should be enough to earn an income to (a) sufficiently supplement family food needs (b) help the members repay loan instalments on time. (c) generate working capital for the loanee. Loans for goats or cows should be given to women having a regular income from Kantha sewing or spinning year for example. There should be provisions for multiple loans (one which must produce a regular weekly income) for example paddy loans and goat or Cow loans combined. If a member is given a loan of Tk.1600/- (Tk.1,000/- for paddy and Tk.600/- for goat), the weekly income earned from 4 maunds of paddy husking will be enough to meet the food needs of the family as well as to pay weekly loan instalments. To ensure and promote good repayment habits, loan amounts may be issued on installment basis, say Tk.1,000/- in the first six months, Tk.600/- in the second six months.

14. Social Actions

All four villages have undertaken different kinds of social actions which are described in the case studies, some of which have opposed the women to Union Parishad (UP) and traditional leaders while others have accepted the existing social parameters and injustices. More education, motivation and strong group solidarity is needed for effective social actions. There are instances when instead of protesting against dowry, the V.Os give loans from group savings or collected donations for dowry to be paid for the members' daughters' marriages. Some samities counted this as a social action by which they were able to help out a member.

The members realized that their behavior was in contradiction with they had learnt in FE lessons and what they discussed at group meetings: "We will neither give nor receive dowry". In practice they found the principle difficult to apply.

The social education programme need to be strengthened. Successful social actions must be systematically recorded by the P.Os. in the form of case studies which can be used during discussions in group meetings. The group leaders who have initiated such actions should be invited to present the case in the weekly meetings of weak Village Organizations.

Social mobilisation: class or clan identity

One of the questions that arose while planning the present evaluation was if, with the consolidation of small groups into village organisations, the women were more likely to view problems in class rather than in clan terms. Another aspect of the question is whether polarisation and/or opposition takes place along class lines (for example "poor" versus "rich"). Or again: is family identity more important than class identity?

In the villages studied, class and clan do not coincide. Family members are scattered across social tiers with even the poorest women being able to claim as a relative, however distant, somebody better off than herself. It was observed that samity members are often relatives, as seen in Kampopur, Kanchasara and to a lesser degree in Deurpar Chandra. Since the V.Os in Goabaria are so big family ties cannot be as easily traced as in small villages. However, there too, entire families seem to be members. Even then some of the women can trace relationships to village matbors or rich families. They get loans from relatives. Rani of Kanchasara would rather work for a relative than for an outsider because it is considered more respectable. When disputes occur within the samity they often follow family lines. In Deurpar Chandra when Aklima was removed from leadership her relatives left the samity. When Johura, Ojufa and Sufia left the Goabaria V.O. over the signing of disciplinary bonds, Bala, a relative, dropped out in sympathy for them when she could not persuade the leaders to take her relatives back.

It is according to the situation and context that a woman's "clan" or "class" identity predominates. It is according to the nature of the problem in question that she will react as a member of her extended family or as a member of a class ("the poor and oppressed" for example.) The present evaluation does not permit

identifying these contexts or situations. It can only be said that there is not a substitution of one identity for the other.

15. Indicators of Consciousness Raising

a) Dowry Practices

Dowry is the giving of presents, neither in cash or kind, by the family of the bride to the family of the bridegroom during the rites of marriage. This custom is common among the Hindu communities of the subcontinent. The dowry system was most apparent when the consolidation of family holdings became a regular feature of Hindu life. According to the various laws on property rights in the extended family system, daughters in the Hindu families could not inherit family property the material basis of the family structure, since they left home to live with their husbands. Women were therefore compensated by receiving dowry.

According to the Muslim custom a brideprice, and "mohorana" is paid by the groom's family to the bride. The Mohorana was the most often a symbolic amount i.e. only promised and written into the marriage contract. A woman would have the right to claim that amount if she was divorced.

In several parts of Bangladesh, where the Muslim society had been less affected by Hindu manners and custom it was the groom's family and not the bride's, which used to pay for wedding expenses and offer jewelery and other presents to the bride. These customs continued up to 10 to 20 years ago.

Presently here is an ever increasing tendency for presents, both in cash and in kind, being demanded from the bride's family. The amount demanded by the groom's family depends on their relative social and economic status. It has now become customary that major expenses of marriage are borne by the bride's family and the groom is expected to offer a little nominal jewelery, the wedding clothes and a few other presents. The bride's family in addition has to pay a sum of money; dowry.

Since marriage for girls and women is a must (socially and economically) in rural Bangladesh, the payment of dowry imposes a heavy burden on the parents. Not only do they have to pay for the wedding and the dowry but the groom may sometimes decide to return his bride unless she or her family can provide him with a sum of money he might need. A girl's future is thus determined by her parents ability to "buy" a good husband.

This practice which results in the oppression and exploitation of women has been rightly denounced by BRAC. The group members see it as a curse and agree that it should be stopped. However, the practice continues, in spite of their wishes (see village case studies). They themselves are able to explain their failure: samity members might agree to stop asking for dowries or might decide not to give any. However, people outside the samity do not follow the same principles. If a samity member refuses to give her daughter a dowry she might not find a groom as there are others to "lure" prospective men with the

promise of dowry. Samity members can only assert themselves in this respect when the marriage is between the children of members (see Goabaria case study).

The condemnation of dowry does not attack the roots of the problem, its causes. It is by attacking the causes that one can act on the practice. In general it can be said, and it is not only true of Bangladesh, a girl has a lower social "value" than a boy. Not only do the men believe they are "worth more" or "better" than women, the women believe it themselves. It is in this context that the following analysis must be placed.

As a result of the growing poverty in the country the number of "eligible" men i.e. men who can support a wife by working or cultivating land, is decreasing. As the demand for eligible men is greater than the number available, there is competition to attract them. Combined with the imperative of marriage for girls this often results in polygamy: the parents marrying off their daughter to someone who can support her although he has another wife. "Beggars cannot be choosers".

In the traditional socio-cultural context of rural Bangladesh an unmarried girl or woman cannot subsist. Economically she cannot maintain herself. She is a threat to the social order. The village elders will not want to let her continue unmarried for long since this may lead to affairs, scandals and disputes within the village. The difficulties of samity members who have unmarried daughters or are young divorcees or widows testify to this. It is therefore for their sakes that their relatives would like to get them married.

Another factor which aggravates the women's case is their economic "value". In a cultivator's family a wife used to have an important role - although she would not work in the fields she had the responsibility of threshing, drying, husking, grinding, storing etc. all the crops. She was a partner in her husband's activities. She was an asset. With growing landlessness and the dividing up to landholdings a wife's contribution to agriculture is reduced. After a certain point she is no longer an economic asset but a liability. She has to be fed, clothed and kept while she can contribute very little to the family's earnings. Therefore she or her family must compensate the man marrying her.

Dowry in fact may serve a start-up capital or as additional capital to help a man establish himself and earn enough to support a family.

As we can see the practice of dowry has several "causes". Some of these are beyond the power of any individual or organisation. However we observed that an organisation could help in resisting the practice of dowry by making the women economically independent. When a girl begins earning an income, be it supplementary or the main income, she is no longer a liability but an asset. Not only do her parents not have to marry her off for economic reasons (so that someone will support her) and, therefore, not have to attract husbands for her, literally at any price, but men are more interested in having a wife who can supplement their income. In such a case dowry is not necessary.

If the number of employed men capable of supporting wives and families grew then the demand for wives would also increase. In this case too dowry might not be necessary. However, in the short term it is easiest perhaps to act on a woman's income as a means of discouraging dowry.

b) Polygamy

This practice is a result of the same causes as those that lead to dowry. Polygamy is permitted in Islam, a man being allowed to have up to four wives if he can behave equally towards each one of them. Polygamy has been practised in Bangladesh historically although it was not the general rule and it was normally restricted to those who could afford it.

It is not as easy to condemn polygamy as it is to condemn dowry. From a "Western" or "modern" view point it seems to be demeaning for a wife to have to "share" her husband and perhaps home with another woman. And in some cases it may be so, especially if the second marriage is done without the consent of the first wife and if one of the existing wives loses something in the process. However, sometimes a first wife may want her husband to marry again because she cannot give him children or because she has too much work to do. The relationship between two wives need not be bad - it might be cordial or they might even be like sisters.

It would be wrong to expect all cultures to conform to one model - that of monogamy. The acceptability of polygamy depends on how it is lived by the concerned women - do they find it acceptable or even *enriching* or do they to the contrary find it demeaning. It is only in the latter case that the samities should take action against such a practice.

Present day polygamy seems to be related to the practice of dowry. A new wife, in addition to any other attractions she might have, brings dowry. Or if the man is reasonably well established (earning enough to support a family), parents would like to have him marry their daughter (see above). Dowry, as a reason for a marriages does not result in very durable unions however as the money is soon spent.

c) Children's Education

The social programme is having an impact on the education of children although it is hard to quantify. This can be seen over a span of time: from the date a woman joined the samity to now (beginning 1987). Honufa of Kanchasara told us that her first son had hardly studied in school, the second had studied a few years and she hoped the third would pass his matric (high school). Not only were the women sending their children to school but they tried to keep them on for longer periods (into high school).

In Goabaria, especially, we noticed that some women were trying to educate their daughters and were sending them to highschool. However this is not without problems. High-schools are generally outside the village and girls have to walk there. A girl will be commented on, taunted and even harassed. Sujeda's daughter of Goabaria), a girl of thirteen was not allowed to continue with her

schooling in spite of her mother's wishes and forced to marry a Matbor's son who had seen her going to school.

The JWP should consider allowing girls between 12 to 16 to attend non-formal primary education (NFPE) classes. An NFPE centre is scheduled to open soon in Goabaria.

16. Social Impact and Economic Programme

The social programmes of the JWP have resulted in the women gaining confidence in themselves. As one of the Goabaria women told us "Before we used to tremble at the sight of a policeman. Now, not only are we not frightened but we can go up and talk to him". They are also more articulate. They themselves said that they could talk to government officials and ask them for different things. At the convention which took place at the inauguration of the Ayesha Abed Foundation in December 1986 the samity women paraded into Jamalpur carrying banners and later made demands by giving slogans in front of the Prime Minister, among others.

The women's horizons have widened. They have shared their joys and sorrows with other women of their village and they have discovered that in other villages women have the same preoccupations as they do. They have met and talked to people they would not have dreamed of meeting before. Some have travelled outside Jamalpur: to Daka, Savar, Mymensingh, etc. Coming to Jamalpur is becoming common for most of the women. Their knowledge is no longer restricted to their immediate neighbours and relatives.

The JWP shows the importance of combining social programmes with economic programmes if one wants to bring about change and improvement in the women's condition. Among the villages studied it is in Goabaria that the samity is strongest and it is in Goabaria that the women are earning the most money.

It is having an income which permits a girl or woman to be independent - it permits her to buy herself a sari without having to beg her husband for one. If he does not bring any money home one day she can buy the day's meal. In the best of cases she can do without her husband if he will not, or cannot, provide for her and her children. Golapi of Goabaria told us that if she could earn enough money she would tell her husband to leave at once. He does not bring money home regularly but she cannot afford to refuse the little he does bring. She therefore has to suffer his ill-treatment and abuse.

If a girl earns an income her parents will not be as anxious to marry her off and she will make a good wife. In either case dowry and/or polygamy become less problematic.

17. Formation of a Federation

One of the goals of the JWP is to build up the 32 V.O.s and groups into a federation. However, the idea of a federation is still more theoretical than real. There have been social actions where the 32 villages have got together: the beating of a woman in Khupibari, Ambia's beating in Kanchasara and a wife poisoning in Bamonpara. In all three cases it had the result of demonstrating the samities' strength in individual villages as well as in the Pourasava (Municipality).

A first step towards the formation of a federation was the meeting held in late 1986 when an adhoc central committee of 11 members was formed with Morzina of Pathalia as President and Sabiha of Goabaria as Secretary. The Central Committee met in the BRAC office and drew up an action plan for V.O.s, Wards (3-5 V.O.s from a ward, the ward committee meets thrice a year) and for the Central Committee. The following points were listed in the action plan:

1. The groups would hold at least three weekly meetings with 7/8 of the members present.
2. Non-members should be made members.
3. Monthly V.O. meetings should be organised.
4. There are to be five funds: savings; emergency; general; reserve and programme, and their rules and procedures are to be written up.
5. Loans must be returned on time.
6. Responsibility is delegated to Central Committee members.
7. Each village will send two representatives to ward meetings, one permanent representative designated for a year and one temporary representative designated for a two month term.
8. The women will take over from P.O.s the responsibility of keeping records and accounts.
9. Ward meetings are to take place every two months.
10. Four women from each ward are to be sent to the Central Committee (there are 7 wards) for a one-year period.
11. The Central Committee will consult the 32 villages and draw up regulations for the raising of funds.
12. Members will be made to understand development concepts in meetings.
13. If a village cannot settle its social problems it will take the help of the Central Committee.
14. The Federation will take the responsibility for action against divorce, dowry and violence against women.
15. With the help of the Central Committee the women will demand services from the Union Council and other government offices.
16. The V.O.s and groups will try to provide employment for the women not yet involved in any scheme.
17. The V.O.s and groups will make training plans and send women to attend courses on time.
18. The V.O.s and groups will start Functional Education again.

19. The Central Committee will take the responsibility for promoting health activities.

The Action Plan should be praised as a first step which shows an awareness of existing problems and proposes remedies. However, more than being an action plan for a Federation, it is an action plan for the eleven leaders who were there. Their identifies as group or V.O. leaders, Ward Committee members and Central Committee members are confused. Just as their identifies are confused, the roles of the V.O., Ward and Federation are confused. Except for the exceptional leaders who make up the Central Committee, the sense of really forming an entity as a Federation is still lacking. Ordinary members are conscious of belonging to a group or V.O. but even the idea of a ward is still without much substance.