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Searching for employment: a preliminary
report on the female haat traders
in Jamalpur

85

March 1987



VOL 2

Research and Evaluation Division
Bangladesh Rural Advancement Committee
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Dhaka-12

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Introduction

Unlike many of the developing societies in Africa and South-East Asia, the traders at bazaars and haats in Bangladesh are exclusively males. Although it may not be argued that women are totally absent from the trading occupations, their involvement both in terms of their numbers and capital out-lay, is at a very rudimentary stage. Women from extremely low income households have ventured into trading particularly since the famine of 1974, their fares include handful of vegetables grown in their homestead or hand-crafted items such as small containers made of cane or bamboo splinter. The sight of women and young girls selling their fares at bazaars and haats is neither common nor easily visible, their numbers may be increasing. This is primarily due to the worsening economic situation of the poor; the women are having to increasingly venture out of their homes to supplement their husband's income.

Trading by Women

As the scope for activities with which the women can involve themselves for income, is not unlimited - trading at bazaars and haats does provide one such opportunity. About two years ago the staff at BRAC's Jamalpur Women's Programme (JWP) encouraged some members of Village Organisations (VOs) to trade at a local bazaar. This was the Pathalia bazaar, held each morning. Fifteen women became involved in trading the outcome of which was negative. Although no BRAC fund, in the form of credit, was involved in this venture the women were encouraged by the staff. Its failure is attributed to lack of experience. The specific reason being the sitting arrangements

followed by the women; they did not join the respective enclosures for different commodities, and decided to trade their fares in one place. This meant that they excluded themselves from the main bazaar for each commodity. Buyers visited the enclosure for respective commodities (e.g. vegetable or rice or fish) bypassing or not noticing the women until they reached the particular part of the bazaar where the respective traders had congregated.

The staff were also inexperienced as to the best method of supervision which resulted in improper guidance. As the women were unable to increase their turnover the scheme was aborted after a few days. The staff had not thought about integrating the women within the structure or layout of the bazaar. These experiences have been put to good use later when again some of the VO members expressed an interest in trading at haats.

BRAC involvement with Madhubazaar haat

Some members from the VOs in the village of Kumarpara, Khaylkhata and Dameshwar - all three on the outskirts of Jamalpur Municipality (Pourashava), expressed an interest in trading at haats with financial assistance from BRAC. Presently a total of 43 (as of 15 February, 1977) women are involved in the haat trading scheme, most having previous experience. They have been involved to some extent in petty trading at haats or sale of home produced commodities from their respective homesteads. The commodities in which they are trading were primarily seasonal vegetables and rice, with some other items such as kerosene, fertilizer, dried fish, etc.

Credit

Although discussion regarding credit from BRAC for trading began fairly some time ago, no credit has yet been forwarded by BRAC from

its usual funds. In late October and early November of 1985, the ~~444~~ traders were granted funds from an alternative source; the rice mill fund is being utilised for these initial credit of smaller amounts (rationale: to utilise the fund). To December 1986, 28 women have received loans from this fund managed by BRAC staff and a committee consisting of VO members, enacted for the purpose. The amount sanctioned to individuals varies from 600 taka to 100 taka, determined by the commodity traded and the ability of the trader to manage respective volume. Traders or loanees receiving comparatively larger amounts did so in installments ^{after} having demonstrated their ability to manage their trading ventures.

Of the five receiving loans of 400 taka and above, four are engaged in paddy/rice trading; the other was forced to disengage her flour trading with a credit of 750 taka, following objections raised by her daughter's in-laws. The four are part of the single largest traded commodity - paddy, processed into rice. The women procure the paddy from haats in the evening, process it themselves or at a nearby rice mill and sell the rice at haats. Although rice is the main traded item of these 11, some sell small quantity of home-grown vegetables. This is done along with rice, and the traders may stay on longer should they sell out rice prior to vegetables.

Vegetables is the second largest traded commodity in terms of the number of trader involvement, nine women. Loans taken by these nine are: two of 150 taka and seven of 100 taka each. Their supplies are procured primarily from surplus households and smaller village bazaars; some supplement these sources with home-grown vegetables (exact numbers not yet known). One of the nine vegetable traders also trades in other items such as dried fish, who in the morning hauls vegetables door-to-door in the town of Jamalpur. One other woman who

began with vegetable is now in the process of moving to dried fish and fish-egg trades. Of these nine women only one had no first hand experience of trading at haats or from her respective homestead. The other had no haat/bazaar experience but were engaged in selling different items (including vegetables) from their homesteads. Those who had haat experience or homestead selling, it was not regular and in smaller scale than at the present (this is not known with accuracy).

Two examples of constraints

Of these two examples of constraint one concerns the haat management committee members and the other one member of the village in Kumarpara village. Although neither has had any significant damaging effect to date, these are noteworthy nevertheless: The first surfaced prior to the women ~~began to~~ commence their trading, when the BRAC staff approached the management committee regarding their attitude towards women participating in trading at Modhubazaar haat. One small group within the committee comprising of three senior citizens out of eight members present, raised some objections. They accused the BRAC staff that by sending the women to haat they were being "munafeks". It, they claimed, was against religious rules for women to be out of purdah. They however fell silent as some younger members and BRAC staff suggested that the dissenters take responsibility to provide food and clothing while the women remained indoors and in purdah.

Possible constraints

This issue appears resolved at the present stage but may resurrect itself because of its fundamental nature. As the number of women leaders increase along with their capital involvement -

planned, the women are bound to become more visible. This may raise questions from not only the religious type but also other traders who would face competition from the women. Resentment to this increased competition may well be expressed in socio-religious terms. The possible nature and extent of the hostility towards women traders need to be explored in order to minimise its effects.

The reaction of non-trading VO members to increasing support for traders is another potential source of constraint that should be explored. One incident of a VO member objecting to preferential treatment accorded to traders for credit considerations has already taken place in Kumarpara village. As in this village the VO members were informed that those willing to participate in trading would receive loans some members felt, but one accused the traders for not receiving any credit. The relatives of the accuser harassed with threats of physical violence and confinement, one trader - Roailia, who was the leader of the traders. Fortunately for Roailia, other members not willing to be engaged in trading disagreed with the attitude and methods of this woman. The accuser has been thrown out of the VO at a special meeting where the members concluded that this woman was involved with the VO solely for the purpose of receiving monetary benefits.

Many female VO members are yet not willing to engage in economic activities outside the home. This may create resentment should they be discriminated against for not participating in trading or other activities outside the home. The action by the Kumarpara VO was quick and decisive but in other VO, the members may not be like minded, and take a different view of the situation.

The Participants

By 15 February 1987 there are 43 women involved in the work

trading scheme. The participants are though poor there are characteristic differences between them. The following few pages present them in terms of some such characteristics, in aggregate. The women are presented individually in the Appendices. The following is the present status of the participants in terms of numbers.

Participants (as 15 February 1987)

Total numbers	42
Enumerated	38
Nos. of loanees	27
Drop-out since Dec. 1986	1
Unavailable for enumeration	4
Planned expansion by June 1987 (total)	125

It is to be noted that the four not available for enumeration are all in the loanee categories. These participants (loanees) have received loans through JNP for the purpose of trading at haat.

The non-loaneees can be described as being on "trial" before they are provided with any credit. Some are new to samity and others to trading; the latter should demonstrate some capability to undertake trading. The former are being "broken-in" into samity and its group (cooperative) character.

Characteristics of the Participants

Table-1: Age distribution

Age group (yrs)	Number	%
Less than 20	2	5
20 - 29	9	24
30 - 39	13	34
40 - 49	3	8
50 - 59	7	19
60 and above	2	5
Not known	2	5
Total	38	100

1) The majority of the participants (63%) belong to age groups of less than 40. Twenty seven percent are in the 40 - 59 age group which

is considerably old in the context of rural Bangladesh. Of the nine who are in the above 50 groups, seven are non-loanees and have joined society very recently, and six are widows.

Table-2: Marital Status

Status	Number	%
Single (unmarried)	2	5
Married (living with husband)	17	45
Widowed	12	32
Divorced/abandoned	7	18
Total	38	100

2) Twelve participants are widowed, and a further seven are either divorced or abandoned (husband not maintaining wife and children). Fifty percent of the traders head their own families. The number of women whose husbands are the head of their respective families at 17 (45%) is large enough to dispel any notion that women who head their own families would be the ones to venture out of their homes in search of employment. Economics is dictating their decision to participate in haat trading, competing with men for a share of the income earned from rural marketing.

Table-3: Distribution of the Participants by the number of children and size of households

Size H/h	* Number of children					Total (%)
	1 - 2	3 - 4	5 - 6	7 plus	Other†	
1-2	5	1	-	1	1	8 (21)
3-4	7	7	3	1	-	18 (48)
5-6	1	5	2	-	2	10 (26)
7 plus	-	-	2	-	-	2 (5)
Total (%)	13(34)	13(34)	7(19)	2(5)	3(8)	35(100)

† Other include two unmarried and one divorced with no living children.

3) The present marital status of the women particularly of the ever married and the age distribution are somewhat reflective of the size of household (family) and the number of children. There is a particular concentration ^{of} in the "upto four" children or number of family member groups. Twenty six of the participants have upto four children and belong to upto four member households. Eleven of these 26 participants are either widowed or divorced/abandoned. Similarly, six of the nine in the five - plus children groups are aged 40 and above; these six are joined by three others in the 40-plus age group. Table 3 further reflects a domination of "nuclear" households - a demographic characteristic of poor families.

4) In terms of literacy none of the women has had any formal education, neither informal. Religious education which in fact is reading Arabic in stages upto the Koran is stated by seven. None however, has retained the skill.

5) Those husbands who are presently living with the 17 (see Table 2) participants, are labourers except one who is a small trader. Two of these husbands are able to read and write a letter, thus retaining basic literacy.

Table-4: Ownership of land

Holding category	Owned (%)	Non-owned (%)
Homestead	27 (71)	11 (29)
Arable	—	38 (100)

6) First of the economic variables is landholding as it is the primary source of power (economic, social and political) in an agrarian society. Ownership of arable land is non-existent among the

participants. Nearly a third (29%) reside on land owned by others, rich relative, rich neighbours, even parents and brothers in case of the divorced and abandoned. The last group often allowed to reside on the family homestead (bari) without any legal rights, by brothers or in some cases parents.

Table-5: Number of other earners

Earners Category	No.	(%)
None other than Participant	14	(37)
One other " "	18	(47)
Two " " "	6	(16)
More than two	0	(0)
Total	38	(100)

(7) Marital status is once again reflected, on this occasion in the number of other earners in the respective participants' family (household). "One other" accounts for the married women living with respective husbands; sons often figure in case of other marital status categories. Along with husband young or young adult son constitute the second earner in the category "two other than participants; two sons gainfully employed (often for food alone should the son be young) is also present.

Table-6: Reasons for participation in haat trading

Reason Category	Frequency
Lack of employment opportunities	20 (53)
Previous trading experience	18 (47)
Total	38 (100)

Figures in the parentheses indicate percentages

B) Overwhelmingly economic necessity resulted in the women having to search for gainful employment. Lack of other employment opportunities is the dominant specific reason for the traders' participation in haat

trading. Those with previous trading experience (47%), prior to involvement with SRAC, were forced to become trader because of the absence of employment opportunities. Fifty three percent state that as their specific immediate reason for trading at haats. It was noted that these women are from very low income families where the husband's income is low, or are themselves head of their own family. Because there is no one able to assist them financially they have decided to participate in haat trading - questions of 'independence' and 'liberation' take second place to questions of sheer survival.

Table-7: Distribution of participants by the number of haats attended (to sell)

Category	Frequency
One haat	17 (45)
Two haats	14 (37)
Three or more haats	7 (18)

Figures in the parentheses indicate percentages.

9) A considerable proportion (45%) trade their fares at one haat which usually congregates twice a week, the majority ~~(57% and 74%)~~ ^{55%} attend two or more haats. This is dependent upon the time available after attending to family chores as well as the participants' share of the household income. Most of the women attend morning bazaars should they be able to; availability of time and the extent of her economic condition determines this.

Table-8: Distribution of participants by their share of their respective household income

Share category	Frequency
Total family income	17 (45)
Greater than husband	3 (8)
Half of family income	3 (9)
Less than husband	9 (23)
Insignificant	6 (16)
Total	38 (100)

Figures in the parentheses indicate percentages

10) Not all of the participants are engaged in trading in an active manner; fund constraints their volume of trade. A minority of 39 percent is yet to make a mark on their household income. The single head/parent families (45%) excepted, only 16 percent of the participants contribute either greater than or equal to their respective husband's ^{income} towards their respective household ~~income~~ ^{expenditure}.

Table-9: Expending the participants' income

Expend category	No. (%)
Participants on family needs	29 (76)
Husbands on family needs	3 (8)
Income not yet of importance	6 (16)
Total	38 (100)

11) Enabling rural poor women to earn an income is of lesser importance should one not be able ^{to} exercise control over one's income. To this end Table 9 sheds light on the participants' control over their own income. Although they expend their income on household needs and not on 'fancy items' - sign of their economic improvement, a large majority (76%) of the participants exert control over their income. Including one who receives her husband's own income, this phenomenon may be a peculiarity of the region in which the participants sustain. Literature on women's employment often describe a situation whence the husbands controlling their wives' income.

Table-10: Sources of supply availed by the participants

Source category	Number (%)
Haats excepting the selling ones	5 (13)
Haats including the selling ones	12 (32)
Village producers	2 (5)
Non-selling haats and village producers	5 (13)
Selling haats and village producers	9 (24)
Others ¹⁰⁾	5 (13)
Total	38 (100)

1) Producer-seller, one failure and three learners.

12) Table 10 does not provide a very clear picture of the mobility of the participants; this is so for the aggregate nature of the presentation. However, the fact that they have engaged themselves in an occupation outside of their homes (and villages), for reasons beyond their control, the women are mobile to an extent. Of the Participants those in the categories of "haats excepting the selling ones" and of "non-selling haats and village producers" number 10 (26%), are more mobile than the rest. Least mobile are those who procure their supplies from "village producers" - numbering 4 (five percent). Bulk of the traders - at 21 (56%), obtain their supplies from different haats including the selling ones and village producers as well as the former.

Table-11: Experience of drastic impoverishment during the participants' life-time

Experience category	Frequency
Drastic impoverishment	14 (37)
No drastic impoverishment	24 (63)

Figures in the parentheses indicate percentages.

13) The participating women who can remember a time when their economic conditions were better than at the present number 14 (37%). The remaining 63 percent have not experienced any drastic impoverishment during their life time, claiming that their forefathers were comfortable. Most have known only economic hardship either at their parental homes or at husbands' or since becoming widow/divorced/abandoned.

Table-12: Distribution of participants by the length of their samity membership and samity savings

Samity savings (Tk.)	Length of samity membership					Total
	Upto one month	1 - 3 months	4 - 12 months	13 - 24 months	25 plus months	
None	6	4	1	0	0	11 (30)
Upto 10	1	7	1	0	0	9 (24)
11 - 25	1	2	2	1	0	6 (16)
26 - 40	0	0	2	3	1	6 (16)
41 - 55	1	0	0	1	0	2 (5)
56 Plus	0	1	0	0	2	3 (8)
Total	9 (24)	14 (38)	6 (16)	5 (13)	3 (8)	37 (100)

* One missing from whom length of membership was not found. Figures in the parentheses indicate percentage, n = 37.

14) In terms of both samity involvement and samity savings (which is induced, not spontaneous) the concentration of participants is near to the lower end of the scales. For example, distributions of the participants are concentrated at the zero to 10 taka savings group (54%) and at the upto three months 'length' categories (62%). This concentration rapidly diminishes at higher categories; e.g. only eight percent have been members for two years or longer, and those with savings of 41taka or more number only five (13%). The picture is changed, albeit somewhat, if the participants with loans (for trading) are distinguished. Out of 21 loanee participants, only one is in the category of '25-Plus-month' for membership, and three are found to have contributed 40 taka or more to their samity savings funds.

Table-13: Distribution of participants by the amount of and number of months in debt

Debt per month group (Tk.)	Number of months per year in debt.			Total
	One	Two	Three	
399	3	8	1	12
400 - 799	1	2	0	3
800 plus	2	0	0	2
Total	6	10	1	17

No. of participants in debt but amount not known = 3
 Not in debt (for consumption needs) = 18

15) Given their economic condition, borrowing for consumption purposes regularly - it may be assumed - is to be one of the participants' characteristics. The number of non-debtors at 18 (47%) is somewhat misleading. This is so for these women are not in a position to borrow - going hungry during the economically depressed months of October and November is not new. For those who are regularly in debt - during particular months each year, the amount does not appear great because these are the months when expenditure are stringently curtailed. Sheer survival is the strategy during the season of low employment around October and November.

16) Those without debt does not indicate a better situation compared with the debtors. For the non-debtors their condition is so worse as to make it nearly impossible for them to borrow. Some simply go hungry, some beg, some struggling with the overdue loans that their husbands had accumulated. Five of these women have fallen behind with repayment of agricultural loans taken from the Krishi Bank in 1981.

17) The debtors though poor do not receive any consideration from lenders in terms of the cost of the loans. Fourteen of the 20 debtors pay interest at the rate of 20 percent per month. The six who pay no interest avail the loans from close relatives which are repayable

within two-to-four weeks. The most common month when the poor are in debt is Kartik (mid-October to Mid-November), with other months such as Chaitra (mid-March to mid-April) following but at a distance.

18) The sources of these loans can be divided into two groups: kins and non-kins. The latter, non-kins dominating the distribution at 15 out of 20 debtors. Those in their respective villages - usually surplus and middle farmers, who lend for an income are the non-kins. Kins may be close relative or distant; three participants having to pay interest and two not.

Table-14: Debt situation in 1984-85 compared with pre-1984

1986 debt status	1984-85 debt status			
	No debt	As in pre '84	Better than pre- '84	Worse than pre - '84
Debtor	2	5	6	7
Non-debtor	10	0	8	0
Total	12	5	14	7

19) Table-14 suffers the weakness of not indicating the extent or quantitative change in the debt situation over the periods of pre-'84, 1984-85 and 1986. It simply distributes the participants by their debt situation in 1984-85 compared with the pre-'84 period. The term "debt situations" in the context of Table-14, is a qualitative reference indicating, for example, one's debt situation to have improved should one reduce one's debt or worsen should it increase. The increase and decrease are not quantified, nor their extent ascertained.

20) Table-13 shows that 20 of the participants are debtors in 1986, and Table-14 shows a further six to have been debtors in 1984-85.

That is, six participants improved their debt situation between 1984-85 and 1986. Prior to this 14 (37%) reported to have improved their debt situation between pre-1984 period and 1984-85. Factors influencing this improvement fall beyond the scope of a baseline study. All factors are not depicted in the tables nor in the text. Of those not experiencing a worsening debt situation (14 in Table-14), 18 are non-debtors. Terming these to be economically better-off will be premature because they are simply too poor to borrow.

Table-15: Number of participants by monthly expenditure, household size and number of other earners

H/h size (No.)	Other ear- ner (No.)	Estimated basic monthly expenditure (taka)						Total
		Under 400	400 599	600 799	800 999	1000 1199	1200 1500	
1 - 2	0	3	3	1	-	-	-	7
	1	-	-	-	-	-	-	0
	2	-	-	-	-	-	-	0
3 - 4	0	1	1	1	-	-	-	3
	1	1	-	1	3	4	-	9
	2	-	-	-	-	-	2	2
5 - 6	0	-	-	1	-	-	1	2
	1	-	-	-	-	3	-	3
	2	-	-	-	-	-	-	0
7 plus	0	-	-	-	-	-	-	0
	1	-	-	-	-	-	-	0
	2	-	-	-	-	1	1	2
Total	-	5	4	4	3	9	5	30

21) Poverty of the participants is further highlighted by their monthly household expenditure. The expenditure amount groups (in Table 15) should not be viewed as absolute but as indicative. Only the major items are accounted in estimating their expenditure. These items are food and clothing; food includes kitchen items such as cooking (edible) oil, fuel, salt, soap, as well as rice (the major expenditure item), vegetables and fish (which is not regularly taken, contrary to

traditionally held conception of rural life). Clothing expenditures are estimated for one year, and food items for the last week; both then are converted to arrive at monthly figures.

22) Turning to Table-15, eight of the participants are missing for reasons such as inability to estimate expenditure or gross inconsistency in the participants' accounts. Accounts of expenditure by the 30 which are tabulated are expected to contain errors but not to the extent to render the findings meaningless.

23) In expenditure categories of 900 taka or more, a numerically important portion of the participants are above the mean monthly expenditure of 876 taka (n=30) - at 17 (57%). Thirteen (43%) are in categories less than 800 taka, which provides a rather wide expenditure distribution. As expenditure (demand) is a function of income this distribution is indicative of the nature and composition of the participant households. Those in the higher expenditure class groups majority is in larger household size classes (of 5 or more members), and the frequency of a second or third (excepting the participants) earner is dominating. In the lower expenditure classes it is the reverse; fewer numbers of other earners and household composition is lower. The presence of other earner is indicative of the nature of the families: those participants who head their own households are divorced/widowed/ abandoned. The primary other earner is the husband with young sons - those not yet left home, accounting for the two or more class.

24) The mean monthly expenditure of the participants is 875 taka with a standard deviation of 373.7. The lowest is 262 and highest is 1476; the former was divorced 15 years ago at the age of 25, her only daughter is married. The latter is aged 35, mother of three (daughter

is married) with husband and a 15 year old son are other earners.

25) Table-9 previously shed light on the number of participants who are the head of their respective families. The main bread winner of their respective families these 17 women are unable to estimate their income for the uncertainty and the fluctuating nature of their trades. The women who are not the heads are in equal darkness as regards the income of their husbands or other members of their respective households. Probing may have resulted in data but there are some serious questions regarding its accuracy and reliability. Absence of data on income from primary occupation is no doubt a serious methodological weakness. However, given the circumstances and nature of the study this weakness can not be totally eliminated. The inclusion of variables such as expenditure, savings, debt, number of other earners, ownership of durable and income generating assets - which may not be excluded even if income data is accurate and reliable, constitute safeguards for the above absence and consequent methodological flaw. It is expected that the robustness of the findings will not be impaired.

26) Change in economic status, it is assumed, can be gauged by a change in savings, debt (amount and purpose), expenditure and ownership of assets such as land (homestead and arable), implements (plough, oxen, dhoki etc) and income from such sources as trees (sale of fruits). Ownership of implements and durable assets as well as assets yielding income, include plough, dhoki, chowki/khat, radio receivers, spade, rickshaw, fruit trees, clamp of bamboo, etc. A total of 16 (42%) of the participants owns implements and durable assets: seven own chowki/khat, six own spades, and dhoki is owned by 10 of the participants. Not owning any of these, 58 percent of the

participants can not afford a spade which is the main implement of a day labourer, or dheki which is required to husk paddy (still a homebased but fast disappearing, occupation of women).

27) In the group of not owning any implement, durables or income generating assets, are 16 participants who in 1986 owned no trees let alone any income therefrom.

Table-16: Participants by income earned from homestead trees (1986)

Income class (Tk., 1986)	Number of Participants
0	26 (68)
1 - 50	1 (3)
51 - 200	5 (13)
201 - 400	3 (8)
401 Plus	3 (8)
Total	38 (100)

Figures in parentheses indicate percentages.

28) Although the income that the participants are enjoying from sale of fruits do not appear conclusive at the aggregate level, some individual earnings - particularly those in 401 plus income class, are of significance. Table 16 does not indicate the number or varieties of trees - which are in appendix, which are necessary indicators for future earning. Those not earning any income in 1986 are composed of those whose homestead trees have not yielded any income, too small plots to support horticulture and non-owners. Future earning of those with own homestead and sapling or grown trees, is likely to increase with time, provided these are not felled (of course, the latter accrues a lump sum income).

The loan situation

29) Participants with credit from BRAC approved source are listed below with serial number and name (corresponding to Appendices), loan

amount reported by BRAC staff and the participants, total amount repaid by individuals as of 15 February, 1987 and remarks.

Table-17: The loan situation

Name with Sl.No.	Loan amount (Tk)	Repay-ment (Tk)	Remarks
BRAC Participants			
1. Jahura	150	150	- Working together
2. Roshena	150	150	-)
3. Uklina	100	100	-
4. Hoseru	100	100 (1)	
5. Laily	100	150 (2)	120
6. Rehena	100	100 (1)	72
7. Sanekha	100	100	- Failure. No trade - account lending at 10 pc/pm
10. Romilla	600	550 (2)	30
12. Matbanu	550	-	-
13. Rashena	550	550 (2)	70
14. Lipi	400	400 (2)	30
16. Josia	260	250	40 Also T.700 worth garments on PAYE
17. Amola	260	260	60
18. M. Ichatun	260	260	50
19. Sahiton	260	260	70
20. Tarabanu	260	-	-
21. Josna	260	500 (3)	25 T.50 spent for scales and weights. Two trades.
22. Julekha	230	420 (2)	30
23. Ragia	200	200	50
24. N. Jahan	200	-	- Working together
25. Momna	200	-	- Requested for paddy loan.
26. Aida	380	400 (4)	40 Bag of flour T.800 between two. Sold share for Tk. 380. Garments.
27. Jahura	PAYE		

Notes: (1) Utilising T.950 each from a previous venture, for haat trading.

(2) Repaid various initial sum within four weeks, used as to judge their ability at trading, then received present loan.

(3) The discrepancy in loan amount has not been adequately explained.

(4) Was unable to sell flour (provided in kind) valued (by BRAC staff) at T.400 for the price had fallen; able to sell for T.380 which has been converted into present loan.

30) Notes on remarks. Five traders (Sl. Nos. 5, 10, 13, 14, 22) were first provided with small amounts of credit on the condition that they demonstrate their ability at trading. Having demonstrated their accumen for trading by successfully participating in trading and repaying (without interest) the initial credit within shortest possible time period - between two to four weeks, further credit has been extended. They do not follow a very rigid repayment schedule but regularity is emphasised (less than the amount). No interest rate as yet has been fixed - date line 15 February 1987, for any of the participants.

31) Hosera and Rehana (Sl. Nos. 4 & 6, respectively) although received 100 taka each for haat trading, they are utilising 450 taka that each received earlier for another scheme. They are listed to have received 100 taka each for haat trading scheme, it is not clear whether or not the repayment is to be concurrent or the haat loan is to be adjusted with the earlier and treated as one.

32) Uklina and Acia (Sl. Nos. 3 and 26 respectively) face more serious problem. Uklina repaid one half of the principal (200 of 400) and the year's interest for a goat rearing scheme when it was stolen. Receiving a total of 380 taka for sale of some flour which should have fetched 400 taka (as estimated by BRAC) This flour was part of a bag (worth 800 taka) given to two samity members on condition that successful sale of the flour would enable them to receive credit from BRAC for trading. Both issues are yet to be resolved.

33) Josia and Jahura have not received any credit for their garments trade, they are to reimburse Ayesha Abed Foundation (AAF) after they have sold the garments supplied to them; this is pay as you earn (PAYE).

34) Jahura and Roshena (1 and 2 respectively - one time beggar) typed traders, and Noorjhan and Momena (24 and 25 respectively) work in teams of two. The former have pooled their resources (loans) to engage themselves in paddy/rice trading and seasonal commodities. Noorjhan and Momena are sisters ^{who} learned the skills of making mats of bamboo splinters from the in-laws of Momena, the elder of two.

Traded Goods and Commodities

Table-18: Participants in the paddy/rice trade

Loan Category	Paddy/rice trading as	
	Primary	Secondary
Loanee	13	4
Non-Loanee	4	1

35) A total of 22 participants are engaged in paddy/rice trading. Procured paddy is processed and the rice is sold at haats. Five of these 22 are engaged in other trades such as kerosene, garments etc, thus their categorisation under the heading "Secondary" in Table 18. The largest single traded item rice accounts for 17 participants whose "primary" trade it is,

Table-19: A Sample of participants by procurement and selling prices of paddy and rice respectively

Name Sl.No.	Procurement price, paddy (Tk.)	Date	Selling price of rice per 1.25 sours plus	Trading sur-
4. Hoser a	250	1-6 Feb '87	12.00	14
12. Matbanu	245	7-13 Feb '87	11.25/11.50	2.5/8
	255	Oct-Nov '86	13.50	47
	200	Nov-Dec '86	9.75	18.4
	250	14-20 Feb '87	11.50	7.6
13. Rashuna	250	14-20 Feb '87	11.50	7.6
16. Josia	260	14-20 Feb '87	11.50/12.00	-2.4/8.8
17. Amola	250	7-13 Feb '87	11.00	- 3.6
	275	End Jan '87	13.00	16.2
22. Julekha	245	7-13 Feb '87	-	-
26. Acia	250	7-13 Feb '87	12.00	18.8

36) Table-19 is intended as an indication of prices and profit. The fluctuations as reported by the participants, in procurement and selling prices between weeks and within weeks are quite telling. This indicates the unstable nature of commodity prices, thus uncertainty regarding return/profit. Although the data in Table-19 is not complete for there is no data on other intermediary costs such as fuel for processing or opportunity cost of the labour expended on processing and trading. These data are not available nor was it possible to compute or estimate them for the enormity of the task, particularly when viewed in within the baseline nature of the report. Prices fluctuate rather widely, as shown in Table-19. During the week of 7 to 13 February 1987, there are two different prices - 245 taka and 250 taka per maund of paddy. The fluctuation in selling prices are also wide at 11.00 taka to 12.00 through 11.25 and 11.50 per 1.25 seer of rice.

37) The resulting return is also fluctuating; Matbanu's 2.5 taka surplus in the same week is Anola's 3.6 taka deficit. During the week of 14-20 February Rashena and Josia procured their supplies at a 10 taka per maund difference, and sold them at 0.50 taka per 1.25 seer difference. Josia on one particular day took the selling price at 11.50 taka ^{at 1.25 seer} with the result of 2.4 taka trading loss ^{at maund.} Because of different costs Rashena earned a surplus of 7.6 taka per maund.

38) For the small quantities that these women procure at anytime they do not enjoy the benefit derived from large scale purchase. A central procurement system for the paddy/rice traders may reduce cost per maund to individual participants. Other measures, if possible, may be taken to reduce costs.

Traded Goods: Garments

Name: Josia (of Goharpara village)

Petticote: Five pieces, @ Tk.20 and @ Tk.15 per piece.
Sold 3 pcs @ Tk.22 and 2 pcs @ Tk.15
Trading surplus Tk. 6 (stock - nil)

Frock : 26 pcs @ Tk.20, @ Tk.15 and @ Tk.5 per piece
Sold 12 pcs @ Tk.15, and 10 pcs @ Tk.5
Trading surplus: Tk.22 (stock - Tk. 20).

Punjabi : 25 pcs @ Tk. 12
Sold 25 pcs @ Tk.12
Trading surplus: Nil (stock - nil)

Name: Jahura (of Goharpara village)

Kamij : 14 pcs @ Tk.15, Tk.10, Tk.5, Tk.4 per piece.
Sold 3 pcs @ Tk.10, 2 pcs @ Tk.8, 2 pcs @ Tk.5
Trading surplus: Tk.8 (stock - 7 pcs, different sizes)

Punjabi : 10 pcs @ T.20, T.15 and T.8 per piece
Sold 1 pc @ T.15 and 1 Pc @ T.5
Trading surplus: $\frac{T.8}{Tk-3}$ (stock - 8 pcs, different sizes)

Blouse : 2 pcs @ T.10
Sold none, surplus nil (stock - 2 pcs).

Observation:

The two participants trading garments manufactured at AAF (for demonstration to trainees and by trainees as practical lessons), are not satisfied with the quality of the goods that they are supplied. They are supplied these on pay as you earn (PAYE) basis, and they have had difficulty in selling the items at cost price (fixed by AAF staff). Material, design and stitching are of low quality, thus not fetching the price to break even. The above chart simply identifies the cost prices and the selling prices, all other costs such as transport and opportunity cost of the participants' labour have not been accounted for. Hence, the term trading surplus is employed and not profit. It should be noted by those concerned with these works and pricing of the goods, that the consumers who wish to purchase new

(and not used) garments may not find the coarse quality of material appealing.

Josia is also trading rice and may for the time being be able to carry on with the garments trade. Jahura however is not engaged in any other trade and she is likely to face difficulty if she is not able to sell the goods, given to her for the purpose. Both the women are vociferous with their discontent at the quality and cost prices of the garments supplied to them by the AAF, Jamalpur.

The Dhaka Trippers:

Of the participants in the haat trading scheme nine have been involved in trips to Dhaka (some also to Pabna in the north and Chittagong in the south) to procure various goods and commodities, to trade at different haats and bazaars in Jamalpur (district area). These traders are late comers to BRAC inspired societies: two have been members for over two years; one for three months and the rest (six) are less than three months (their respective serial numbers - corresponding to the individual data in the Appendices, are: 16 and 35; 19; 38, 39, 40, 41, 42, 43). Joining late they reason that their involvement in Dhaka trips and present prospect of availing credit for trading purpose are the main determining factors.

Economic hardship that befell a large portion of the country in the wake of the War of Independence in 1971 and the return of 10 million war time refugees is probably the primary factor forcing the nine women - the Dhaka trippers, to venture out of their homes, village and the locality in search of livelihood. Except two (16 Josia and 19 Sahitan) the rest are still involved in trading of various items in Dhaka, Jamalpur and other parts of the country.

Different commodities	Different goods
16. Josia	40. Amron
19. Sahiton	41. Ulkima
35. Kulsom	42. Atapjan
38. Kentibawa	43. Rahima
39. Sahera	
Flour, Rice, Potaroe, etc.	Saree, Lungi, used clothing

Those still involved in inter-district trading have not yet received any credit from usual BRAC or any other approved sources. Dichotomising the Dhaka trippers (above) under the two heads of commodities and goods it should be noted that these are broad categories and traded items do at times overlap. With credit from BRAC approved sources Josia and Sahiton have ceased to be Dhaka trippers and the rest wish to follow suit. Credit from BRAC, in their opinion, is to provide better security in the form of better terms and condition; presently being dependent on the harsh terms of having to pay one-half of the profit as cost of capital, and very short repayment schedule (usually 3 weeks). Those with softer terms are dependent on the whims of the money lender who may demand repayment at even shorter time period.

Future Research

The present base-line research findings - it is envisaged, will form the basis for future research on the issue. Further research is necessary not only to gauge the effect of the scheme on the individual participants but also on other samity members and on rural marketing. This research may take place in 12 to 18 months time; in the intervening period research may be carried out in order to increase the economic efficiency of the scheme. This intermediate research may focus on the following :

- a) The effect of increased amount of credit (benefits of economy of scale);
- b) Possibility of supplementary credit at times of high seasonal trading;
- c) Possibility of creation of a central procurement system to purchase large quantities during high supply seasons (e.g. paddy during post-harvest period when prices are low);
- d) Possibility of setting-up permanent shops (owned and operated by three to four participants) at haat sites to trade goods to lessen dependence on commodities the prices of which are very unstable;
- e) Possible time-frame within which a participant is able to repay the BRAC loan having accumulated capital sufficient to operate her trading independently;

These can be part of research designed to assess the effect of the scheme, conducted at a later time. The following, *inter alia*, may be researched after a suitable time-period (18 months, for example):

- i) perception of the participants regarding trading by women and other income generating activities by women;
- ii) perception of other (male) traders and buyers;
- iii) the effect and/or relationship of other schemes undertaken by respective V.O. members;
- iv) base-line information on haats at which the participants trade to provide information of the setting within which they trade, and to study the demonstration effect;
- v) identification of alternative sources of supply and demand to reduce costs and/or increase revenue;
- vi) effect of their participation on local marketing; number and volume of items traded, prices of traded goods and commodities etc;
- vii) economic and social effects of their participation, on individuals as well as the aggregate (e.g. savings, debt, monthly expenditure with consumption pattern, assets, share of family income, the participants' role in decision making at home, incidence of exploitation by husbands, etc.);
- viii) the participants role and involvement in samity activities (e.g. collective economic scheme, social action, etc.);

- ix) particular problems faced by the women arising from their trading activities

Conclusion

As the women began trading activities in any organised manner with institutional credit (NGO sector) over the period November and December 1986, it is rather early to conduct research to ascertain 'effects' or 'impact'. The present endeavour simply attempts to gather data which can be utilised later, as benchmarks. Policy implications have not been attempted but as 'by-product' some are indicated under sub-titles of 'future research'.

However, should the objective of BRAC in general and the present scheme in particular, be generation of employment and income thus launching the beneficiaries on to sustained self-reliance, the following recommendations may be considered.

The first and most obvious is that the size of loans to individuals should be increased, depending on individual performance thus far and their ability to efficiently manage increased volume of trade.

It should also be considered whether or not the participants are able to operate a central procurement system by which they are able to buy during high supply seasons at bulk rates, in credit. To be considered in tandem, the possibility of setting-up permanent shops which may form the village level purchase and distribution system, as well as operate as retail outlets run by participants. Because of the low level of capital involvement (even after the increase suggested above) it may be prudent to emphasise goods rather than commodities for the retail trade; instability in the price level of the latter render it too risky.

The participants may also explore the possibility of tapping local sources of supply and demand as the realities. It ought to be

emphasised that a cautious approach to this is followed. The nature of involvement by other quality members as suppliers and consumers should strictly be voluntary. Voluntarily the members may constitute part of the market to which the participants direct their activities.

Expansion of size of credit and participant involvement (credit) should be carefully aimed at, so that the diseconomies of scale do not erode the gains achieved prior to expansion.

Research endeavours and recommendations become meaningful only if the disbursement of larger amounts of credit, should the quality of the goods and services is not of a standard acceptable to the consumers. (The case of garments supplied by the Foundation is a point in question). It is not necessary that the services should be aimed at the lowest income group like the participants themselves. The lower income groups may be characterized by a higher marginal propensity to consume, the middle income groups' purchases are not constrained by subsistence existence to extent of the former. The experience of the garments traders has indicated that in a small village along the busy highway connecting Jamalpur town with Mymensingh and Dhaka in the south and south east, and beyond market there may exist a demand for better quality garments. (A note of caution is given because the demand for used garments in the lower income groups is fairly stout).

These recommendations need to be considered within the context of field considerations, and commensurate with DRAC's and the Foundation's broader goals. One such goal is the empowerment of the target population to catapult them on a self-reliant development process. Necessary but not sufficient on its own, ingredients for such a process is knowledge of goals and objectives, and participation in decision making at the planning stage as well as during subsequent

management of the scheme, by the participants/beneficiaries of an exogenous intervention.

During data collection interviews it transpired (not properly investigated) that the participants' involvement in decision making regarding schemes taken up by V.O. members, is negligible. Their reliance on BRAC staff (their 'Apas') is total; the participants are not aware of the goal of the scheme, neither are they aware of the rate of interest to be paid although they have begun repayment at different amounts.

The difference in amounts disbursed to individual participants may lead to discontent, (which has not been reported by many but fleetingly hinted at.) The skills with which the programme staff deal with such discontent is tested and effective but a note of caution will not be over-reacting.

Appendix-A: Participants' demographic and social data

Sl. No.	Name	Village	Age	Lit- ter- acy	2 M/S	3 H/h size	Sanity		4 Lit cy	5 Hus band Occ- up.	6 Child run	7 Can. memb.
							mon th	rea son				
1.	Jahura	Kmp.	33	0	3	2	3	2		1		
2.	Roshena	"	25	0	2	2	3	2		1		
3.	Uklima	Dmr.	32	0	1	7	24	2	0	1	1	
4.	Mosera	"	36	1	3	3	48	2		1	0	
5.	Laily	"	35	0	3	5	3	2		1	0	
6.	Rehana	"	30	0	1	4	12	2		2	0	
7.	Sanakha	"	36	0	2	3		2	0	1	0	
8.	Monwara	"										
9.	Kabea	"										
10.	Romilia	Kmp.	N.Kn.	0	1	4	24	2	0	1	2	
11.	Majeda	"			D R	0 P	0	U T				
12.	Matbanu	"	40	0	3	1	12	0		1	0	
13.	Rashena	"	22	0	1	4	24		0	1	2	
14.	Lipi	"	13	0	0	6	12				NA	
15.	Monwara	"										
16.	Josia	Kih.	50	0	2	2	26	2			3	
17.	Ambia	"	25	0	3	1	3	3	0		2 Occd	
18.	M.Khatun	"	55	0	2	5	3	0			3	
19.	Sahiton	"	35	0	1	4	3	3	0	1	4	
20.	Tarabanu	"	30	0	1	5	60	0	0	1	3	
21.	Josna	Dmr.	23	1	3	2	24	2			1	
22.	Julekha	Kmp.	35	0	1	4	3	2	0	1	3	
23.	Regia	"	12	0	0	5	12	3			NA	
24.	N.Jahan	"	25	1	1	4	3	3	0	1	2	
25.	Momena	"	35	1	1	5	3	3	0	1	3	
26.	Acia	Ghp.	25	0	3	2	3	2	1	0	1	
27.	Johura	"	40	0	1	6	1	3	0	1	5	
28.	Hamada	"										
29.	Halena	Ghp.	35	0	1	6	1	3	0	1	3	
30.	Rowshenara	"	22	0	1	4	3	3	0	1	2	
31.	Amena	Kih*	38	0	1	6	48	2	1	1	5	
32.	Hazera	"	50	1	1	4	5	2	1	1	3	
33.	Ambia	"	40	0	2	4	3	3	0	0	3	
34.	Fazila B.	"	NK	0	1	5	3	3	0	1	2	
35.	Kulson		51	0	2	2	24	2			7	
36.	Hamada		20	0	1	3	3	0	0	1	1	
37.	Fatema		28	0	1	7	7	0	0	1	5	
38.	Kentbwa		60	1	2	4	1	3			5	
39.	Sahera		55	1	2	3	1	3			1	
40.	Ameron		60	0	2	3	1	0		2	6	
41.	Ulkina		50	0	2	4	1	3			9	
42.	Atapjan		50	0	2	4	1	3	0	1	3	
43.	Rahima		30	0	2	4	1	3	0	1	3	

Notes: 1) Kmp= Kusarpara; Dmr= Damashwar; Kih= Khayicheta; Ghp= Goharpara.

- 2) 0= No formal or informal schooling; 1= Some schooling.
- 3) 0= Unmarried; 1= Married+living with husband;
2= Widowed;
3= Divorced or abandoned.
- 4) 0= Not clear; 1= Joined with others; 2=Development;
3= Loans.
- 5) 0= No objection to heat trading by participants;
1= Some objection but not paid attention to.

Appendix-B: Economic data - 18

Sl. No.	Name	Village	Land-holding (a)		Assets (b)			Other (c)	Share of (d)	Cont. (e)	Sup. (f)	Coll. (g)
			Hstd	Arable	Non-irrigated	Trees	Economic	(No.)	Yield	Yield	Yield	(no)
					irrigated	Variable	No.	(tk)				
1.	Jahura	Kmp	0	0	0	0	0	0	4	1	1	1
2.	Rushena	"	0	0	0	0	0	0	4	1	4	1
3.	Ulkima	Dmr	0	0	1/3	0	0	0	2	0	2	1
4.	Hosera	"	0	0	0	0	0	0	4	1	1	1
5.	Laily	"	1	0	1/2/3	0	0	0	4	1	0	3
6.	Rehana	"	1	0	0	0	0	0	3	1	1	1
7.	Sonekha	"	1	0	0	0	0	0	0	1	0	
8.	Monowara	"										
9.	Rabea	"										
10.	Romilla	Kmp	1	0	0	3	3	100	1	1	1	1
11.	Majeda	"										
12.	Matbanu	"	0	0	0	0	0	0	4	1	2	1
13.	Rashena	"	1	0	0	3	5	50	1	1	1	2
14.	Lipi	"	1	0	1	2	2	150	2	4	1	2
15.	Monowara	"										
16.	Josia	Klh	0	0	0	0	0	0	4	1	3	3
17.	Amola	"	1	0	0	1	3	0	4	1	1	1
18.	M-Khatun	"	1	0	3	4	6	400	0	4	1	3
19.	Sahiton	"	1	0	3	3	27	2500	1	2	1	3
20.	Tarabanu	"	1	0	1	0	0	0	1	2	1	3
21.	Josna	Dmr	1	0	0	0	0	0	4	1	4	4
22.	Julekha	Kmp	0	0	2/3	0	0	0	2	1	1	3
23.	Regia	"	1	0	3	2	2	230	1	3	1	1
24.	Noorjahan	"	0	0	0	0	0	0	1	1	0	0
25.	Momena	Kmp	1	0	0	3	7	425	1	2	1	0
26.	Acia	Ghp	1	0	0	0	0	0	4	1	0	0
27.	Johura	"	1	0	0	0	0	0	2	1	1	3
28.	Hanoda	"										
29.	Halena	"	1	0	2	1	1	600	2	1	0	1
30.	Rowshenara	"	0	0	0	0	0	0	1	0	1	1
31.	Amena	Klh	1	0	3	1	1	100	1	0	0	0
32.	Hazera	"	1	0	2/3/1	1	1	0	1	0	0	0
33.	Ambia	"	1	0	3	3	4	250	1	0	0	0
34.	Fazila B.	"	1	0	1	5	7	200	0	0	0	0
35.	Kulson	"	1	0	0	2	2	0	1	0	0	1
36.	Hameda	"	0	0	0	0	0	0	1	0	1	1
37.	Fatema	"	1	0	2	0	0	0	2	0	1	4
38.	Kentibawa	"	1	0	0	0	0	0	1	4	1	4
39.	Sahera	"	1	0	0	0	0	0	0	4	1	4
40.	Amena	"	1	0	0	2	14	150	1	4	1	2
41.	Ulkima	"	1	0	1	1	1	0	1	4	1	2
42.	Atopjan	"	1	0	2/3	1	1	0	1	4	1	1
43.	Rahima	"	0	0	0	0	0	0	0	4	1	2

Notes. a) 0 = none (Homestead/Arable); 1 = participant's own homestead.

- b) Non-economic = durables; 0 = none; 1 = charki/khat;
2 = Spades; 3 = dheki;

Variety = Mango, Jackfruit, clamp of bamboo, others (banyan
tree, guava etc.);

Y (tk) = income accruing from trees in 1986 (including
opportunity cost of utilizing bamboo from own clear for
house building)

- c) Other earners include husband, son or daughter; 0 = single parent families where the participant is the head.
- d) 0 = no income or it is so little to be of no real significance; 1 = the share contributed by the participant is less than husband's, 2 = equal, 3 = greater than husband's, 4 = the total family income.
- e) 0 = non-earner as yet or husband controls it; 1 = **participants** control own income (??)
- f) 0 = non-market sources e.g. village or self produced or yet require trade;
1 = haats including selling one;
2 = haats excluding selling one;
3 = 1 and village producers;
4 = 2 and village producers.

Appendix-C: Economic data - II

Sl. No.	Name	Village	Savings (a) (Tk)	Debt (1986)			Debt (Family Land) (1984)			Food/Health/edu. exp. (Tk)	Total (Tk)
				Pre-1984 (b)	Post-1984 (c)	Inter-est (d) (pa)	1984 (e)	1984 (f)	1984 (g)		
1.	Jahura	Kap	3	0	0	-	-	0	800	800	800
2.	Roshena	"	3	0	0	-	-	0	435	435	435
3.	Uklina	Dmr	40	0	0	-	-	0	1175	1175	1175
4.	Hosera	"	30	0	0	-	-	2	555	555	555
5.	Laily	"	15	0	0	-	-	0	691	691	691
6.	Rehana	"	35	1	250	1	20%	1	630	880	880
7.	Sanekha	"	0	1	1000	1	0	1	-	-	-
8.	Monowara	"									
9.	Rabea	"									
10.	Romilia	Kap	50	2	200	1	20%	1	970	1170	1170
11.	Majeda	"									
12.	Matbanu	"	35	0	0	-	-	0	225	225	225
13.	Rashena	"	25	2	150	1	20%	2	950	1100	1100
14.	Lipi	"	12	2	400	1	20%	3	1410	1500	1500
15.	Monowara	"									
16.	Josia	Kih	25	0	0	-	-	2	600	600	600
17.	Amola	"	15	0	0	-	-	0	330	330	330
18.	M-Khakun	"	6	0	0	-	-	0	765	765	765
19.	Sahiton	"	5	0	0	-	-	0	890	890	890
20.	Tarabanu	"	60	Cyclica	9	1	20%	2	-	-	-
21.	Josna	Dar	30	0	0	-	-	2	510	600	600
22.	Julekha	Kap	0	1	1200	2	20%	3	1450	1600	1600
23.	Regia	"	0	2	200	1	20%	1	1160	1360	1360
24.	Noorjahan	"	0	2	500	1	20%	2	1140	1340	1340
25.	Monona	Kap	10	2	300	1	20%	1	1140	1340	1340
26.	Acia	Khp	0	0	0	-	0	0	335	335	335
27.	Johura	"	50	0	0	-	0	2	1020	1100	1100
28.	Hameta	"									
29.	Halena		5	1	100	1	0	3	1365	1510	1510
30.	Rowshenara		2	2	175	1	0	3	1030	1200	1200
31.	Aena	Kih	60	0	0	-	0	2	1120	1120	1120
32.	Hazera	"	10	0	0	-	0	0	-	-	-
33.	Ambia	"	100	0	0	-	0	2	830	830	830
34.	Fazila B.	"	0	0	0	-	0	2	1120	1000	1200
35.	Kulson		30	2	200	1	20%	2	-	-	-
36.	Hameda		3	2	125	1	0	3	825	825	825
37.	Fatema		25	2	200	1	20%	2	1140	1340	1340
38.	Kentibawa		0			1	20%	0	-	-	-
39.	Sahera		0			2	20%	0	-	-	-
40.	Aena		1	1	500	2	0	2	330	830	830
41.	Uklina		1	0	0	-	0	2	692	692	692
42.	Atopjan		0	3	200	2	20%	3	-	-	-
43.	Rahima		0	1	300	2	0	3	250	550	550

Notes: a) Savings indicate the participants' contribution to their respective family saving funds - none has any other savings.

- b) Number of times the participants borrowed money for consumption needs.
- c) The amount each participant borrowed each time (per month).
- d) Is Village money lender ; 2= relatives such as father, cousins, daughter etc.
- e) Rate of interest per month.
- f) 0= no debt in 1984 and 1985 ; 1= debt same as in pre-1984 debt situation better than pre-1984; 3= debt has increased over the last few years.
- g) These estimates are based on their responses of the week preceding the data collection. The figures do not include any major medical expenses or festivals or funerals such as marriage. Food figures include rice, kitchen items such as edible and fuel oil soap etc.