

MANIKGONJ PROJECT
ANNUAL REPORT
(April '80 - March '81)

Bangladesh Rural Advancement Committee (B R A C)
65, Mohakhali Commercial Area, Dacca-12
Bangladesh

MANIKGONJ PROJECT REPORT
April, 1980 to March, 1981

I. BRAC

Bangladesh Rural Advancement Committee (BRAC) is a Bangladeshi private non-profit organisation involved in initiating and implementing rural development programmes in different parts of Bangladesh. BRAC's programmes are meant for economic and social upliftment of the disadvantaged poor. Started initially in response to the humanitarian needs of Bangladesh after liberation of the country in 1972, BRAC has gradually but purposefully developed into a highly flexible organisation capable of undertaking innovative approaches to rural development.

II. INTRODUCTION

Manikgonj thana lies 40 miles to the west of Dacca City. Manikgonj is connected with Dacca by a motorable road. This thana has a population of approx. 170,000 living within an area of about 76 square miles; a density of about 2400 persons per square mile. Most of the thana is low land which become inundated during the monsoon months when the main broadcast aus/aman rice crop is grown. The sandy loam soil is not particularly suited to rice cultivation: the yield per acre, therefore, is no more than 10 maunds ($\frac{1}{2}$ ton). During the dry winter months most of the land remains fallow. But where irrigated water is available some rice, wheat, sugarcane and oil seeds are grown. Dependence on the extremely limited land and water resources makes the people of the area one of the poorest in Bangladesh.

III. PREPARATORY PHASE

BRAC decided that a food-for-work programme would be the best way to provide a practical introduction of BRAC to the Manikgonj people. BRAC staff met with village community representatives who were encouraged to design and execute the rural works schemes.

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BRAC provided wheat in payment for these schemes. Ten food-for-work schemes were completed during the preparatory phase (Nov. '75 to March '76).

The food-for-work programme demonstrated that if the people of the area cooperated to take decisions on their own behalf, BRAC is prepared to assist them. The programmes also helped BRAC identify - 1) the poorest section of the community who were involved in manual labour of the schemes; 2) community leaders who assisted in planning and supervising the programme and 3) community minded youth who worked closely with BRAC staff. The activities during the preparatory phase established BRAC in Manikgonj thana and cleared the way for implementation of an innovative programme of integrated rural development designed to benefit the poorest section of the community.

IV. MANIKGONJ PROGRAMME

The fundamental aim of BRAC is to assist the poorest section of the rural community to gain control over their own lives through concerted action. The basic strategy of BRAC's Manikgonj project is to develop the capacity for concerted social action by involving organised groups of disadvantaged men and women, who have completed BRAC's functional education course, in their own health, family planning and economic support services.

During phase I (April, '76 - March, '79) of the Manikgonj project BRAC employed innovative methods and tested new strategies for development. A base has been created through the integrated programme which covers the important aspects of the social and economic life of the rural poor in Manikgonj. BRAC proposes to consolidate the gains of its past endeavours while extending the coverage of Manikgonj thana during Phase II (April, '79 - March '82) and to transfer its programmes to and withdraw its support from the organised groups of disadvantaged during phase III.

V. GENERAL

In August, 1980 a severe flood hit Bangladesh. Due to this flood lot of damages in all spheres occurred all over Bangladesh. One of the worst affected areas was Manikgonj. 75% of Manikgonj area was under water for 4 weeks. This caused very serious dislocation and disturbances in the implementation of different programs in BRAC's Manikgonj Project. The damages caused have delayed the progress of the project. How the flood adversely affected the various schemes in Manikgonj is narrated briefly against each program below. In general this has resulted in loss of production, lower income for the groups, delay in the repayment of BRAC loans etc.

1) Functional Education

Functional education, as developed by BRAC, provides rural adults the opportunity to analyse their environment, deepen their self awareness in relation to their environment and builds confidence in their own creativity and capabilities. Skills in numeracy and literacy are also developed. But what is most emphasised is a whole new way of looking at things.

BRAC has been organising these functional education classes. Through the process BRAC is training the volunteers from the group members to conduct the classes and involving more and more people to go through this course. During the past year BRAC has trained a total number of 97 functional education volunteers (Shebok/Shebikas) of whom 55 are male and 42 female. From the last year 40 ongoing functional education centres (23 male and 17 female) were carried over to this year. Out of these 25 (12 male/13 female) centres were completed and 14 centres (10 male/4 female) dropped out. One centre had been merged with another group. A total of 886 learners (529 male/357 female) were enrolled in these centres, out of whom 460 (252 male/208 female) graduated.

During this report period (April '80 to March '81) the new Functional Education Centre position is as follows: (Table 1)

Table - 1

	M	F	Total
Centres opened	32	23	55
Centres completed	18	19	37
Centres dropped out	9	1	10
Centres ongoing	5	3	8
Total learners enrolled	736	483	1219
Total No. of graduates	342	304	646

ii) Group formation:

BRAC works closely with the most disadvantaged 50% of the population, BRAC's basic criterion for its target people is those who have no control over the means of production or distribution. More specifically the criterion includes: landless or marginal farmers with no assets; fishermen with no implements; rural artisans who lack working capital or raw materials; families whose members sell their manual labour for survival; women of the above groups.

BRAC organises as many of the functional education graduates who fit this criterion into BRAC supported groups. All BRAC programmes are centred around these organised groups. Selected group members are trained as primary village level health and family planning workers. Most individual groups are engaged in economic activities of their own choice. Gradually the individual groups in a village organise themselves into a village organisation and prepare for concerted economic and social action. The selected representatives from groups form the village organisation. These

representatives attend regular meetings and workshops. This village organisation will be developed to have strength to pressurize for legal and economic rights and to demand access to services and inputs allocated by the public sector.

During this year (April '80 - March '81) 58 groups (28 male and 30 female) were organised and 4 village organisations were formed. This brings the total number of groups so far formed to 273 (149 male and 124 female) BRAC is now working in more than 150 villages.

iii) Economic Support:

Economic support is seen as the basic means of BRAC's Manikgonj project to stimulate and strengthen individual group formation. The degree to interaction required in the designing and implementing of a joint economic venture reinforces the importance and advantage of concerted action and cohesion. All potential groups which have successfully completed over 1/3 of the functional education course are encouraged to undertake joint economic activities of the groups' own choosing. BRAC field staff help prepare and review individual group schemes. Those schemes approved as feasible are financed by loans at an interest rate of 15% per annum. BRAC has an existing credit fund of Tk.500,000 plus, if necessary, the facilities of BRAC's Rural Credit and Training Project to draw upon for its loans.

BRAC staff help arrange training and inputs for the various schemes. Options for income generation are economically being sought and developed. Leadership and management capacities within the group are reinforced through a regular schedule of training and workshops.

From August 1976 to March 1981 BRAC has disbursed loans amounting to Tk.16,32,754/- to about 125 organised groups of which Tk.7,93,061 is now outstanding. Out of these Tk.4,17,753/-

has been disbursed and Tk.88,379/- is outstanding during this year.

Various programmes were taken up by the groups which are generating some income for them. The following are the several income generating schemes taken up by the Manikgonj Project.

1) Agriculture

During this year BRAC helped some groups to take up cultivation schemes like paddy, wheat, jute, robi crops, tobacco, sugarcane etc. Loans were provided by BRAC for these schemes. Under these schemes a total number of 29 male (appr. 1200 members) groups were involved who cultivated 322 acres of land. Tk.2,51,950 was extended as loan to these groups.

Part of the agricultural schemes were not successful due to flood this year. For instance loans were provided by BRAC to the landless groups for taking up paddy cultivation under irrigation schemes. Trans-plant aman of 7 such irrigation blocks totalling about 150 acres of land was completely washed away by flood. As a result these groups incurred heavy losses and could not pay back on time the loan of Tk.70,000/- taken from BRAC.

Similar damages were faced by the sugarcane cultivating groups who were given Tk.37,000/- as loan by BRAC. As part of the sugarcane plots was flooded, the production of sugarcane was very unsatisfactory resulting in heavy losses to the groups. When the flood hit Manikgonj some groups were preparing to grow tobacco seedlings for future cultivation. This could not be done during this period.

2) Eri/Seri Culture

The economy of Manikgonj region is totally dependent on agriculture. Poor soil condition and lack of irrigation facilities render the area unsuitable for intensive cultivation BRAC

has been seeking alternative employment opportunities for the poor and landless population of Manikgonj. Few areas other than eri/seri culture offer a real alternative to subsistence agriculture for a significant number of people.

BRAC has been continuing eri/seri culture programme in Manikgonj area during the last two years. Mainly women are involved in this programme. Eight of BRAC's eri/seri culture service sub-centres - staffed by one trainer and her assistant - provide the necessary support services. 2 of these service centres are providing necessary services on silk worm (seri) and the rest six centres are used for giving services on endi worms (eri).

Upto 31st March, 1981 the seri-culture activities are going on in 36 villages encompassing 36 groups. A total number 250 women are involved in rearing of worms and 215 women are doing both rearing and spinning. These 215 women were provided with charkas by BRAC on loan basis.

For expanding the seri culture activities a programme of mulberry plantation was carried out. In 17 villages 45 growers cultivated mulberry plants in 45 plots of 16 acres of land. Under the castor plantation programme 10 maunds of castor seeds were distributed to the group members by BRAC.

The seri/eri culture program in Manikgonj was seriously hampered by the flood of 1980. All the castor plants around Manikgonj were under water as a result of which the plants were all spoilt. Castor plantation had to be taken up anew after the flood. Due to all this there was no worm rearing for almost six months. The rearing is done by the poor women. This resulted in severe shortage of cocoons for spinning of yarn.

3) Cow-rearing

This programme involves the women groups only. Under the programme the women groups are provided with loans by BRAC. With the loan the groups buy cows and after rearing them for some time the cows are sold in the market. In this process the groups make a profit from which a certain portion is given to the group fund and the rest is taken by the rearer. Under this programme groups of 160 members participated and a total of Tk.44,390/- was given as loans.

The cow rearing programme was also adversely affected by the flood. The feed for the cows went under water. Many of the houses of the group members were also inundated. So it was very difficult for the group members to rear the cows. They had to sell their cows. During this period the prices of cows were extremely low and the groups thus incurred financial losses. Due to the flood some of the cows were attacked by different diseases causing deaths.

4) Paddy husking

Women only are involved in this programme. Here the women groups are provided with loans for buying paddy from the market and then after husking the paddy the rice is sold in the market. The difference between the price of paddy and that of rice is the profit. The paddy husking schemes are usually carried out on group basis. After selling the rice the groups can pay off the loans with interest to BRAC and with the profits they can increase their group funds and their individual incomes.

In continuing this process after a certain stage loan will not be required any more because on the one side the group fund is increasing and on the other they pay off their loan and the initial capital of paddy should remain with the group. During

this year Manikgonj project has involved 7 women's groups with 136 membership in the paddy husking programme and an amount of Tk. 25,575 was provided as loan.

5) Bidi (local cigarettes) making

69 members in 4 groups with a loan of Tk.40,000/- are making bidis and selling them in the local market. The loans are provided to the group for buying the raw materials required to make bidis.

6) Grinding of Spices

A group of 12 women are involved in grinding local spices and marketing them in the local and Dacca markets. BRAC gives necessary support through Aarong (BRAC's marketing outlet in Dacca) and its marketing section in the Head Office to facilitate marketing of these spices. It has been observed that these spices are being accepted by more and more persons in Dacca. During this year Tk.3,000/- was provided as loan to this group.

7) Net-making

Fish net making is a traditional work done in our villages. Nets are made and sold to fishermen. Two female groups of 46 members with a loan of Tk.23,500 are continuing this programme.

8) Chanachur (mix of fried pulses and spices)making

Chanachur making programme is being carried out by a group of 14 women after taking a loan of Tk.12,600 from BRAC. One male member is also involved in this group for marketing the Chanachur made by the group.

9) Pickles making

BRAC provided a loan of Tk.10,500/- to a group of 12 females coming from 5 different groups. BRAC also provided necessary training to these 12 women. The pickles are made from local fruits

like mango, berries, tamerine, olive etc. These pickles are then marketed locally or in Dacca through BRAC head office and Aarong.

10) Jute work

One female group of 12 members with a loan of Tk.1000/- started this programme of making different hand-crafted materials from Jute.

11) Bamboo/Cane work

6 female members from two groups are also involved in making handicrafts from bamboo and cane. The loan amount give this year is Tk. 1600/-.

12) Embroidery

This is also a women's program. 46 members of 26 groups are working under this scheme in making embroidered handicrafts. They got a loan of Tk.5,000/- from BRAC this year.

13) Weaving

There are traditional weavers around Manikgonj who are not being able to weave much due to lack of capital and they are also unable to compete in the market with big weavers. BRAC has organised some weavers from different villages and these weavers were given some advanced skills training for improving the quality of their produce. In the process new quality of cloths is being produced in the traditional looms. This programme is being carried both centrally in Manikganj and at home-bases. In the home-based programme 24 weavers are working with a loan amount of Tk.7,800/- and in the BRAC central weaving shop 14 members are working with a loan of Tk.6,000/-. Two production units attached with the BRAC office in Manikganj are used from time to time for training and better production.

14) Block Printing

BRAC has always been looking for scopes of creating alternative employment in the rural areas. One such programme of Block Printing was started in Manikgonj. Under this programme the women members are getting training on block printing and now they are producing block printed materials such as bed spreads, table cloths, pillow covers, sarees etc. These products are being marketed locally and in Dacca. BRAC is looking for possibilities of exporting these products. BRAC has established three workshops for this purpose where printing is done. BRAC has provided inputs like training, operating costs, fixed costs etc. Total amount of loan provided so far under this programme is Tk.40,000/- 22 female group members from 15 different groups are working in this scheme.

15) Poultry

Most villagers keep a few chickens which scavenge around the home. But very little attention is paid to poultry rearing. With improved breeds, feed, and housing plus regular vaccination the poultry could be larger and lay more eggs. BRAC has therefore continued the poultry program.

Cook exchange programme was carried out previously in 14 villages. This could not be extended much due to non-availability of good cocks. Yet BRAC has supplied cocks to 2 of the old villages this year. BRAC has organized vaccination training to the group members and provided the group members with vaccine facilities. In 17 villages 2672 chicks and 4577 cocks and hens were vaccinated.

Due to shortage of cocks BRAC has started a new type of poultry programme like egg distribution. High yielding varieties of eggs are distributed to both male and female group members for hatching. 198 Group members in 17 villages came under this new

programme. The HYV eggs are supplied by BRAC's Training And Resource Centre (TARC) at Savar.

In addition there are 2 poultry farms at the BRAC office premises and 6 poultry farms at village level. The group members take care of the village level farms.

16) Horticulture

The group members are always motivated to take up different types of horticulture programmes like papaya plantation, vegetable cultivation etc. With a view to encourage horticulture in an organised manner BRAC distributed papaya seedlings to 290 members both male and female. But due to flood these seedlings were destroyed. Then again 200 lbs. of papaya seeds were distributed in those villages but unfortunately those seeds did not germinate. This effort will be tried again.

17) Pisciculture

Pisciculture, like poultry, can both enhance home consumption and generate incomes for the poor. During this year also BRAC has continued this programme with different groups. A total number of 4 ponds were re-excavated for fish cultivation and 15 other ponds were actually cultivated with fishes. A total of 24000 fish fries were distributed which included 19000 Rui katla, 1000 Shoil and 4000 Nilotic varieties of fish.

The landless groups of the Project during the last two years had re-excavated 16 (sixteen) ponds for pisciculture. This year they started harvesting fish in these ponds. But during this flood all these 16 ponds overflowed and the fish escaped.

iv) Training

To develop the skills and capabilities of the landless poor BRAC organise different types of training programme for the group

members. BRAC, Manikgonj has also provided various training to the group members during this year. On the one side training is provided to develop the human infrastructure and in other side skills training is given to develop their skills to do different professions. The following table will give an idea of the skills training given to group members during this report period.

Skills training provided by BRAC, Manikgonj
during April '80 - March '81

Sl. No.	Nature of Training	No. of Group members trained			No. of BRAC Staff trained	Sponsored by
		M	F	Total		
1.	Sugarcane Cultivation	15	-	15	2	BRAC (TARC)
2.	Paddy Cultivation	16	-	16	2	"
3.	Wheat Cultivation	15	-	15	2	"
4.	Papaya Cultivation	15	-	15	2	"
5.	HYV Paddy Cultivation	22	-	22	2	BRAC Manikgonj, BADC
6.	Poultry Rearing	16	29	45	8	BRAC, UNICEF
7.	Pisciculture	15	-	15	2	BRAC, (TARC)
8.	Animal Husbandry (Dairy)	16	-	16	3	CCBS, FAO & Govt. Livestock
9.	Eri/Seri Culture					BRAC, Manikgonj
	i) Rearing	-	144	144	-	
	ii) Spinning	-	-	-	2	Govt.
	iii) Mulberry cultivation	46	-	46	-	BRAC, Manikgonj
	iv) Mulberry rearing	42	-	42	-	"
10.	Bidi making	-	20	20	-	"
11.	Spices Grinding	-	6	6	-	"
12.	Pickles Making	-	8	8	-	"
13.	Block Printing	-	6	6	-	"
14.	Embroidery (orientation)	-	17	17	-	"
15.	Jute Works	-	18	18	-	"
16.	Screen Printing	-	2	2	-	"
17.	Weaving	5	2	7	-	"
Totals:-		223	252	475	25	

Training was also provided for the development of the group members understanding and capacities in development, functional education etc. The following courses were carried out during this report period.

Sl.No.	N a t u r e	No. of Participating Group members			No. of BRAC staff trained
		M	F	Total	
1.	Basic orientation on development	-	52	52	6
2.	Management	3	-	3	3
3.	Material development (Modular course)	4	-	4	4
4.	Workshop	25	45	70	-
5.	Staff Study Session	-	-	-	19
6.	Staff development	-	-	-	4
7.	Trainer's Training	-	-	-	4
8.	F.E. Training(Staff)	-	-	-	12
Totals:-		32	97	129	52

v) Health Programme

On the Medical side the non availability of a full time doctor and shortage of sufficient number of paramedics have caused some setbacks in the project's medical program. There was a full time doctor in Manikgonj who left in mid-1980. Then there was a gap of about 6 months. Only in January, 1981 BRAC was able to recruit a part-time (two days a week) doctor in Manikgonj. All these caused delay in expanding the Medical Programme. During the report period only a few new villages could be included under the programme and the follow up of the Medical programme could not be maintained at the needed level. But with the appointment of the new doctor the Medical programme is again taking up momentum.

Betila Nutrition Centre of BRAC Manikgonj was being so far operated jointly by BRAC and a local organization called Manikgonj Janasankha Shimitakaran Samity (MJSS). Recently MJSS has lost interest in running the centre. Moreover a new government dispensary has opened near the centre. So BRAC is thinking that there is not much necessity of this centre and in the near future it may be closed down. In spite of all these BRAC Manikgonj took up the following health programmes this year.

1) Health Workers

BRAC is training village level Health workers (shebok/Shebikas) (volunters) These Health Workers are chosen, from the membership of organized groups. BRAC's Medical Officer and paramedics provide these trainings. The training is for a duration of 3 months for preventive health and one month for curative care of a few common diseases. During this year BRAC has covered 31 villages where there are trained health workers. This is in addition to the 35 villages earlier covered.

In this year 45 males and 16 females in 18 villages have been provided with preventive training and 14 males and 22 females in 13 villages have been provided with curative training. At present ^{are} 37 male and 67 female health workers/performing their duties in 66 villages in Manikgonj area.

The following table shows the number of patients and diseases treated by the village level health workers (Shaistha Shebok/Shebika) from April 1980 - March 1981:

Name of Disease	Inside BRAC Group				Outside BRAC Group			
	Mal.	Fem.	Chi.	Total	Mal.	Fem.	Chi.	Total
1. Diarrhoea	79	99	101	279	51	38	33	122
2. Worms	209	124	187	520	57	27	51	135
3. Scabies	22	31	49	102	12	7	14	33
4. Anaemia	20	76	5	101	2	12	0	14
5. Dysentery	55	39	50	144	28	11	13	52
6. Blood Dysentery	25	25	97	147	21	12	29	62
7. Fever	222	159	111	492	166	33	21	220
8. Others	8	14	6	28	11	5	5	21

2) Immunization

BRAC has also taken up a programme on immunization. This was done in cooperation with the relevant Govt. department. Over the past year (80-81) BRAC has provided DPT to children (under 2) of the group members and TT to pregnant mothers of the groups. DPT was given to 402 children (896 shots) in 26 villages and TT was given to 995 women (1739 shots) in 40 villages.

3) Family Planning

With the financial assistance (Tk.50,000) from BRAC a local voluntary organization, Janasankha Shimitakaran Samity is running a family planning clinic. Moreover the paramedics trainer supervise village level voluntary family planning workers motivation, technique and record keeping for oral contraception among group members. Till March, 1980 there were 49 female and 18 male workers in 57 different villages. During the report year BRAC trained another 23 female and 8 male family planning workers working in 14 more villages. In this period of one year there were following number of family planning clients:-

Number of clients by F.P. Method

Pill	-	330
Emko/condom	-	75
Ligation	-	726

In conjunction with the Janasankha Shimitakaran Samity, Centre
BRAC is running a Child Welfare/where malnourished children
(below 25% on average) under five years of age/brought for
proper treatment and nurishment.

VI. LOCAL RESOURCES MOBILIZATION

As a strategy to make the landless groups self reliant, BRAC is always trying to motivate the group members to mobilize and utilize the local resources which are already available in the area. There are many public services provided by the Govt.

which are meant for everyone in the village but usually these services do not reach the poor. So BRAC tries to make the poor aware of these services so that they can demand such services. It has been observed that a demand made in groups is more effective than demand made by individuals.

BRAC, Manikgonj has during the report year taken up different schemes in various fields to mobilize resources locally which are described below:-

i) Public Health

After discussing with the Govt. Public Health Department BRAC has been able to select 25 sites for setting up of 25 tubewells to 25 groups. Public Health has approved the sites and UNICEF sanctioned these tubewells to Manikgonj. The tubewells were provided free by the UNICEF, the group members contributed some money for sinking the tubewells. The role of the BRAC workers was only to coordinate among the Govt., UNICEF and the group members.

During the time of floods there was a scarcity of drinking water in the area. BRAC managed to receive 20,000 tablets from UNICEF and distributed those among the group members.

ii) Agriculture

In view of developing agriculture in the locality, BRAC has always endeavoured to establish the necessary linkages between the government agriculture cells and the group members for getting the available services. During this year BADC (Bangladesh Agricultural Development Corporation) has provided to landless group with 11 low lift pumps and one Deep Tubewell was procured by our group for irrigation purposes. In this connection, BRAC arranged a training programme for group members

on HYV Paddy cultivation. The thana Agriculture Programme Officer of the Govt. conducted the training. 22 group members participated in this training and they learned more about HYV paddy. On the other side a good relationship has developed between the group members and the local govt. officers which is facilitating the process of getting more agricultural services from the govt.

Another vital and experimental/^{programme}in irrigating land has been initiated in Manikgonj. BRAC has come into agreement with BADC and BKB (Bangladesh Krishi Bank) to provide shallow tubewells to landless groups. Under this programme BADC will provide the landless groups the required shallow tubewells. BKB will forward credits to the groups for procuring these pumps. The landless groups will repay the credit and earn some money by selling water to the landowners from their shallow tubewells. BRAC here worked as a facilitator to get the agreement done. And as BKB does not provide loans without collaterals, BRAC is providing 50% guarantee money to the Bank against each loan. In January 1981, 3 shallow tubewells were lifted by the landless group and are now in operation. These pumps will remain as assets of the groups once they pay off the loans. The group has also been able to get oil and mobil from BADC at control rate and had bought 15 mounds of better quality paddy seeds from the BADC. The programme is running until now smoothly. There is much to be observed in future.

iii) Crop Insurance

A new programme of crop insurance for the group members crops has been introduced in Manikgonj. Crops like sugar cane, wheat, paddy have been insured. BRAC has made the necessary linkages between the groups and the govt. insurance organization, Sadharan Bima Corporation. All types of rules and formalities have been fulfilled by the landless groups in this connection.

As mentioned earlier necessary arrangements and linkages have been made between the other govt. organisations and landless group in Manikgonj to get the various services. Through the process the groups are getting fish fries from the govt. fisheries department. They are getting contraceptives from the govt. through the Janashankha Shimitakaran Samity.

VII. SOME SETBACKS

Flood was of course the major setback during this year for the Manikgonj project as a whole but some groups had particular problems and setbacks this year which caused delay in implementation of the programme.

The Dakkhin Dashara Surundi Group (22 members) is in litigation with a landlord since 1977. The case in short is that the government allocated an acre of land and a pond to this group. But a local landlord squatting illegally would not give possession of those. The group won in the lower court but the landlord has appealed to the higher court where decision is pending. It is easy for the landlord to continue the legal procedures because he has money but for the landless groups it is very difficult as this requires money which they do not have. But the landless group is fighting to achieve their legitimate rights. Therefore BRAC is providing the required money for proceeding with the legal procedures. The Dhakuapara Group (26 members) has also been facing the same problem since 1978 with another landlord who is illegally occupying a pond which was allocated to them. BRAC is now providing money for legal purposes.

The Bahirkhola Women's Group has a Chanachur Factory. An amount of Tk. 12,000/- was provided by BRAC as loan to this group for implementing this income generating scheme. But unfortunately a robbery was committed in the factory and a cash amount of Tk.

8,000/- was stolen. This has resulted in a critical setback for the group. Now they have asked for delaying the repayment of loan and they are gradually trying to cover the losses.

Two groups bought potato and stored them in a local cold storage. But due to intermittent power failures many of the potatoes were spoilt causing financial loss to the group.

VIII. SOCIAL ACTIONS

i) The women groups in Manikgonj after learning and working together have attained some social status in the area. The husband's exploitation and divorces have lessened. Whenever there is any problem of a group woman the other women in the group try to help her out of the problem.

ii) Some groups in Manikgonj (Male and Female) have been able to increase their wage rate through negotiation and demonstrations. The groups are now reluctant to share crop on 50/50 basis and in many areas the groups have been successful in sharecropping on 60/40 basis.

iii) In the villages the influential people usually work as 'judges' to solve village level problems. Previously the landless people were kept out of such committee of judges and the landless people were often victimised. But now the committee has included members from the landless groups and they are also working as pressure groups in the area.

iv) If there is any problem faced by any group, the members of the other groups of adjacent villages cooperate with the group for solving the problem.

IX. CONCLUSION

In Manikgonj BRAC has organised many landless groups which are leading towards self reliance. For this purpose the BRAC workers are always motivating the members to act together to solve any problem and to remain together. Various types of income generating schemes have been going in the area. Through these programs it is observed that the groups have become more able to manage their own affairs themselves. BRAC in the coming year will continue this process of organizing the groups, giving them skills and motivation training, facilitate the groups taking up income generating programmes, organise with the groups mobilization of local resources and facilitate the channeling of the government services towards the landless people. Through the whole process BRAC is trying to make the groups self reliant.

The flood problem and other setbacks discussed above clarify that the Manikgonj project is implementing the programmes in the midst of multi-faceted problems. ~~many setbacks the project has shown signs of achievement in general the project~~ In many respects the project has shown signs of achievement and in general the project has been successful in mobilizing many landless men and women and through its income generating schemes, functional education, medical programmes. The project has been able to help the poorer section of the area to improve their conditions of living and to inculcate in them a different set of values which go for bettering their conditions further. Every project has its problems and Manikgonj should not be an exception. There was definitely some delays in implementing certain schemes as discussed but this has not discouraged BRAC. BRAC on the contrary has taken the challenge of facing these problems and removing them in the interest of the poor.

MANIKGANJ PROJECT (Phase-II)

Receipts and Payments Statement
From : 1st, April '79 to 31st, March '81

R E C E I P T S

Surplus fund from Phase-I	6,02,642
Donation received from Bread for the World	26,00,000
Revolving "Credit Fund"	5,00,000
	<u>Taka : 37,02,642</u>

P A Y M E N T S :

A. Medical Programme :

Doctors' Salaries & benefits	51,451	
Pramedics' Salaries & benefits	1,62,807	
Travelling & Transportation	22,153	
	<u>2,36,411</u>	

Training Account :

Village Health Workers	25,661	
Dais	1,765	
Medical Supplies	49,373	
Family Planning & Clinic Supplies	19,830	96,629
Child Welfare centre running cost		95,055
	<u>Total of "A" :</u>	<u>4,28,095</u>

B. Functional Education

99,733

C. Employment Generation :

Ericulture training	98,424
Other skill training	95,854
Ericulture service centre construction Equip.	1,19,341
Poultry training Centre construction	28,507
Other Equipment	1,33,419

Silk Weaving Factory :

Working Capital	17,741	
Hand Looms	5,253	
Land & Land Development	1,62,801	
Factory & Office Building	14,337	
	<u>6,75,677</u>	

Balance C/o. -

Taka : 12,03,505

Balance B/f. -		12,03,505
D. <u>Field Recurring Expenses :</u>		
Salaries & benefits	6,48,539	
Travelling & Transportation	1,37,451	
Stationary & Supplies	49,911	
Rent & Utilities	98,851	
General Maintenance Expenses	64,932	
	<u> </u>	9,99,684
E. <u>Field Non-recurring Expenses:</u>		
Bi-cycle	15,000	
Motor cycle	15,000	
Furniture, Fixture & Equipment	60,659	
	<u> </u>	90,659
F. <u>Co-operative Loan :</u>		
		7,57,945
G. <u>Welfare Grants :</u>		
Grant to Youth Organisation	25,785	
Grant to Women and other disadvantaged Groups	36,885	
	<u> </u>	62,670
H. <u>Head Office Support :</u>		
		<u>2,51,195</u>
Total Expenditure 'A' to 'H'		33,65,658
Balance of Fund		<u>3,36,984</u>
		<u>Taka : 37,02,642</u>
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