
JAMALPUR WOMEN'S PROGRAM (JWP)

ANNUAL REPORT - 1982



Bangladesh Rural Advancement Committee (BRAC)

66, Mohakhali Com. Area

Dhaka - 12, Bangladesh

Tel. 600106, 600107.



1. BRAC

Bangladesh Rural Advancement Committee (BRAC) is a national non-government development organisation engaged in rural development activities since 1972. BRAC initiates and implements rural development programs which are exclusively meant for the economic and social upliftment of the poor and destitutes. Within a period of eleven years BRAC has rapidly emerged into a highly flexible organisation capable of undertaking and implementing innovative approaches to rural development. BRAC's integrated rural development activities under Sulla, Manikganj, Outreach, Jamalpur Women's Program and Rural Credit and Training Programs directly benefit about 50,000 households while its Oral Therapy Extension Program has already covered 14 lakh households with a view to reduce the alarming rate of mortality and morbidity caused by diarrhoea. While a number of supporting Projects like Material Development and Publication Unit, Research and Evaluation Division, Gonokendra Journal, Aarong, Textile and Design Centre, Training and Resource Centre aim at facilitating BRAC's total development activities, Projects like BRAC Printers, Potato Cold Storage etc. are creating funds and stable long term resources.

2. Origin of JWP

During July and August, 1974, Jamalpur District was badly affected by repeated floods which made life difficult for the poor. UNICEF nutrition unit responded to the miseries of the poor by undertaking a food for works program which was so designed as to involve the womenfolk found begging in Jamalpur town area in productive activities. By June, 1975, UNICEF requested BRAC to provide Functional Education to 840 women who participated in the UNICEF's Food for Works program. BRAC responded to the proposal and accordingly trained 15 Jamalpur Women to work as Functional Education Teachers in their own areas.

As the Functional Education continued these women teachers alongwith their learner groups expressed their keen interest not only to attend functional education classes but also to take up different village-based women's development work in their own villages. They felt that by staying and working together they could solve their problems. What evolved was a plan designed by, directed towards and to be implemented by women: the BRAC-supported Jamalpur Women's program (JWP).

3. PROJECT AREA

Jamalpur is a district town, approximately 120 miles north of Dhaka, to the east of river Brahmaputra. The Jamalpur staff now cover 30 villages within a radius of 1 - 5 miles of Jamalpur town. The number of villages shown in the 1979 report was 24. This had to be reduced to 20 in the year 1980, due to staff changes and more so due to emphasis on quality of work. The area of work was made compact and concentrated. The concentrated effort subsequently raised the coverage of villages to 30 in the year 1982. These are the villages where most of the original destitute functional education learners live. The JWP staff operate out of an office-cum-dormitory facility in a rented house in Jamalpur town. The total population of these 30 villages is 61479, out of whom 30745 persons have been identified to be the landless and the poor. Excluding the girls who are under the age of 15 years, BRAC's total target women population in 30 villages stands at 7684. Out of them 1500 women have so far been covered by the 65 groups and the remaining target women population would gradually be brought within the coverage of the village organisations.

4. Personnel

After going through a lot of organisational changes during 1978 and 1979 (described in 1979 Annual report) the staff strength in JWP stood at seven in the year 1980 which included one program Administrator, 5 program organisers and one technical assistant. But during 1981 and 1982, activities both in intensity and coverage increased significantly as more groups came into being and more economic activities were undertaken. Consequently staff strength had to be raised which, in 1982, stood as

- 1 Program Administrator
- 8 Program Organisers
- 2 Technical Assistants (one
for Sericulture and the
other for poultry.)

All the project staff including the Program Administrator and are female/work from the local BRAC Office.

5. Objective

The main objective of JWP is to work with the landless and destitute womenfolk of Jamalpur with a view to economically uplift them and make them aware of their own situation so as to make them socially active and economically self reliant. The target people of Jamalpur Women's Project are the most disadvantaged women. of 30 villages of Jamalpur town and its suburbs. Target people in Jamalpur Women's Program are those disadvantaged women who have no control over the means of production and distribution, who are landless having no assets and who are to sell manual labour for their survival.

6. Group Formation

Jamalpur Women's Program seeks to achieve its objective by invariably organising the target women into groups after which a process of awareness building through Functional Education, personal contacts, orientation, interaction, development of workers and savings generation is initiated. So, 65 groups in all the 30 covered villages has been formed with the target people with a total membership of about 1500. Completion of Functional Education Courses is one of the preconditions for deserving BRAC's economic support.

Activities of the groups start with the holding of four weekly meetings and Functional Education classes. In the meetings, their needs, burning issues which surround them and ways and means of getting rid of different problems are openly discussed and deliberated. Scope and opportunities of participating in economic activities, homestead plantation are discussed and such issues as discouraging dowry, maltreatment perpetrated on wives, making new members etc., social welfare activities, helping the distressed members in times of needs, savings generation, ensuring the participation in functional education classes, social action and other collective activities are also the essential components of group activities.

The present group membership varies from 20 to 25. At present more than one groups are formed in a single village. But the experiences of the last few years teach that village wise organisation of the landless has a margin over the formation of many smaller groups in a single village. A single organisation in a single village facilitates total unity and united behaviour and stops factionalism among the poor. It gives all the poor in a village a chance to get together and show better performance. So, henceforth,

instead of forming smaller groups new comers will be included in the existing groups and the existing groups would gradually be merged into a single village organisation in each village.

During 1983 the main aim of BRAC staff will be to concentrate on making the existing 65 groups to become more self-reliant. Emphasis will be given to involve the women in more income-generating schemes and side by side concerted efforts will be taken to put these women in a better position socially. Due to staff constraint it is very difficult to expand the area of work. But there is surely an automatic expansion taking place as the existing groups are influencing the adjacent village women ^{to} form groups and to take up social and economic actions in consultation with the existing group members and BRAC staff.

7. 1982 PROGRAM

This is the seventh annual report of JWP and records the activities in the following areas during 1982.

a. Functional Education.

BRAC's functional education, with its problem-posing methodology, is the basis to all BRAC development activities. The methodology is based on learner's participation, through dialogue facilitated by the teacher, who is not an outsider but is from the group members. The curriculum centres on real life problems and their possible solutions. The aim of the functional education is not only to make each learner critically conscious of her environment, but also to motivate the learners to take actions to beneficially effect their environment. Functional education, therefore, provides an excellent forum for target group interaction and motivation. Jamalpur Women's Program started with functional education and it is still a major area of program activity. Till 1982, about 1200 target women have been graduated through BRAC's functional education program of whom 740 are still the members of the

groups and ten courses with 250 learners are now on-going. Marriage of the young girls to distant areas, divorce, outmigration of destitute families dissolving groups for technical reasons are some of the factors because of which all the functional education graduates can not retain the membership of the groups. Consequently BRAC is to undertake continuous Functional Education Course, to accommodate the new-comers to the groups.

b. Training

Training of the staff as well as the group members in different skill and trade is an inseparable part of program activities in Jamalpur. Training is normally given at TARC, Savar. During 1982, five staff have been trained - one in poultry, 3 in pisciculture and one in eri/sericulture. Moreover, 187 group members were trained including 44 in poultry rearing, 13 in pisciculture, 43 in seri/ericulture 50 in kantha making, 20 in Jute works, 15 in Horticulture and one each in Tailoring and Drawing. Different skills training to the landless women-folk has greatly increased the capability of the program. More training is being planned in the year 1983. At present, some skills training are being organised locally.

c. Economic Activities :-

At the end of 1982, there were 65 groups with 1500 members in all the 30 covered villages. All the groups have their own funds formed with the weekly contribution of the group members. Upto Dec. 1982, the total savings of all the groups amounted to Tk. 79,532. BRAC always seeks to achieve effective and meaningful utilization of generated savings in income and employment generating activities. During 1982, 35 self financed schemes were undertaken by the groups. The schemes included the stocking of Onions, wheat potato, oilseeds, rice, sands, tobacco etc. and selling those when market price is high. Some agricultural schemes for producing green vegetables and some poultry and goat rearing schemes were also undertaken.

i) Paddy husking & Edible oil processing :-

Tk.82,303.00 has been disbursed in the year 1982 against different schemes out of which Tk.*1,237.00 has been realised and Tk.41,066.00 remains outstanding. Paddy husking schemes were given to 17 groups while Edible oil extracting schemes were given to two groups. Jamalpur women group members are traditional paddy huskers. So, the lion's share of the loans disbursed in Jamalpur goes to paddy husking. These loans carry an interest of 15% per annum and the participants repay the amount in weekly instalments. The women generally repay both principal and interest in approximately 40-45 weeks. The instalments are repaid from profits and a contribution of Tk.2/- is also paid each week by every member to their group fund. A member who is working in such a scheme is approximately earning Tk.40-50 per week. And at the end of the scheme the member can either invest some amount for buying some assets or they can continue this program on their own. This income also helps to add to their family income.

The BRAC staff are helping the groups to maintain the records. The BRAC staff are also heavily engaged in organising and motivating the groups and at the same time advising the group members whenever and wherever necessary. The staff members visit the villages everyday and they are in constant contact with the members. It is strictly observed that the loans are utilized for the purposes for which these are taken. As far as seen there is not much problems in the repayment of these loans. It can be opined that the landless women are better payers than many others.

ii) Kantha Embroidery :-

As a part of BRAC's income and employment generating activities, Jamalpur Women's Program has undertaken Kantha (quilt) making program since 1979 capitalising on locally

available resources and expertise with a view to truly reflecting the indigenous tradition. Almost 16 groups in ten villages are involved in kantha making program. About 263 women, most of whom are traditional kantha makers are directly involved in the program. During 1982, the participants earned a total of Tk. 41797.00, as wages, the highest per capita earning being Tk. 308.29. BRAC has been supplying running capital, facilitating input supplies and providing marketing facilities to the craftsmen through Aarong (A marketing shop at Dhaka). The profits, after bearing input costs including wages are being kept as running capital. BRAC effort to revive and develop kantha from its dormant art form has reached such a stage that BRAC feels confident enough to plan holding a kantha fair during early 1983.

iii) Poultry Program :-

Alongwith income generation to the target families, supplementing the nutritional needs of the poor is one of the outstanding goals of Jamalpur Poultry Program. The poultry program consists of providing consultancy to the rural households, vaccination to poultry birds and the distribution of quality eggs at a cheaper price. Vaccination facilities have recently been reinforced with the provision of refrigeration facilities. Concentration of efforts in nine sampled poultry villages have shown drastic reduction in death rates. Subsequently, all the villages have been brought within the coverage of poultry program. 44 trained poultry workers are covering those villages and in 1982, 786 eggs have been distributed among the poor. From August to December, 1982, alone 10,251 poultry birds were vaccinated under the poultry program.

iv) Seri/Ericulture

72 women of 14 groups were involved in Ericulture Program. Out of them 37 were in spinning and 35 were in worm rearing. 43 group members have been given Seri/Ericulture training

on rearing of worms and spinning of yarn. The produced yarn is purchased by sericulture board. 1000 mulberry trees were planted on a dam near the town. During 1982, 25 'tolas' of eggs were produced and 4439 cocoons were made. 37 charkas have been distributed among the participants on loan basis. During 1982, 469 hanks of yarn were produced. A house for seed cuttings and rearing worms has been built within the office premises with a view to facilitate the ericulture program. Inspite of the all out efforts the program is not making expected headway. It becomes problematic to grow the mulberry/cestor plants well and technical services still remain to be well organised.

v) Jute Works

25 women are engaged in jute works in Jamalpur. Jute works which consist of producing chhikka mats etc. are done against orders and the work is wholly financed by the participant's own fund. During 1982, 20 group members were trained in Jute Works and they normally stay with the works when no other works are available. A woman can earn Tk. 35.00 to Tk. 40.00 per week if continuity of work can be assured.

d. HEALTH & FAMILY PLANNING.

Preventive health measures and family planning are discussed with the target women in weekly meetings and Functional Education Classes. The locally available government health services are also discussed with the group members so that they can demand these services collectively. During 1982, vitamin 'A' capsules were distributed to 6000 children suffering from malnutrition in all the 30 working villages. 30 pregnant mothers were continuously supplied with iron tablets moreover, almost all the children in the operating villages were given. DPT, TTDT and BCG injections in collaboration with

Hospital. Some Tuberculosis with local Tuberculosis/patients have been made to take intensive treatment in local tuberculosis Hospital. In 1982, 1734 children were vaccinated. BRAC workers also try to induce the poor women to adopt planned parenthood. During 1982, 106 women undertook ligation, 136 women took pills, 4 women took injection and another two -IUD. The work would further expand in 1983.

Table :- Distribution of Children according to Age, sex and Vaccination received.

1982 (July - December)

Vaccine	Age	1st shot		2nd shot		3rd shot		Total
		Male	Female	Male	Female	Male	Female	
Polio	3 month 2 year	27	23	20	19	14	17	120
BCG	15 years	244	192					436
DT	2 years 10 years	196	170	191	154			520
DPT	3 month 2 years	43	41	41	39			164
T T	15 years above	22	229	15	179			445 (32 pregnant mother)
Measles	9 month 2 years	15	10	14	10			49
Grand total								1734

a. Pisciculture & Horticulture

Pisciculture has been encouraged both at group level and household level. A big pond has been taken lease for twenty years by a 33 member group and the lease is passing the Sixth year of its operation. During 1982, Tk. 600.00 has been invested which is supposed to generate significant income to the participants. During 1983, the groups have planned to reexcavate 20 mini- derelict ponds for catfish culture,

During 1982, five groups cultivated vegetables and potato by using their own group funds. After fulfilling the household needs the remaining produce is normally sold in the market. During 1982 about 500 grams of vegetable seeds were distributed to five groups and the producers have earned Tk.341.00 by selling their produce.

f. SAVINGS AND BANK ACCOUNTS

The group members are making regular savings in their group funds. The groups are being encouraged to open savings bank accounts in the name of the group, where withdrawals are authorized by the group. This is being done for security of their savings, plus they are earning some interest from the Bank. Already 46 groups have opened accounts. By the year 1983 all the groups are expected to have bank accounts. Through this they are also getting acquainted with the normal banking system.

g. Primary Education :

Primary Education to the children of the destitute families is being given increasing emphasis. Two open space schools have been opened to give primary Education to poor kids with a total enrolment of 44. Out of the 2000 poor children of school going age, 300 have already been sent to government community learning centres and free books have been arranged for them. Efforts are being made to send the remaining boys to local primary schools.

h. Social Actions

Collective life has given the poor womenfolk of Jamalpur a sense of direction and mental strength to face odds collectively. Some instances seem relevant here.

- A poor woman of khupibari group was prohibited to fetch water by an elite from a government tubewell sunk in the

vicinity of latter's homestead. The only offence of the poor lady was that her goat grazed in elite's rice field allegedly causing damage to his crops. The group members, after much deliberation arranged a salish (local court) against the elite and subsequently forced him to withdraw restrictions, after managing to secure a judgement in their favour.

- A pregnant woman with two kids was divorced by her husband immediately after he had a second marriage. When the group members demanded alimony from him, he disgustingly harangued with the women and used abusive words finally filing a false case of loot against the group members with the chairman. The misinformed chairman sided with the husband. The members of all the neighbouring groups got together who were supported by supporting male-groups. They finally succeeded in convincing the chairman of the situation and forced the husband to give alimony covering the whole lactation period.

- Some marriages have been arranged without dowry. It gives great relief to the poor.

- Many group members have bought some assets like tin roof, cow, goat, rickshaw, a piece of land from the income they earned from the income generating activities.

- In one village one of the husbands of a group member wanted to marry for the second time. But the group took action against that husband. He ultimately could not marry. And due to group pressure he is still living with his wife, seemingly he has rectified himself.

- The groups in general try to solve their own social problems themselves without involving outsiders so that there is less chance of exploitation from outside.

- Beating the wives, reckless divorce seldom go unchallenged in the working villages. The instances of such incidents are innumerable in JWP. The goodwill of the groups in such affairs has improved so appreciably that when a rich man divorced his wife the local chairman invited the group leaders in a Salish to resolve the matter.

1. Support Groups

BRAC has recently started a process of organising support groups with male members of the target households. BRAC will train some selected people who will work as cadres and form the male support groups. The groups so formed would involve the husbands, brother, father and relatives of the BRAC group members and would render support to female groups in times of needs.

8. CONCLUSION

Jamalpur women's program has already set excellent record of performances in specialised trade like kantha making, jute works and other income and employment generating activities. BRAC's experience of working with female proves sufficiently that womenfolk can prove to be a valuable human resource of the nation if they can be stirred into action. When BRAC started work the problems affecting Jamalpur women were both vast and complex. They were outside the mainstream of economic activities and were captives of poverty, helplessness illiteracy, and male atrocities. BRAC addressed to these socio economic factors with the limited resources at its disposal and the Jamalpur women are gradually liberating themselves from the socio economic constraints. The poor women have become conversant in planning schemes, financial management and plan implementation. The economic dependence on male counterparts has reduced and the process in some cases has been reversed. They are now participating in all sorts of social activities. The added bondage of male

domination and popular superstition would further reduce with the formation of male support groups.

Self reliance of the group members as well as the group is slowly but gradually erected with all the available means at their disposal. Kantha making itself can prove to be an effective means of economic upliftment if the present problems of marketing the products and supply of inputs can be systematically resolved. Inspite of the problems, kantha program is generating surplus which are being mobilized to fill the need of their running capital. A fund would soon be formed out of the generated surplus to meet their fund requirements. Activities of 1982, have further consolidated the social footing of Jamalpur women.

JAMALPUR WOMEN'S PROGRAMME (PHASE-III)
Statement of Receipts and Payments Account
From January to December 1982

<u>R E C E I P T S :</u>	<u>Amount</u>	<u>Amount</u>
Surplus Fund from Phase-II		71,539
Donation received from OXFAM - America		4,95,341
Loan Revolving Fund From Phase-II		40,616
Interest received on Co-operative loans		2,713
	Taka :	<u>6,10,209</u> =====
 <u>P A Y M E N T S :</u>		
<u>i. FUNCTIONAL EDUCATION TRAINING AND CONVENTIONS</u>		
Functional Education	1,912	
Training & Conventions	<u>1,978</u>	3,890
<u>ii. ECONOMIC PROGRAMMES</u>		
Loans to Co-operative Groups	40,595	
Grant to Co-operative Groups	577	
Training to Co-operative Groups *	<u>13,063</u>	54,235
<u>iii) SUPERVISION OF PROGRAMMES</u>		
Salaries & Benefits	1,11,229	
Salaries of Technical Assistant	3,660	
Staff Travel	<u>23,173</u>	1,38,062
<u>iv. STAFF TRAINING PROGRAMME MANAGEMENT</u>		
Staff Development	1,303	
Programme Management	<u>281</u>	1,584
 Balance C/o.	Taka :	<u>1,97,771</u> =====

	<u>Amount</u>	<u>Amount</u>
Balance B/F		1,97,771
v. <u>RENT, UTILITIES & SUPPLIES</u>		
Rent	21,200	
Utilities	8,782	
Supplies	12,099	
Service Staff's Salary	16,118	
Field Equipment	11,800	
Head Office Logistics & Administrative Support	41,700	
		1,11,699
		3,09,470
Balance in hand		3,00,739
	Taka :	6,10,209

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