

**HAOR DEVELOPMENT PROGRAMME
(April 1989 - March 1990)**



**BANGLADESH RURAL ADVANCEMENT COMMITTEE (BRAC)
DHAKA, BANGLADESH**

HAOR Development Programme

Introduction

Bangladesh Rural Advancement Committee started its activities in early 1972 with the war-stricken people of Sulla, in Sylhet. It carried out a basic relief programme for nine months (February-October 1972) before realizing that relief was only a stop gap measure and that for overall sustainable development a more comprehensive approach to community development was required. This, too, was found to have its flaws as the benefit of community development reached the elite leaving little to trickle down to the rural poor. Thus, BRAC's strategy was reorganised to include the "target group" approach through a participatory method in which the rural poor and disadvantaged section of the population would be mobilized and organized so that they can take part in their own development process.

BRAC emphasized institution building at this stage with training in human development and started economic support for the implementation of income/employment generation activities. This would result in both social and economic development of the rural poor and give them a measure of self-reliance so that they can function when BRAC withdraws.

In 1982 BRAC established a "Landless Secretariat" in Anandapur and started transferring its responsibilities to the Secretariat. This Secretariat was completely managed by the landless groups and only a token BRAC staff was retained as the phasing out of the Sulla project began.

Early Implementation Project Intervention

Early Implementation Project (EIP) under Bangladesh Water

Development Board (BWDB) was carrying out earth work in embankments in Sulla, Derai, and Baniachong. They requested BRAC, which had been active in this area for quite some time, to organise the landless groups involved in the construction work. This was to be a comprehensive 3 year (1989- 1991) Haor Development Programme in Bhandra Beel, Tangua and Baram Haor.

EIP's preliminary study revealed that unless a parallel integrated development programme was initiated with socio-economic and health components, the overall development of the rural disadvantaged would not be achieved.

Given its administrative structure, it was not possible for EIP itself to organize and implement such a programme. Therefore, it approached BRAC, to take up this project.

Objectives

BRAC agreed to EIP's proposal to resume target group development activities in the proposed area with the following broad objectives:

- To revive and reinforce BRAC groups already existing in the proposed project area and ensuring their participation and share in the Government development process.
- To expand group activities in non-BRAC villages of Derai, Baniachong and Sulla.
- To jointly collaborate with the Government in the following sectors:
 - a) Social Forestry
 - b) Health
 - c) Fisheries
 - d) Livestock

BRAC Intervention

BRAC identified certain areas of intervention, such as:

- o institution building
- o education
- o agriculture
- o animal husbandry
- o fish culture
- o health and family planning

This is the progress report on these activities for the period April 1989 to March 1990.

Institution Building

Institution Building is the first step in BRAC's strategy for the development process of the rural poor. EIP's "Haor Development Programme" in Sunamganj was originally envisaged to cover three haors and beels. However, EIP requested BRAC to include an additional one, Udgal Beel. Presently, the Haors covered are:

- Baram Haor
- Tangua Haor
- Bhanda Beel
- Udgal Beel

Maintenance of earthwork embankments in the original three haors would entail coverage of 150 villages. With the inclusion of the additional Haor, coverage has extended to 154 villages upto March 1990. There are 309 Village Organisations (VO). Out of them there are 110 male and 199 female VOs and their combined membership is 13413. The increase in women's VO is certainly an encouraging sign for it

appears that women are taking an active role in their development. They are also pressing for a larger share in the earthwork maintenance.

A short note on VOs. When the membership of a landless organization reaches to 50, it becomes a VO. In each village there are separate VOs for men and women.

BRAC has 4 area offices located in Derai, Markuli, Ghungiargaon and Shyamarchar from which it operates.

The table below gives a detailed picture.

Table 1
Rural Development Programme
Basic Information
April 1989 - March 1990

Sl. No.	Name of Area	Village	Target H. Hold	Village Organisation			Membership			Savings			Group Fund		
				Men	Women	Total	Men	Women	Total	Men	Women	Total			
01	Derai	22	838	14	25	39	630	1029	1659	43328	66599	109927	4600	8050	12650
02	Ghungiargaon	53	1980	36	55	91	1522	2093	3615	167474	362291	529765	20100	51550	71650
03	Markuli	42	2215	40	68	108	1650	3061	4711	193076	380616	573692	7750	46005	53755
04	Shyamarchar	37	2120	20	51	71	908	2520	3428	77452	328398	405850	7750	47175	54925

Education

Functional Education Course (FEC)

BRAC has always been an advocate of education for the rural poor, and that is why its Functional Education Course is an entry point for group-oriented activities. BRACs FEC is divided into two parts,

Constientization and Literacy. Constientization or awareness building is the crux of BRACs activity and this part of the PE course is compulsory for all group members. The literacy and numeracy part is optional. The Course consists of 30 lessons in Constientization for two and a half hours every day six days a week. The awareness building lessons concentrate on important issues which become the focal point for discussions. For example, a word such as "Exploitation" may be the subject of one lesson. The PE teachers are recruited locally and are trained by BRAC in the methodology.

Currently, the PE centres located in different areas are as follows:

Ghungiargaon	-	22
Shyamarchar	-	24
Markuli	-	27
Derai	-	12

Non-Formal Primary Education (NFPE)

The Non-Formal Primary Education programme is specially designed for the children of the disadvantaged in rural areas who for various reasons remain outside the reach of formal schools. The salient features of the NFPE schools are

- o It is a three years course for children of 8 - 10 years of age.
- o The curriculam has been specially designed to meet the identified needs and interests of the disadvantaged rural children.
- o Teachers are locally recruited from among the community and

trained by BRAC so that a cadre of para professional teachers is created.

- o Reading materials, stationery and teachers' salary are borne by BRAC.
- o Emphasis is given on female enrollment.

During the reporting year, NFPE schools were started from November 1989. Details are given below.

Areas	Villages Covered	Schools opened	Students enrolled
Markuli	37	10	300
Shyamarchar	40	10	300
Ghungiargaon	50	10	300

The male female ratio is 30: 70.

Agriculture

a) Irrigation

Irrigation facilities are scarce in the project area and virtually non-existing for the landless groups. In the last season these facilities could not be extended to the landless as it took time to organise and mobilise the groups. Moreover, the project area was flooded. Plans are underway to provide irrigation facilities, such as, low-lift pumps and deep tube wells the following year.

b) Crop Cultivation

In the Agriculture sector, altogether 651 loans were given - 310 to men and 341 to women - their total amount being Tk. 649000. These were all short term loans. They were for agricultural implements and paddy cultivation. Last years flood was not exactly conducive for any

other kind of cultivation and only paddy cultivation and paddy husking in this sector was a success.

c) Horticulture

As the haor areas are low-lying horticultural activities have been restricted to only two areas which are slightly elevated, Deraï and Markuli. During the past year, mainly motivational activities took place. It is planned that either:

One bigha of plot would be set aside in each of the above mentioned areas for horticulture which would supply 50,000 seedlings.

In each area 5 women para-professionals would be trained to cultivate 10,000 seedlings each.

Moreover, 10 women in each of the four project areas would be trained as vegetable workers, and a further 100 growers in each area taught better vegetable growing practices.

Presently, there are 198 vegetable growers.

Table - 2

HAOR DEVELOPMENT PROGRAMME
Item wise Information of Agriculture Loan
Upto March 1990

Sl. No.	Item	Men		Women		Total	
		No. of Loan	Prin- cipal	No. of Loan	Prin- cipal	No. of Loan	Prin- cipal
	Agricultural:	310	311000	341	338000	651	649000
01.	Agricultural Impl.	97	98000	294	291000	391	389000
02.	Paddy	313	213000	47	47000	260	260000

Animal Husbandry

Rearing of livestock is quite a profitable activity if animal

mortality can be checked in rural areas. BRAC's programme was to create a cadre of paravets who would receive a three months training on vaccination, health services - both curative and preventive - and other veterinary areas. They will subsequently provide their service to the community charging fees and thereby earning an income. Each paravet will cover three villages.

In addition, rearers training will be provided to selected group members on beef fattening and milch cows. These rearers will also be given credit facilities.

Each area will have one livestock technician and one veterinary doctor who will oversee the whole animal husbandry programme. The table below details the number of paravets and rearers trained.

Table - 3

Animal Husbandry

	Paravet		Rearer	
	Villages	M	F	
Markuli	6	6	0	112
Shyamarchar -	5	5	0	108
Ghungiargaon -	9	8	1	105
Derai -	3	3		--
	23-	22	1	325

Average Income of Paravets

Markuli	-	342/=
Shyamarchar	-	337/=
Ghungiargaon	-	226/=
Derai	-	466/=

		1371/=
Average	-	342/=

Fish Culture

Fishing is a profitable activity in the haor areas. Plans are underway to establish a fish nursery in Baniachong from which fish fry can be supplied at nominal cost to the rural poor fishermen. Presently, traditional fishing community have been given loans for buying country boats and nets.

Altogether, 133 loans have been disbursed amounting to Tk. 118,500 for boats and nets. Of this amount, Tk. 42,500 have been given to men and Tk. 76,000 to women. The number of loans given in this sector to men was 48 while to women it was 85.

Table - 4

HAOR DEVELOPMENT PROGRAMME
Item wise Information of Fishery Loan
Upto March 1990

Item	Men		Women		Total	
	No. of Loan	Prin- cipal	No. of Loan	Prin- cipal	No. of Loan	Prin- cipal
Fisheries:	48	42500	85	76000	133	118500
01. Baor (Lease/rent)						
02. Baor Operation						
03. Fish Nursery						
04. Fishing (Net, Boat)	48	42500	85	76000	133	118500
05. Pisciculture (Pond Lease)						
06. Pond Operation						

Others

The other sectors in which loan was disbursed are bamboo works and small trading.

In bamboo works 26 loans were given to men, totalling Tk.26,000 and 12 to women totalling Tk. 12,000.

In small trading, 389 loans were given to men totalling Tk. 387,500 and 2079 to women totalling Tk. 1,862,000.

Table - 5

HAOR DEVELOPMENT PROGRAMME
Sector wise Distribution of Loan Portfolio (Principal Disbursement)
March, 1990

Sector	Men		Women		Total		% of Total Disbursement
	No. of Loan	Principal Disbursed	No. of Loan	Principal Disbursed	No. of Loan	Principal Disbursed	
01. Agriculture	310	311000	341	338000	651	649000	16.82
02. Irrigation	Nil	Nil	Nil	Nil	Nil	Nil	Nil
03. Fisheries	48	42500	85	76000	133	118500	3.07
04. Livestock	Nil	Nil	Nil	Nil	Nil	Nil	Nil
05. Rural Industries (Bamboo Works)	26	26000	12	12000	38	38000	0.99
06. Rural Transport	Nil	Nil	Nil	Nil	Nil	Nil	Nil
07. Rural Trading	389	387500	2079	1862000	2468	2249500	58.31
08. Food Process	27	27000	851	775500	878	802500	20.80
09. Health	Nil	Nil	Nil	Nil	Nil	Nil	Nil
10. Miscellaneous	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total	800	794000	3368	3063500	4168	3857500	100.00

Health and Family Planning

A comprehensive health programme has been taken up with 8 programme components. They are:

Oral Rehydration Therapy (ORT)

Immunization

Traditional Birth Attendent (TBA) Training

Safe Water and Sanitation

Family Planning

Health Education

Nutrition

Basic Curative treatment (on 10 common diseases)

Health workers known as Sheboks/Shebikas have been given training on the above components and they work as "barefoot doctors". They buy their stock of medicines at cost from BRAC centres and sell them at cost, too. However, they charge a small fee for their services. They also motivate and provide information to group members on family planning, nutrition, ORT, safe water and sanitation.

It is rather unfortunate that the recurring floods of last year hampered the smooth operation of the programme. However, loan operation is progressing and there are no overdue loans. In the following reporting year it is expected that the different programmes will take off.

Table - 6

HAOR DEVELOPMENT PROGRAMME
LOAN PORTFOLIO
Area wise Distribution of Loan Portfolio
Up to March, 1990

Sl. No.	Area	Disbursement (Principal)			Realisation (Principal)			Outstanding (Principal)		
		Men	Women	Total	Men	Women	Total	Men	Women	Total
01.	Derai	92000	161000	253000	11374	16720	28094	80626	144280	224906
02.	Gungergaon	392000	1041000	1433000	46618	194247	240865	345382	846652	1192135
03.	Markuli	155000	918000	1073000	24244	150513	174757	130756	767487	898243
04.	Shymerchar	155000	943500	1098500	22506	225148	247654	132494	718352	850846
	Total	794000	3063500	3857500	104742	586628	691370	689258	2476771	3166130

Table - 7

RADH DEVELOPMENT PROGRAMME
Termwise Distribution of Loan Portfolio
(Principal Disbursement)
Upto March, 1990

Sl. No.	Name of Area	Short Term (Up to 1 Year)	Medium Term (1 - 3 years)	Long Term (> 3 years)	Total
01.	Durai	253000	Nil	Nil	253000
02.	Dangwigan	1433000	Nil	Nil	1433000
03.	Markuli	1073000	Nil	Nil	1073000
04.	Shymechar	1098500	Nil	Nil	1098500
**	Total	3857500	Nil	Nil	3857500

Table - 8

**HAOR DEVELOPMENT PROGRAMME
LOAN PORTFOLIO
Up to March '90**

	Number of Loans	Disbursement (Principal)	Realisation (Principal)	Outstanding (Principal)
Men	800	794000	104742	689258
Women	3368	3063500	586628	2476872
Total	4168	3857500	691370	3166130