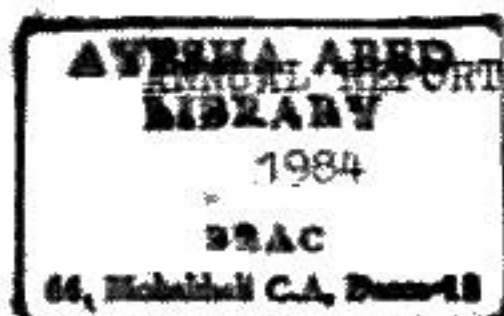


JAMALPUR WOMEN'S PROGRAMME



Bangladesh Rural Advancement Committee
66, Mohakhali Commercial Area
Dhaka
Bangladesh

C O N T E N T S

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INTRODUCTION:

The Jamalpur Women's Programme (JWP) is supervised entirely by women staff members and is the only BRAC project of its kind. Started in 1975 as an education programme for disadvantaged women, it subsequently evolved into an integrated development project.

The project area comprises the Jamalpur Municipal Area with a total population of 66,380, of whom 31,769 (47.86%) are landless. JWP's target women population is 8,337 (26.24% of the landless), of whom 2,133 (25.5%) women are covered by JWP.

FUNCTIONAL EDUCATION:

JWP started with literacy, when UNICEF requested BRAC to provide Functional Education Courses (FEC) to the destitute women of Jamalpur. After the course, the women approached BRAC for help in forming groups for income and employment generation activities. Thus JWP was born, with the target women already identified and aware of the problems that they faced, and united in their desire to improve their lives.

The FE courses are participatory, and encourage group interaction and motivation. The courses are conducted by a group member with some education, who is trained by BRAC as a shebika (teacher), and who receives refresher courses every week to prepare the weekly lessons.

By the end of 1984 a total of 1,793 women had graduated from the Functional Education Course (FEC), and 94 graduated between January - December 1984. In 1984, 369 previous FEC graduates and 15 new graduates dropped out of the groups because of marriage, migration and dissolution of groups.

FUNCTIONAL EDUCATION COURSE

Year	Centres	Centres Completed	Graduates	Av.grd. Centre	On-going Centres	Learners	Centre Dropout
1975-1981	63	-	1,200	19	-	-	-
1982	6	-	137	23	-	-	-
1983	18	-	365	20	-	-	-
1984	12	5	91	8	5	99	02
Total	99	5	1,793	20	5	99	02

The table shows that of the 12 centres opened in 1984, 5 centres completed the course with 91 learners, 2 centres closed and 5 centres are ongoing with 99 learners.

GROUP FORMATION:

FE graduates form groups of 20-25 members; this is the nucleus of JWP. From among the members, cadres of health workers, teachers and leaders are provided human development and skills training. Each group takes up economic activities and sometimes 2 or 3 groups jointly take up a social issue such as dowry or polygamy. This group unity led to the policy of federating the groups into village organisations (V.Os) which provides solidarity to encourage the women to press for local government services such as agricultural extension and MCH, and also to bring about change in their life style e.g. wife beating has reduced significantly in JWP. The JWP group members have representation at the local shalish (village level judicial council) and their votes are solicited during elections as they now represent a significant force.

By the end of 1984, 19 village organisations (V.Os) and 19 groups had been formed in 31 villages. Though there was an increase of 8 groups during the year the total number of groups declined from 69 to 38, because many were federated into V.Os (Appendix I). 15 villages are yet to form V.Os (46.9%).

HEALTH AND FAMILY PLANNING:

Health and Family Planning is a vital area of concern for development workers in rural Bangladesh, where malnutrition and ill health prevails, women are worn out by numerous pregnancies, and child mortality is high.

In 1984, the health and family planning programme was structured along the lines of BRAC's Manikganj Health Programme. Health workers (Shasthya Shebikas) were chosen from among the group members and given training on preventive and curative health care and family planning. The shebikas, who maintain close liaison with government health and family planning departments, discuss health issues with group members at weekly meetings, treat some common diseases and motivate members to avail themselves of government health services such as mother child care (MHC), and family planning. In 1984, 208 women had tubal

ligation and 130 adopted oral contraception.

In 1984, 1,217 vitamin A capsules were distributed to children suffering from night blindness (1,582 in 1983), showing there has been little reduction in this condition. The vaccination programme was as follows:

TREATMENT OF PATIENTS

	<u>1983</u>	<u>1984</u>
Tetanus Toxoid	192	74
BCG	166	97
Polio	43	40
Measles	36	20
DT	260	111
DFT	<u>43</u>	<u>31</u>
Total:	740	373

In addition, 18 female members were trained under the immunization programme during the year.

TRAINING:

Training is essential for women without land or capital who must earn income. It is provided in human development training as well as project planning and management. The women have proved apt trainees, for in certain skill areas such as tailoring, embroidery and kantha, they are managing the schemes themselves.

During 1984 training provided was:

	<u>Group Members</u>
Functional Education	21
Horticulture	40
Pisciculture	22
Poultry	15
Consciousness Raising I (CR I)	42
Consciousness Raising II (CR II)	69
Leadership	34
Planning and Management	34
Health	<u>18</u>
Total:	314

The table shows a higher number of trainees in CR-II (69), than in CR-I (42). This is because some group members were sent directly into CR-II training, since they had already received the equivalent of CR-I training in their weekly meetings.

In addition, occupational skills training was provided. The table below shows that in tailoring, embroidery, jute works and kantha, no training was provided as the JWF staff sends new trainees to learn these skills from old members.

SKILLS DEVELOPMENT TRAINING

<u>Type</u>	<u>1983</u>		<u>1984</u>	
	<u>Groups</u>	<u>Members</u>	<u>Groups/V.O.</u>	<u>Members</u>
Tailoring	5	10	-	-
Embroidery	4	16	-	-
Sericulture	1	4	-	-
Ericulture	3	11	3	34
Pisciculture	8	17	8	22
Jute works	1	5	-	-
Kantha	30	119	-	-
Poultry	9	18	9	19
Fickle Manufac- turing	1	4	-	-
Designing	5	7	-	-
Health	-	-	12	18

In 1982, JWF started male support groups among target households. These men are given orientation training to better understand their women's activities, and work with JWF. In 1984, 18 men were given an orientation training by the Training and Resource Centre (TARC) Medhupur and at JWF camp itself.

ECONOMIC ACTIVITIES:

Economic activities are carried out using group funds and BRAC loans. These include paddy husking, edible oil extraction, kantha embroidery, poultry programme, seri/eri culture, petty trading, horticulture, animal husbandry, jute works and tailoring.

The table below (from Appendix-III A and B) indicates that as much as 70.03% of the total fund generated has come from members' weekly contribution, and only 20% through investments from the Reserve Fund. This indicates that though the women are

forming groups, involvement in economic activities is not high. Similarly the utilisation picture shows that 82.45% of the fund generated remains idle in the bank. This is because in 1984, the groups were reorganised. Also, when the women's groups were initially formed, some "marginal" members were taken in, as their presence in the group was necessary to attract the target people. These better-off marginal members have now left, so as a result, some economic activities have reduced.

PERCENTAGE DISTRIBUTION OF FUND GENERATION
(Position and Utilisation)

<u>Position</u>				
<u>Village</u>	<u>General Fund</u>	<u>Reserve Fund</u>	<u>Security Fund</u>	<u>Interest from Loan</u>
70.03	1.39	20.00	1.85	6.73
<u>Utilization</u>				
<u>Loan Amount</u>	<u>Cash in hand</u>		<u>Cash at Bank</u>	
14.98	2.57		82.45	

7 villages have taken loans from BRAC totalling Tk.22,750, of which Tk.18,800 is outstanding. In addition, out of a total membership of 354 in these 7 villages, only 64 members (18.08%) have used BRAC loans. This is because members working on kantha making, seri/eri culture, poultry rearing and pisciculture receive wages or cash payment on sale of goods.

Some Economic Activities Undertaken by JWP are as follows:

a) Paddy Husking

Paddy husking is a traditional occupation for the women of Jamalpur. This sector receives the largest number of loans from JWP, returns are immediate and repayment rate is 100%. An offshoot of this scheme is poultry rearing, as the husks are used as feed for the birds. The paddy husking schemes are totally managed by the group members. Tk.22,750 was disbursed to 64 women from 7 villages, making this the only sector to receive loans from BRAC this year. As group reorganisation took place in JWP from January to November, loan disbursement only began from December 1984, mainly for paddy husking.

b) Kantha Embroidery

Kantha Embroidery is one of the largest and most important economic activities in JWP. In 1982, 263 women were involved in

making Nakshi Kanthas, and this increased to 382 in 1983 and 410 in 1984. In 1983, the net profit from the kantha schemes was Tk.48,612, as a result of the kantha exhibition organised at Aarong. This year the profit from the scheme (depreciation not considered) was Tk.75,767.

Appendix-IV shows that 15 villages are presently involved in kantha production, of which 410 (29.48%) out of 1,391 members are involved.

The members received Tk.2,37,934 as wages, average annual individual earnings being Tk.504 or Tk.48 per month, (ranging from minimum Tk.6 to maximum Tk.148 per month). However, kantha making is a part-time job and is considered to be a subsidiary source of income.

c) Poultry Programme

It has been found that poultry rearing is a good income generating activity for women once proper breeding, feeding, housing and vaccination patterns have been established. Cocks, hens, chicks, eggs and vaccines are provided in this programme.

220 members were engaged in poultry work in 1984, against 226 in 1983. These members belong to 50 groups from 20 villages. Active workers from 50 groups numbered 46 in 1984 (47 in 1983).

There was a reduction in egg distribution in 1984 but an increase in distribution of birds.

<u>Materials</u>	<u>JWF/1984</u>			
	<u>Egg & bird distribution</u>			
	<u>V.Os.</u>	<u>Group</u>	<u>Quantity</u>	<u>Taka</u>
Eggs	4	1	66	132.00
Chickens	10	6	87	2,566.00
Cocks	16	8	260	5,360.00

Appendix-V shows the combined 1983 and 1984 vaccination services to both group members and outsiders. There was an increase in Fowl Pox and RDV and a decline in Fowl Cholera and BCRDV. Charges for these services have increased substantially.

d) Seri/Eri Culture

The agricultural sector cannot absorb the total labour population in rural areas, so off-farm employment schemes such as

seri/eri culture have been developed. In 1984, group members planted 3,000 mulberry trees (800 during 1983) but no cultivation of cocoons took place as the plants were still young. No training was provided in this area, as members already have sufficient skills to meet the groups demands.

At present 93 women are involved in ericulture (80 in 1983). The table below shows that during 1984, though members involved in rearing decreased because of a decrease in cocoon production, there has been an increase in spinning.

		<u>ERICULTURE PROGRAMME</u>			
		<u>1983 and 1984</u>			
Women involved		Activity	Output		
<u>1983</u>	<u>1984</u>		<u>1983</u>	<u>1984</u>	
41	36	Rearing	48,934	20,475	Cocoons
39	57	Spinning	5,935	3,401	Hanks

e) Other Activities

Horticulture is a traditional activity of Jamalpur women, and it is part of their daily life to look after the vegetable garden. Group members were given training and 16 kilograms of improved vegetable seeds were distributed to 215 members at cost price. They cultivated 7 acres of vegetables in small plots.

Other economic activities include petty trading, animal husbandry, pisciculture, jute goods and tailoring. These schemes recorded no significant changes in 1984 mainly due to the floods.

ASSETS POSITION:

Appendix-VI shows the present asset position of the V.O's and groups. As of 1984, 9 V.Os owned 57 charkas valued at Tk.22,800. These are presently operated by 57 members who are employed in spinning. However, 89 women of 16 V.Os/Groups have been trained in spinning. (Appendix-VII).

CONCLUSION:

1984 was a year of consolidation for JWP. The staff were kept busy last year completely reorganising the groups and forming V.Os, meaning that economic activities were minimised. The restructuring of the groups entailed the withdrawal of marginal members' funds. As more V.Os were formed, individual groups' funds were amalgamated in one central fund. From December, funds

were disbursed again, but only the paddy husking sector saw an expansion in its programme, and a number of members were trained on preventive and curative health care and family planning.

Members have developed adequate group and reserve funds and this has reduced their dependency on external loans. The women have become accustomed to planning schemes, working out repayment schedules and implementing work stage by stage. All this has contributed to the women's self confidence and solidarity.

**GROUP FORMATION
STATISTICAL REPORTS ON JWP**

Appendix-I

Village	V.Os	Group	Total Member	FOC Completed	Savings Fund (in Tk.)	Reserve Fund (in Tk.)	General Fund (in Tk.)	Total Amount (in Tk.)	Loan from Savings (in Taka)	Loan from BRAC (in Taka)
Guabaria	2	-	222	-	27,815	4,952	346	33,113	7,574	-
Pathalia	2	-	256	43	11,859	4,259	235	16,353	2,284	-
Sankandia	2	-	170	15	8,798	3,272	441	12,511	1,348	-
Jungalpara	1	-	83	-	2,410	4,511	87	7,008	15	3,600
Gupibari	1	-	77	-	6,025	514	92	6,631	2,034	-
Nayapara	1	-	38	-	4,925	2,050	-	6,975	257	-
Duckpara	1	-	40	-	1,830	55	19	1,904	140	4,550
Dapunia	1	-	59	-	4,116	4,461	77	8,654	651	3,150
Chandra	1	-	78	-	3,774	76	55	3,905	879	-
Maynpur	1	-	52	-	1,206	477	29	1,712	475	-
Bamunpara	1	-	53	-	2,393	18	30	2,441	15	-
Ramnagar	1	-	75	16	1,562	279	34	1,875	295	-
Polashghor	1	-	42	-	1,134	388	38	1,560	400	-
Shahapur	1	-	64	-	3,140	-	67	3,207	1,047	4,550
Fulbaria	1	-	55	-	1,404	69	39	1,512	188	3,150
Jugirgopa	1	-	32	-	866	-	14	980	538	1,750
Deupechandra	-	2	69	-	2,355	-	53	2,408	496	-
Beltea	-	1	32	-	528	-	20	548	210	-
Kampapur	-	2	49	17	1,054	-	24	1,078	641	-
Nishindi	-	1	25	-	60	-	10	70	-	-
Khailahata	-	1	25	20	173	-	14	187	-	-
Bagabide	-	1	28	-	754	-	30	784	-	-
Kanchasora	-	1	23	-	464	-	19	483	-	2,000
Beondirpara	-	2	30	-	-	-	16	16	-	-
Kumarpara	-	2	46	-	144	-	-	144	-	-
Rashidpur	-	1	32	-	-	-	21	21	-	-
Palisha	-	1	20	-	109	-	-	109	-	-
Horipur	-	1	19	-	330	-	-	330	-	-
Machimpur	-	1	23	-	336	-	18	354	-	-
Alihorpur	-	1	29	-	497	-	-	497	-	-
Langaljora	-	1	25	-	1,079	645	4	1,728	-	-
Total	19	19	1,860	111	92,141	26,036	1,814	219,587	19,487	22,750

FAMILY PLANNING

Camp	Contraception				Clients Dropped			Present Position				Workers			
	Pill	Emco	Liga- tion	Condom	Total	Pill	Emco	Con- dom	Total	Cop- per T	Vas- ect- omy	Coil	Male	Female	Total
JWE	130	-	208	11	349	6	-	-	6	9	22	5	-	18	18
Total	130	-	208	11	349	6	-	-	6	9	22	5	-	18	28

FUND GENERATION (Position)
(Figures in Tk.)

Appendix-IIIa

Village	Village saving	General fund	Reserve fund	Security fund	Interest from loans	Total
Gusbaria	27,815	346	4,952	-	1,120	34,233.00
Pathalia	11,859	235	4,269	-	2,362	18,725.00
Chankanda	8,798	441	3,272	-	130	12,641.00
Jongalpara	2,410	37	4,511	360	-	7,358.00
Gupibari	6,025	92	514	-	749	7,380.00
Nayapara	4,925	-	2,050	-	993	7,968.00
Duckpara	1,830	19	55	455	462	3,811.00
Dapunia	4,116	77	4,461	450	-	9,104.00
Alihorpur	497	-	-	-	-	497.00
Langaljora	1,079	4	645	-	-	1,728.00
Shahapur	3,140	67	-	455	516	4,178.00
Jugirchopa	866.5	14	-	175	719	1,774.50
Surpara	1,478	22	-	-	114	1,614.00
Dearparchandra	877	31	-	-	171	1,079.00
Beltia	528	20	-	-	-	548.00
Roripur	330	-	-	-	-	330.00
Machipur	336	-	-	-	-	336.00
Chandra	3,774.2	55	76	-	695	4,600.20
Kampapur	1,050	24	-	-	55	1,133.00
Maynpur	1,206	29	477	-	5	1,717.00
Bamunpara	2,393.4	30	18	-	257	2,698.40
Rashidpur	-	21	-	-	-	21.00
Palisha	109	-	-	-	-	109.00
Nishindi	60	10	-	-	-	70.00
Ramnagar	1,562	34	279	-	239	2,114.00
Khailahata	173	14	-	-	-	187.00
Polashghor	1,134	38	388	-	157	1,717.00
Bagabide	754	30	-	-	18	802.00
Fulbaria	1,404	39	69	315	-	1,827.00
Kanchasara	464	19	-	300	-	883.00
Beondirpara	-	16	-	-	-	16.00
Kumarpara	144	-	-	-	-	144.00
Total	91,141.10 *(70.03)	1,314 (1.39)	26,036 (20.00)	2,410 (1.35)	8,762 (6.73)	1,30,163.10 (100.00)

* Percentages.

Fund Generation (Utilization)
(Figure in Tk.)

Village	Loan Amount	Cash in hand	Cash at Bank	Total
Guabari	7,574	-	26,659	34,233
Pathalia	2,234	336	16,105	18,725
Sankanda	1,348	-	11,593	12,941
Jungalpara	15	393	6,960	7,368
Gupibari	2,034	-	5,346	7,380
Nayapara	257	-	7,711	7,968
Duckpara	140	-	2,681	2,821
Dapunia	651	504	7,949	9,104
Alihorpur	-	129	368	497
Langaljora	-	92	1,636	1,728
Shahapur	1,047	-	3,131	4,073
Jugirgopa	538	39.5	1,197	1,774.5
Surpara	196	4	1,414	1,614
Dearpachandra	300	90	689	1,079
Beltia	210	171	167	548
Horipur	-	330	-	330
Machimpur	-	336	-	336
Chandra	879	76	3,645.2	4,600.2
Kampapur	641.5	-	491.5	1,133
Maynpur	475	-	1,242	1,717
Bamunpara	15	18	2,665.4	2,698.4
Rashidpur	-	21	-	21
Palisha	-	109	-	109
Nishindi	-	70	-	70
Ramnagar	295	19	1,800	2,114
Khailahata	-	105	82	187
Polashghor	400	55	1,262	1,717
Bagabide	-	-	802	802
Fulbaria	188	182	1,457	1,827
Kanchasra	-	124	559	683
Beondirpara	16	-	-	16
Kumarpara	-	144	-	144
Total:	19,503.5 (14.98)	3,347 (2.57)	1,07,312.1 (82.45)	1,30,163.1 (100.00)

* Percentages.

Jamalpur Women's Programme

Kantha Scheme
1984

Appendix-IV

Village	V.O.	Groups	Total Members	Members involved in kantha production	Wages (in Taka)	Income per person per month* (in Tk)
Fathalia	2	-	256	98	59,953.75	51
Dapunia	1	-	69	40	13,925.00	39
Guabaria	2	-	222	70	69,464.60	83
Sankandia	2	-	170	61	15,440.00	22
Jungalpara	1	-	83	50	26,963.00	45
Ramnagar	1	-	75	13	6,399.00	41
Langaljora	-	1	25	13	5,267.00	34
Beltia	-	1	32	9	5,267.00	49
Nayapara	1	-	34	6	1,639.00	23
Rashidpur	-	1	32	2	150.00	6
Kanapur	-	2	49	4	289.00	6
Folashghor	1	-	82	14	5,863.00	35
Maynpur	1	-	52	7	920.00	11
Gupibari	1	-	77	15	7,084.00	39
Fulbaria	1	-	55	7	12,477.00	148
Chandra	1	-	78	1	414.00	34
Total	15	5	1,391	410	2,37,934.33	48.36

Average income per person per month = Tk..48
(Ranging from Tk.6 - Tk.148 per month)

Jamalpur Women's Programme
Vaccination Services
1983-1984

Appendix-V

Months	Vaccination Types								Service Charge (in Taka)			
	BCRDV		RDV		Fowl Cholera		Fowl Pox		Group Members		Outsiders	
	1983	1984	1983	1984	1983	1984	1983	1984	1983	1984	1983	1984
Jan.	1,407	763	1,363	1,366	-	100	447	886	11.00	100	-	130
Feb.	938	537	1,853	882	-	-	-	555	50	180	-	100
March	254	575	1,920	1,480	817	279	555	467	50	120	70	60
April	1,435	302	1,707	1,198	694	-	297	690	80	52	105	75
May	815	300	698	1,178	877	-	839	690	50	50	60	75
June	770	98	551	786	815	-	369	-	30	30	40	47
July	571	49	556	932	377	-	950	-	100	40	80	49
August	287	20	1,531	646	525	-	638	-	80	20	100	42
Sept.	94	186	446	1,361	200	-	-	-	23.25	50	5.35	85
Oct.	137	-	778	1,561	100	-	-	213	9.90	57	3.30	79
Nov.	260	-	1,296	2,320	-	-	221	203	30.60	78	17.60	125
Dec.	450	497	1,723	892	195	-	432	1,701	56	133	40	120
Total	7,438	3,327	14,422	15,102	4,400	379	4,748	5,505	570.75	910	521.25	987

Assets Position

V.O.	Name of Assets	Average Unit Cost (In Tk.)	Total Nos. (Quantity)	Total Cost (in Tk.)
Guabaria	Charka	400	16	6,400
Khailahata	"	400	17	6,800
Ramnagar	"	400	10	4,000
Kampapur	"	400	4	1,600
Polashghar	"	400	3	1,200
Fulbaria	"	400	1	400
Chandra	"	400	1	400
Zumarpara	"	400	2	800
Total			57	22,800

Janajpur Women's Programme
Women Engaged in Weaving

Village	Charkas	Women
Dusharia	16	17
Khalikhatu	17	19
Munagar	10	10
Kurpania	4	4
Polastigar	5	5
Dalbaria	1	1
Chandra	1	1
Kunarpura	2	2
Pinglahati	5	5
Naonpura	-	1
Kunarpura	-	2
Jagirpura	-	1
Jungipura	-	4
Bankandia	-	12
Patnalia	-	2
Beunpura	-	7
Total	57	89

* Charka to women ratio = 1:1.98