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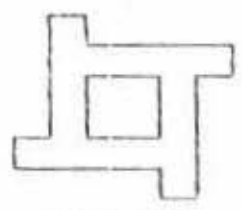


BDOC



Income Generation for Vulnerable Group Development (IGVGD)

December 1991



BRAC

BANGLADESH RURAL ADVANCEMENT COMMITTEE
65, MOHAKHALI C/A
DHAKA-1212

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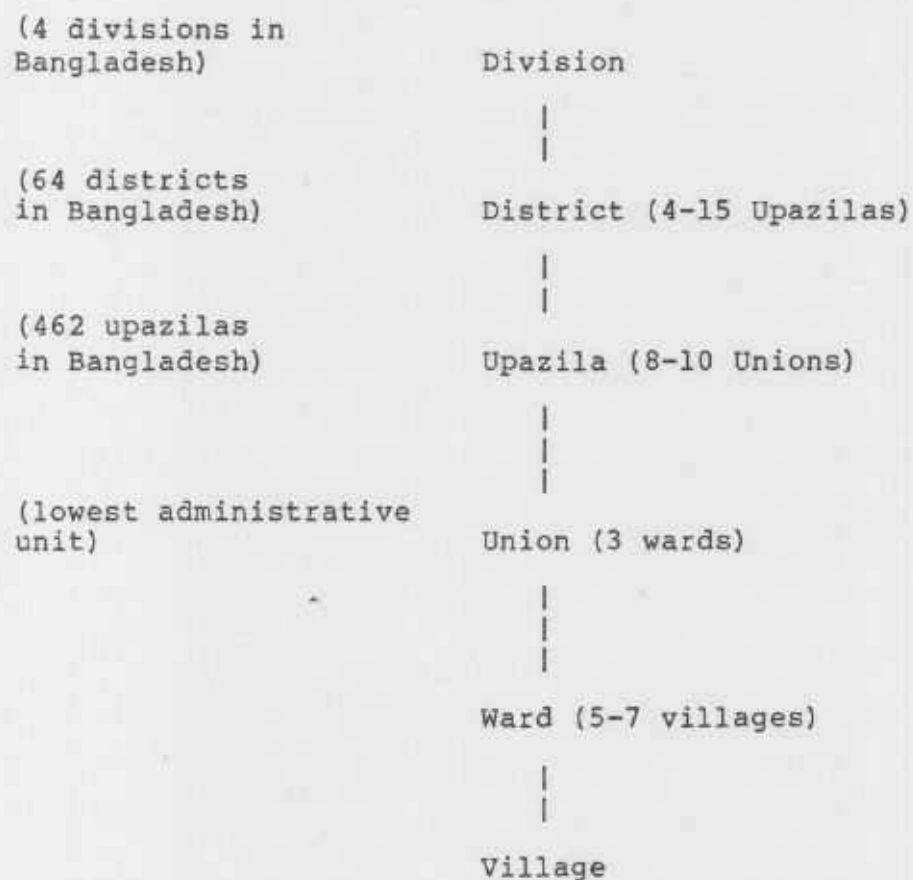
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List of Abbreviations

BRAC	:	Bangladesh Rural Advancement Committee
RDP	:	Rural Development Program
RCP	:	Rural Credit Program
IGVGD	:	Income Generation for Vulnerable Group Development
VGD	:	Vulnerable Group Development
HYV	:	High Yielding Variety
WFP	:	World Food Program
DRR	:	Directorate of Relief and Rehabilitation
DLS	:	Directorate of Livestock Services

Administrative Structure



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Title (80):	<p>31 32</p> <p>Since each proton carries charge, $q = 1.6 \times 10^{-19} C$, total current received by earth</p> <p>$i = Nq = (7.717 \times 10^{17} \text{ protons} \times 1.6 \times 10^{-19} C) = 0.123 \text{ amp.}$</p> <p>Let the electrons each of charge 2 eV be at distance d apart. Then the electrical repulsive force on either one is</p> <p>$F = \frac{q^2}{4\pi\epsilon_0 d^2} = mg$</p> <p>$d = \frac{q}{\sqrt{2mg}}$</p> <p>$\frac{1}{4\pi\epsilon_0} = 9 \times 10^9 \text{ N m}^2 \text{ C}^{-2}$</p> <p>$\frac{1}{4\pi\epsilon_0} = 9 \times 10^9 \text{ N m}^2 \text{ C}^{-2}$</p> <p>$\frac{1}{4\pi\epsilon_0} = 9 \times 10^9 \text{ N m}^2 \text{ C}^{-2}$</p>		
Author(110):	<p>32</p> <p>Numbers of Protons $m^{-2} = 5$ falling over ear surface, $n = 1500$</p> <p>Number of Protons/s received by the entire earth surface $N = 4\pi R^2 n$</p> <p>where R is the earth's radius.</p> <p>$N = (4\pi) (6.4 \times 10^6 \text{ meter})^2 (1500) \text{ protons} = 7.717 \times 10^{17} \text{ protons}$</p> <p>Call no. (210):</p> <p>Price (250): $2.6 \times 10^{-19} C$, total</p>		
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Income Generation for Vulnerable Group Development (IGVGD)

Introduction

In Bangladesh destitute rural women constitute the poorest stratum of rural society. Some 450,000 families in rural Bangladesh are recipients of 31.25 kg of wheat under the Vulnerable Group Development (VGD) programme administered by the Directorate of Relief and Rehabilitation and supported by the World Food Programme (WFP). This programme covered all the unions in Bangladesh and has been in operation since 1974. The VGD card holders are the poorest 10% of the population women and in most cases, they own no land, have little or no income and live without a husband's support because of desertion, divorce, death and disablement. Being a women they are in many cases excluded from development projects. The programme (VGD) provides food ration for a period of 2 years during which attempts are made to make the families self-supporting. However the programme was unable to ensure lasting benefits for a number of beneficiaries at the end of the two year period. Women did live better during the two years when they received food aid but after that they relapsed to their former position.

Although making women economically self reliant was one of the objectives of the VGD programme, the programme virtually turned into a relief programme as the target beneficiaries received only wheat because of lack of adequate manpower, technical ability and resources. BRAC realised that this monthly wheat ration to destitute women can be made into an important

vehicle in changing their destiny by planning to build a sound economic base for the destitute women.

Background

In 1985 the Integrated Development Programme (IDP) of Bangladesh Rural Advancement Committee (BRAC) at Manikganj, collaborated with the Vulnerable Group Development (VGD) Programme of the Ministry of Relief and Rehabilitation. The VGD programme is implemented by the Directorate of Relief and Rehabilitation.

IDP/BRAC, Manikganj as a recipient of the Women's Training Centre (WTC) component of the VGD programme, selected 700 women in selected areas of Manikganj to provide skills training combined with the VGD monthly take-home ration of 31.25 kg wheat. IDP started this programme on an experimental basis and distributed wheat to the selected women and ensured training on different skills i.e. poultry, sericulture, vegetable cultivation and embroidery, to each of them. The Programme ensured each woman a monthly income of Tk.60/- to Tk.150/-.

While some of the RDP/BRAC areas started to test the same programme under the WTC component of VGD programme, BRAC in response to MRR/DRR's request during mid 1986, extended its collaboration to DRR on an experimental basis. During this experimentation BRAC at its own cost trained about 1,000 women who were receiving VGD ration for two years through 9 Union Council VGD Centres in Manikganj Upazila. The training package included skills training in the four above mentioned skills along

with Functional Literacy, Health and Nutrition Education and Group Formation.

The positive results of the programme led BRAC to design an independent programme named 'Income Generation Programme for VGD Women (IGVGDP)' during mid 1987 to replicate the achievement on a larger scale. IGVGD in collaboration with DRR and the Department of Livestock (DOL) launched a poultry scheme in August 1987 which aimed to train VGD wheat receivers at union level, in better poultry keeping practices to generate a sustained monthly income if not equal but as close as possible to the value of VGD monthly ration.

IGVGD is thus a collaboration between the World Food Program (WFP), Directorate of Relief and Rehabilitation (DRR), Department of Livestock (DLS), and BRAC to improve the income earning potentials of destitute women who are VGD card holders of the monthly wheat ration of 31.25 kg. of wheat. The programme aims to provide skills training and other support over a period of 2 years when the VGD beneficiaries are supported by the wheat ration. This training would be on better poultry rearing practices so that women can earn a sustained income equivalent to their monthly wheat ration when this is withdrawn.

Poultry rearing was considered as it is suitable for widespread implementation. It is low cost, requires little skills, highly productive and can be incorporated into the household work schedule. Initially, the programme was taken up on an experimental basis in 1987 with the Directorate of Relief and Rehabilitation (DDR) and Department of Livestock (DLS) in 22

Upazilas. Its success led to its expansion, and by June 1990 the programme covered 32 Upazilas benefiting 53,724 women. From July 1990 the second 2 year cycle began and the programme has covered 36 upazilas in 15 districts benefiting 80,000 card holders.

Objectives of the Programme

- 1 Create income equivalent to the monthly wheat ration of 31.25 kg in cash.
- 2 To reduce poultry mortality (45% to 15%)
- 3 Increase the poultry population
- 4 To introduce cross breeds and increase the production of eggs and meat and also fulfill the protein deficiency among the rural poor
- 5 To generate savings habits of the VGD card holders
- 6 Generate income and employment through poultry related activities.

The programme model and its components are given below:

- o Selection of VGD beneficiaries for training
- o Training of poultry workers
- o vaccination on a regular basis to reduce bird mortality
- o development of key rearers
- o establishment of units to rear day-old chicks
- o free range feed supplemented by balanced feed
- o Egg collection
- o credit support
- o follow up on a regular basis

Selection

The women are jointly selected by representatives from DRR, DLS, local union councils and BRAC according to the criteria set up by BRAC. In each union there are 150-200 VGD card holders and out of them only those with potentials are chosen for the poultry programme; approximately 75%. Altogether, 60,391 women have been selected for the session of 1990-92.

Poultry Worker

To prevent poultry mortality and develop poultry rearers, one VGD woman from each village is selected and given a 5-days training on poultry management, basic treatment of diseases and vaccination. The poultry worker is responsible for all vaccinations and dissemination of information on poultry rearing practices. A one day refresher's course is held every month. The poultry worker collects vaccines from the union parishad twice in a month. Upto December 1991 there were 5867 poultry workers.

Vaccination

The poultry workers are provided with the necessary equipments required for vaccinations and vaccines on a regular basis. The worker charges a token fee of Tk. 0.25-0.50 per bird. The average monthly income of a poultry worker is about Tk. 250 from giving vaccinations and her own poultry rearing.

Key Rearer

The selected VGD women are given 3 days training on the

ideal method of poultry rearing and are developed as key rearers. Each key rearer has one HYV cock and ten hens (4-5 HYV) and suitable space for their housing. She earns Tk. 150 - 200 monthly from her poultry. 54683 key rearer have been trained upto December 1991.

Chick Rearing Unit

To ensure continuous supply of birds, 15 to 25 chick rearing units per upazila have been established. The chick rearer are given 3 days training on chick rearing and provided with credit. The DOL poultry farms supply the day-old chicks at the rate of Tk. 7.00 per bird and the chick rearers rear it for two months, after which they are sold to the key rearers. Their average monthly income is Tk. 600-800 (with 200 chicks). There are 609 chick rearing unit upto December 1991.

Feed sales centre

To run the mini farm and chick rearing units properly, 5-10 poultry feed sales centre has been established in each area. With the spread of hybrid variety of birds, the people are gradually getting habituated to buying balanced for their birds.

Egg collections

In each village the poultry worker acts as a egg collector. There is one agent appointed from each ward (5-7 villages comprise a ward) to collect and market the eggs.

Credit

To ensure proper utilization of skills, credit support is provided to key rearers chick rearer, feed seller and egg collectors. A pilot Credit scheme was under taken in 1988 with the 22 upazilas and present 36 upazilas whereby credit support to the women were ensured. This scheme was financed by DRR (Directorate of Relief and Rehabilitation) through monetized wheat of WFP. The rearers are encouraged to open Bank accounts and monthly deposit Tk. 25 in their accounts. The amount is deposit with a Bank by an arrangement with the union parishad. This savings is held in escrow for 2 years when they receive the wheat ration.

Programme Management

To cooperate with the government in the smooth implementation of the programme, 1 UPO and 3 POs are posted in each upazila. BRAC staff are responsible for motivation, group formation, training and supply of inputs to the VGD card holders. DRR through BRAC staff provides administrative support. WFP assists in monitoring and liaison with the various departments.

There is an upazila VGD sub committee comprising of the upazila livestock officer as the chairmen, the project implementation officer and a BRAC representative. The committee holds regular meeting between the departments concerned and carries out necessary steps for the functioning of the programme. The respective responsibilities of DRR, DOL, and BRAC in co-operative implementation of the programme are summarized as follows:

Livestock Department	BRAC	DRR	WFP
o training	o selection	o selection of VGD card holders	o Supply of Wheat
o Equipment	o motivation	o Wheat Distri- bution.	o monitoring
o Medicine	o Organization	o Administrative Support	
o Supply of Chicks, cocks, hen	o Training		
o Followup	o Followup		
	o Monitoring		

Monitoring

The objective of monitoring is to assess the progress of the programme and identification of major problems. An action plan is prepared at the beginning of the programme and monthly reports are submitted to BRAC head office and related Departments. Two types of surveys such as baseline survey on the beneficiaries and mortality survey of poultry are done.

Conclusion

This programme has made significant contribution in raising the income level of the rural disadvantaged women (ie. VGD card holders) who would otherwise be left out of the work sector. They are now an active work force, and even if their income is not much, it helps to augment the meagre earnings of the family as well as improving the quality of life. For many, it is the sole source of income.

Although the VGD program started in 1975, in Bangladesh it was mainly relief oriented. The VGD card holders improved their position only during their 2 years entitlement period and lapsed

into their former position when the ration was withdrawn. Therefore a programme with skills training and credit was needed if the card holders were to earn a sustainable income to offset the loss of wheat ration.

What is noteworthy about this programme is that rural poor women can actively participate in the rural economy both as buyers and sellers of goods and services. Moreover the strong linkages developed with the various government department, its assistance and the access to its service will have been activated and both govt. and NGO will join hands to work for the betterment of the country. Another most important aspect of the programme is the feeling of the beneficiaries i.e. the dignity of self employment which is already apparent in a substantial number of the target women now receiving WFP assistance.

BRAC
IGVGD

Target Achievement Report on IGVGD Programme from July 90 to Dec. 91

Sl. No.	Subject	Target	Achievement	Percentage	Remarks
1.	Covered Upazila	36	36	100	
2.	Covered Unions	350	332	95	
3.	No. of covered VGD Cardholders	80,000	75,000	97	
4.	No. of selected cardholders	58,236	60,391	107	
5.	No. of Trained Cardholders	60,391	57,929	96	
6.	No. of Trained poultry workers	6,435	5,887	91	
7.	No. of Trained Key rearer	57,145	54,684	95.7	
8.	No. of Trained Chick rearer	630	609	97	
9.	Bird distributed	682,800	533,897	78	
10.	Feed selling centre	250	228	91	
11.	Egg collector	670	517	77	
12.	a) Loan disbursed (cum)	72,000,000	60,993,300	84.7	
	b) No. of loanee	65,000	52,548	81	
	c) Loan realised (cum)	46,030,726	45,885,133	99.7	
	d) Loan disbursed (this session)	55,000,000	46,840,000	85	
	e) No. of loanees (this session)	36,360	37,229	102	
13.	Total doses of vaccines distributed	36,391,000	26,093,291	71.7	
14.	Average monthly income (Tk.)				
	Poultry worker (Tk.)	280	263	94	
	Key rearer (Tk.)	180	158	87.7	
	Chick rearer (Tk.)	726	590	81.2	
	Feed seller (Tk.)	584	447	76.5	
	Egg seller (Tk.)	268	233	87	

BRAC
IGVGD

Target Achievement report on IGVGD Programme
from July '88 to June '90

Sl. No.	Subject	Target	Achievement	%
01.	Covered upazila	32	32	100
02.	Covered union	309	294	95
03.	No. of selected card 75% of 53724	42000	41792	99.5
04.	No. of Trained VGD	42000	40744	97
05.	No. of Trained poultry worker	6500	6310	97
06.	No. of trained key rearer	35000	34434	98
07.	No. of chick rearer	500	450	95
08.	Bird distributed	450000	430728	96
09.	Loan disbursed	17000000	13819539	81.29
10.	Loan realisation	13675717	13675717	100
11.	No. of loanee	37020	15319	41.5 (due to flood)

BRAC IGVGD

Statistical Report from July '90 to Dec. '91

Sl No.	Name of Upazilla	Total Union	Total Village	No. of Village with VGD Card	Total VGD Card	Selected Card	Trained		Vaccination		No. of Unit	No. of bird Distributed	Loan			No. of loanee	Feed sating centre	Egg collection
							Poultry Worker	Key-rearer	Chicks	Adult			Disbursement	Realisation	Outstanding			
01	Manikgonj	10	284	252	1352	1135	237	1072	470378	809370	22	25113	1601900	1426298	175602	810	3	18
02	Daolatpur (H)	6	190	143	1162	905	141	883	218184	376610	10	10667	1768200	1442063	326117	1236	-	5
03	Faridpur	10	265	265	2535	2024	204	1786	142516	403037	18	14083	1359000	856702	502298	1197	2	2
04	Nagarkanda	13	247	247	2958	2343	136	1801	104965	205183	14	8763	1466000	962017	505983	1360	1	4
05	Boalmari	11	258	242	2634	2232	274	1842	242206	624369	20	16612	1724300	1264297	440003	1492	2	0
06	Madhukhali	9	222	222	2307	1782	135	1585	136938	381047	15	17120	1423000	958794	464206	1016	3	3
07	Rajbari	12	184	176	1363	1093	120	975	173313	454746	10	11800	1183300	945790	242550	974	2	5
08	Baliakandi	7	254	254	2244	1860	192	1724	169399	323100	20	18727	1205800	1347590	368218	1603	2	3
09	Chagotriya	6	66	66	1122	884	124	755	146792	317421	11	10126	790300	474315	313405	629	2	6
10	Beramaia	6	69	69	783	618	62	618	83066	373390	8	6470	494600	34900	145694	499	6	10
11	Daolatpur (L)	12	197	197	2647	1605	171	1605	169114	388490	16	10035	735400	431667	251733	700	2	4
12	Tala	12	214	213	1603	1471	235	1408	133195	672946	10	11430	1091200	790675	300525	1011	10	9
13	Kolaroa	12	142	142	1221	1058	130	924	262568	648873	13	13350	1061500	785726	265774	793	8	8
14	Panipur	11	129	129	3046	2344	69	1957	241069	585665	19	14925	2287900	1680734	407166	2580	8	14
15	Hithapukur	15	240	226	2475	1944	215	1908	222743	618146	18	12035	1613600	1067224	548376	1259	13	8
16	Laxma	6	82	82	1064	1110	111	1419	123665	372738	8	11120	1247400	1030437	216943	1234	4	3
17	Pirgacha	9	201	201	2508	2060	217	1809	171225	369309	25	17037	1304200	253064	451139	1313	9	37
18	Hidatgonj	9	53	52	2520	1642	116	1529	194411	249474	18	16895	804600	676025	128475	978	2	8
19	Govindia	12	200	200	2464	2160	279	2000	200001	366597	20	19842	314000	2534374	711320	3156	6	14

BRAC IGVD

Statistical Report from July '90 to Dec. '91

Sl No.	Name of Upazilla	Total Union	Total Vill- age	No. of Village with VGD Card	Total VGD Card	Selec- ted Card	Trained		Vaccination		No. of Unit	No. of bird Distri- buted	Loan			No. of loanee	Feed- saling centre	Egg collec- tion
							Poultry Work- er	Key rearer	Chicks	Adult			Disburse- ment	Realisa- tion	Outstan- ding			
20	Paba	9	247	247	3147	2452	211	2058	160989	435207	23	16046	1631800	1044475	587325	1153	7	17
21	Putia	6	106	106	1576	1400	165	1235	247102	570709	10	13745	1758900	1125929	632971	1297	7	10
22	Durgapur	7	124	124	1500	1190	171	1019	129987	326467	14	15050	1320400	751547	568853	804	7	20
23	Beriganj	7	178	172	1399	1193	89	1193	235841	450344	15	14295	845100	524962	320138	789	5	7
24	Jamalpur	13	321	321	3686	3130	292	3067	437140	1329445	34	30154	4641300	3644954	795346	4300	12	25
25	Sharishabari	8	210	210	2780	2150	202	1874	159084	303693	21	10670	1883000	1102650	781142	1401	8	24
26	Boxigonj	7	225	206	1606	1283	44	1265	137661	533117	10	12053	2282600	2032190	250410	2251	3	8
27	Sherpur	13	247	247	3227	2457	105	2385	253969	728454	25	18250	2833400	2265273	568127	2842	12	33
28	Nalitabari	7	154	153	2666	2381	111	1603	273022	692535	16	14582	2107200	1697545	409655	1916	7	21
29	Ginaigali	4	109	109	1374	1200	93	1181	126777	432602	15	10907	1756500	1319291	437009	1397	1	14
30	Nokla	9	118	118	1640	1300	90	1241	135356	345629	12	14525	917900	716540	201360	987	10	23
31	Sribordi	9	182	182	2253	1790	164	1697	162551	500106	15	8996	2331100	1959025	372075	2168	6	22
32	Sirajgonj	8	241	241	2275	1691	208	1396	134244	468930	15	14020	1200200	763212	436968	994	8	24
33	Shahjadpur	11	282	282	2366	1904	200	1692	129668	588546	18	14974	1428400	1053626	374774	1111	12	20
34	Ullahpara	10	334	334	2105	1710	277	1433	232751	762505	21	17964	1759000	1024357	734643	1061	15	35
35	Chatmohor	10	287	287	1562	1268	173	1233	225640	683006	12	13690	1783100	1447784	335316	1342	10	29
36	Bera	6	182	182	1642	1304	73	1251	119527	369234	12	11556	1032100	642670	369430	715	8	12
	Withdrawal 7 Upz.												2311900	2311900	-	2271	-	-
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