



**SURVEY OF DEVELOPMENT  
PROJECTS AND ACTIVITIES  
FOR  
WOMEN IN BANGLADESH**

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## EXECUTIVE SUMMARY

This survey reviews the experience of over 100 projects which are aimed at women. I have included both those projects which have an explicit women's orientation and those, like health, family planning and education projects, which can have a significant impact on their lives and are likely to include a significant number of women among the beneficiaries. They range in size from a few thousand dollars and a few tens of beneficiaries to internationally funded efforts mobilizing over \$100 million, and in geographic scope from one small village center to national programs in every upazilla of Bangladesh.

The description of most of the projects is based on published material or information given in interviews with project managers or others directly knowledgeable about the project. While working on the project, I visited a number of project sites, and examined four projects in detail.

**Types of Projects :** Most projects aimed at women's development in Bangladesh fall into one of six categories :

**Self-help and income generation :** (52 projects) Together with family planning, this is the most common type of project. About 40% of these, generally the more effective ones, work by forming a group in a village or neighborhood and developing the women's awareness of their own potential. The core of the project is usually some income-generating activity, but many also include health, education, preventive health care, family planning, adult literacy or nonformal education for children, and credit. Most of these projects are carried out by NGOs. Some (e.g. Nijera Kori) concentrate primarily on social objectives, others are almost entirely economic in orientation (e.g. Grameen Bank), but most are in between (e.g. BRAC).

BRAC and the Grameen Bank are the best known organizations doing this type of work, and both have published detailed accounts of their modus operandi and results. I chose to take a closer look at a project which is not as widely known—the CARE women's program—in part because it is the only project in the group whose explicit goal is to move the sponsoring organization out after three years, leaving the groups self-sustaining. CARE's program has a strong health orientation, and begins its work with a village-level health and nutrition education program. Income generation comes as a second phase, and the income generating groups are distinct from the basic "para committees" of the program. CARE's project is typical of the group projects in that it relies on intensive staff coverage and has good access to village women. Its results in health education and especially in use of ORS are

probably better than the norm, reflecting the health bias built into the program ; its income-generating groups seem to be slow getting started in comparison to the more economically oriented programs. Its desire to phase out has led to a deliberately narrow focus in the program and to a reluctance to add new services. It is too early for any project areas to have phased CARE out.

The group projects have the strengths and the weaknesses that go with intensive staffing and a propensity for working with skill the women already have. On the one hand, they are good at gaining access to women and getting their interest in economic development on a personal level. On the other hand, they involve producing products for which the market will eventually become saturated. They are best looked on as an effective first step in the grass roots development process, a good means of reaching people and beginning to deliver services, but a step which will need to be followed up by bringing new forms of economic activity to the villages.

The non-group projects are often built around some sort of training facility. This permits them to offer training in new skills. However, matching training to earning opportunities has been difficult, and the conflict between training schedules and family responsibilities has led to a common problem of dropouts. Center-based programs have more potential in urban than in rural areas.

**Family Planning and Health :** (46 projects, many with a large number of sub-projects) About 75% of projects are almost entirely service delivery projects. The rest incorporate some other features—encouragement for women's income generation, literacy, and so on. The factors which make for effective delivery of family planning services are amply described in the population and development literature. A dedicated female to approach people on an individual basis, a minimal package of MCH interventions at the start of a program, and reliable follow-up and supplies have been especially important.

From the perspective of women's contribution to development, perhaps the biggest success of the family planning program is simply that it has reached women. Unlike other development sectors, the family planning sector has recognized for years that it cannot succeed without a strong female orientation, and hence a strong female staff. In addition, morbidity statistics show conclusively that fewer pregnancies mean a much improved health picture for Bangladeshi women. The large number of women field workers have been a means of developing female leadership as well as an alternative role model for girls in project areas. Finally, family planning goals have provided an excuse for doing other things to encourage women's role in development—fostering employment, for example, or education. The role of NGOs in the family planning area has been especially important.

**Education and Literacy :** (8 projects) This is the most neglected sector—both for women's development and for general development in Bangladesh. Overall school enrollment at the primary level has increased over the past two decades, but the extremely high female dropout rate negates much of this progress. At the secondary level, enrollment of both boys and girls has stagnated.

The most promising projects in this area are the "nonformal primary education" efforts which experiment with innovative curricula and different school hours in an effort to attract children, especially girls, whom the regular schools have not reached. The least effective efforts, by most accounts, are adult literacy programs, which can contribute much to women's self-confidence by teaching them to write their names but seem seldom to impart real literacy skills.

**Agricultural Development :** ( 9 projects ) The small number of projects here is somewhat misleading, as several of the group-based self help projects referred to above include some support for kitchen gardening or other forms of women's agricultural activity. Village level agricultural projects have been an effective mechanism for encouraging more productive homestead agriculture, especially where they have included easy access to inputs. The effectiveness of women's components of national programs has been limited thus far because of the inevitable preoccupation of government policymakers with the production of major field crops, as opposed to pre- and post-harvest activities or to homestead gardening, the areas where women usually predominate.

Two of the projects I studied in greater depth, the Department of Agricultural Extension's Female Block Supervisor program and BARD's Kitchen Gardening project, illustrate the strengths and weaknesses of the two principal types of women's agricultural development efforts in Bangladesh. The DAE has 300 female extension workers stationed in some 50 upazillas in the country. Judging by those I observed, the women themselves are eager and dedicated, and at least some seem to have some talent. However, their job mandate is far too broad to permit them full effectiveness, including as it does a range of subjects from encouraging vegetable gardening and homestead fishery to advice on family planning and hygiene. Moreover, the female extension workers are simply included in biweekly training programs offered to their male counterparts, which include essentially no content on the agricultural subjects which should be the women's specialty. DAE management recognizes that the supervision structure is weak and the women in the field are sorely in need of better focussed guidance.

The BARD Kitchen Gardening projects are organized somewhat like the group self help projects described above. Groups of under 25 women have been formed in two villages near Comilla. Working with inputs and credit supplied by BARD, they have produced and processed fruits, vegetables and spices, which they sell to BARD staff on the campus in Comilla. The results in terms of production are encouraging. However, the heavy emphasis on processing, including such complex processes as canning in glass jars, may turn out to be unsustainable. In addition, the marketing process will need attention if the project expands.

**Rural Employment and Industry :** (11 projects, of which 3 are public works) The most exciting recent development in this field is the strong response to public works programs which employ women in building and repairing roads. The best known example is the CARE rural maintenance project. Such projects attract only the poorest women, provide a much needed service to rural Bangladesh, and can deploy substantial resources.

In more conventional employment, the phenomenal growth of the garment industry

in the past few years demonstrates that women will come out for employment opportunities. Small (as opposed to cottage) industry is an area of growing importance for rural women, especially as workers are forced off the land and the market for products produced in the home becomes more saturated. Relatively few donor resources have gone into this area thus far, and there is great need for experimentation to find out which sectors can be profitable, which modes of business organization are effective in mobilizing women, and what techniques can be used for marketing.

The Mennonite Central Committee has a very small "job creation program" with an avowedly experimental bias. The projects it has funded—food and spice processing, rope making, manufacture of various jute products, wheat straw cards and other decorative items, quilt making—have not all been successful, and MCC has concentrated on encouraging employment, putting little effort into developing female business leadership. Their program has, however, identified some industries with good growth potential and pinpointed some important lessons for small business organization. Of particular interest is MCC's effort to develop a marketing organization. At present, they use a mix of marketing techniques—consignment sales, marketing specialists to help individual enterprises, direct marketing to large industrial buyers, export through ideologically committed buyers in Europe—grouped under an umbrella organization, "The Source." Three lessons from MCC's experience are especially valuable for future rural employment efforts: (1) women's businesses must first of all be businesses; (2) it pays to experiment, even if some of the experiments fail; and (3) marketing is a legitimate specialty.

**Training of Administrators, Teachers, Managers:** ( 15 projects ) Some organizations, such as The Asia Foundation, have tried to develop female leadership as an end in itself; others, such as UNICEF, one of the major actors in this field, have made training a major technique for intervention in sectors of particular importance to them. Especially in the latter case, in order to relate the training programs to the broader problems of women and of development, it is important to: (1) reach different leadership levels, including both educated women who aspire to policymaking or program management positions and less educated women who may become district, village or neighborhood leaders; (2) select candidates carefully, especially for off-site training, to ensure that they will not drop out because of family responsibilities; and (3) build a strong field bias into the training content, including practical exercises and in some cases reshaping attitudes toward the rural scene.

**Funding:** The largest amount of funding has gone into family planning and health, followed by self help projects. Education has also attracted substantial funds, primarily through two IDA projects, though these amounts have not generated a corresponding effort to concentrate on improving enrollment and school attendance of girls. Public works, in recent year, has been a growing area. By contrast, small industry and women-oriented agriculture have had modest funding.

**Donor's Policies:** All but a very few donors philosophically support development activities for women. In practice, most donors explained that they had not been able to do much about

women's programming, apart from the funds most of them are devoting to family planning. This type of project has probably reached more women than any other single type of development activity, and has attracted more funding than any other type of women's program.

CIDA has had the greatest concentration of resources outside the family planning area, especially through its support for public works programs with women laborers. The Nordic countries have a strong interest in supporting women's programs, and they, like CIDA, have channeled funds to women's activities through non-governmental organizations. Sweden and Norway have special "women's funds". USAID has channeled a substantial share of its family planning money—currently about one-third—through non-governmental organizations working with women. Training has been a popular vehicle for women's development efforts, especially with UNICEF and UNFPA.

USAID's current approach to women's development rests on a few key premises: (1) USAID will not fund separate "Women in Development" projects (this stricture does not really apply to family planning-related activities); (2) USAID will encourage women's activities within the context of its three priority sectors: agricultural production, reducing population growth, and employment creation; and (3) USAID seeks to encourage women's participation in the Bangladesh economy and to support improvements in their physical quality of life.

**Constraints on Women's Development Projects:** All women's development projects in Bangladesh, with the partial exception of family planning projects, have to overcome the presumption prevalent in Bangladeshi society that women's economic contribution is meager and unimportant. The traditional approach to working with women is to provide relief for the destitute. Many of today's women's programs got their start in the post-independence relief effort. Switching to a "development mentality" has not been easy, and is made more difficult by the fact that women themselves tend to undervalue their economic contribution they make to the family and to the country.

One important result is that—again, apart from family planning-related activities—"women's projects" have difficulty getting the attention they need from policymakers to make an impact at the national level. Programming through NGOs with a strong commitment to women is one means of getting around this constraint. Another is developing women's components of "mainstream" projects, and providing clear goals and implementation targets.

The second major constraint on effective programming for women at the grass-roots level is staff. Any project which aims at house-to-house impact—rural development, family planning, health, income generation, agriculture, or whatever—needs a high staff-to-clients ratio. The NGOs with the best reputation use roughly one field worker for every 200-500 clients. Women field workers are essential for access to women. The typical field worker has a secondary school education—a few programs require more, a few less—and is married. This type of worker is now not too difficult for established organizations to recruit. More problematical is the next level up—the BA or MA level supervisors, few in number and often reluctant to live in the rural areas. In addition, women stationed in the countryside generally need special provision for transportation and housing.

Grass-roots development projects need to stay within a manageable scale of operations. Most NGOs are conscious of the need to slow down their expansion before they become too large for effective supervision. This makes it desirable for donors to look for ways of supporting new organizations based on proven "project models", rather than continuing to fund expansions of organizations which may be getting up to their maximum effective span of control.

The need for intensive female staff coverage, greater flexibility in hiring and firing, and a more modest scale of operations are all reasons why many observers find NGOs more effective than government in reaching women through grass-roots programs. Government field staff, even for family planning, which has the most extensive network, are far too few to allow for regular individual contact. Government officers responsible for women's programs at the upazilla level are so thinly spread that they see themselves primarily as coordinators—a role which, if they developed it well, could eventually become an opportunity rather than a constraint.

Within the broad area of women's programming, different techniques are needed for reaching different target groups. Small scale agricultural projects which are effective for small landowners, for example, will generally have less impact on the landless. Rural Public works projects will attract primarily the landless and divorced or abandoned women, but cannot be infinitely expanded. Small income generation projects based on existing skills can be structured to reach most of the non-migrant rural poor, but they will eventually face a saturated market. Developing new skills means bringing in trainers and building in employment opportunities and follow-up. Vocational training centers have had a difficult time, especially in rural areas, with a high dropout rate and uncertain employment prospects for their trainees. National agricultural programs focussing on field crops have probably provided additional opportunities for agricultural labor for women, but may also have displaced some traditional women's functions in seed management.

**Looking ahead :** Women now make a substantial contribution to the economy of rural Bangladesh, and tapping their energies for the development process can benefit not only them but the country. Future programming efforts for women are an important aspect of development work here - but they should be based on the same type of development-oriented reasoning which is applied to other development programs.

Measured by this standard, all the current programming efforts have a contribution to make, with strengths and weaknesses indicated in the discussion of specific sectors. Two areas, however, seem to have fallen far short of their potential with respect to women thus far. The first is agriculture, where the problem carving out a viable women's component in a national program has proved intractable. One project now on the drawing boards—USAID's proposed Homestead Agro-Forestry project—should be a good test of the feasibility of working on a predominantly women's agricultural problem on a national scale. The second is education, in which little progress has been made for either boys or girls over the past decade. These two sectors deserve a higher profile, and careful monitoring, in future women's programs.

## INTRODUCTION

The purpose of this paper is to provide a descriptive survey of projects in Bangladesh aimed at integrating women into the development process, and to analyze the experience of these projects insofar as it may be relevant to future programming efforts in this area by AID and other foreign donors. I am working against the background of the study I wrote for AID in February 1986 on the status of women in Bangladesh.

My analysis is based on projects specifically aimed at women as well as projects which, in my judgment or that of the people responsible for the project, were intended to have a significant impact on women as project beneficiaries. This is a broad definition, going well beyond the traditional concept of "women in development" projects. However, it fits the Bangladesh situation well. There are few "women only" projects in Bangladesh, and most of those are either very small or charity—rather than development-oriented. Many of the development projects which have had the greatest impact on women thus far are "mainstream" projects which included a set of specific targets for women's activities. The best example is the family planning program, together with the various NGO and donor-supported activities in that area. Thus, a broad definition provides a far broader base of information for analyzing what does and does not work in the Bangladesh context.

To compile the basic working list of projects, I surveyed the foreign donors working in Dhaka, both governmental and NGO's. I am especially grateful for the information and support I received from Ms. Turra Bethune of AID, Mr. Victor Carve!! of CIDA and Mrs. Gule Afruz Mahbub, consultant to CIDA. They opened their files to me, and Mrs. Mahbub shared with me the raw data from a CIDA survey of non-governmental organizations engaged in some kind of support for women in development. Other organizations and individuals were also most generous with time and information. A partial list of those I interviewed is appended to this report.

The index of projects at Annex A contains the basic information about the projects I surveyed. (1) This list also exists in data base format on a computer disk. The funding table at Annex B represents an effort to estimate how much money has been devoted to women's programs since 1980. The data were provided in most cases by donors, and represent commitments. Two major donors, IDA and UNICEF, work on the basis of multi-year projects, so a multi-year comparison is more meaningful than year-to-year data. This information should in any case be looked on as a very crude estimate, as it aggregates huge projects (e. g. IDA population II and III) and tiny ones. In addition, a number of major programs,

e. g. the IDA education projects, are included on the basis of a rough division of benefits between women and men, which is inevitably imprecise.

Bangladesh has an extraordinary wealth of organizations engaged in some form of work with women—developmental, charitable, educational, or otherwise, including both domestic and foreign-supported organizations. Despite my efforts to be reasonably comprehensive in my project survey, I am sure that there are other projects—perhaps even significant ones—which have eluded me. I am quite confident, however, that the list I have compiled covers all significant types of development projects directed at women in Bangladesh, and provides useful guidelines from experience for those who wish to venture into the field in the future.\*

I have divided the projects surveyed into six main types: grass roots self help projects, health and family planning, education, agriculture, formal employment, and training. The divisions are not watertight, and there is some overlap in the categories, but this classification scheme permits one to look at the strengths and weaknesses of different types of operations. The biggest “money movers” have been self help projects, taken as a group, and family planning/health projects. These two sectors have also had the biggest role for NGOs. Education agriculture and formal employment other than public works are those in greatest need of experimentation and innovation. Agriculture and small industry are the areas which most need additional resources. The amount of money which appears to be going into female education is deceptively large because of two World Bank projects supporting the primary education sector in general. This sector too needs additional resources, but even more, it needs a reorientation toward the problems of mass education, including education of girls, in a very poor rural society.

The analysis which follows reflects both what I have learned from examination of the projects on the list and what I have been able to absorb from a closer look at a small number of projects which I thought would be especially instructive. Specific reports on these projects are in the chapter on case studies. This is not an evaluation, however, so I have concentrated on trying to draw lessons for the future rather than judging individual projects.

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\* My project survey notes on most of the projects on the list have also been made available to USAID.

## TYPES OF PROJECTS

### 1. SELF HELP AND INCOME PROJECTS

The self-help category includes a large number of projects designed to reach people at the grass roots level. Typically, the heart of the program is some form of income generation activity; it may include other elements as well, such as social action, education, or health. About 40% of the self-help projects work by establishing village or neighborhood level groups; I have analyzed these separately from the others.

#### A. Group projects :

Projects Surveyed—21

Principal donors : NGOs

Principal actors : CIDA, CARE, FORD, IDA, NORAD, SIDA, UNICEF

1980-82 Funding : \$11.9 million

1983-85 Funding : \$30.4 million

The purposes of groups range from primarily social (e. g. Nijera Kori, which focuses on encouraging women to know and assert their rights on subjects from marriage law to access to khas land) to almost entirely economic (e. g. Grameen Bank). Most of the group programs fall somewhere in between, with both economic and social objectives. BRAC, Swanirbhor, Grameen Bank and CARE's women's program give a good idea of the characteristics of this type of activity. The analysis which follows is based on my observations of BRAC and CARE, conversations with headquarters staff of all four organizations, and an excellent summary of the first three in an ILO Consultant's report (Serenidad Lavador, August 1986).

**How the group programs work :** BRAC is the largest and best known of the group programs, and probably one of the most effective. When BRAC goes into an area, it first conducts a baseline survey and then organizes a men's and a women's group—usually only one per village—comprising only the poorest people in the village. BRAC groups consequently are usually bigger than those of other similar programs—50—60 members. Both its men's and its women's groups start with consciousness raising. Group leaders are sent outside the village to the BRAC Training and Resource Center for training in group leadership, agricultural techniques and extension services.

Typically, it takes about a year of organizing activity before any income-generating activities start. BRAC prefers to finance collective enterprises which may involve either the whole group or a defined sub-group within it.

Swanirbhor has traditionally had an important tie with the Bangladesh Government, and

many senior officials have given their time as Swanirbhor volunteers. Swanirbhor selects its areas of activity based on whether the local officials are interested in Swanirbhor, whether volunteer workers of sufficient dedication and enthusiasm can be found locally, and whether other government programs are operating there. Swanirbhor groups are about 5-10 in size, men and women separately. Members are expected to learn to write their names and to adopt family planning. All the groups in a village (usually from 1 to 10) form a "center". The groups and the "centers" elect their own Chairmen and Secretaries.

To be eligible for credit, group members must attend weekly meetings and make weekly payments. Loans are usually made for individual projects. The credit program is also supervised by volunteers—Rin Shanajogis, people with some secondary school education but not necessarily an SSC—who receive a nominal (even by Bangladesh standards) payment out of the "worker's trust fund" to which loanees contribute every week.

The Grameen Bank operates through groups of 3-5 members, either all men or all women. Close relatives may not be members of the same group, and members may not own more than 1/2 acre of cultivable land. The groups are then further organized into branches, each covering 15-22 villages. Group members undergo 1-2 weeks training on bank procedures and must deposit 1 taka per day of training to start the group fund. Members are then required to attend weekly meetings and to deposit at least 1 taka per week in the group savings fund. Loans are typically for individual efforts, and are guaranteed by the members of the group. At the start of credit operations, two members of the group may receive loans. Not until they have successfully completed a month of making their weekly loan repayments may the other members receive loans.

CARE's women's program has separate groups, with some overlap, for general village improvement with a strong health orientation and for income generation. Their groups are based on neighborhoods ("paras") and only secondarily on income status. Procedures for credit and drawing on savings vary from one group to another. The concept of the group guarantee for credit is included in all of them. Groups can finance either individual or collective efforts. This side of the operation, however, is not as well developed as the village improvement and health education aspect. CARE has designed its program with the intention of removing CARE staff after three years, so that the groups will run themselves. The first phaseout will take place in 1987.

Most of the other group-based programs include characteristics broadly similar to these four examples. Almost all of them are carried out by non-governmental organizations. On the government side, the closest analogue is the cooperative program run by BRDB, which includes both men's and women's cooperatives. In the cooperatives, however, there is greater emphasis on group ownership of facilities and group marketing than in the group projects described here.

**Staffing:** The group programs described here are fairly representative of the more effective group programs in Bangladesh in their approach to project staffing.

—Basic field worker: All find that women staff are more effective in reaching and organizing

women. Most rely on married women with a secondary school education (SSC) as the key field worker. Swanirbhor is unusual in its reliance on volunteer personnel, and BRAC's effort to recruit college-educated "project officers" may account for their difficulty in recruiting sufficient women at the field level. In the NGO programs, one field worker will typically cover between 250 and 500 clients. These ratios are essentially the same as the NGO family planning programs.

**Group leader :** All the groups surveyed have their groups select a leader from among the members. Some encourage the selection of a literate member; others do not. In the latter case, the field worker must perform all functions requiring reading or arithmetic, as none of the groups require any meaningful literacy (though some require members to be able to sign their names).

**Local vs. outside staff :** Opinions are divided on whether it makes more sense to recruit local women as field workers or to bring them in from elsewhere in the country. Local workers have no housing problem and know local issues well, but they also may have a position in the local power structure which complicates their task of working with the most deprived women in the area.

**Training :** Critical to the success of this type of venture is the ability of workers to relate to the poor people of the locality they serve. Those responsible for several projects have commented that the staff training program needs to spend time on this problem, making sure that newly recruited staff learn to listen carefully to their poor and illiterate clients.

**Costs :** The three credit programs described above charge their members nominal interest rates of 13–15 percent, but an effective cost to the client of 21–36 percent, including required savings contributions, assessments for group emergency funds, and other surcharges. CARE income generation groups set their own interest rates, and do a brisk business at rates as high as 5 percent per month. These rates are substantially higher than commercial bank interest rates—although this does not represent a real alternative for the population served by the group programs. It is much lower than most estimates of their real opportunity cost, the village moneylender or an influential neighbor or relative, who might charge as much as 10 percent per month.

Repayments are extraordinarily high, in devastating contrast to the government-run and commercial bank credit programs. Grameen Bank claims well over 90 percent, and BRAC about the same. Swanirbhor's rate has now slipped into the 80s as its program has grown. In general, organizations that lend to men's and women's groups find women more conscientious about repayments.

These good results on repayments are undoubtedly related to the intensive staff support the programs provide. Repayments are on a weekly basis. A staff member attends weekly meetings and follows up all loans. Grameen Bank estimates the cost of its overall program at 14–16 percent, although outside observers have found that this understates actual program costs. BRAC estimates its cost per branch at Tk. 2 million per year, which works

out to about Tk. 800 per member. This estimate covers all of BRAC's activities, not just the credit program. The biggest part of this budget is staff salaries.

**Impact :** Most of those who work with group programs assess a large part of the group's effectiveness in terms that are necessarily subjective. Program organizers speak of the increasing willingness of women to speak up, to take some control of their lives, to work with other women.

Those who have attempted to assess the economic benefits of the group programs find that the successful ones raise monthly family incomes of participants by an average of 50–200 taka. These are highly aggregated data, and the methodology for arriving at these figures is not clear. For example, some studies appear to make no allowance for home consumption of increased food production ; others treat family labor as cost-free. But this approximate range shows up in a number of studies ( e. g. Mahabub Hossain, 1984 on the Grameen Bank). In general, surprisingly little effort has gone into assessing the economic impact of these activities.

Closely related to this very modest estimate of economic benefits is the type of income-generating activity financed by this type of project. In many cases, the group based projects stress activities for which the project women already have the necessary skills—growing vegetables, raising chickens, making jute mats, puffed rice, pickles, processing rice, trading rice, and so on. Some introduce a modest amount of new technology, e. g. poultry vaccination. Working with existing skills is both a strength and weakness. By encouraging women to earn income—even a little income—from something they already know how to do, the projects are increasing their self confidence—in itself a valuable goal. At the same time, the goods produced in this fashion will not bring in much money, and at some point one can expect rural demand for this type of product to be saturated—especially as growing numbers of households in a particular area are expanding their output.

Opinions vary on how serious a constraint this “saturation problem” is. A few observers are quite concerned about it ; others recognize that saturation may be a problem down the road, but believe that for the poorest people in Bangladeshi villages, there's enough room for expansion so that one need not worry about this problem yet. My analysis is that while there is indeed room for this type of grass roots operation to expand, the development community in Bangladesh needs to be preparing now for the next stage, to be developing alternative strategies and testing them in the field.

Among the different types of “mini-business” activities' those involving food production have the advantage that the project family can eat better even if sales in the market are sluggish. Poultry is successful only if coupled with an active disease control program (CARE has included poultry vaccination even in its primarily health-oriented “para committee” program). Ducks are less risky, as are goats. Sewing and tailoring usually require formal training—with problems discussed in the next section. Local demand and conditions have a significant impact on which types of other activities will be profitable and which will not.

Groups are effective in encouraging savings. Indeed, a number of the group projects in my

survey lend only money from group savings, and only on the basis of group consensus. This type of project too requires a lot of staff time to run: someone has to either handle the banking arrangements or train group leaders to do so, and the cooperating bank must be willing to devote a certain amount of clerical time to handling a complicated, very small account. However multiplied enough times this could become an interesting source of rural resource mobilization. With a larger pool of literate and numerate women in the villages, the cost could also come down.

Groups are less effective, however, in direct production. The nature of most of the productive processes which groups in Bangladesh have financed does not lend itself to group activity. Group ownership of tubewells has worked, but disputes are common where other types of assets are involved (cattle, for example). Group production depends either on clearly understood organization, with some one recognized as being in charge—as should be the case in a business enterprise—or on an extraordinarily high degree of interpersonal cooperation. In Bangladesh villages, on the other hand, most observers have commented that one starts with a great deal of mutual suspicion and little traditional cooperation.

Many of the group programs offer a wide range of services: support for income generation, health education, some health services, family planning motivation or supplies, and occasionally some literacy or nonformal education. Those which attempt to do everything at once from the start often find themselves spread too thin. More successful is the BRAC approach, under which the group starts with a single well-defined program—in BRAC's case the initial consciousness-raising course followed by a few income generating activities—and then builds other services on to it as local demand warrants. This permits the group to develop a track record and some internal cohesion before its tasks become too complicated. BRAC has found that a successful income generation program automatically generates demand for other services. Their massive planned expansion over the next few years will be an enormous challenge, however.

A few group programs have stuck to a narrower portfolio. CARE has resisted adding curative health services or training; Proshika has resisted adding adult literacy. Their reasoning is that they will lose their effectiveness if they branch out into new areas.

**Special problems of women's groups:** Most of the above generalizations apply equally well to men's and women's groups. For working with women, two further observations are appropriate. First, all those who have worked with this type of program believe that all-women's groups are essential if one seeks substantial participation. Leadership by women is desirable, though some programs have succeeded in organizing groups led by men. In an all-female setting, many of the traditional hindrances to an active role in the economic sphere for women weaken or disappear: the participants become less shy and, over time, more confident, and a cooperative spirit can be forged among the participants. At the same time, especially if the local leadership is skeptical, many groups have found it useful to make their initial meetings open to men—to let the husbands of the participants see that the activities of the group are not a threat to family life.

Second, it appears that working with women of broadly similar economic circumstances is more effective than working with heterogeneous groups. The principal advantage of a group drawn from the same economic stratum is that it reduces the likelihood of existing local power struggles or obvious discrepancies in prestige being brought into group activities. The principal problem with homogeneous groups of the poorest inhabitants of an area is that they are less likely to include a woman who can read and do sums--both skills which are useful for a group to have or develop from within.

At least one group-based organization points out, however, that once the women's groups are well established, they need to develop some experience of working with men. Moving beyond the very beginning steps in any program of social action or economic improvement is bound to involve contact with the formal economic sector or the local power structure. Staying within an all-female world, then, is necessary at the start of this type of development process, but can not be sustained indefinitely if the group succeeds, in generating any real development.

### B. Non-Group projects

Projects Surveyed—31

Principal actors : Very small NGOs, BDG, WFP

Principal donors : CIDA, IDA, NORAD, SIDA, BDG, UNICEF

1980-82 Funding : \$28 million WFP, \$18.9 million other

1983-85 Funding : \$57.6 million WFP, \$19.9 million other

These projects do not use groups, but instead work through individual efforts—training, credit, provision of inputs, and so on. Most of these are tiny projects, and many are oriented more towards relief than towards development.

By far the largest project in this group is one that really does not fit neatly into any category, the Vulnerable Group Feeding Program of WFP. This project began life as a relief project, distributing food to the groups most in need of it in the rural areas—pregnant women, young children, etc. It has in recent years tried to turn itself into an activity more oriented toward income generation—the phrase WFP officials use is “income transfer.” Evaluations conducted for WFP indicate that it has been quite successful in getting food to those who need it, but much less successful in generating any kind of self-sustaining economic activity. Its staffing was not designed for this, and the original beneficiaries in some cases resented having to take training courses in order to obtain food which had previously been available without this requirement. Their experience demonstrates that the gap between relief and income generation affects all aspects of project planning.

Of the other projects in this group that are above minimum size, most rely on some form of vocational training and on a fixed center for training and/or production. At first glance, this would seem to be a good way out of the “saturation trap” described above. The trainees receive new skills. They also, by virtue of having to come out of the home for a certain number of hours a day, have to break with their traditional housekeeping schedule and thus to confront the idea of a new role. The family planning literature shows work is more likely to have an impact on fertility than other forms of income generation.

There are other drawbacks to this type of scheme, however, which have on balance outweighed the advantages, thus far in Bangladesh. First, the training centers offer fewer opportunities—the number of training slots is limited by their physical and staff capacity to a greater extent than would be the case in a home-based program.

Second, those programs which have kept track of dropouts report a high dropout rate. The reasons for this are typically connected with the very role conflict which family planning programs would like to encourage: women feel that they cannot continue with training because it conflicts with their child care obligations. Those with a considerable distance to walk are especially likely to drop out. RDRS eventually closed down its women's training centers or spun them off to be owned and run by women's groups, largely because they were not able to retain enough trainees to be worth the effort. This problem may be less acute in urban areas, where there will be more potential trainees within a short radius.

Third, selecting sectors in which training will lead to good income potential is very tricky. One project run by the Bangladesh Jatiyo Mohila Sangstha commented that the popular trades were not always lucrative, and vice versa. This experience is probably widely shared.

Fourth, every time one introduces a new trade, it means new and different staff requirements. A single trainer may not be able to launch courses in, say, tailoring, handlooms, paper bag making, food processing, etc. This means that a small program must choose between a relatively inflexible program and one with high staff costs.

Fifth, many of the products produced in this type of center are more complicated to market than the home-based items referred to in the previous section.

Finally, and compounding all the above problems, most of the center-based programs in the survey evaluated their own management as weak.

To some extent, improved management and experimentation with different types of vocational training might ease these problems. For example, holding courses at a time of day when women were likely to have less household work to do might help retain people; varying the numbers of hours per day for training programs might do the same.

The other missing ingredient in these programs, however, is a truly businesslike approach to the working of production centers. Several of the reports refer only to the importance of employing women and paying them something, even a pittance—without looking at the economic viability of the production process itself. This "relief mentality" is likely to foster marginal production centers, producing goods of questionable utility, with no prospect of being able to sustain their own costs, much less expand employment in the future to deal with the needs of a growing population for employment and income. A vivid example was a block-printing operation run by BRAC in Manikganj. They were justifiably proud of their dedicated workers, who walked three miles and more for a few taka per day, and whose outlook on life had doubtless changed after learning new skills and having a steady job. However, the pace at which they worked was so slow that it is difficult to imagine that operation competing with producers who have to run a real business. Part of the problem, to be

sure, is experience, but another part of it is the need to see women's employment as a form of normal economic activity, which must ultimately meet the pressures of the marketplace.

Another drawback to these non-group schemes is that, although many of them are ostensibly integrated in the sense that they offer some elements of income generation, literacy, and health, they seem to be less successful than the groups in seeing to it that their core clientele has access to all parts of the program.

## 2. HEALTH AND FAMILY PLANNING PROJECTS

Projects Surveyed : 46 (many more sub-projects)

Principal actors/donors : BDG, IDA, USAID, other bilateral and UN agencies ; many  
NGO projects

1980-2 Funding : \$ 187.7 Million

1983-5 Funding : \$ 262 Million

Family planning and health projects are the biggest "money movers" in the survey. About one-third of the projects include some self-help elements, one includes a literacy component, and the rest deal solely with health and family planning.

The family planning literature analyzing what goes into an effective program is quite extensive, so a relatively brief summary is appropriate here. Four issues strike me as particularly important :

**Is family planning a "women's program ?"** At the moment, measured in terms of its success in reaching women with a specific message, developing female leadership, and having some impact on women's lives, the family planning programs taken together are the most effective women's programs in the country. Conversely, the family planning projects which are considered most effective in family planning terms have had a very strong female orientation, a large and well trained female staff, and an appeal to women going beyond the pure family planning message and dealing with the importance of a woman's role. At the same time, women's groups resent the the implication that the responsibility for the population problem is theirs alone—especially given the pressures on Bangladeshi women from their husbands to keep producing sons.

Whether one looks at this issue from the perspective of family planning effectiveness or from the perspective of improving women's standard of living, it is essential to keep reinforcing the role of women in the family planning program in Bangladesh. No family planning project has made any progress without reaching them and without a fairly intensive house-to-house follow-up process which focusses on wives and mothers. And the benefits to health and nutrition of reducing the present high number of pregnancies per women are so great that those concerned with women's development cannot afford to ignore this area. At the same time, it is important that population education—which should include some new thoughts on women's roles—be directed toward men and boys as well as toward women and girls.

Family planning is one area in which it has become quite commonplace for women to take on leadership positions. Most of the family planning/health programs have a majority of female staff, including a relatively high percentage of senior positions. A number of family planning programs (e. g. the ICDDR/B program in Matlab and Concerned Women for Family Planning) have had success in attracting high school educated, middle class women and expanding their sphere of activity well beyond what was traditionally acceptable in those circles. Female workers in both these programs, and others, go on rounds by themselves or in groups of two; they deal with men—both husbands of their clients and men in bureaucratic positions on which they depend for supplies. Concerned Women for Family Planning has made a point of having an all—female staff, as accountants and in other traditionally male jobs. Their clients see these women taking leadership positions and moving about in the community. Insofar as women's programs are intended to develop female leadership, this is a contribution which could prove significant over time.

The Bangladesh Government program is a partial exception to this pattern. While the percentage of women on the staff of the Ministry of Health and Population Control is far higher than the government average, many of the field workers, especially the senior ones, are men. This staffing pattern has built-in problems of communication and coordination which I will discuss at greater length below.

Some other organizations have consciously tried to find a role for men in supporting family planning programs which would be different from that of the female worker. ICDDR/B, for example, tries to involve the leadership of villages where they work in such issues as providing office facilities.

**How far should one go in combining family planning and health services delivery?** This has traditionally been a controversial issue. For those primarily concerned with effective delivery of family planning services, there is a broadly based consensus on two points: (1) at the early stages of a program, a carefully targeted—and quite limited—portfolio of maternal and child health services is important to give the program and the workers credibility and access to clients; (2) once a program is established, expanding these services, without a corresponding increase in staff, is likely to take staff time away from the family planning part of the program, and expanded services are no longer needed to establish the bonafides of the family planning workers. Whether the limited package of MCH interventions needed for the credibility of a family planning program adequately covers the most urgent health needs is a separate issue.

It makes sense to include a family planning component in women's programs whose principal purpose is outside the family planning area—but only if the project staff is set up to handle family planning seriously. BRDB's experience with "mothers' clubs" suggests that a well-run self help program with a strong family planning component can reach contraceptive-prevalence rates as high as those achieved in Matlab by a good program oriented toward family planning alone. In addition, programs of this sort benefit women and the development process through their other activities.

By contrast, there is little benefit to the population effort from telling workers in an unrelated area to talk up family planning with essentially no training and no supplies (see, for example, the description of the Agricultural Extension program in chapter VI). And encouraging workers in integrated village programs to motivate their clients and act as depot holders makes no sense unless they can be assured of a reasonably reliable supply of materials.

**How important are management issues?** The family planning program, and especially the NGO programs in this area, have devoted more attention to management issues than any other category of women's development program I have run across. Many of their conclusions have validity, I believe, for any program which seeks to influence the behavior of large numbers of families at the grass roots level.

The ICDDR/B program in Matlab has concluded that one essential ingredient in its success has been the availability of a relatively large, dedicated, trained female staff. The Matlab Community Health Workers are supposed to have a caseload of 200 eligible women, compared with 1,500–3,000 for the government program. The importance of staff to client ratios is discussed further in Chapter III, Constraints.

The importance of coordination in the field among those responsible for related program areas is borne out by the experience of the ICDDR/B Extended MCH/Family Planning Program in the Jessore area. This program is explicitly designed to work within the Bangladesh Government staffing pattern, and to test various improved management devices and regulations which could make that staffing pattern more effective. The existing system provides for the lowest level family planning staff, the Family Welfare Visitor, to be a woman, but both her supervisor, the Family Planning Officer, and her counterpart on the health side, the Health Assistant, are men. Coordination has been difficult to achieve, and as a result the thin resources of the program have been diluted even further.

Closely related is the problem of supervision. The government's present effort to concentrate more authority in the hands of the Upazilla chairman will reduce the authority of ministries in Dhaka over "vertical" programs. Programs which are not inherently popular with local authorities may be vulnerable in these circumstances—both family planning programs and other grass roots programs which affect women. If the government's decentralization program extends into these areas, it will be important to reinforce the ability of central ministries (and perhaps NGOs) in Dhaka to provide support services which the Upazilla Chairmen will look on as useful. Otherwise directives from Dhaka to "pay extra attention" to these programs will be ineffective.

Record-keeping is a more important function for family planning and health projects than for other types of grass roots development projects. Several of the organizations working in the field—the two ICDDR/B projects as well as The Asia Foundation—stress the importance of a user-oriented information gathering system. Both have developed hand held registers designed to make the task of gathering data mechanically easier. ICDDR/B also stresses the importance of making the data gathered serve the client's needs—for example,

gearing the information system to a program's follow up goals, which help the client, rather than to compliance targets, which do not.

The most difficult, and probably the most important, management issue for family planning programs and other women's programs is how to learn from experience. The family planning area is rich in projects run by NGOs whose rationale in large part was their superior ability to experiment and to adapt their systems to the lessons they learn on the job. All report that it is difficult to share these lessons with the government. ICDDR/B, which has made this an explicit part of one of its programs, comments that one must work simultaneously at three levels : the policy level, the program management level in Dhaka, and the field level. Some form of joint "management council," including representatives of government and of the other actors in selected program areas, might be a useful device for sharing the lessons of experience, and the government and donors might then want to collaborate in building appropriate changes in operating procedures into new project documents.

**Roles of government and of the NGOs :** The family planning area offers an especially good opportunity to compare the roles of the government and of the NGOs. Both are active, and both, ultimately, are working toward the same goal. They have coexisted more happily in Bangladesh than in some other countries, and I believe that the development effort here has benefited as a result.

The Government has the responsibility – and the opportunity – to integrate its work in family planning with the many other aspects of the development effort. It also sets the policy framework within which both its efforts and those of the NGOs take place. The biggest assets of the government program are those relating to its large size : it commands substantial resources ; it controls the supplies needed to provide family planning services ; it has a direct relationship to bilateral donors. It also operates throughout the country – though this is both an advantage and a drawback, in that the span of control for government program managers is extremely broad.

The NGOs have in many ways an easier task than the government : they have greater liberty to define limited program goals ; they can choose to remain small, if they feel this enhances their effectiveness ; they are under no obligation to cover the whole country ; they do not have to follow government personnel restrictions and policies, which are burdensome in any government ; and when they wish to change procedures, they have relatively little administrative work to do to accomplish this. They have also been more successful than the government in providing the intensive staffing coverage which makes an outreach program most effective. On the other hand, the NGOs have no automatic mechanism for coordinating with one another or with the government ; they have no access to resources outside the specific program area in which they are operating ; and they have no influence on national policy in the area in which they are working.

The big advantage of NGOs is their ability to be unorthodox – to experiment, to innovate, if necessary to fail in the process of finding out what techniques are effective. This comes

partly with their smaller size, and partly with their freedom from government procedures and regulations.

The NGOs also have an edge when it comes to organizing grass roots, door to door campaigns—in family planning, but also in other aspects of programming for women. Their ability to attract and keep qualified staff is generally good, and they have found it easier than the government to hire women who can move around easily in the rural areas. The reason for this is not clear, but may stem from two things: a greater willingness to concentrate resources in a relatively small project area, and their freedom from government hiring procedures and regulations, which in most countries place greater stress on credentials than on personal qualities.

Finally, the ability of the NGOs to attract private funds from abroad is an important element in a country whose balance of payments is as precarious as it is in Bangladesh.

I believe that both government and the NGOs will continue to have an important role to play in the family planning area—and in women's programs generally—for some time to come. The division of labor they have evolved in the family planning area, in which NGOs work on smaller projects in defined areas, capitalizes on their relative strengths. I believe, however, that coordination between the two—and among NGOs—could usefully be strengthened.

### 3. EDUCATION AND LITERACY PROJECTS

Projects Surveyed : 8

Principal actors : BDG, BRAC

Principal donor : IDA

1980-82 Funding : \$ 21 Million

1983-85 Funding : \$ 42 Million

The most striking observation about efforts to improve the education of women and girls is how little is going on. The funding figures are deceptive, in that all but token amounts of the money comes from the two IDA education projects which have supported the primary education sector as a whole. Even with IDA support, Bangladesh devotes an unusually small percentage of its national budget to education. Apart from the IDA project, only seven projects on my list are devoted primarily to education; only six of the self-help projects include a literacy component; and few of the projects aimed at working with trainers and administrators focus on women's education. This reflects an apparent decision, conscious or otherwise, to give priority to projects that emphasize economic well-being in a more direct sense.

The consequences of this decision are dramatically reflected in the education statistics cited in my earlier paper on the status of women in Bangladesh (Schaffer, February 1986). While a high percentage of village children—boys and girls—apparently go to first grade, the dropout rate before grade 5 is extremely high, reaching at least 60-75 percent of the girls who originally enroll. Some studies of individual schools have found dropout rates as high as 90 percent. At the secondary school level, the trend is more alarming. Female enrollment held

steady at 10 percent of the relevant age group between 1975 and 1981; male enrollment declined from 30 to 23 percent during that same period.

My examination of projects has concentrated on those which show some special effort to bring women into the educational process. It is important to note, however, that the problem of stagnation and decline in education affects boys as well as girls.

The education projects in my survey approach the problem in different ways :

**Adult literacy :** This is part of several of the village level self help projects—mostly the nongroup projects, but also BRAC. The success of these efforts is relatively high in terms of consciousness raising, in that the women who participate are pleased to be able to read a few words and to sign their names. Grameen Bank and especially Swanirbhor encourage their borrowers to learn a few basic literacy and numerical skills. We do not know enough in detail about how the borrowers conduct their business to say whether these skills have a practical impact on the women's lives.

In general, however, the consensus of observers is that the adult literacy efforts—both these and the ones connected with the government's adult literacy drive of the early 1980s—have had little payoff in terms of imparting real literacy, especially for women. The dropout rate from adult literacy programs is high. Other NGOs which have village level self help programs (Proshika, for example) say that they are very reluctant to get into women's literacy programs. They question how much demand there is, and also how much they could accomplish.

**“Nonformal” children's literacy :** BRAC has for the past year had a program of “non-formal” education for children, focussed on the 8-to 10-year-olds who have not entered the regular schools. They report high attendance by both students and teachers, and overwhelming demand. Their special efforts to recruit women have produced a female enrollment of over 50 percent. They plan to expand the program from 22 to 100 schools in the next year, and are aiming for a female enrollment of 2/3. They use their own curriculum, which stresses basic “three R's” skills, some account-keeping, and some health, hygiene and soil and water management. Their school day is short 2 to 2 1/2 hours—but they compensate by eliminating long school vacations. The program is “nonformal” only in the sense that its graduates will not receive a government certificate,

**Secondary school scholarships for girls :** This program is funded by AID, managed by The Asia Foundation, and executed by two Bangladesh organizations. Insofar as one can gauge results from this type of program only a few years after its start, it seems to have done well in attracting girls to secondary school and also in encouraging girls to stay in school through grade five in the hope of being able to continue. The statistics gathered by an AID evaluation team also show a substantial delay in the age of marriage compared with the “control” population. The Asia Foundation is working with the implementing agencies on improving the management system and on developing a system whereby scholarships would be available only to those girls who might otherwise not be able to go to secondary school.

**Support for the Government's regular primary schools :** The World Bank, UNICEF, and UNDP have put money into upgrading the regular primary schools. All projects incorporated some features which were intended to deal with female enrolment—efforts to recruit and house women teachers, for example, or funding for latrines for boys and girls in rural schools. An evaluation of three schools which were beneficiaries of the latest World Bank education project (Mia et. al., 1984) found surprisingly little impact from the initial three years of the project. Latrines had not been constructed; enrolment, and specifically female enrolment, had risen in the first year or two but had then fallen off; and, at least at that point, the number of girls in grade 5 was only 10% of the number in grade 1. Moreover, the author found, as others have, that the official enrolment figures are substantially higher than actual class attendance. This may have been an unusually high dropout rate (see trip report on Comilla in Chapter VI, as well as Shamima Islam 1982), but it suggests that the problem is a stubborn one. It also finds that the biggest reason for girls leaving school after only a year is that their parents question the relevance of what they learn in school, beyond the socially useful skill of writing their names. This gives added importance to curriculum reform.

**Curriculum development and teacher training :** The World Bank and UNICEF have both provided support in this area, with UNICEF focussing specifically on providing hostels for women in teacher training institutes. Action on the curriculum development part of the programs is slow, however, and the project paper does not indicate that the problems of educating girls are receiving any special attention in reviewing the curriculum.

**Mosque education :** UNICEF has earmarked part of its funding for primary education to work with mosque-based schools to bring some basic (Bangla) literacy and numerical skills into their program. This project has moved extremely slowly, however.

This record poses two important questions for those concerned with women's development :

**First, how important is education ?** In today's Bangladesh, women with some education are already able to contribute more to the development process. The correlation between female education and improved health is very high. And while the literature on the relationship between female primary education and fertility is confusing, there is evidence that primary education correlates positively with contraceptive use. One can't very well increase the number of women with a secondary education—which correlates strongly with smaller families—without getting them through primary school first. Women with a secondary school education are the backbone of family planning programs and the women-oriented NGOs.

This importance is bound to increase over the coming years. Demographics and the pressure of people on land will inexorably lead to a higher percentage of the Bangladeshi population seeking a livelihood outside of agriculture with a correspondingly greater need for literacy for both men and women. In the rural setting, the types of land- and bari-based development activities fostered by the NGO programs and cooperatives could have greater impact and place fewer demands on the high school and college-educated staff if there were a pool of literate and numerate women available to run local groups and do accounts. If the Bangladesh

economic picture is to change significantly over the next generation, its people—specifically including women—must become better equipped to deal with change and to learn new skills.

However, it is important to distinguish between adult literacy and educating children. The need for the adults in a village to concentrate on earning today's income has clearly affected demand for adult education. So far, the principal payoff from adult women's literacy programs has been in the form of greater self-confidence for the few women who have completed the program. This contribution, but must be weighed against other means of accomplishing that objective. Some of the NGOs have found it valuable, others not; I do not believe the link is strong enough, or the benefits clear enough, to warrant urging the reluctant NGOs or the government to devote substantial new resources to this area.

Educating children is another matter. Here, demand is strong, and action taken now can make a significant difference in the next generation. More importantly, given the difficulty adult literacy programs have had attracting and keeping students, this may be the only chance the country has to educate those who are now of school age.

The second question then arises—what approach is effective for encouraging female education? Here, it is useful to distinguish between different educational levels.

At the primary level, the biggest need is for increased and improved recruitment of teachers, especially women teachers. A close second is experimentation with curriculum development and different arrangements for the school day and year. Education must be made both more relevant and more accessible. BRAC is already fielding an innovative program, and increased funding for NGOs willing to try out other innovative approaches could pay rich dividends. The impact of such experiments would be enhanced if some feedback mechanism were set up so that NGOs and the government can exchange experiences and work together towards making the system more effective.

Both the curriculum and the teacher recruitment efforts should be under taken with an eye on the needs of village girls. However, in general, I believe that primary education is less dependent on special programs for girls than many other aspects of development. Countrywide statistics published by the government show that areas with high male enrollment in primary school tend also to be those with high female enrollment.

Increasing teacher recruitment and improving the curriculum would improve the perceived benefits to rural families of keeping their children in school. The cost of education is also an issue—both direct costs, as for books and clothes, and indirect ones, in the form of children's labor. Little systematic research has been done on the impact of measures to reduce these costs, but the subject certainly deserves a closer look.

At the secondary level, increasing female education will require more special attention. The scholarship programs, especially with a stricter means test for eligibility, will undoubtedly increase enrollment in the areas where they are active. Here again, there is scope for experimentation—special scholarships for girls wanting to become teachers, with a commitment

to teaching later in a rural school? Similar arrangements for female workers in other key development areas, such as nursing, family planning work, agriculture? "Feeder schools" on a more decentralized basis for the first few years of secondary school?

Some have suggested an increased emphasis on vocational schools, especially for girls. The experience of adult vocational training efforts in Bangladesh suggests that this is a poor bet. Vocational schools normally work well only when employment opportunities for the graduates are more or less assured—a tall order in Bangladesh's circumstances.

#### 4. Agricultural Projects

Projects Surveyed : 9

Principal Actors : BDG, NGOs

Principal Donors : UNICEF, DANIDA

1980-82 Funding : \$0.9 million

1983-85 Funding : \$1.2 million

The central emphasis of the agricultural development program in Bangladesh has historically been on major field crops. Since women traditionally do not cultivate these, but concentrate instead on food processing and on homestead production of horticultural products and livestock, its direct impact on women's agricultural production thus far has been marginal. Rather, women have been affected indirectly by the major national agricultural programs—positively through an increase in the opportunities for agricultural labor, and negatively through elimination of traditional women's jobs in rice processing thanks to automatic mills.

In recent years, with the increased interest in integrating agricultural development and improved nutrition, those responsible for agricultural development have acknowledged the importance of women's traditional role in homestead agriculture. This has led to increased interest in working with women, but it has thus far proved extremely difficult to devise national programs which can take advantage of women's potential as agricultural producers.

#### Village-level women's agricultural development projects

Of the nine agricultural projects on my survey, all but two are grass roots projects organized very much like the self help projects referred to earlier. They are village-based, and try through various means to help women increase the productivity of their homestead plots through generating savings, very small credit programs, and some help in obtaining improved seeds and varieties of chickens or ducks. Most stress home consumption of the increased output as well as sales; estimates of how much is consumed at home range from about 25% to about 75%, though it is not clear how scientific these estimates are. Most report considerable success in expanding production and bringing more nutritious foods into the home diet—although again, these seem to be largely "seat of the pants" judgments. The one problem area, for a number of programs, is poultry. UNICEF's considerable efforts in the poultry area were discontinued when the government withdrew its support. Other programs have found that an effective vaccination program is essential to any poultry program. Those which have included training

for village poultry vaccinators (such as BRAC and CARE) have found it a good area; others have not. Ducks are considered less risky.

The BARD kitchen gardening project, described in greater detail in Chapter VI, is a good example of grass-roots support for homestead agriculture. Unlike other projects of this sort, it has worked only with horticulture, and it has gone beyond fruit and vegetable growing to include processing. Its staff-intensive approach, reminiscent of the group-based self help projects described elsewhere, has largely solved the problem of getting inputs to the participating women, of getting credit to the end users, and of finding a vehicle for discussing production techniques. The problems it faces are different ones, arising out of the eventual need for the project to sustain itself without the marketing support now provided by BARD and out of the problems in dealing with processed and packaged food products.

### Women in National Agricultural Projects

The other two projects represent an effort to incorporate a women's component into the Government's agricultural development effort. One component of AID's Agricultural Research project, Farming Systems Research, is supposed to include products normally cultivated by women in its analysis of options for land use and crop cycles. One site, Ishurdi, has concentrated on homestead gardening. The project staff have asked the cooperating farmers to try various mixes of vegetables, and have assessed not only the productivity but the nutritional value of their output. However, I was told at the site that most of the cooperating farmers are men, though typically the men involved will have women in their families working with them on the vegetable plots. The Ishurdi site has the standard Farming Systems all-male staffing pattern: a site coordinator, economist, agronomist, and field assistants, augmented by a female sociologist.

The lack of female scientific and agricultural staff and the small number of women "cooperators" limits the immediate impact of the project on women, though its findings may later be able to have a considerable effect on women's homestead gardening. Other farming systems sites, including the two I observed at Jamalpur and Mymensingh, have thus far not incorporated any support for homestead gardening into their work.

A 1986 study by Abdul Halim and M. Hayat Ali examined the differences between women in a Farming Systems Research village and women in another village where the project was not operating. The villages themselves were broadly similar, though the average farm size in the non-project village was slightly larger, as was the percentage of families with over two male laborers or over two female laborers. The study found only minor differences in the amount of time women spent in agricultural work in their own homes, in use of high yielding varieties, in various health parameters, or in families' need to buy vegetables on the market. The project village had a significantly higher number of trees per household—34 vs. less 23—but the study authors noted that this predated the project. There were two interesting differences: 100% use of irrigation in the project village, compared to none in the non-project village; and twice as many hours per week for women working as hired agricultural labor in the project village. This last observation coincided with a slightly higher daily wage for agricultural

labor in the project village (9 taka vs. 8 taka). The villages studied were near Mymensingh, where women's activities have not yet been brought into the Farming Systems Research project. The study's results, then, are a preliminary indication of the impact on those villages of a research project which affects primarily the major field crops.

The other effort to work a women's component into a major government agricultural program is the Department of Agricultural Extension's program of recruiting and deploying Female Block Supervisors as part of its regular staff. This has been under way for about three years, and has about 300 women in the field. My observations at one of the Upazillas in which they are active, Savar, are presented in detail in Chapter VI.

This program seems to have attracted dedicated staff. However, the role of the Female Block Supervisors is so diffuse as to dilute their effectiveness. The Department of Agricultural Extension in Dhaka and they themselves explained that they are expected to provide not only agricultural advice, but also advice on livestock, fisheries, family planning, hygiene and health. Moreover, the program provides them virtually no support once they leave the Agricultural Extension Training Institutes, so it is hard to see how they can keep their skills up to date and continue to provide good agricultural advice. Finally, the "contact farm women" I met were clearly from the local establishment. I was not able to assess how readily the Block Supervisors—who are spread quite thin—are able to reach the families with marginal access to land.

A USAID project now under preparation, Homestead Agroforestry, would strengthen government institutions to provide better support for the growing of tree on homesteads. The project design appears to draw on the experience of these two efforts in devising a role for female staff and dealing with the problems of getting expertise from the laboratory to the homestead.

### **Lessons for Future Agricultural Programs**

A serious effort to improve the women's productivity and income potential is central to any women's development effort. It is also central to any effort to improve rural nutrition. CARE has found a high correlation between nutritional status and kitchen gardens, and all those involved in support for women's homestead agriculture report an increase in home consumption of products from such gardens. Village-based outreach programs like the Comilla kitchen gardens project have a role. They need to look out for essentially the same pitfalls as the group self-help projects.

Working women into national agricultural programs has been a frustrating enterprise thus far, but the potential of these programs is too important to ignore. Several steps can improve their effectiveness, even within the constraints imposed by the agricultural authorities' preoccupation with production of major field crops :

**Goals and targets :** A general exhortation to remember women's agriculture cannot work : the discrepancy in size and available resources between field and homestead agriculture is too

great. A women's component in Agricultural Extension, Farming Systems Research, or NGO-supported agriculture needs defined goals and targets if it is to have any real impact.

**Research :** Because of its emphasis on improving the productivity of land use over a full crop cycle, farming systems research offers unusual potential for supporting the productivity of women's homestead agriculture. It is important to monitor the research sites and make sure that their planned contributions in this are actually take place.

Beyond that, research is needed on improved varieties of vegetables and other products traditionally grown on homestead. AVRDC is doing some of this work, but there is scope for doing more in Bangladesh.

The most difficult step in agricultural research, in most countries, is putting it into practice in the marketplace. Disseminating seed as well as new information on techniques for using it is critical. Research efforts can only be effective for women or for men with a close link between agricultural extension staff and research institutions.

**Agricultural extension staff : Recruiting for mobility :** The cadre of Female Block Supervisors is growing, and eventually the government will have to disperse them into somewhat more remote areas. This will accentuate the usual problems of housing and transport. Given the high demand for government jobs, it might be possible for the government to recruit more women willing to ride bicycles and accept relatively remote postings if they make clear these requirements before the girls are accepted at the Agricultural Extension Training Institutes, rather than after their training when they already have an implied employment commitment from the government.

**Role of female agricultural extension agents :** Agriculture deserves to be a full-time job. Of the non-agricultural parts of the DAE women's role, only nutrition reinforces their agricultural message ; the other aspects should be dropped. These workers will not have the time to make much of a contribution to, say, the family planning effort (although naturally, as part of the female leadership of the country, they and their male counterparts would be an excellent audience for some form of population education during their year of training). The proposed Agro-Forestry Assistants envisaged in the USAID Homestead Agro-Forestry Project seem to have a more manageable workload. When that project is implemented, the major challenge is likely to be integrating the new Assistants into the existing extension structure and providing them with continuing support materials.

**Supervision and support :** The female block supervisors also need supervision from those concerned specifically with women's agriculture. It might make sense to explore setting up regional Women's Agriculture Supervisors, with a responsibility for maintaining links with DAE headquarters in Dhaka and with the agricultural research establishments. These women could provide training on subjects of particular concern to the Female Block Supervisors, perhaps supplanting one of the two regular fortnightly training days the FBS's now share with their male counterparts.

They should, however, retain a close link with the regular DAE staff, including sharing at least some of the training provided for male agricultural extension workers. This is essential to provide coordination, and also to ensure that the women staff are considered full members of the agricultural development team.

**Provision of inputs :** Normally, agricultural extension agents do not provide improved seed, fertilizer and other inputs; they only advise their clients on how to use them. It is worth considering either a relaxation of this rule or an alternative marketing mechanism in the case of women's agriculture. Many of the farm women are not able to come to BADC outlets or to Upazilla nurseries. Encouraging more decentralized distribution, or authorizing the female block supervisors to provide a regular shopping service, or otherwise facilitating door-to-door delivery of the inputs needed for more productive homestead agriculture would make the extension advice much more effective.

**Consciousness raising for men :** Like many women's programs, the women's agricultural extension effort needs to be bolstered by a "consciousness raising" effort aimed at the men in the program villages. They need to be convinced that devoting some resources to "women's agriculture" —fertilizer, seeds, etc—makes sense. The women farmers' husbands and brothers still, more often than not, control the funds needed for these things, especially at the start of an effort to improve production.

**National programs designed for impact on women :** The proposed AID homestead agro-forestry loan would apparently represent the first national program of its sort specifically directed at an area where women are responsible for most of the production. If approved, it would represent an important test case as to whether donors and government can provide the support and priority needed to get a women-oriented program under way within the national agricultural program.

**Squeezing women's traditional jobs :** Some observers believe that a reduction in women's traditional jobs in pre- and post-harvest agriculture is an inevitable consequence of economic development. Certainly, shifting patterns of production and processing will entail changes in the ways women have traditionally supported agriculture, such as seed management, rice milling and storage. Some of these effects may be able to be mitigated through careful project design. Others may be inevitable, and may need to be countered by providing other employment opportunities for women. A few of Florence McCarthy's papers prepared for the Ministry of Agriculture show how these effects have operated in Bangladesh. This is an area where more work is needed, however. The Farming Systems Research sites could be used for this type of research, updating and expanding on the work done by Halim Ali et al. and focussing especially on the specific pre- and post-harvest tasks traditionally performed by women.

## 5. FORMAL EMPLOYMENT AND INDUSTRY PROJECTS

**Handicraft & Small Industry : Projects Surveyed : 8**

Principal Actors/Donors : NGOs, USAID

1980-82 Funding : \$ 1.8 Million

1983-85 Funding : \$ 3.5 Million

**Public Works : Projects Surveyed : 3**

Principal Actors/Donors : CARE, CIDA

1980-82 Funding : \$0.8 Million

1983-85 Funding : \$12.2 Million

Projects under this heading can be divided into three groups :

**Handicraft production and marketing :** This includes three organizations which provide systematic employment and marketing services for producers of traditional handicrafts. Their principal market is in Dhaka, selling both to foreigners and to the Bangladeshi elite. While there have been some fledging export efforts, not much of an export market has developed yet. In addition, many of the village self help projects discussed above involve production of handicrafts--and I suspect that there are many unrecorded projects in this area.

The three handicraft marketing projects in the survey--BRAC, working through the Aarong stores, Kumudini, and Karika--are distinguished by relatively good quality (and some effort at quality control), by regular marketing outlets, and apparently by a steady relationship with particular producers. Kumudini in addition has a regular system for updating design market research. This makes them more successful than the classic small--scale handicraft project. Even these relatively professional undertakings, however, face the problem of saturation of the market for their products. Expanding the market in Dhaka depends critically on a regular flow of new products and new designs. Moving beyond the Dhaka outlets and into the export world means learning how to produce to a schedule and probably in greater quantities.

**Rural public works :** All projects under this heading have used food aid. The construction of roads under the Food for Work program at one time used special all--female work crews. A study by Elizabeth Marum gives the program high marks for attracting the neediest women--virtually assured by the low--status nature of the earthmoving work involved. The social impact on the areas where these women have worked was apparently positive, with their families and the local establishment supporting their work efforts ("why not, if their families are starving?" seems to be the prevailing attitude). The program of earmarking a particular amount for all--female crews was finally discontinued, however, because of difficulty in ensuring that the women were not at the last minute replaced by their husbands and brothers. At present, it is still possible to muster all--female crews if the local authorities request it, but this happens rarely. At present, CARE estimates that 2% of its Food for Work workers are women.

CARE has more recently instituted a rural road maintenance project, using funds generated

by Canadian food aid. The project employs 15 women in each of the 200 unions, where it is presently operating, to repair and maintain 15 miles of road per union per year. In contrast to the road construction projects cited above, this program involves year-round work. A substantial expansion of the program is under way. The women's pay has recently been increased to 84 taka per week, for a six day week, six hours per day. This is well above CARE's estimate of their opportunity cost (TK. 6 per day, the return from bidi making), and also well above most available estimates of the income generated by cottage industry projects. The savings to the local authorities from not having to reconstruct roads are expected to be substantial. Once again, the nature of the work - and CARE's recruitment efforts - have succeeded in bringing into this project those who most need the work. 88 % of the workers, according to a CARE evaluation, are widowed, divorced or separated, 72 % are landless, and they are below the national average in literacy. As with CARE's women's program, it plans to turn the program over to the government or to local authorities as soon as feasible. A similar program has recently been started by the World Food program, which is pleased with the response.

Given the growing population of landless people, and the disproportionate number of women - headed households among them, the record of these projects shows that rural public works holds considerable potential for generating employment and increasing income at the bottom of the economic scale. Beyond road building, one can expand the concept to other areas: CIDA will be working with construction of irrigation facilities, and other observers have suggested public buildings. However, an important ingredient in the success of both of these to date has been the link to an external source of funds. Under the maintenance program, CARE requires that a percentage of support funds come from the local authorities, but this is a far cry from expecting local authorities to fund such programs themselves.

**Small industry projects:** Five projects on the survey involve setting up or supporting small industries at least some of which are targeted toward employing women. One of these is just getting under way (BRAC's rural industry program); one involves a single outlet producing garments (Center for Rehabilitation and Training of Destitute Women); two are part of the AID-funded Rural Industry Project (WEDP and MIDAS); the final one, described in greater detail in Chapter VI, is the Mennonite Central Committee's small Job Creation Program.

There is a widely shared perception that small industry represents one of the most promising areas for increasing employment in Bangladesh - both in general and for women. The term "small industry" is used here to mean an enterprise with regular employment for five or more people - i. e. larger than the household enterprise - and normally not operated exclusively with family labor. The upper limit is a bit less clear; MIDAS includes any industry with a capital investment less than \$200,000, but in practice most "small" industries probably operate with a much smaller capital investment.

Beyond the issues of management, loan repayment, marketing, export consciousness, etc. that are common to all rural industry projects, these projects raise three issues which are of particular importance to projects oriented toward women.

**Establishing a hierarchy of priorities :** These projects all aim, in varying degrees, to increase women's employment, to increase women's leadership role in industry, and to make a commercial success of a business. All are legitimate goals, but the most fundamental is the third. Women's employment in industry must be treated as a normal economic activity, which must meet the test of the marketplace and which will generate a reasonable return to both the women employed and the industry's ownership and management. It is reasonable to expect a new project to take some time to establish itself, but any project which relies for too long on the "relief mentality" will probably fail, and will give women employees or managers a bad name in the process. That's not worth the cost.

The other two goals do not need to conflict—but neither do they necessarily go together. Both need to be addressed, in Bangladesh's economic and social circumstances, but not necessarily by the same projects. Encouraging female employment is the more straightforward. The experience of small industry projects to date indicates that it is easy to attract female labor, provided the workplace is reasonably close to their homes, some effort is made to spread the word that women are welcome, and the work involved is not physically too overpowering. The MCC found, for example, that few women applied for work making soap because of the hot, heavy vats of liquid that had to be lifted.

Encouraging female ownership or leadership in businesses is much more difficult. Social habits discourage many women from being assertive in a business situation—though those who have actually taken the plunge have in some cases done very well. By the same token, social traditions make others assume that they can take advantage of a women run business, making it necessary for women in such positions to be extremely vigilant. Supervising male employees requires special skill. And standard bank procedures add to the problem: many banks, for example, require a male signature on a loan document. Some project implementing agencies claim that women-run organizations have more management problems because of the relative inexperience of the women involved. But management problems are very frequent in business and voluntary undertakings in Bangladesh; the evidence indicating that they are a peculiar property of women-run projects is unconvincing.

Probably the greatest deterrent to encouraging genuine female business leadership is the habit, ingrained in Bangladeshi society, of deferring to men within a family. Thus, if special funds are available for women-run businesses, there will probably be women applicants, but many of these will probably be fronting for a husband or brother. This indicates that projects designed to encourage female business leadership must be carefully monitored. The risk that an occasional "front" will slip through is worth taking, however. Even the women who are not initially the owners or managers in the sense Westerners would intend may find in a business of this sort an opportunity to take those first few crucial steps into economic life outside the home.

Introduction of new technologies, especially those which involve substantial capital outlays, frequently displaces either women workers or, more typically, women's household enterprises in the short run. (Examples include power rice milling and the introduction of power looms.) Any credit program which sponsors rural industry needs to be sensitive to these

effects of growing capital intensity, especially in a country where capital is scarce. The goal, however, should not be to prevent the introduction of new technologies. The increased productivity they promise is desperately needed in the Bangladesh countryside. Rather, program managers concerned about women in industry should be looking for means of encouraging women to maintain and expand their leadership role in affected industries.

**Identifying the promising sectors :** Here, the greatest need is for more experimentation, more trial balloons. BRAC's new rural industry program will be a welcome effort in that direction, and the Mennonite Central Committee's experimental bias is also useful. The team of AID-funded consultants evaluating the MIDAS project has recommended that MIDAS devote some resources to analyzing the employment potential of particular sectors, and specifically to looking for sectors which could buy supplies or semi-finished goods from (largely female) small subcontractors. Such a study is long overdue—and it needs to go beyond the paper study stage. In business, a study isn't given much credence unless someone has tried it in the real world.

This type of experimentation and analysis is needed to support all types of small industry, not just industries which employ women. The experience of projects to date gives some indication of sectors which may be especially promising (or especially unpromising) for women's employment. The MCC program, which, in general, gives priority to women's employment, has had encouraging results with enterprises making dried coconut, rope, and certain jute articles. It has had little success in recruiting women for senior positions. The MCC-sponsored tannery and soap factory have been staffed exclusively by men; in both cases, the work is physically demanding, and in the case of the tannery it is traditionally low-caste work in the subcontinent. Possibilities for developing female leadership seem to be greatest in small units, hence MIDAS interest in industries which can be supplied by small subcontractors. Again, MCC's experience with jute manufacturers seems to bear this out.

The garment industry is famous for having expanded employment opportunities for women—though many of these are in larger enterprises. While this industry will continue to grow despite import restrictions in the markets of the West, bilateral donors would be well advised to steer clear of this area. First of all, the economic logic of a successful export industry will attract female workers without any help from the donor community; second, the fallout from donor involvement with this politically sensitive industry could be harmful to the overall development effort.

Of greater potential interest for Bangladeshi development would be industries which supply the garment industry with inputs. Some of these (e. g. improved cloth production, to make it possible to use locally produced rather than imported cloth in Bangladesh—made garments) will probably involve fairly capital-intensive processes and a large scale of operations, hence little potential for generating female employment of the sort discussed here. Others may have greater possibilities; these questions should be analyzed further, preferably by the Bangladesh business community which stands to gain most from further development in this area.

Development of services—laundry and catering, for example—is also worth further analysis. These would in all likelihood be primarily urban-based. Concerned Women for Family Planning has made some pilot efforts in this area; further trials, with special attention to pricing policy, would be worthwhile.

Many observers mention food processing, though few are specific as to which types seem promising. Here again, further analysis and especially a few trial projects would be in order. Several spice drying projects have been started (including one by MCC). In the initial stages, the easiest products to work with are those which are relatively non-perishable and which can be packaged without sophisticated techniques—in plastic bags rather than glass jars, for example.

**Finding the right type of business organization.** Most successful small industry efforts in Bangladesh have been run as private businesses. Efforts to develop women entrepreneurs (e. g. the Women's Entrepreneurship Development program) have encouraged women to become the proprietors of a conventional private business.

In most cases, it is probably a mistake to make an issue of the form in which a business is organized and look for a more democratic or egalitarian one. The first imperative for an industrial project has to be sustainability; it must first and foremost meet the test of the marketplace in a reasonable period of time. To make an arbitrary search for more benevolent forms of ownership simply complicates the already difficult task of meeting that first requirement.

However, in certain sectors, it might be worth while experimenting with other forms of organization at the outset. India's success with the Amul dairy cooperative comes to mind. Can one envision in Bangladesh a marketing cooperative for dairy products, and perhaps a growing variety of dairy products available for sale in regional centers? Might a similar cooperative approach help women to make a business out of their vegetable growing efforts? The record of the Comilla cooperatives and the BRDB women's cooperatives suggests that this type of relationship can be developed quite effectively among Bangladeshi women—perhaps more effectively than among Bangladesh men. Sectors which lend themselves to subcontracting work might also experiment with cooperative marketing, to increase their bargaining power.

**Marketing** is not “women's problem”, but it is central to the success of any small industry development program. The MCC program managers find it the weakest point in most industrial efforts, including their own. The first point to recognize here is that marketing is a legitimate specialty, and that “middlemen” who market products are not an evil to be avoided.

The case study on MCC discusses its marketing efforts in some detail. Briefly, they have tried individual enterprise marketing and various forms of central marketing, most recently through a marketing organization called “The Source.” Their export efforts have been channeled mainly through “Alternative Trade Organizations,” which supply stores with an ideological commitment to trading with the Third World. Their most successful marketing

effort has been sales of coconut powder to large local corporations. At present they are using a combination of all these techniques, and attempting to put them on a more professional basis.

The MCC projects, in short, face the classic marketing problems of small LDC producers, the same ones found in male-oriented projects. Perhaps the efforts of nonprofit organizations like The Source should be supplemented by a few more profit-oriented or cooperative marketing organizations, who would make it commercially viable to broker sales of products produced by small industry. The textile industry has spawned a couple of organizations of this sort, which broker both supplies of imported inputs and potential sales contracts. One suspects that a secondary market in quota numbers will not be far behind. This type of technique might be a way to develop contacts in potential export markets without relying on the ideologically committed – who are not numerous enough to represent a viable export market by themselves.

## 6. TRAINING PROJECTS AND OTHER TYPES

### Training :

Projects Surveyed : 15  
 Principal Actors/ Donors : UNICEF, CIDA, USAID  
 1980-82 Funding : \$6.7 Million  
 1983-85 Funding : \$10.9 Million

### Other :

Projects surveyed : 18  
 Principal actors/donors : Ford, TAF, UNICEF, local NGOs, BDG  
 1980-82 Funding : \$0.2 million  
 1983-85 Funding : \$0.5 million

Nine of these projects are charitable projects run by organizations of Bangladesh's economic elite. The principal interest of these programs, from a development perspective, is that some of the women's charitable and professional organizations represented in this group do encourage women from the educational and economic leadership group to exercise leadership skills.

A further eight projects are purely research. The organizations listed in the survey deal with health, education, and general economic issues. One, Women for Women, is specifically dedicated to women's issues, and has over the years produced some of the best material published on women in Bangladesh. These organizations are not involved in direct development activities, however, with the partial exception of the Village Education Resource Center, which has a UNICEF grant to develop educational materials.

The field offices of the Department of Women's Affairs represent not so much a specific program as a resource for coordination and administration of projects around the country. The Department maintains women officers in 96 upazilla and 22 zilla offices. The Zilla officers were first established after the Independence war, with a mandate to do relief work with war-affected women and families. A greater development orientation has since been

included in their mandate, and the program was broadened in early 1986 to include the Upazilla offices. A number of these offices have inherited training and production centers, which have inevitably become their principal concrete activity. They cover an entire upazilla, or in the case of a zilla officer an entire old district (i. e. 3-4 current districts). They have no staff or transport, and only token funding. Government sources explain that they have become almost entirely administrative staff, helping NGOs with registration formalities and encouraging coordination among NGOs and between NGOs and the government. NGO observers see the upazilla officers as an important potential resource, which has not had much opportunity to contribute much yet.

The projects of the greatest development interest in this group are the remaining fifteen, which involve training of some form or another of development cadres—health workers, nurses, teachers, the Grameen Bank's staff trainers, or more generally women in middle management in the government and private enterprise in Bangladesh. The largest number of these are in the health and family planning area, and involve training for all sorts of personnel—staff of Upazilla health centers, family planning field workers, nurses, and so on. The next largest group is in education. UNICEF in particular has been active in helping with the development of teacher training institutes, and in particular in building women's hostels for these institutes. In addition, there are a number of more general training programs, including a couple funded by AID for middle management officials in government and the private sector. Incorporating training outside Bangladesh in these programs has been difficult, as the Bangladesh Government has been reluctant to earmark funds for training women abroad without special inducements from donors.

Finding a training curriculum which has genuine relevance to development field work, and instructors who will bring a "field bias" to the classroom, has also been a problem—although this is a problem common to all training programs. Some of the most effective programs—measured by those who later employ the trainees—have included behavioral as well as academic components in their course content.

Perhaps the most interesting training programs—in all three categories—are those which are actually trying to create a new concept of the role of different types of development workers. A WHO nurses' training program, for example, is trying to change the concept of the nurse in Bangladesh from a hospital-based worker with relatively little status or training to a more community-oriented and independent worker. A couple of the self-help programs described earlier include in-house training efforts for staff which are geared in part to teach their staffers to listen and observe. The officer responsible for proshika, for example, commented that a woman with a high school diploma had usually been taught in school to trust textbook solutions rather than to draw conclusions from her own observation. Their training program stressed the importance of noticing in detail conditions in the village, and of listening carefully to what the (usually illiterate) village clients had to say. Trainees were encouraged to apply "book learning" only after going through this careful observation process.

Selection of trainees is tricky, but this is probably no more true for women than for men.

The problem of dropouts from training, however, can be more severe for women than for men, especially if the selection process does not include a fairly thorough briefing for the trainees on what will be expected of them, where they will stay, how long the course will last, and so on. Longer courses in particular need to make provision for acceptable housing if women trainees are to be attracted.

The most important question is what the right balance should be between this type of program and "direct action" programs involving field work. Training programs can be—and should be—a wonderful mechanism for transmitting the lessons of experience to the next generation of development workers. Developing more and better female leadership, both for development projects and for the country, generally, will depend in part on the quality of training provided by efforts like these, and on the numbers of people they are able to reach.

However, the acid test for training programs is how the trainees then do in the field. This argues for a strong operational bias in most training programs. This means in turn that agencies which fund training, and the people who carry it out, must continue to have an active involvement in direct development programming. They must continually be testing their instructions against actual field conditions.

## PROBLEMS AND CONSTRAINTS

Many of the constraints which limit the scope or effectiveness of projects aimed at women are the same as those for other projects. A few, however, are especially important for women's programming.

**Social environment :** Perhaps the most important of these is a social environment in which women's current economic contributions are largely unrecognized and their future economic potential is not taken seriously by policymakers. Village level studies make a persuasive case that women now contribute substantially to production at the grass roots level (see, for example, the discussion in Schaffer (Profile) 1986, and the studies referred to in that paper.) Closely related to this problem is the habit of seeing projects aimed at women as relief rather than economic development activities.

The one big exception to this attitude is the family planning program, which has operated for years on the assumption that it could succeed only if it had a strong female bias. Women's role is taken seriously in family planning projects; though the problem of recruiting additional female staff persists, it is given serious attention. This may be one reason for its relatively good track record in reaching women and making a difference in their lives.

**"Women's projects" Vs. components of general projects :** As a result of this social environment, it has thus far been difficult to get serious policy level attention for whole projects aimed at women outside the family planning area. This makes the option of a women's component in a mainstream project attractive, and USAID in particular has made this type of programming its standard approach to women's development. However, such components need specific targets and performance goals. Otherwise, the women's part is likely to remain a pious hope. The experience of the agricultural extension and farming systems programs is a case in point.

**Field staff :** All project managers stressed the importance of finding enough qualified and dedicated women for field positions.

For grass roots programs—family planning and self help or rural development projects in particular—generous staff coverage is important. The NGO self help and family planning projects with the best records work with one field worker for each 200–500 clients. This permits a worker to visit each client once a month where house-to-house visits are called for, and to meet weekly at greater length with small groups in the programs which are based primarily on group activities. Observers in NGOs are unanimous in their view that one visit per month is the minimum required for a successful family planning program. The GOB staffing pattern

for its family planning workers, by contrast, calls for one Family Welfare Assistant for each 6,000 population, roughly equivalent to 1,200 eligible couples. With this ratio, visits are possible at most once in three months.

The backbone of most of the village-based programs, whether self help groups, family planning, credit programs, or agricultural extension, is typically a woman with an SSC-level education and perhaps some specialized training after that level. Only a handful of projects—including notably the ICDDR/B Urban Volunteers project—used uneducated women as their basic outreach people. Many programs reported that women with secondary school education had been hard to find and reluctant to stay in the rural areas in years past. Remarkably few, however, had difficulty now in attracting this level of staff—as long as housing and transport were provided for (see below). As programs expand, the demand for workers at this level is bound to go up, however, especially if the family planning and agricultural extension programs adopt a more intensive approach. Consequently, an effort to enhance the cadre of high school-trained women with a commitment to development work makes sense.

A bigger problem is the next level up—the supervisory worker, with a BA education. Here, the number of potential candidates is smaller, and reluctance to take up a rural job much greater. The Women's Affairs Department has classified its Upazilla Officers at a level which requires an MA, and has had difficulty finding people with that level of education.

There is also a problem with local organizers—below the level of SSC-educated field workers—in village programs. These women must belong to the village, and are often women with no education at all. Recruiting them thus far has not been difficult, but their lack of education has limited the role they can play in support of development programs, especially those which involve credit.

For SSC—and BA-level field staff, most organizations prefer to hire married women. In family planning organizations, they have greater credibility; this does not seem to be much of an issue in self-help or rural development projects. However, in all types of projects, recruitment of an unmarried woman involves a risk that she will move away after marriage, or that she will marry someone who will not agree to let her continue the job. And especially for non-government jobs, there are some indications that women's families may be concerned about the impact on a girl's marriage prospects of doing work that involves this type of mobility. A group of Community Health Workers I spoke to in Matlab was quite emphatic on this point.

Organizations involved in field work with women are divided on the advantages and disadvantages of hiring women from the local area. There is a tradeoff between knowledge of local problems and involvement with the local power structure, especially since girls with an SSC education are almost by definition drawn from the better-off families in an area. BRAC uses outsiders; Grameen Bank and Swanirbhor require workers to live in the area they service.

**Housing and transport :** Female staff, especially outside the major cities, need adequate

and socially acceptable housing. All programs have found this a problem. Some have solved it by hiring only women whose families were near enough for them to commute; others have left it to the recruits to find a solution, usually at the price of considerable difficulty attracting staff; others still have arranged for female staff to be located in "clusters", so they could find housing in common. A few programs seem to attract "tandem couples" with husband and wife both working in the development field or even for the same organization. Because of the tremendous job security the government provides, women in government are willing to make greater sacrifices of housing convenience in order to take a government position, and this often means that either a woman or her husband will put up with an extraordinarily long commute.

Similarly, few programs have found it effective simply to leave women on their own as far as transport in rural areas goes. A couple, notably CARE, have succeeded in recruiting women willing to ride bicycles and motorcycles. Others are moving in that direction. Others have provided rickshaw allowances to female staff, generating inevitable charges of favoritism.

Not dealing with these problems will inevitably discourage women from getting involved with Bangladesh's development problems. But the solutions most acceptable to the women (and, equally important, to their husbands and fathers) make women higher cost staff—a burden which it is difficult for them to bear in the competition for jobs. Their access to households is too important to ignore in any program which deals with health or which needs to reach people door to door. Recruitment patterns which make it easy for them to live at home are probably a less burdensome approach to the problem than the other alternatives.

**Scale of operations :** A different type of problem, which is especially important for women's NGO programs because they are so staff-intensive, is that of economies and diseconomies of scale. A number of NGOs have expressed concern that expansion of their programs beyond a certain point will lead to a drop in effectiveness, as program managers become less able to provide direct supervision. At least one, Swanirbhor, has observed that a substantial increase in the number of branches was accompanied by a drop in the loan repayment rate. BRAC, on the other hand, is planning simultaneously a big expansion of its regular self-help program, nationwide implementation of a program to encourage oral rehydration, a substantial expansion of its nonformal primary education program, and introduction of a new program to encourage rural industrial employment. If all these expansions succeed without a loss of momentum in the existing program, BRAC will have some interesting lessons to share with the rest of the development community.

In general, however, when an organization finds itself close to the point where the managers' span of control is saturated, that is the time for donors to encourage imitators rather than to expand the program.

**Financial and procurement procedures :** Any women's program which involves bank lending faces the problem that banks normally operate with collateral, and normally require a male signature on loans. The village level credit programs and cooperatives have gotten around

this difficulty by interposing another organization between the commercial bank and the borrower. However, for programs designed to encourage enterprises larger than "cottage industries," or for programs aimed at developing women entrepreneurs or business leaders, these procedures undercut the purpose of the program and invite applications in which the woman is not the real owner of the business. Even USAID's Women's Entrepreneurship Development Program has not succeeded in abolishing this requirement.

Beyond this specific requirement, it would be useful to experiment with new techniques for making credit more accessible to female borrowers, and for encouraging timely repayments. The Grameen Bank and similar programs have shown that this can be done for the smallest borrowers. Can the group technique be adapted for slightly larger rural industries? Can loan repayment be linked to some continuing service that a small business requires, to eliminate the need for other forms of collateral? Could a specialized credit institution be more flexible in meeting the needs of beginning women entrepreneurs?

In a somewhat similar fashion, women have difficulty at present using the standard procurement channels for the inputs they need, especially for improved agricultural production. A project which brought seed, fertilizer, and other needed items door-to-door or to group meetings would raise the productivity of its participants immensely. This too could be linked to credit (and timely repayments).

**Coordination**, both with the government and among NGOs, is universally recognized as a weak area. The government does act as "traffic cop" for the NGOs, since it must approve their operations. This role, however, has not included as much genuine policy interchange as it might. And while ADAB has been useful in sharing information among NGOs in Dhaka, there are generally no similar mechanisms in the field. What is needed is not a formal coordination mechanism, still less saddling field workers with clearance requirements. Rather, workers in the same geographic area, and also managers of similar types of program, need a regular but informal means of getting together and sharing issues and problems. The first requirement is to avoid duplication of effort, but beyond that, there is a wealth of experience to be shared.

**Reaching different targets : Knowing the limitations on each type of project :** Finally, in seeking to integrate women into the development process, one is aiming at a number of different target groups and goals, and one type of project can't do everything.

o **The landless**, and the most desperate groups in general – widowed and abandoned women, women heads of households, etc. – are those most at risk of displacement by new technologies. Public works programs attract these women, with relatively little competition from the better off groups. Reaching them through village level self help programs (BRAC, Grameen Bank, etc.) is also possible – indeed the Grameen Bank's record is quite strong – though these programs will also appeal to those whose need is not so desperate.

The impact of agricultural programs on this group is ambiguous. A major increase in agricultural production may increase the availability of agricultural labor jobs – indeed this was one

of the few observable impacts on women of the Farming Systems Research program. However, projects aimed at small scale agriculture will not reach the landless, and changes in agricultural or post-harvest technology may eliminate jobs they now perform (e. g. rice milling and seed management).

o **Small landholders**, whose holdings are at or just below the subsistence level, are a good target for village self-help programs and stand to gain a great deal from small scale agricultural efforts. Their ability to make commercial use of increased homestead agriculture will be limited, but an increase in the productivity of the homestead will gain them improved nutrition and some small amounts of cash. Because these women have some small stake in society, however, it is sometimes harder to persuade them to act in nontraditional ways, in comparison with the landless women who have nothing to lose.

o **Potential leaders** are a target at all income levels and in all types of programs, from the village self help program which offers special training to group leaders to the middle management training programs offered by the Government or by foreign donors for well educated women in government and private business. Careful preparation of training candidates to avoid dropouts, adequate provision for child care and housing during training, and above all a strong link between the training and subsequent jobs are essential to use these programs effectively.

o **Urban women : Keeping up with a moving population :** The problems of mobility and housing are much less in urban projects, and the potential of center-based production and training efforts (as opposed to those centered in the home) is much higher because of the shorter distance the women involved will have to travel. The Urban Volunteers project of ICDDR/B has shown that ultra-small scale agriculture is possible even in an urban slum setting, with participants growing leafy vegetables on vines which climb up on top of their bamboo houses.

On the other hand, with the cities in Bangladesh growing at perhaps 5 percent per year, the urban poor represent a highly unstable population, constantly moving into the cities and in many cases moving about within the cities. This complicates programs relying on record-keeping, on neighborhood cohesiveness, or on building up a steady clientele for a fixed center. However, as the Urban Volunteers project has learned, these are not insuperable obstacles. Their volunteers have stayed with the program, in some cases despite having to move around, and even the migrant neighborhoods have, over time, developed collective habits fostered by the project. It would be interesting to know if these problems are more severe in some of the rapidly growing smaller cities, which may experience greater movement of population than Dhaka as people move first to a smaller city and then onward to larger ones in search of work.

**Training vs. use of existing skills :** One constraint which affects most income generation projects in my survey is the low level of income most have achieved for participating women.

Average levels of 50-200 Taka/month are typical, though there are some women who manage to achieve much higher returns. This problem and the tradeoff, between teaching new skills (typically in fixed training centers) and using existing ones which may face a saturated market, are discussed at length in the chapter on self help projects.

## DONORS' POLICIES

Most of the major aid donors to Bangladesh have at least a general policy of encouraging the integration of women in the development process. In practice, most activities directed towards women are part of larger projects aimed at some general sector of development in Bangladesh.

### Multilateral Agencies

The World Bank has until now conducted its women-oriented activities within the scope of three principal types of projects: population, rural development, and education projects. Of the three, population has been by far the most important, both in terms of access to women and in terms of funding. Like the rest of the population program in Bangladesh, those parts supported by the World Bank have a relatively high percentage of females on the staff, and the Bank has encouraged the Government to continue this trend. In addition, the last two population projects have included special women's development activities—mother's clubs, cooperatives, and funding for NGO-based and experimental programs designed to increase the demand for family planning by enhancing women's opportunities for economic progress.

Women's activities have been written into both the rural development and education projects—in the former case, through support for rural cooperatives, and in the latter, through support for training of women teachers and through project-linked agreements by the Government to take steps to increase the enrolment and retention of women. However, in both cases it has proved harder to achieve a real impact on women.

UNICEF's mandate is to improve the lives of children, but the agency has interpreted that to include activities which improve the status of mothers as well. Their experience in Bangladesh has led them to the conclusion that activities which increase the income of women have more impact on the standard of living of children in a family than corresponding increases in the income of men. UNICEF has one programming category specifically directed at women. Under other categories, it provides basic program support for health and education activities which can be expected to reach a high percentage of women. UNICEF's portfolio has an unusually high concentration of projects which involve training of program staff—in family planning, health, education, rural credit (Grameen Bank), and so on.

Among other UN agencies, UNFPA, by its very nature, has the strongest orientation toward women's development. Virtually all population projects are, by the broad definition in this paper, women's activities. UNFPA has in addition, tried to use its program to encourage placement of women in responsible positions in the program.

The Asian Development Bank has not carried out projects specifically directed at women, but has begun to study the subject.

#### **Bilateral Donors**

The Scandinavian countries all have a strong philosophical orientation towards encouraging women in development, and all have modest special funds, (on the order of \$200,000 per year, dedicated to this purpose. These funds are in most cases used to fund NGOs with strong women-oriented programs, typically small, group-based programs built around income generating activities. These countries also try to build women into their "mainstream" development activities. DANIDA has found the "mainstream" approach more successful, and has used female staff as the vehicle for enhancing the impact on women of its support for Integrated Rural Development in Noakhali.

CIDA has been increasing its attention to women's issues in recent years, working through several vehicles. The Mission Assistance Fund, through which the Dhaka mission supports a variety of NGOs, devotes 2/3 of its resources to women. CIDA's contributions to major multilateral efforts, notably Population II and III and the World Bank Rural Development project, have concentrated on women's activities to a much larger extent than the "parent" project. As CIDA moves into larger and more rapidly disbursing projects over the next few years, it is also expanding its support for public works projects which reserve a substantial share of labor for women—the CARE Rural Maintenance Program and a recently developed proposal for constructing irrigation works with 1/3 female labor are cases in point. CIDA concludes from its experience that it does make sense to do "women's projects" per se, although some of its most recent techniques are really new forms of earmaking part of a mainstream project.

Australia has a strong policy orientation to encouraging women's role in the development process, and has funded some activities in the past. However, budgetary pressures are likely to make Australia much less of an actor in this field in Bangladesh in the future.

German aid policy statements include a reference to the importance of women in development. However, in practice, FRG priorities in the Bangladesh program are on communications and power generation. The FRG has participated in the two most recent World Bank population projects, and has one additional women's and family planning-oriented project in Munshiganj; its other programs are not designed with women's development in mind.

UK aid projects are, in principle, supposed to be evaluated with respect to their impact on women, among other criteria. In practice, the only significant area where British aid has supported women's development is in the population area. Half of the British contribution to the IDA-led Population III project will be given through NGOs, which are expected to focus on integrating women in the development process. The British are also considering a small grant to an NGO which concentrates on women's development.

French aid has, in practice, similar priorities. France has made very small grants to NGOs in the past two years for nutrition activities which benefit women.

**Japan** is in the process of finalizing a project involving a women's agricultural training facility in Savar which could, if successful, fill an important gap. However, generally speaking Japanese aid does not do people-intensive projects and has not attached much importance to women in development.

## NOTES ON USAID STRATEGY

USAID's approach to women's development projects rests on three key premises :

First, USAID will work within "mainstream" projects, rather than funding women's projects as such. This decision reflects AID's experience that "women's projects" do not get sufficient priority from the BDG and hence are less than effective.

In practice, the distinction between separate and "integrated" projects has been somewhat artificial. For USAID as for other donors, population projects have had a strong women's orientation, and have included a number of sub-projects, especially those carried out through NGOs, which have been specifically aimed at women. In other areas, USAID has tried to earmark a portion of generalized loan funds for integrating women in development. Thus far, this approach has worked best for training projects, in which the goals and targets for the women's component are easy to define and monitor.

Second, all AID activities will be directed toward three priority goals : increasing agricultural output, reducing population growth, and expanding employment. While improved health and nutrition are not mentioned in the Mission's WID policy statement as "priority sectors", they are treated as important goals elsewhere in that document, and nutrition is clearly a key aspect of USAID's large PL-489 program. In this context, AID's primary objectives for women are (i) to expand opportunities for women to participate more fully in the economy of Bangladesh and (ii) to improve the physical quality of life of Bangladeshi women. AID also recognizes the importance of training women and developing female leadership.

In general, AID's involvement with women in the three priority sectors shares the strengths and weaknesses described in the sectoral chapters of this survey. Its greatest success, in terms of reaching women and developing female leadership, has been the family planning program. One of the strengths of the USAID approach has been the strong NGO component in health and family planning. Another is—or will be—USAID's effort to encourage the Bangladesh Government to draw on the lessons of the NGO's experience in running village-level programs, through such activities as the ICDDR/B MCH/Family Planning Extension program.

The area of least impact thus far has been agriculture, partly because of the inevitable preoccupation of the BDG and donors with production of major field crops, and partly because goals and targets for women's components of mainstream agricultural projects seem to be especially difficult to set. The Homestead Agro-Forestry project now on the drawing boards would be a largely women-oriented project, since homestead cultivation is largely women's responsibility in this country. Its approval has been delayed several times, but this type

of approach could have a substantial impact. The role of the proposed agro-forestry extension officers should be carefully reviewed in light of the experience of the Department of Agricultural Extension's Female Block Supervisors.

In the area of employment creation, AID has concentrated on the formal sector, leaving the field of cottage industry and village-based self help to the NGOs (and to their other financial backers). This fits in with the need for a "next step" in rural industry, beyond the products which can be produced by informal cottage industries. However, it has not proved easy to identify industrial projects which will increase both female employment opportunities and female business leadership.

A recent evaluation of the MIDAS project, one of two principal activities in this area, has gone into the difficulties in meeting both goals in some detail. One of its key recommendations is for a program of research aimed at identifying sectors in which women are already predominant as producers or suppliers of goods and services. Small businesses in these sectors could then be financed as subcontractors to larger enterprises. Such a program could be a vehicle for encouraging both employment and leadership of women.

The experience of the rural industry projects in this survey suggests that this would be a fruitful area for research. In addition, the survey demonstrates a great need for experimenting both with new sectors and with new techniques for business organization and for encouraging female employment. Examples which come to mind include marketing cooperatives, especially for dairy or horticultural products, services such as laundry, catering and perhaps others in the cities and subcontracting supplies of semi-processed foods for local food processing industries. The technique of working through an intermediate financing institution such as MIDAS could continue to be used for this type of experimentation.

The success of CARE's road maintenance program suggests some ways in which AID's PL-480 program could be redesigned for greater impact on female employment. The key differences between the road maintenance program and the unsuccessful earlier effort to earmark part of the Food For Work program for women's earth-moving gangs seem to be its policy of reserving a whole category of work for women rather than simply a portion of the money, and the opportunity it offers for year-round employment with a slightly shorter work day. This means that there is no implied comparison with men doing identical work (and hence no opportunity to raise the issue of differential pay), and that the women who come out have a substantial stake in performing well, since they stand to make a regular living from the job. It is not clear how important CARE's decision to monetize the food for work in the maintenance program has been.

One sector I would recommend that AID stay away from, however, is textiles. The private sector is moving ahead smartly in that area, and the political risks of official involvement are not worth the potential gains.

AID's priority sectors do not include education. The potential returns to the development process and to women from an improved education program are high. It would be useful

to go over the role of education in development with the other donors active in Bangladesh, and to generate stronger and better focussed support, if not from AID, then from some other major donor.

**Third, AID will be strongly influenced by the expected fertility impact of any women-oriented program it undertakes.** This is the logical extension of AID's concern for population growth. However, two cautionary notes are appropriate. First, the linkages to population are not always clear. A case in point is the very confusing evidence concerning primary education, contraceptive usage, and family size. Another is the tradeoff between making work accessible to women and influencing their reproductive behavior. Work outside the home does have a greater impact on participating women's family size—but women with a greater stake in society are less likely to undertake work which conflicts with their family responsibilities.

The second problem with examining women's projects in light of their fertility impact is that fertility behavior doesn't change all at once (or, in the words of a sadly humorless gynecologist once sent to advise the AID mission in New Delhi, "there's no overnight solution to the population problem.") Some interventions may have great long term influence that does not show up in statistics for many years. The secondary school scholarship program could be one example. Continuing to fund this sort of activity is an important investment for the future, but requires strong nerves in an agency which must depend on annual appropriations!

### **CARE Women's Development Project**

I visited two villages covered by the CARE Women's Development Project near Dhammrai on May 27, 1986, accompanied by Karen Cavanaugh of CARE/Dhaka and Team Leader Jahanara Begum, who works in the Dhammrai area.

**CARE work in Dhammrai area:** CARE has been working near Dhammrai since 1977, initially with the deep tubewell project and, starting in 1982, with women. The women's activities started out as part of the deep tubewell project, but split off and became a separate activity with a strong health orientation in 1985.

The villages in which CARE is working have 4,500 households and a total population of about 27,000. CARE staff provided a sheet with program statistics (Table 1).

The deep tubewell project initially concentrated on helping those with some land to sink and have access to tubewells and agricultural extension services. In the area serviced by the Dhammrai office (covering both Dhammrai and Manikgonj), the program has provided 7 deep tubewells and 25 shallow ones. CARE has provided direct training on tubewell maintenance and some agricultural extension help, geared entirely to the boro rice crop thus far.

Since 1984, CARE has tried to aim its irrigation efforts more at the landless. Under government regulations, the only landless groups allowed to buy deep tubewells are those

sponsored by BRDB, so, as a practical matter, this has resulted in a greater emphasis on shallow wells. One women's group now has a shallow tubewell in this area; its acreage is relatively low, but according to local CARE staff their work is doing well.

**Other NGO's in the area :** In the area covered by CARE's Dhammrai office, a number of other NGOs are also active. BRAC has a large integrated women's program in Manikgonj and some smaller programs, as well as ORS promotion activities. Gono Shastho Kendro has a health insurance scheme, hospital and pharmaceutical plant. Proshika has organized some groups, and its activities include some primary education. The groups try to work in different villages to avoid duplication. Thus far, there is no formal coordination among them, and informal coordination seems to be quite haphazard, but in the specific CARE village I visited there were no other NGO's working.

**Program design and implementation :** Karen Cavanaugh and others in the CARE Dhaka office had previously explained to me that the program relied principally on two types of groups: Para Committees and Income Generating Activity groups (IGA groups). What did not really become clear until I visited the field site was the extent to which these two types of groups function separately, with a separate clientele and separate objectives.

**The Para Committees :** The Para Committees reflect the health and nutrition orientation which was the genesis of the program. CARE staff selects five volunteers in each para, or neighborhood, and trains these women in nutrition, simple preventive health measures, and identification of malnourished children. These women then become the nucleus of a house to house "child watch" carried out by CARE field staff.

I observed a weekly meeting of one of these groups. The CARE field worker was going over a flip chart with pictures illustrating the importance of breast feeding and early supplementary feeding of infants. When we arrived, the field worker and Para Committee members described their work to us. The high light of this discussion was a quickie lesson in how to make and use ORS, delivered by a girl of about 10 who had learned from one of the mothers in the para—and who managed to overcome her shyness and speak in front of two "bideshi" ladies.

Following the meeting, we followed the CARE field worker on her rounds of neighborhood children at risk. She had the mother of one malnourished child prepare a meal of spinach and rice and feed the child in front of her, providing explanations and encouragement all the while.

Our experience in the next village was similar, although the meeting was already over by the time we got there. In the second village, we got into a long discussion with a mother of four who was bottle feeding her youngest on the sly. The CARE field worker enthusiastically shook the grimy formula can at the mother and told her never to bring it into the house again. The third child in the family, 3 years old and apparently a polio victim, was being handed around from one bystander to another. Karen spent a long time trying to persuade

an obviously skeptical mother and uncle to build a simple bamboo structure for her to learn to use her legs a bit; the villagers' faces suggested they thought it was hopeless.

Other activities of the Para Committees include poultry vaccination—not observed, since that usually takes place first thing in the morning, but considered locally to be very important. CARE has provided some imported roosters in an effort to improve local poultry breeds (a huge white one was strutting around the second village) and, occasionally, fruit and vegetable seeds from government nurseries at cost. In both cases, CARE has provided inputs through the Para Committee members. They find this to be efficient, since the Para Committee members are selected on the basis of their commitment to neighborhood improvement. It also provides some material reward for what would otherwise be a purely volunteer job.

The Para Committees have done well with their preventive health work. An evaluation in Dhammrai showed 100% use of ORS for diarrhea patients, and workers report significant changes in infant and child feeding patterns. Use of pit latrines is also way up—although this varies considerably from one area to another.

Para Committee members also include one family planning depot holder. CARE staff acknowledged that in the Dhammrai area the family planning function is essentially a passive one: not much time is spent on motivation, and even the passive supply function suffers because the government family planning officers do not always replenish the depot holders' supplies. Other project areas place greater emphasis on family planning.

**Income generation:** Side by side with the Para Committees, "IGA groups" are being formed to encourage participants to save and then to invest the funds. In each village we visited, one woman said she was a member of the IGA group. They were saving money (2 taka per week), but had only the haziest notion of what they might eventually do to earn something. The groups themselves were only a couple of months old, however, and more time might well reinforce the idea behind them—as well as instill a greater sense in the participants that they can affect their own lives. One of the participants was the mother of the polio victim, and her attitude toward life in general seemed to be especially fatalistic.

CARE is trying to encourage a greater degree of interaction between the two parts of the program. The other IGA group member we met was also a member of her Para Committee, a device CARE expects to encourage. The overall record of the IGA groups is probably more encouraging than this observation would suggest. CARE's local statistics at Table 1 show an overall profit of Tk. 1,237 for 12 projects in an area in which IGA groups have only been active for about 4 months, and other people who have worked with income generating activities speak of a one-year "running in" period. The Dhammrai office staff told me that the interest rate on loans from IGA group savings varies from one area to another; in this area, it was 5 percent per month, and loans were normally for from 5–7 months.

**Staff:** The backbone of the program is the "field worker", a woman usually in her early 20s, educated to the SSC level (a few with higher qualifications are now applying) and living

in the general area. The two we saw were dedicated and enthusiastic, and seemed to know their neighborhoods and their business well. They are issued bicycles (though the two we saw were on foot).

Each field worker has about 3 groups to follow, typically including both Para Committees and IGA groups. The field workers select the Para Committee members. They look for women with free time, the respect of their neighbors, interest in the neighborhood, and mobility. After the first year of operations, about 1/6 of the Para Committee members left, typically to get married. Since then, CARE has recruited only married women. A few of the Para Committee members are literate, and there is some effort to get at least one literate member on each committee (whether IGA or Para) to keep the group's records.

The next level up from the field worker is the "team leader." These are women with a BA education, living in the area, and responsible for about 5 field workers. They travel around on motorcycles (I saw two dismounting, helmet and all), and from the reception we had in the villages they're obviously familiar figures there. Turnover is low, and job satisfaction, as far as I could tell, high. The one who accompanied us was married to another CARE employee, and one of the field workers said that her husband was also in development work.

**The phaseout idea :** One of the reasons I selected CARE for more intensive study was that the program is designed to be self-limiting. CARE plans to phase out its own participation, including all paid staff, three years after the Para Committees and IGA groups are up and running. The first programs will phase out next year, and for the ones in Dhamrai, the clock starts ticking in July.

As far as I could tell, this has had two significant results for grass-roots program design -- in contrast, say, with BRAC, whose group philosophy is in other respects not too dissimilar. First, it places much greater importance on the committee members -- especially the Para Committee members and the group leaders of the IGA groups. These people will be the entire structure of the program if CARE goes through with its phaseout plan. CARE has obviously thought a great deal about whom its recruits for these roles, and as far as the Para Committee members are concerned seems to have found women with a high degree of motivation. Until the phaseout actually takes place, we will not know whether the effort has succeeded. CARE staff recognize that, even under the most favorable assumptions, withdrawal of the Dhamrai office and Dhaka-based support system and of the paid field workers will result in a much less intensive educational and monitoring effort. Their gamble is that, with three years of intensive effort, the benefits of better nutrition and some simple preventive health measures will be clear to enough people so that momentum carries one. Their reasoning on the income side is similar.

The other effect on the program is that, unlike BARC, Proshika and other group-based programs, CARE has resisted expanding the mandate of its group. The Para Committees talk almost entirely about preventive health care, nutrition, sanitation, and to some degree family planning. There was some discussion of having them encourage local families send

their children to school, and this may get worked into their routine. But because CARE's support system will be decreasing rather than increasing, there is no effort to have them expand into such areas as curative health care (in spite of high neighborhood interest!), use of khas land, cooperatives, etc. The phaseout idea works only if the purposes of the program are relatively narrowly drawn.

#### Program management

CARE's design of the project plays to the strengths of NGOs. Staffing is discussed above. Equally significant is the ability of CARE to redesign the program after a few years of operation to take account of their experience. The "phaseout" idea was the product of this redesign.

The cost effectiveness of their approach will be affected by how well the phaseout idea eventually works. At the moment, with one field worker for their communities and an average of 150 households in each para they service, CARE is working with a ratio of about one field worker to 450 households—about the norm for NGO village-based projects. If the project—or a significant part of it—can sustain itself after three years, this will represent a real jump in cost-effectiveness. On the other hand, narrowing the mandate of the program in order to bring about a phaseout reduces the ability of this project to serve as a jumping-off point for new development efforts.

The income generating component of the project is probably in more danger of atrophying at the phaseout stage than the health component. This reflects the early emphasis by program managers, and the order in which operations are set up in the project area.

#### CARE Women's Program, Dhamrai September 1982-May 1986

Households ; 4,505

Total Population : 27,508

#### Family Planning :

Ligation 157  
Vasectomy 13  
Copper T 146  
Pill 719  
Condom 164

#### Night Blindness

Treated : 679  
Cured : 552

#### Poultry Vaccination

BCRDV 43,160  
RDV 52,297  
Fowl Pox 18,090

#### Immunizations :

T. T. 4,960  
DPT 1,734  
Measles 1,435  
BCG 2,493

Beneficiaries in Agricultural Activities 8,866  
number children covered by child weighing 1,964  
Pregnant mothers given antenatal care 1,250

Women given health education	6203
Savings funds : Amount Deposited	Tk. 45,299
Amount used	23,828
(Used for sanitary latrines, village school construction, tubewells, poultry vaccine kit)	

**Income Generating Activity Groups**

Number of groups ;	12
Members	129
Group savings	Tk. 7,593
Loans disbursed	2,900
Loans recovered	1,225
Number of loanees	18

Purpose of loans ; papaya seedlings, poultry/duck farming, rice husking, small shops, mat making

Net profit : Tk. 1,237

**Para Committee**

Number of committees :	30
Committee members :	150
Meetings :	294
Workshops :	6
Workshop participants :	258

**BARD Women's Programs : Kitchen Gardening**

I visited the Bangladesh Academy of Rural Development (BARD) on September 24-25, 1986, to discuss BARD's support for various "laboratory" field programs and, in particular, its kitchen gardening program in two nearby villages.

BARD has a "women's desk", an office transferred to Comilla some years back from the Ministry of Agriculture in Dhaka, whose function is to analyze the problems of women in development and to provide input for BARD's programs—both general programs (training, rural development, or whatever) and specifically women's programs. The current head of the women's desk, Mrs. Ferdouse Hannan, is a professor of rural sociology from Dhaka, who studied for degree in Manila and has now come to Comilla on a two-year tour, on secondment from her university. She sees her BARD tour as an opportunity to make a contribution to the development process and to develop some field-based experience, but she expects her primary career track to be in the academic world. She is assisted by two research assistants, and she works with BARD staff from other departments.

**Kitchen Gardening Project :** The Kitchen Gardening project manager is Mr. T. R. Bose. The women's desk provides staff support and is trying to plug the results of that project back into their other analytical work on women's programs. It was evident from our field visit to one

of the project villages, Shimpur, that both were very familiar with the project and knew the Principal people involved at the village level.

The project started by forming a group of women interested in expanding their kitchen gardens. The women meet weekly, under the leadership of a project field supervisor, a woman with a BA education who comes out from Comilla. She covers both project villages, coming daily during the prime growing season and less often at other times of year. The group meetings are the occasion for collecting savings, providing advice on improved vegetable growing and processing, and collecting loan repayments.

Credits are provided by one of the commercial banks. The supervisor and, to a degree, BARD, act as the interface between the bank and the village women: BARD provides a guarantee deposit; the loan is extended to the group as a whole, with the supervisor keeping records on sub-loans to individuals. The bank receives a 16% interest rate. Within the group, the supervisor enforces a group guarantee. So far, repayments are virtually 100%, so this has not been a problem.

Project participants produce a wide range of products—cauliflower, broccoli, potatoes, coffee beans, cashews, cabbage, tomatoes, beans, and others. They are encouraged to process them, either by drying and putting in plastic bags or by canning them, sealing the cans with an ingenious contraption made of old plastic bags. Some participants also make catsup, jams, jellies or pickles. All packaging materials are provided by BARD. For the time being, BARD also undertakes to buy all the processed vegetables the participants want to sell. BARD sells them in its cafeteria, mostly to staff. They provide technical assistance for the processing process through a kind of "laboratory" processing plant on the BARD campus.

The project profit figures, as posted in the Shimpur meeting house, run 1–2 taka per bottle or can for canned goods, and show that the credit pays itself back more than once from a single crop. Published figures from the project show that participants make Tk. 162 per month on average from project-supported activities. The profit figures are a bit confusing, however: they do not include any marketing costs on the debit side, nor do they attempt to compute the value of increased vegetable consumption in the home on the credit side.

The project staff and participating women seemed enthusiastic. All reported that they had quickly learned the necessary processing techniques. Because few vegetables grow in late September, the vegetable plots did not look very impressive, but the woman whose house I visited had quite an array of what she said were home canned and dried vegetables in her house. She also had neatly done account books—prepared, she said, by her teenage daughter, a 10th grade student at the high school in the village. The daughter herself showed up during the afternoon and came along with us to the vegetable plot at the edge of the village.

The group secretary has a 5th or 6th grade education, but she and the field supervisor were just about the only literate women in the project. Given the small size of the group (under 20 women) and the willingness of the field supervisor to do pretty much all the banking business, this has not been too much of a problem thus far.

**Project strengths and weaknesses :** The biggest plus from the project is increased productivity for the participants, which translates into improved nutrition and increased income. The amount of increased income varies considerably from one participant to another; the total profit for the village for the past year was on the order of Tk. 35,000,

The emphasis on processed vegetables—much stronger than the written material on the project had led me to believe—may turn out to be a problem, however. If projects like this are set up on a larger scale, outside the BARD laboratory setting, the option of having a captive market in the BARD cafeteria will not be available. At that point, the problem of packaging will become more difficult, canned vegetables may become infeasible (or more stringent controls on the canning process may be necessary), and the process of marketing will need to become more specialized. BARD's present thinking is in another direction: they hope to have the participant women do their own marketing to avoid "middlemen." The experience of other projects suggests that this is a poor approach: unless they are selling to one or two large institutional buyers, the marketing process itself is a highly complex specialty, and one which can be better performed by hiring people whose entire job is procurement and marketing.

Another weak point, common to many rural development projects, is the lack of literate participants at the village level. On a larger scale, for example, the device of having a supervisor do all the credit paperwork will be more cumbersome, and it will become important to have the basic literacy and numerate skills within the group so the participants can handle their own banking business.

Finally, the project has concentrated on the production process—growing the vegetables and processing them. If it were to expand, the organizers would have to set up more sustainable logistical and administrative structures for providing seeds and fertilizer, packaging materials for whatever processing was needed, etc. At the moment, BARD supplies all these services, so the ability of the villagers to organize themselves for these support functions has not been tested.

**Deedar cooperative villages :** In addition to an afternoon with the kitchen gardening program, I spent a morning in the village of Bolorampur/Kashinathpur, where the Deedar cooperative movement has been active since the early 1960s. The village itself has become fairly urbanized over the years. A main road runs right through the middle; Comilla is only a few miles away; and a number of industrial undertakings have taken root.

Membership in the cooperative society is very widespread. The village has some 400 resident families. Its men's group has 450 members; the women's group 309, and the youth group over 400. The groups meet weekly. Share subscriptions are quite high - 5 taka/week for men, 4 for women, and 3 for youths (under 18). The total accumulated shares of the men's group are Tk. 26 lakh, and for the women's group Tk. 6 lakh. The group has funded a number of enterprises. I saw an oil press and a machine shop, both staffed by men. I was told about, but did not see, increased women's vegetable growing activity and cottage

industries. The two women I met were literate and quite interested in increasing their income; they spoke with pride of having their own bank account with the cooperative.

The cooperative's banking arrangements are somewhat confusing. In addition to their own funds, which are deposited in the branch of Agrani Bank in the village, the cooperative has access to bank loan funds, which it lends onward to members on their signature at no increase in interest. Since no one explained to me—after many tries!—how they bridged the gap, I have to conclude that the cooperative has simply decided to subsidize the administrative cost of its loan operations out of cooperative funds.

The cooperative had set up a number of special purpose funds—for investment, emergencies, health care, and education. They decided some years back that, in order to encourage all their members to educate their children, members' children's school books would be paid for by the cooperative for as long as they remained in school, "even up to the university." Cooperative officials believe that this policy has had a significant impact on school enrollment; another significant factor, especially for girls' education, was the decision in the late 70s to extend the primary school upwards to include a high school.

The primary school headmaster, Mr. M. A. Hakim, and one of the high school teachers provided some enrollment data. Since the schools include more than just the Deedar village, and since we have no attendance data, one must be cautious in interpreting them as confirming or contradicting the cooperative officials' analysis, but they certainly seem to show an increase in female attendance and in female retention in school over the period since 1980. They also show how large a task remains in encouraging both boys and girls to stay in school longer.

**Primary school :** The primary school has 8 teachers, of whom 6 are men and 2 women. Two teachers, one man and one woman, commute from Comilla; the others stay in the village.

Enrollment in the five primary grades has been as follows

	1980/1		1986/7	
	Boys	Girls	Boys	Girls
Class I	126	96	140	140
Class II	51	36	83	72
Class III	45	30	55	51
Class IV	30	25	60	40
Class V	36	16	57	36
Class V/				
Class I	.28	.19	.41	.26
Class V				
% girls		30%		38%

**High school :** The high school is located right in the village, but its catchment area is broader than that of the primary school. Unfortunately, the high school was closed the day I visited for some kind of exam (no one seemed to know the particulars). A sixth grade teacher

who happened to be at school mentioned that his class included 95 boys and 75 girls. Charts on the wall of the office told the story of the school's first three graduating classes in the SSC exams :

	Total Passed	Girls
1984	17 out of 18	3
1985	26 out of 30	9
1986	47 out of 49	10

I asked at what age girls in the village normally married. The group I was talking to gave answers from age 15 to age 22, but eventually agreed that if a girl wasn't taken out of school at grade 7 or 8 to be married, she normally stayed in school until she finished her SSC exams. I assume that this answer—which is inevitably pretty impressionistic—only applies to girls who go to school in the first place.

**BARD support for field projects for women :** BARD uses its women's desk as a staff organization, providing support to the line offices responsible for field projects. Of the two projects I saw, the women's desk seemed to be more involved in the kitchen gardening project. It was not clear to me how much active innovation and experimentation is now going on in the Deedar villages. BARD still uses them as a "laboratory area," but the cooperatives there are 24 years old and my impression was that they pretty much ran themselves—with occasional input of materials or advice from BARD. Data are apparently fed back to BARD, so the research relationship is maintained in this manner.

BARD is proud of the role it has played in bringing the lessons of the field into government development programs, citing especially the record of the Comilla cooperatives and their spiritual descendant in the Government program, the BRDB. BARD officials believe, however, that donor governments and organizations are a key link in the chain between new ideas from the field and changing policies. They see new development programs—and new funding—as the vehicle for forcing a reappraisal of old approaches which aren't effective, or new approaches which ought to be tried.

#### **Agricultural Extension Service—Female Block Supervisors**

I visited two villages near Savar Upazilla on May 28 to see the work of the Agricultural Extension Service's female workers. The visit was arranged by Latifur Rahman of AID with Mr. Bhuiyan of the Department of Agricultural Extension. Both of them came with me, and when we arrived at Savar we were joined by the Upazilla chairman, the upazilla agricultural officer, a couple of other upazilla staff, and the six Female Block Supervisors assigned to that area.

#### **Staff**

The Department of Agricultural Extension now has some 300 Female Block Supervisors in the field. They are assigned in "clusters" of 6–10, living in upazilla headquarter towns in not-too-remote areas. They travel around their areas on foot. Most are married, and

being in government service, they do not necessarily come from the area where they are assigned.

Each FBS is responsible for a "block", in which they make biweekly visits to six "contact farm women" in each of six "sub-blocks." Each contact farm woman is supposed to have a circle of 10 other women to whom she passes on what she learns from the extension agent. At a staff ratio of one FBS to 360 intended end-users, the staffing ratio is comparable to that of the NGO village programs, though of course it consciously concentrates on a small segment of the total area population (estimated by the upazilla authorities at about 10%).

The female extension agents are supposed to work on essentially the same type of two week schedule as their male counterparts, with 6 days of field visits, two of training, two of group meetings, and two of office work every fortnight. They go to the same training sessions as their counterparts—which effectively means that they learn mostly about field crops and not about the crops they are supposed to encourage (fruits, vegetables, livestock, etc.).

The Female Block Supervisors are supposed to provide support and motivation for an impressive array of subjects: vegetable and fruit cultivation, nutrition, pisciculture, poultry, livestock, sanitation, and family planning. Their background for providing this support comes from the two-year course they all take at the Agricultural Extension Training Institute following their SSC. While in theory the biweekly training sessions should reinforce their knowledge, senior officials of the department are candid in acknowledging that this does not happen.

#### **Activities in the Project Area**

The department and Savar Upazilla were justifiably proud of their female staff and of the support facilities they had developed with local discretionary funds. All six women were highly motivated, dedicated, and articulate. While our meeting got off to a highly stylized start (presentations in English, bouquets of flowers, the women speaking only when spoken to by the Chairman, etc.), once we got out of the office and started speaking Bangla the discussion became much more relaxed and lively. They seemed to know their territory well, and to be well received. The upazilla headquarters included a well-kept nursery that included a variety of fruits and vegetables, as well as a chicken-raising operation where they took day-old chicks (they said that they were improved breeds) and raised them for two months before releasing them to villagers. Seedlings, cuttings, seeds, etc. from the nursery and chickens from the poultry operation, were provided at cost around the upazilla. In theory, people were supposed to come to the nursery to obtain supplies, but some of the Female Block Supervisors distributed fruit and vegetable seeds to their clients for demonstration plots.

The first contact woman we met was clearly from the village elite. She had an "intermediate" education, wore glasses, lived in a house with pukka walls and a tin roof, and had a bookshelf and some books in the house. Her husband was an advocate working in the upazilla town. She had quite an extensive vegetable garden, a good number of chickens,

and a large number of fruit trees. She told me that the extension people were very helpful, but would be even more so if they could provide seeds and other inputs (this was a constant theme). She pointed out that this was more of a problem for the other women in the village, who were not especially interested in advice unless accompanied by the kind of "goodies" which other agencies field workers were able to dispense.

We went to another village, located behind a new textile factory off the main road, and met another contact woman—a slightly less prosperous one, I would guess, but still well off (print sari, tin roof, primary education, husband "in service"). She showed us two mango trees on which she said that the extension agent had showed her how to graft branches from a different variety, to produce bigger and sweeter fruit. She also showed us what I thought was a rather unkempt vegetable garden—a lot of weeds, and no effort to level the ground—and an astonishing expanse of flower gardens. Interestingly, she also told me she was informally teaching some of the young children in the village, since she and other mothers felt the school was too far away for the 6 year-olds.

The Female Block Supervisors told me that they were responsible for selecting the contact women. They said they selected them on the basis of their farm skills and interest in working with others. The two I met were literate, but this is not always the case. I got little impression of how the outreach system works beyond the contact women—certainly their "groups" were not in evidence, though the extension agents told me that they occasionally met with the groups.

I also asked the extension agents about the non-agricultural parts of their mandate. They took seriously the requirement to talk about nutrition. For example, they said that they encouraged both home consumption and sale of the products women were growing. Interestingly, one made a point of telling me that when "her" women sold their vegetables, etc., they and not their husbands kept the money. In that village, there were apparently itinerant salesmen who came to the house to pick up vegetables, eggs, etc., for sale. However, when it came to sanitation, family planning, etc., they seemed to have little training or opportunity to do a serious job of education.

### **Integrating "Women's Agriculture" into National Agriculture**

The Female Block Supervisor program has had only limited effectiveness. On this point my observations accord with the program description I was given by senior DAE officials in Dhaka. This also accords with experience of donors, notably CIDA, that it is particularly difficult to integrate women's components into agricultural programs. Why is this so, and is it inevitable?

The women's agricultural programs which implementing agencies consider most effective are those which work like the non-agricultural self-help programs. They have intensive staffing and provide other supports besides purely agricultural knowhow (credit, consciousness-raising, savings groups, marketing). Even programs of this sort often have low female participation compared with "group" programs not specifically geared toward agriculture. The DANIDA - funded rural development program in Noakhali, for example, has worked hard to

beef up its women-oriented activities and has added female staff; this has brought the share of women's groups in the total up from about 5% to about 15%.

Agricultural programs with a national focus, unless they deal with a sub-topic of particular interest to women, labor under two disabilities. First is the traditional role of the extension agent, who is purely a supplier of knowhow rather than a channel for obtaining inputs. This makes it more difficult to help women raise the productivity of their agriculture. They may have difficulty convincing their husbands to put up money for improved seed, fertilizer, etc., unless they have already raised a few good vegetable crops—and without the inputs, they may not be able to show the economic worth of their activities. Hence the vicious cycle.

The second problem, referred to elsewhere in this paper, is the inevitable preoccupation of the policy level with the production of major field crops. This puts the female extension agents out of the mainstream of extension work. This need not be an insurmountable obstacle—a number of corrective measures are suggested in the chapter on agriculture. But it is an area which potential donors in the agricultural field must be conscious of if raising women's productivity is high on their agenda.

#### **Mennonite Central Committee Job Creation Program**

The Mennonite Central Committee has run a small "job creation program" for about the past ten years. It funds a variety of small industrial ventures. Over the years, MCC has increasingly tried to target its activities on employment of women. This report is based on extensive interviews, perusal of MCC written material and a visit to the newly established MCC marketing outlet in Dhaka, The Source. I am grateful to David Anderson of MCC for taking time from his busy schedule to help me.

The reason I selected this program for further study is twofold; first, it is one of only a handful of projects that has tried to employ more women in small industry, especially in rural areas; and second, it has deliberately tried to experiment with new industries and to a lesser extent technologies, in an effort to identify hitherto untested areas which may be promising.

#### **MCC has worked in a range of industries**

The Mirpur Wheat Straw Center employs 500 women making greeting cards and decorations. This is the oldest and largest of the MCC industrial projects (started in 1975). Most of the workers are Bihari; most stay 3-4 years, which represents a delay in the age of marriage for them. Salaries are quite good (Anderson quoted an average of Tk. 800/month). Most of the sales have been for export, but this market has been quite volatile. A regular flow of new designs is needed to keep it going. The enterprise turns a healthy profit, however, and has begun investing in improved machinery and design help. It has done most of its own export marketing since 1984, using "alternative trade" channels.

Jute "action bags". This is a subcontracting operation, in which MCC helps women to set up their own bag-making operations and then buys the bags for marketing through European Alternative Trade Organizations. Sales started out brisk, but then sagged quite quickly as the

market for customers ideologically committed to jute instead of plastic became saturated. To revive demand, the enterprise bought some sewing machines and began experimenting with jute/plastic laminated bags. This is a low profit operation, and an example of the perils of relying on an ideologically determined market. With a flow of new designs, however, it could revive. 1984 employment stood at about 150.

Coconut drying (Surjosnato): This project now employs about 50 women using a locally made solar dryer to produce coconut powder. Some 80% of the product is sold to large local corporations – bakeries (e. g. Haque Biscuits) and makers of lozenges. The coconut drying enterprise arranges this marketing directly. The rest is either marketed retail, with the help of the new MCC marketing operation, “The Source”, or sold for export. Export sales have been a problem, since Bangladesh also imports some coconut products, MCC is attempting to get export authorization and also to take over the market for Sri Lankan dried coconut in Bangladesh. While this is generally regarded as a good example of a commercially viable enterprise using a new technology, its finances are still shaky. Production and employment continue to expand, however, and it has a good chance of overcoming these difficulties.

Badgha Rope and Twine Project: This project employs some 40 women near Barisal making rope and twine with locally grown hemp. Marketing is in the process of shifting from the defunct Jute Works Marketing Center to “The Source”; in the first two years of operation, most sales were for export. The finances are still very shaky.

Shebanipur Spinning Project: This employs about 50 women to wind waste cotton from a large mill into skeins. Sales have stagnated and incomes have decreased. However, MCC continues to review possibilities for generating some income out of this otherwise wasted material.

Shapla Garments, near Comilla. This project employs a small number of women making garments for the local market (punjabis, sari blouses, lungis, saris). In its first years, it had problems with productivity – virtually inevitable in a new enterprise – and with quality control (“if it’s good enough for me, it’s good enough to sell”). The original trainers were male, which presented a problem for some of the workers. The enterprise is now developing a female trainer.

Lucky Decorator: a rental service for plates, dishes, cooking pots, etc., for weddings and other ceremonies. It turned a good profit in its first few years. Its initial investment was partly funded by profits from Action Bags.

Saidpur Quilt Project: This project employs something under 50 women to make quilts from cloth procured from local used – clothes merchants. However, even with recycled raw materials, the quilts are too expensive for the local market, and the project has been viable thus far only because MCC has bought the quilts and used them for distribution in relief operations. Again, this is a subcontracting operation, using former Action Bag employees who have bought sewing machines from their Action Bag earnings. As the quilts were not selling well, the project management tried to use what proceeds they had to upgrade the women’s

skills and teach them tailoring, but this did not work well. The women were being paid regularly for their quilting, and therefore saw no need to learn anything new.

Potato processing and spice drying : An experimental project employs women to dry potatoes and spices, which are then sold at retail through "The Source." This is still a small operation ; while MCC talks of export potential, this is still some distance away.

A couple of projects staffed mostly by men : Shapla soap factory and Savar Tannery. In both cases, the work is physically demanding and considered degrading, and hence women have not been interested in jobs.

While MCC has employed many women (1300—a respectable accomplishment, considering the small scale of its operations), it has very few women managers or decision makers. MCC officials say that they have difficulty finding or developing the kinds of leadership skills needed in those roles, and have seen employment creation as the more important problem.

### Marketing

A problem area for MCC, as for other industrial efforts, has been marketing. They maintained a Jute Works Marketing Center for several years, but closed it after a string of losses. They then encouraged individual enterprises to take over more of their own marketing, especially on the local market. This was most successful in the case of the coconut drying enterprise, which found large corporate clients.

In 1986, they opened a new general marketing enterprise called "The Source", which is intended to be an auxiliary marketing department for all MCC projects. Enterprises which are able to market directly are still encouraged to do so. The Source will then provide three types of service :

—Marketing assistance— either sales on consignment or direct purchase and resale, depending on how complicated the transaction is, with a 7% sales commission built in. The consignment sales are handled by the "self help section," which is intended to help enterprises move toward independent marketing. The commission has been set at a level which staff hope will permit them just to break even.

—Market research and development. This is directly funded by MCC rather than from commission proceeds, and one of the 5 staff is supposed to work on this full time.

—A small retail outlet which carries the full range of MCC-assisted products.

The Source hopes eventually to pick up an export marketing function as well, but is not yet set up to do this. MCC still relies primarily on the Alternative Trade Organizations for its export sales. They recognize the limitations in these, but believe that until production has expanded ( or been picked up by other entrepreneurs ) it is not necessary to explore new channels.

Looking at the spectrum of MCC-assisted activities, one is struck by the variety. The industries include a certain number of apparent losers, and others which have problems that can probably be resolved. In a sense, one of the strengths of the MCC effort is that it is not afraid to try a new idea and fail. More of this type of courage is needed in order to develop the potential for small industry in this country. Also needed, however, are more entrepreneurs and financial backers who will try to work with industries that have shown promise through programs like this one.

## INTERVIEWS AND SOURCES

In preparing this report, I have made extensive use of evaluation materials which development agencies in Dhaka were kind enough to share with me. The most important of these were :

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UNICEF, annual project review documents prepared jointly with the Government of Bangladesh.

USAID, 1986 draft evaluation of the Secondary School Scholarship program for girls, by Ana Klenicki et al.

— — —, 1983-5 reviews of scholarship program conducted by Ather et al.

Women in Rice Farming : Proceedings of a conference on women in rice farming systems, IRRI, Manila, 1983 ; published by Gower, Aldershort, 1985.

For further reading on women's issues and projects in Bangladesh, my February 1986 "Profile of Women in Bangladesh" includes an extensive bibliography.

**Classifications Used in Women's Project Index**

First digit indicates basic category

Second digit indicates whether or not groups are used

Third digit indicates subsidiary project categories

Fourth digit indicates whether credit is included ( 1=yes )

1000 Income and self-help projects

1100 Groups

1200 Without groups

1110/1210 Includes literacy component

1120/1220 Includes family planning/health

1130/1230 Includes literacy and FP/health

1101, 1111... ) Include credit. "0" as last

1201, 1211... ) digit means no credit.

2000 Family planning/health projects

2010 Includes literacy component

2030 Includes income/self help component

3000 Literacy project

4000 Agricultural extension project

5000 Formal rural employment, industry, marketing

5100 Public Works projects

6000 Research, consultancy

7000 Miscellaneous

8000 Training of administrators, trainers, etc.

File : WP. LIST

Report : WPCats

Selection : Classification begins with 11

Self Help Projects –Groups

- |   |                       |
|---|-----------------------|
| Agency : Comilla Proshika Center for Development          | Classification : 1100 |
| Project Name :  |                       |
| Agency : IDA  | Classification : 1100 |
| Project Name : Rural Development II                       |                       |
| Agency : Nijera Kori                                      | Classification : 1100 |
| Project Name :  |                       |
| Agency : Proshika   | Classification : 1100 |
| Project Name :  |                       |
| Agency : BRAC   | Classification : 1101 |
| Project Name : Rural Development program                  |                       |
| Agency : Grameen Bank                                     | Classification : 1101 |
| Project Name : Rural credit program                       |                       |
| Agency : Save the Children USA                            | Classification : 1101 |
| Project Name : Small Loans for Poor Families              |                       |
| Agency :  | Classification : 1120 |
| Project Name : Saptagram Nari Swanirvar                   |                       |
| Agency : CARE   | Classification : 1120 |
| Project Name : Women's Development project                |                       |
| Agency : CIDA   | Classification : 1120 |
| Project Name : Population II – Mother's Clubs (W)         |                       |
| Agency : Gono Unnayan prochesta                           | Classification : 1120 |
| Project Name :  |                       |
| Agency : Jatiyo Mohila Samabaya Samity                    | Classification : 1120 |
| Project Name : Various (W)                                |                       |
| Agency : BRAC   | Classification : 1121 |
| Project Name : Integrated Rural Development Program       |                       |
| Agency : CIDA   | Classification : 1121 |
| Project Name : Population II—BRDB Women's Cooperative (W) |                       |
| Agency : Save the Children (USA)                          | Classification : 1121 |
| Project Name : SCF Women's program                        |                       |

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Agency : Bangladesh Academy of Rural Development Classification : 1130  
Project Name : Deedar Cooperative Village

Agency : DANIDA Classification : 1130  
Project Name : Noakhali Rural Development

Agency : IDA (Pop. 1) ; several bilat. ; Ford Classification : 1131  
Project Name : IRDP/BRDB Women's Program

Agency : Swanirbhor Classification : 1131  
Project Name : Swanirbhor Landless Women's Project (W)

Agency : Swanirbhor Classification : 1131  
Project Name : Various

Agency : UNICEF Classification : 1131  
Project Name : Integrated Development of Rural Women & Children – Coops

File : WP. LIST

Report : WPCats

Selection : Classification begins with 12

or Classification begins with 10

Self Help Project – Without Groups

Agency : Classification : 1000  
Project Name : Unitarian Service Committee

Agency : Classification : 1000  
Project Name : CRWRC

Agency : Bangladesh Jatiyo Mohila Sangstha Classification : 1200  
Project Name : Thana Level Cottage Industry/Production Centers

Agency : Bangladesh Rural Development Board Classification : 1200  
Project Name : Jahanara Female Adult School and Handicrafts Training Center

Agency : CIDA Classification : 1200  
Project Name : Rural Development & Women's programs

Agency : HEED Classification : 1200  
Project Name : Health/IRD

Agency : Rural Development Academy, Bogra Classification : 1200  
Project Name : Integrated National Action for Rural Children

Agency : UNDP, UN Dept of Technical Cooperation Classification : 1200  
Project Name : Women's Training Centers

Agency : UNDP, ILO Project Name : BMET	Classification : 1200
Agency : World Food Program Project Name : Vulnerable Group Feeding program	Classification : 1200
Agency : Bangladesh Kendrio Mohila Punarbasan Sangstha Project Name :	Classification : 1210
Agency : Dhaka Ahsania Mohila Mission Project Name :	Classification : 1210
Agency : Farida Mohila Kutir Shikkha Kendro Project Name :	Classification : 1210
Agency : UNICEF Project Name : NGO Community Based Services for Women and Children	Classification : 1210
Agency : UNICEF Project Name : Development of Day Care Services	Classification : 1210
Agency : Bangladesh Jatiyo Mohila Sangstha ( later BDG ) Project Name : Union Development Centers for Women	Classification : 1211
Agency : Bangladesh Jatiyo Mohila Sangstha Project Name : Overall program—Dhaka	Classification : 1220
Agency : BARD Project Name : Serjganj Integrated Rural Development project	Classification : 1220
Agency : CIDA ( IDA/BWRWF the MSW ) Project Name : Population II -- Women's Voc. Trng & Prodn Centers (W)	Classification : 1220
Agency : Mohila Kallan Samity Project Name :	Classification : 1220
Agency : Bands for Voluntry Services Project Name :	Classification : 1221
Agency : Project Name : Badda Women's Self Help Centre	Classification : 1230
Agency : Project Name : Rangpur Dinajpur Rural Services (RDRS)	Classification : 1230
Agency : Bahumukhi Mohila Shilpa Samannya Sangstha Project Name :	Classification : 1230
Agency : Bangladesh Mohila Samity Project Name :	Classification : 1230

Agency : Bangladesh Women Social Welfare Association Project Name :	Classification : 1230
Agency : Mohila Shilpa Protistan Project Name :	Classification : 1230
Agency : Shapla Neer Project Name :	Classification : 1230
Agency : Surjyamukhi Mohila Unnayan Samity (Gopalpur-Pab) Project Name :	Classification : 1230
Agency : Thengamara Mohila Sabuj Sangha Project Name :	Classification : 1230
Agency : UNICEF ( Ch. Hill Tracts Dvt Board ) Project Name : Chittagong Hill Tracts Multi-Sectoral Program	Classification : 1230
Agency : Upashar Mohila Samity Project Name :	Classification : 1230
Agency : BARD, RDA Project Name : Village Child Development Project	Classification : 1231
File : WP. LIST	
Report : WPCats	
Selection : Classification begins with 2 and Ref does not contain NGO (S) Health/Family Planning project	
Agency : The Asia Foundation Project Name : Panna Smrity Sangsad	Classification : 2000
Agency : Association for Individual Development Project Name :	Classification : 2000
Agency : Bangladesh Association for Voluntary Sterilization Project Name : National Sterilization Service Delivery program	Classification : 2000
Agency : Bangladesh Women's Health Coalition Project Name :	Classification : 2000
Agency : BRAC Project Name : OTEP ( Oral Therapy Extension Program )	Classification : 2000
Agency : Brahman Baria Mohila Samity Project Name :	Classification : 2000

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Agency : CARE Project Name : Women's Health Education	Classification : 2000
Agency : Family Planning Association of Bangladesh Project Name :	Classification : 2000
Agency : ICDDR/B Project Name : Matlab Family Planning Health Services Project	Classification : 2000
Agency : ICDDR/B Project Name : Urban Volunteers	Classification : 2000
Agency : ICDDR/B Project Name : Extended MCH—FP program	Classification : 2000
Agency : International Union for Child Welfare Project Name : Rural Family and Child Welfare project	Classification : 2000
Agency : Nari Kalyan Protishtan Project Name :	Classification : 2000
Agency : Pathfinder Project Name : Community-based Family planning Services	Classification : 2000
Agency : UNFPA Project Name : Integrated MCH/Fp Services & Support	Classification : 2000
Agency : UNICEF Project Name : Safe Birth practices	Classification : 2000
Agency : Poridoniyla Mohila Samity Project Name :	Classification : 2010
Agency : The Asia Foundation Project Name : Dedicated Women for Family Planning	Classification : 2030
Agency : The Asia Foundation Project Name : Family planning projects	Classification : 2030
Agency : EPSTC Project Name : Family planning services projects	Classification : 2030
Agency : FRG aid ( GTZ ) Project Name : MCH-based family planning project/Munshiganj : Mothers, Clubs	Classification : 2030
Agency : IDA Project Name : Population I	Classification : 2030
Agency : Project Name : Population II	Classification : 2030

Agency , IDA	Classification : 2030
Project Name : Population III	
Agency : Social Welfare Department	Classification : 2030
Project Name : Mother's Clubs	
Agency : UNICEF	Classification : 2030
Project Name : Comprehensive Public Health Nutrition program/Child Nut Unit	
Agency : USAID (388-0050), FPIA, Asia Foundation, Ford	Classification : 2030
Project Name : Concerned Women for Family planning (W)	
Agency : Bangladesh Family Planning Association	Classification : 2030
Project Name : Paribar Kallyan Kendra	

File : WP. LIST  
 Report : WPCats  
 Selection : Classification begins with 3  
 Education Projects

Agency : Bangladesh Association for Community Education	Classification : 3000
Project Name :	
Agency : BRAC	Classification : 3000
Project Name : Nonformal Education Project	
Agency : IDA	Classification : 3000
Project Name : Education IV	
Agency : IDA	Classification : 3000
Project Name : Primary Education 11	
Agency : Muslim Nari Kalyan Sangstha	Classification : 3000
Project Name :	
Agency : UNDP, UNESCO	Classification : 3000
Project Name : Universal Primary Education	
Agency : UNICEF	Classification : 3000
Project Name : Mosque Based Education	
Agency : Bangladesh Association for Community Education	Classification : 3001
Project Name : Secondary School Scholarships for Girls	

File : WP. LIST

Report : WPCats

Selection : Classification begins with 4  
Agriculture Projects

Agency : Bangladesh Agricultural Univ, Mymensingh  
Project Name : Backyard Poultry Dvt in 100 Villages  
Classification : 4000

Agency : DANIDA  
Project Name : Ag. Based Women's Rural Development  
Classification : 4000

Agency : Department of Agricultural Extension, BDG  
Project Name : Women's Ag Extension Program  
Classification : 4000

Agency : Mennonite Central Committee (MCC)  
Project Name : Homesite Agriculture Project  
Classification : 4000

Agency : UNICEF  
Project Name : Village Vegetable and Fruit Gardens  
Classification : 4000

Agency : UNICEF/Directorate of Livestock Svcs  
Project Name : Improvement of Backyard Poultry  
Classification : 4000

Agency : USAID (388-0051)  
Project Name : Ag. Research 2  
Classification : 4000

Agency : BARD  
Project Name : Women's Agricultural Program  
Classification : 4001

Agency : BARD, Comilla  
Project Name : Kitchen Gardening and Home Level Food Processing (Expt.)  
Classification : 4001

File : WP. LIST

Report : WPCats

Selection : Classification begins with 50  
Employment (except public works)

Agency : BRAC  
Project Name : Handicraft Marketing Assistance  
Classification : 5000

Agency : KARIKA (Bangladesh Hastashilpa Sambaya Fed.)  
Project Name :  
Classification : 5000

Agency : Kumudini Welfare Trust  
Project Name : Training and Income Generating for Women  
Classification : 5000

Agency : Mennonite Cantral Committee (MCC) Classification : 5000  
 Project Name : Job Creation Program

Agency : USAID Classification : 5000  
 Project Name : Center for Training and Rehabilitation of Destitute Women (CT)

Agency : BRAC Classification : 5001  
 Project Name : Rural Enterprises

Agency : USAID Classification : 5001  
 Project Name : Rural Finance – MIDAS

Agency : USAID (388 – 0037), BSCIC Classification : 5001  
 Project Name : Rural Finance—Women’s Entrepreneurship Dvt Pgm

File : WP. LIST  
 Report : WPCats  
 Selection : Classification begins with 51  
 Employment

Agency : CARE Classification : 5100  
 Project Name : Rural Maintenance Program

Agency : USAID/CARE (388-0052, 0056) Classification : 5100  
 Project Name : Food for Work

Agency : WFP Classification : 5100  
 Project Name : Monsoon Road Rehabilitation

Agency : CIDA Classification : 5100  
 Project Name : Irrigation Construction

Agency : CARE Classification : 5100  
 Project Name : Rural Maintenance Program

Agency : USAID/CARE (388-0052, 0056) Classification : 5100  
 Project Name : Food for Work

Agency : WFP Classification : 5100  
 Project Name : Monsoon Road Rehabilitation

**File : WP. LIST**

**Report : WpCats**

**Selection : Classification begins with 51**

**Employment – Public Works**

**Agency : CIDA**

**Classification : 5100**

**Project Name : Irrigation Construction**

**Agency : CARE**

**Classification : 5100**

**Project : Name Rural Maintenance Program**

**Agency ; USAID/CARE (388-0052, 0056)**

**Classification : 5100**

**Project Name : Food for Work**

**Agency : WFP**

**Classification : 5100**

**Project Name : Monsoon Road Rehabilitation**

**File : WP. LIST**

**Report : WPCats**

**Selection : Classification begins with 8**

**Training Projects**

**Agency : Bangladesh Agricultural University**

**Classification : 8000**

**Project Name : Women's Scholarships – Rural Soc. Sciences**

**Agency : BARD**

**Classification : 8000**

**Project Name : Rural Health & Nutrition program**

**Agency : Dhaka Univ. Inst. of Nutrition and Food Science**

**Classification : 8000**

**Project Name : Integrated Applied Nutrition Education & Training**

**Agency : Grameen Bank**

**Classification : 8000**

**Project Name : Trainers' Training project**

**Agency : UNNPA**

**Classification : 8000**

**Project Name : Management improvement – NGOs in Family planning**

**Agency UNFPA ; going to FRG ( NIPORT )**

**Classification : 8000**

**Project Name : Population Manpower Development**

**Agency : UNICEF**

**Classification : 8000**

**Project Name : Primary Health Care Svcs –UZ Health Complexes**

**Agency : UNICEF**

**Classification : 8000**

**Project Name : Expanded Program of Immunization**

Agency : UNICEF Classification : 8000  
Project Name : Curriculum Development

Agency : UNICEF Classification : 8000  
Project Name : Teacher Training, Primary Training Institutes

Agency : UNICEF Classification : 8000  
Project Name : Literacy and Nonformal Education

Agency UNICEF Classification : 8000  
Project Name : Family Development for Children and Mothers of Rural Communit

Agency : USAID Classification : 8000  
Project Name : National Women's Development and Training Academy (W)

Agency : USAID (388-0027) Classification : 8000  
Project Name : Tech, Resources & Training

Agency : WHO Classification : 8000  
Project Name : Training of Senior Nurses

File : WP. LIST

Report : WPCats

Selection : Classification begin with 6  
or Classification begins with 7  
Research and Misc. Projects

Agency : Bangladesh Project Management Institute Classification : 6000  
Project Name :

Agency : Community Health Research Association Classification : 6000  
Project Name : National Nutrition Council – Promotion of Breast Feeding

Agency : Dhaka Univ. – Bureau of Economic Research Classification : 6000  
Project Name :

Agency : Dhaka Univ. – Center for Population Management Classification : 6000  
Project Name :

Agency : Dhaka Univ. – Center for Social Studies Classification : 6000  
Project Name :

Agency : Foundation for Research on Educational Planning Classification : 6000  
Project Name :

Agency : Min, of Agriculture Classification : 6000  
Project Name : Policy Analysis – Women's Role in Ag

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Agency : Save the Children USA (SCF) Classification : 6000  
Project Name : The Village Education Resource Center

Agency : Women for Women Classification : 6000  
Project Name :

Agency : The Asia Foundation Classification : 7000  
Project Name : Women's Leadership Development Projects

Agency : Bangladesh Federation of University Women Classification : 7000  
Project Name :

Agency : Bangladesh Girl Guides Association Classification : 7000  
Project Name :

Agency : Department of Women's Affairs Classification : 7000  
Project Name : Zilla/Upazilla Field Officers

Agency : Dhaka Business and Professional Women's Club Classification : 7000  
Project Name :

Agency : Islamic Sociological Bureau Classification : 7000  
Project Name :

Agency : Rotary Club of Dhaka West Classification : 7000  
Project Name :

Agency : Young Women's Christian Association Classification : 7000  
Project Name :

Agency : Zonta Club Classification : 7000  
Project Name :

File : WP. LIST

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ALPHABETICALLY BY AGENCY

Agency :

Project Name : Unitarian Service Committee

Funding : CIDA

Main Activities : Rural Dvt & women's programs

Target Pop. :

Ref :

Classification : 1000 ?

Agency :

Project Name : CRWRC

Funding : CIDA

Main Activities : Integrated rural development

Target Pop. :

Ref :

Classification : 1000 ?

Agency :

Project Name : Saptagram Nari Swanirvar

Funding : SIDA SKr 1.3M 1982-6; CIDA \$ 10,000 1981/2; NORAD

Main Activities : Health, FP, nutrition, income generation

Target Pop. : Poorest women, Centers Faridpur, Jessore (new)

Ref : bilat

Classification : 1220

Agency :

Project Name : Badda Women's Self Help Centre

Funding :

Main Activities : Health, FP motivation, nutrition, nut ed, ed, trng, coop

Target Pop. : Poor women in Dhaka suburbs, 40 trainees/3 mos, 2000/mo clinic

Ref : bdg

Classification : 1230

Agency :

Project Name : Rangpur Dinajpur Xural Services (RDRS)

Funding : Lutheran World Services, CIDA

Main Activities : Ag, health, nutrition, ed, rural income

Target Pop. : Rangpur/Dinajpur area

Ref : ngo 1

Classification : 1230

Agency : The Asia Foundation

Project Name : Gono Unnayay Academy

Funding :

Main Activities : MCH/FP

Target Pop. : Gurudaspur, Natore

Ref : ngo ( see The Asia Foundation FP )

Classification : 2010

Agency : The Asia Foundatin

Project Name : Polianpur Tarun Krishi Club

Funding :

Main Activities : MCH/FP

Target Pop. : Mobeshpur, Jhinaidah

Ref : ngo (see The Asia Foundation FP)

Classification : 2000

**File : WP. LIST**

**Report : WP Index**

**ALPHABETICALLY BY AGENCY**

**Agency : The Asia Foundation**

**Project Name : Association for Family Development**

**Funding :**

**Main Activities : MAH, FP**

**Target Pop. : Mirpur, Dhaka**

**Ref : ngo ( see The Asia Foundation FP )**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Unity Through Population Service**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Dhaka**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Bangladesh Assn for Maternal and Neonatal Health (BAMANEH)**

**Funding :**

**Main Activities : TBA training**

**Target Pop. : 3 districts**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Mirpur FP Project**

**Funding :**

**Main Activities : FP, MCH**

**Target Pop. : Mirpur**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Palashipara Samaj Kallayan Samity**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. :**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Fatema Rural Education and Health Center**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Chittagong**

**Ref : ngo (see Asia The Foundation FP)**

**Classification : 2000**

**File : WP. LIST**

**Report : WP Index**

**ALPHABETICALLY BY AGENCY**

**Agency : The Asia Foundation**

**Project Name : Prgotishel Samaj Kallayan and Family Planning Samity**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Dhamrai**

**Ref : ngo (see The Asia Fonnation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Sukhi Paribar Prokolpa Udayan Sangha**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Chandpur**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Pirojali Progoti Sangha**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Joydebpur**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Sinnomul Mohila Samity**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Rangpur**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Chittagong Women Working for Family Planning and Welfare**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Chittagong**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Bandhan Family Planning Program**

**Funding :**

**Main Aceivities : MCH, FP**

**Target Pop. : Noakhali**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**File : WP. LIST**

**Report : WP Index**

**ALPHABETICALLY BY AGENCY**

**Agency : The Asia Foundation**

**Project Name : Village Development Center**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Patuakhali**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Derai Matrimongal Shishu Kallayan o Paribar Parikalpana Samit**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Sunamganj, Sylhet**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Janakalayan Kendra, Madhabur**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Keramat Nagar, Sylhet**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Samaj Unnayan Prochesta**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Dhaka**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Nagarayan Janakallayan Samity**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Moghbazar, Dhaka**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

**Agency : The Asia Foundation**

**Project Name : Palli Shishu Foundation**

**Funding :**

**Main Activities : MCH, FP**

**Target Pop. : Dhanmondi, Dhaka**

**Ref : ngo (see The Asia Foundation FP)**

**Classification : 2000**

File : WP. LIST

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**ALPHABETICALLY BY AGENCY**

Agency : The Asia Foundation

Project Name : Center for Development Services

Funding :

Main Activities : MCH, FP

Target Pop. : Dhaka

Ref : ngo (see The Asia Foundation FP)

**Classification : 2000**

Agency : The Asia Foundation

Project Name : Bhadeswar Palli Shishu Clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Bhadeswar, Sylhet

Ref : ngo (see The Asia Foundation FP)

**Classification : 2000**

Agency : The Asia Foundation

Project Name : Marma Mallikpur Palli Shishu Clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Rajshahi

Ref : ngo (see The Asia Foundation FP)

**Classification : 2000**

Agency : The Asia Foundation

Project Name : Tarakandi Palli Shishu Clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Pabna

Ref : ngo (see The Asia Foundation FP)

**Classification : 2000**

Agency : The Asia Foundation

Project Name : Nazirpur Palli Shishu Clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Nazirpur, Rajshahi

Ref : ngo (see The Asia Foundation FP)

**Classification : 2000**

Agency : The Asia Foundation

Project Name : Baharpur Palli Shishu Clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Baharpur, Chittagong

Ref : ngo (see The Asia Foundation FP)

**Classification : 2000**

File : WP. LIST

Report : WP Index

ALPHABETICALLY BY AGENCY

Agency : The Asia Foundation

Project Name : Kazipagla Palli Shishu clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Lohajang, Dhaka

Ref : ngo (see The Asia Foundation FP)

Classification : 2000

Agency : The Asia Foundation

Project Name : Nagerhat Palli Shishu Clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Lohajang, Dhaka

Ref : ngo ( see The Asia Foundation FP)

Classification : 2000

Agency : The Asia Foundation

Project Name : Ghonapara Palli Shishu Clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Shibalaya, Dhaka

Ref : ngo (see The Asia Foundation FP)

Classification : 2000

Agency : The Asia Foundation

Project Name : Chardulai Palli Shishu Clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Sujanagar, Dhaka

Ref : ngo (see The Asia Foundation FP)

Classification : 2000

Agency : The Asia Foundation

Project Name : Mondoler Bazar Palli Shishu Clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Panbazar, Peerganj, Rangpur

Ref : ngo (see The Asia Foundation FP)

Classification : 2000

Agency : The Asia Foundation

Project Name : Chatara Palli Shishu Clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Chatra, Peerganj, Rangpur

Ref : ngo (see The Asia Foundation FP)

Classification : 2000

File ; WP. LIST

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ALPHABETICALLY BY AGENCY

Agency : The Asia Foundation

Project Name : Sukurerhat Palli Shishi Clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Sukurerhat, Rangpur

Ref : ngo (see The Asia Foundation FP)

Classification : 2000

Agency : The Asia Foundation

Project Name : Chogoa Palli Shishu Clinic

Funding :

Main Activities : MCH, FP

Target Pop. : Tarapur. Gaibanda

Ref : ngo (see The Asia Foundation FP)

Classification : 2000

Agency : The Asia Foundation

Project Name : Gono Kallayan Kendra

Funding :

Main Activities : MCH, FP

Target Pop. : Sadullahpur, Gaibanda

Ref : ngo (see The Asia Foundation FP)

Classification : 2000

Agency : The Asia Foundation

Project Name : Shahid Smrity Shangha

Funding :

Main Activities : MCH, FP

Target Pop. : Durgapur, Dinajpur

Ref : ngo (see The Asia Foundation FP)

Classification : 2000

Agency : The Asia Foundation

Project Name : Adarsha Palli Unnayan Sangstha

Funding :

Main Activities : MCH/FP

Target Pop. : Ahmedpur, Natore

Ref : ngo (see The Asia Foundation FP)

Classification : 2000

Agency : The Asia Foundation

Project Name : Chalan Beel Unnayan Kendra

Funding :

Main Activities : MCH, FP

Target Pop. : Taras, Serajganj

Ref : ngo (see The Asia Foundation FP)

Classification : 2000

- File : WP. LIST**  
**Report : WP Index**  
**ALPHABETICALLY BY AGENCY**  
**Agency : The Asia Foundation**  
**Project Name : Mohila Sanghati Parishad**  
**Funding :**  
**Main Activities : MCH, FP**  
**Target Pop . : Sitali, Rajshahi**  
**Ref : ngo (see The Asia Foundation FP)** **Classification : 2000**
- Agency : The Asia Foundation**  
**Project Name : Agradut Club**  
**Funding :**  
**Main Activities : MCH/FP**  
**Target Pop. : Rayenda, Bagerhat**  
**Ref : ngo (see The Asia Foundation FP)** **Classification : 2000**
- Agency : The Asia Foundation**  
**Project Name : Fanna Smrity Sangsad**  
**Funding :**  
**Main Activities : MCH, FP**  
**Target Pop : Savar Dhaka**  
**Ref : ngo (See The Asia Foundation FP)** **Classification : 2000**
- Agency : The Asia Foundation**  
**Project Name : Devi Chowdhurani Palli Unnayan Kendra**  
**Funding :**  
**Main Activities : MCH, FP**  
**Target Pop : Rangpur**  
**Ref : ngo (see The Asia Foundation FP)** **Classification : 2000**
- Agency : The Asia Foundation**  
**Project Name : Sonali Diner Sandhaney**  
**Funding :**  
**Main Activities : MCH/FP**  
**Target Pop. : Kurigram**  
**Ref : ngo (See The Asia Foundation FP)** **Classification : 2000**
- Agency : The Asia Foundation**  
**Project Name : Samaj Unnayan Prashikhn Kendra**  
**Funding :**  
**Main Activities : MCH, FP**  
**Target Pop. : Dinajpur**  
**Ref : ngo (see The Asia Foundation FP)** **Classification : 2030**

**File WP. LIST****Report WP Index****ALPHABETICALLY BY AGENCY****Agency : The Asia Foundation****Project Name : Manabik Shahajya Sangetha****Funding :****Main Activities : MCH, FP****Target Pop. : Dhaka****Ref : ngo (see The Asia Foundation FP)****Classification : 2030****Agency : The Asia Foundation****Project Name : Southern Gono Unnayan Samity****Funding :****Main Activities : MCH, FP****Target Pop. : Gopalganj****Ref : ngo (see The Asia Foundation FP)****Classification : 2030****Agency : The Asia Foundation****Project Name : Banaful Social Welfare Project****Funding :****Main Activities : MCH, FP****Target Pop. : Chittagong****Ref : ngo (see The Asia Foundation FP)****Classification : 2030****Agency : The Asia Foundation****Project Name : Samaj Kallayan Parishad****Funding :****Main Activities : MCH, FP****Target Pop. : Kushia****Ref : ngo (see The Asia Foundation FP)****Classification : 2030****Agency : The Asia Foundation****Project Name : Esho Kaj Kari****Funding :****Main Activities : MCH, FP****Target Pop. : Kurigram****Ref : ngo (see The Asia Foundation FP)****Classification : 2030****Agency : The Asia Foundation****Project Name : Community Reconstruction Centre****Funding :****Main Activities MCH/FP****Target Pop. : Morelanj, Bagerhat****Ref : ngo (see The Asia Foundation FP)****Classification : 2030**

File : WP. LIST

Report : WP Index

**ALPHABETICALLY BY AGENCY**

Agency : The Asia Foundation

Project Name : Dedicated Women for Family Planning

Funding : USAID

Main Activities : FP svcs, cottage industry

Target Pop. :

Ref : aid (cross ref : The Asia Foundation )

Classification : 2030

Agency : The Asia Foundation

Project Name : Family Planning Projects

Funding : USAID

Main Activities : 25 subprojects, 75 sites. 14 incl income, all incl MCH

Target Pop. : Women in catchment areas—started out urban, now more rural

Ref : ngo

Classification : 2030

Agency : The Asia Foundation

Project Name : Women's Leadership Development Projects

Funding : 1985 \$ 59, 900

Main Activities : 11 subprojects—PR, business trng, legal literacy, confere

Target Pop. : Women in a position to exercise leadership

Ref : ngo

Classification : 7000

Agency : Association for Individual Development

Project Name :

Funding : Tk 9. 5 lakh (The Asia Foundation)

Main Activities : FP motivation & svcs, MC Health, research

Target Pop. : 263,000 (elig couples 39,000)

Ref : ngo

Classification : 2000

Agency : Bahumukhi Mohila Shilpa Samannya Sangstha

Project Name :

Funding :

Main Activities : Trng (sewing, jute, embr, handi), FP, adult lit, religious

Target pop. : Local org.

Ref : ngo 2

Classification : 1230

Agency : Bands for Voluntary Services

Project Name :

Funding : 60,000 tk/yr

Main Activities : FP, functional ed, coop irrigation, credit

Target Pop. : 75,000—Derai, Sunamganj dist

Ref : ngo

Classification : 1221

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**ALPHABETICALLY BY AGENCY**

Agency : Bangladesh Academy of Rural Development

Project Name : Deedar Cooperative Village

Funding : Self plus BARD

Main Activities : Cooperative gps—men, women, youth ; educ fund ; credit

Target Pop. : 2 villages near Comiila

Ref : BDG

Classification : 1130

Agency : Bangladesh Agricultural Univ. Mymensingh

Project Name : Backyard Poultry Dvt in 100 Villages

Funding : UNICEF 1983/5 \$ 247, 450

Main Activities : trng poultry raisers, dist stock, vaccination, feed prodn

Target Pop. : 11,000 villagers (direct + indirect)

Ref : uni

Classification : 4000

Agency : Bangladesh Agricultural University

Project Name : Women's Scholarships—Rural Soc. Sciences

Funding : Ford Found, \$ 90,000 1983/6

Main Activities : Train women in rural social sciences

Target Pop. : female cadres

Ref :

Classification : 8000

Agency : Bangladesh Association for Community Education (BACE)

Project Name :

Funding : 5,000,000 tk/yr (NORAD, DANIDA, USAID, BDG, UNESCO,)

Main Activities : Adult lit, community org, ed incl girls, research

Target Pop. ; Many areas—no number)

Ref : ngo

Classification : 3000

Agency : Bangladesh Association for Community Education (BACE), SGS

Project Name : Secondary School Scholarships for Girls

Funding : \$ 300,000 (USAID via The Asia Foundation)

Main Activities : Scholarship to HS, college girls, 2 UZs

Target Pop. : 6,000 girls (1985)

Ref ; aid (xr ngo)

Classification ; 3001

Agency : Bangladesh Association for Voluntary Sterilization

Project Name : National Sterilization Service Delivery Program

Funding : Tk 28M/year ; USAID, through Assoc. for Vol. Surg. Contraception

Main Activities : FP (VS+IUD), MC health, trng, 34 clinics.

Target Pop. : nationwide, 34 proj sites

Ref : ngo

Classification : 2000

File : WP. LIST

Report : WP Index

**ALPHABETICALLY BY AGENCY**

Agency : Bangladesh Family Planning Association

Project Name : Paribar kallyan kendra

Funding : IPPF, USAID

Main Activities : voc trng, funct ed, health/nut ed, credit savings, FP svcs

Target Pop. : so far c. 5,000 women involved

Ref : aid

Classification : 2031

Agency : Bangladesh Federation of University Women

Project Name :

Funding : Tk 40,000

Main Activities : Advancement for univ. graduates ; some charity educ & healt

Target Pop. :

Ref : ngo2

Classification : 7000

Agency : Bangladesh Girl Guides Association

Project Name :

Funding :

Main Activities : Leadership training, day care, MC Health

Target Pop. : 21,000 scouts (current)

Ref : ngo2

Classification : 7000

Agency : Bangladesh Jatiyo Mohila Sangstha

Project Name : Thana Level Cottage Industry/Production Centers

Funding : Tk 460,000

Main Activities : Voc trng, prodn at centers

Target Pop. : 80 centers in 20 old districts ; 25 trainees/ctr

Ref : ngol

Classification : 1200

Agency : Bangladesh Jatiyo Mohila Sangstha

Project Name : Overall program—Dhaka

Funding : 17.5 lakh tk/yr

Main Activities : Cott ind trng, female ed policies. legal aid, FP

Target Pop. : 54,000

Ref : ngo

Classification : 1220

Agency : Bangladesh Jatiyo Mohila Sangstha (later BDG)

Project Name : Union Development Centers for Women

Funding : NORAD

Main Activities : Ag trng, community trng, mktg, credit lit. Trng at trng

Target Pop. : 38 centers, 2 in each old district exc.Hill Tracts

Ref : ngol

Classification : 1211

File : WP. LIST

Report : WP Index

ALPHABETICALLY BY AGENCY

Agency : Bangladesh Kendrio Mohila Punarbasan Sangstha

Project Name :

Funding : 220,000 tk/yr

Main Activities : Voc trng, primary ed, Rehab (hostel trng)

Target Pop. : 150 trainees/yr

Ref : ngo2

Classification : 1210

Agency : Bangladesh Mohila Samity

Project Name :

Funding : Tk 9 lakh/yr

Main Activities : Literacy, MCHHealth, FP, voc trng, legal aid

Target Pop. : Coverage 5000

Ref : ngo2

Classification : 1230

Agency : Bangladesh Project Management Institute

Project Name :

Funding : Tk 6 lakh

Main Activities : Consultancy & project impl (vague)

Target Pop. :

Ref : ngo2

Classification : 6000

Agency : Bangladesh Rural Development Board

Project Name : Jahanara Female Adult School and Handicrafts Training Center

Funding : 381,000 tk/yr

Main Activities : Adult ed, cott ind trng, handicrafts

Target Pop. : 2,750 trainees. In Comilla but national aspirations

Ref : nog

Classification : 1200

Agency : Bangladesh Women Social Welfare Association

Project Name :

Funding : 50,000 tk/yr

Main Activities : Adult lit, ed, trng for destitutes, FP svcs, handicrafts

Target Pop. : Dhaka, Tongi, 140,000

Ref : ngo2

Classification : 1230

Agency : Bangladesh Women's Health Coalition

Project Name :

Funding : Intl Women's Health Coal., Ford Found., SIDA (Kr 330,000/yr)

Main Activities : Health/FP svcs, MCHHealth, nutrition, legal aid

Target Pop. :

Ref : ngo1

Classification : 2000

File : WP LIST

Report : WP Index

ALPHABETICALLY BY AGENCY

Agency : BARD

Project Name : Serajganj Integrated Rural Development Project

Funding :

Main Activities : health, mothers'nut ed, fruit fish veg, ed, voc trng women

Target Pop. : 6 – 12,000 families

Ref : uni

Classification : 1220

Agency : BARD

Project Name : Women's Agricultural Program

Funding :

Main Activities : savings, credit, ag extn, veg gdns, animals ; coops, trng

Target Pop. :

Ref : BDG

Classification : 4001

Agency : BARD

Project Name : Rural Health & Nutrition Program

Funding : UNICEF 1983/5 \$ 38, 800

Main Activities : H&N trng : UZ/NGO/BRDB health, nut, officials, TBAs, women lea

Target Pop. : 1,000 tra ined

Ref : uni

Classification : 8000

Agency : BARD Comilla

Project Name : Kitchen Gardening and Home Level Food Processing (Expt.)

Funding :

Main Activities : Kitchen gdn trng, seeds, credit ; nutrition/income gen

Target Pop. : 25 families (v. small- experimental)

Ref ; ngo

Classification : 4001

Agency : BARD, RDA

Project Name : Village Child Development Project

Funding : UNICEF \$ 000 1980/2 \$ 914 1983/5 \$ 1540 1986/8B 1271

Main Activities : veg, fruit, mothers' nut ed, poultry, fish, TBA, health, lit,c

Target Pop. : 25,000 families

Ref : uni

Classification : 1231

Agency : BRAC

Project Name : Rural Development Program

Funding : OXFAM

Main Activities : 1. Group org 2. funct. ed 3. savings 4. trng, credit, income gen

Target Pop. : Landless or those who sell phys. labor. 70,000 mbrs (12/84)

Ref : ngo1

Classification : 1101

File : W. LIST

Report : WP Index

ALPHABETICALLY BY AGENCY

Agency : BRAC

Project Name : Integrated Rural Development Program

Funding : 1975

Main Activities : 1 - 4 as with Rural Dvt Pgm, plus health, others on local dc

Target Pop. : 3 areas<sup>4</sup>—Jamalpur (only women), Sulla, Manikganj - 20,000 mbrs

Ref : ngo1

Classification : 1121

Agency : BRAC

Project Name : OTEP (Oral Therapy Extension Program)

Funding : UNICEF, SIDA, Swiss

Main Activities : ORS training ; will expand to incl prev health trng, chd su

Target Pop : 4.8 million HH by 12/84 ; will cover nation by end 86

Ref : ngo1

Classification : 2000

Agency : BRAC

Project Name : Nonformal Education Project

Funding :

Main Activities : School for older children — short day, all yr, expt curr.

Target Pop. : 22 schools at first, now growing to 100. Some not in BRAC are

Ref : ngo1

Classification : 3000

Agency : BRAC

Project Name : Handicraft Marketing Assistance

Funding :

Main Activities : Mktg of handicrafts produced in rural dvt pgm (Aarong shop)

Target Pop. : 2,700 producers — potentially, all BRAC gp mbrs

Ref : ngo1

Classification : 5000

Agency : BRAC

Project Name : Rural Enterprises

Founding : Ford Found. \$290,040 (25% of cost)

Main Activities : Credit for rural factories. Employment thrust. New

Target Pop. : Landless — rural

Ref : ngo

Classification : 5001

Agency : Brahman Bria Mohila Samity

Project Name :

Funding :

Main Activities : FP services

Target Pop. : Local — Brahman Baria

Ref : ngo2

Classification : 2000

File : WP. LIST

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ALPHABETICALLY BY AGENCY

Agency : CARE

Project Name : Women's Development Project

Funding : CARE, NORAD

Main Activities : Health (pkg of)MCH/FP); income gen (groups)

Target Pop. : 255 villages, Tangail distt.

Ref : ngo1

Classification : 1120

Agency : CARE

Project Name : Women's Health Eudcation

Funding :

Main Activities : Health/nut. ed. to women from Rural Maint. Pgm

Target Pop. RMP workers near towns (20,000)

Ref : ngo1

Classification : 2000

Agency : CARE

Project Name : Rual Maintenance Program

Funding : CIDA food aid—c. \$6 M 1984/5, \$14-M 1986/7

Main Activities : Employ women to maintain 15 mi rural dirt roads/200 unions

Target Pop. : 60,000 rural landless women

Ref : ngo1

Classification : 5100

Agency : CIDA

Project Name : Population II – Mother's Clubs (W)

Funding : Tk 170 lakh (80-83)

Main Activities : Mother's Clubs, FP, trng ; 40 UZ

Target Pop. : 40 UZ, 1,600 clubs, 98,000 FP

Ref : bilat (xr : int : Pop II)

Classification : 1120

Agency : CIDA

Project Name : Population II— BRDB Womens Cooperatives (W)

Funding : Tk 127 lakh (80-83)

Main Activities : Savings/prodn coops, leader trng, FP – 40 UZ

Target Pop. : 40 UZ; 58,000 members, 1500 coops

Ref : bilat (xr : int : Pop II)

Classification : 1121

Agency : CIDA

Project Name : Rural Development & Women's Programs

Funding : CIDA \$ 780,000

Main Activities : Big problems (CIDA report)

Target Pop. :

Ref :

Classification : 1200

**File : WP. LIST**

**Report : WP Index**

**ALPHABETICALLY BY AGENCY**

**Agency : CIDA**

**Project Name : Irrigation Construction**

**Funding : \$12 Million/year over next 3 years.**

**Main Activities : Installation of irrigation.**

**Target Pop. : Poor women in tgt area**

**Ref :**

**Classification : 5100**

**Agency : CIDA (IDA/BWRWF then MSW)**

**Project Name : Population II—Women's Voc. Trng & Prodn Centers (W)**

**Funding : Tk 149 Takh (80.83)**

**Main Activities : Voc. trng., leadership dvt, FP—20 UZ, 80 union**

**Target Pop. (28 UZ, 112,000 FP, 11000 trainees**

**Ref : bilat (xt & int Pop. 11)**

**Classification : 1220**

**Agency : Comilla Proshika Center for Development**

**Project Name :**

**Funding : CIDA**

**Main Activities : groups, consc raising, savings/income, soc action**

**Target Pop. : Rural poor**

**Ref: ngol**

**Classification : 1100**

**Agency : Community Health Research Association**

**Project Name : National Nutrition Council—Promotion of Breast Feeding**

**Funding : UNICEF 5000 1986/8E \$41**

**Main Activities : Research, MC Health. infant growth monitoring**

**Target Pop. : Direct 100,000/yr**

**Ref : ngo**

**Classification : 6000**

**Agency : DANIDA**

**Project Name : Noakhali Rural Development**

**Funding : TKM 1980 43 1981 63 1982 51 1983 84 1984 65 1985 75 1986 90 1100**

**Main Activities : IRD type project, men + women, Coops, gps, cott ind, road**

**Target Pop. : Noakhali, Eeni, Lakshmipur dts**

**Ref : bilat**

**Classification : 1130**

**Agency : DANIDA**

**Project Name : Ag. Based Women's Rural Development**

**Funding : Dkr 2.66. 83-5**

**Main Activities : Esp. pourty. Overly mechanized, poor Project**

**Target Pop. : Savar**

**Ref : bilat**

**Classification : 4000**

File : WP. LIST

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**ALPHABETICALLY BY AGENCY**

Agency : Department of Agricultural Extension. BDG

Project Name : Women's Ag Extension program

Funding :

Main Activities : visits, group mtgs, trng ; home veg/fruit, nut, fish, animal, inco

Target Pop. : Rural women. 266 FBS's, each now covers 300 families.

Ref : bdg

Classification : 4000

Agency : Department of Women's Affairs

Project Name : Zilla/Upazilla field officers

Funding : Tk 10 cr/yr

Main Activities : Supervision of trang/prodn ctrs ; admin tasks

Target Pop. : National

Ref : BDG

Classification : 7000

Agency : Dhaka Ahsania Mohila Mission

Project Name :

Funding : 700,000 tk/yr

Main Activities : voc. : trng, adult lit (w), primary ed, orphan hostels

Target Pop. : 4 million (Dhaka area)

Ref : ngo

Classification : 1210

Agency : Dhaka Business and Professional Women's Club

Project Name :

Funding :

Main Activities : Lobbying for wkg conditions, EEO in work for women, leg. ad

Target Pop. : Women working in formal sector in Dhaka — professionals

Ref : ngo2

Classification : 7000

Agency : Dhaka Univ.—Bureau of Economic Research

Project Name :

Funding : 350,000 tk

Main Activities : Research—econ., related soc. sci.

Target Pop. :

Ref : ngo2

Classification : 6000

Agency : Dhaka Univ.—Center for Population Management and Research, IBA

Project Name :

Funding : 120,000 tk/yr

Main Activities : Research, Management dvt in health, FP programs

Target Pop. :

Ref : ngo

Classification : 6000

File : WP. LIST

Report : WP Index

ALPHABETICALLY BY AGENCY

Agency : Dhaka Univ.—Center for Social Studies

Project Name :

Funding : 300,000 tk/yr

Main Activities : Research

Target Pop. :

Ref : ngo

Classification : 6000

Agency : Dhaka Univ. Inst. of Nutrition and Food Science

Project Name : Integrated Applied Nutrition Education & Training

Funding : UNICEF 1983/5 \$ 168, 500

Main Activities : Courses for village coops, teachers, SW wkers, mothers

Target Pop. : 2900 leaders/trainers, 4000 mothers trained

Ref : uni

Classification : 8000

Agency : Family Planning Association of Bangladesh

Project Name :

Funding : 40, 000, 000 tk/yr (IPPF 1954, USAID 1981)

Main Activities : FP motivation, svcs, advocacy

Target Pop. : 1,500, 000, 40 proj sites

Ref : ngo

Classification : 2000

Agency : Farida Mohila Kutir Shikkha Kendro

Project Name :

Funding : 35,000 tk/yr

Main Activities : Poverty relief, ed (religious context), funct trng

Target Pop. : 90,000

Ref : ngo2

Classification : 1210

Agency : Foundation for Research on Educational Planning and Development

Project Name :

Funding : Tk 5 lakh

Main Activities : Research — education

Target Pop. :

Ref : ngo 2

Classification : 6000

Agency : FPSTC

Project Name : Family Planning Services Projects

Funding : USAID/FPIA/Ford Foundation

Main Activities : FP supplies dist., svcs referral & medical backup, some in

Target Pop. : 49 Project areas

Ref : aid

Classification : 2030

File : WP. LIST

Report : WP Index

ALPHABETICALLY BY AGENCY

Agency : FRG aid (GTZ)

Project Name : MCH-based Family Planning Project/Munshiganj : Mothers' Clubs

Funding :

Main Activities : FP motivation, health ed, mothers' clubs, income (handicra)

Target Pop. : 4000 mbrs

Ref : bilat

Classification : 2030

Agency : Gono Unnayan Prochests

Project Name :

Funding : 5,600,000 tk/yr (OXFAM, CIDA, CFSA Can, Bread for World, Chris. AI

Main Activities : Coops, health ed, empl, ag

Target Pop. : 200,000

Ref : ngo

Classification : 1120

Agency : Gramcen Bank

Project Name : Rural credit program

Funding : Ford Foundation \$ 1, 227, 325 1981-4

Main Activities : Loans to rural poor. Borrower groups.

Target Pop. : Rural poor. 9/84 : 108 branches, 1988 vil'ages, 5 dts, 110,000 m

Ref : ngo

Classification : 1101

Agency : Grameen Bank

Project Name : Trainers' Training Project

Funding : UNICEF \$ 251,000 1982-5, \$ 863,000 1985-88

Main Activities : Trng for women bank wkers : bank opns, horticult etc for cli

Target Pop. : Bank workers, Borrowers. 5,000 trained

Ref : uni

Classification : 8000

Agency : HEED

Project Name : Health/IRD

Funding : CIDA \$ 225,000

Main Activities :

Target Pop. :

Ref :

Classification : 1200

Agency : ICDDR/B

Project Name : Matlab Family Planning Health Services Project

Funding :

Main Activities : FP, MCH health delivery -- minimal MCH in 2 blocks, more in 2

Target Pop. : 80,000

Ref : int

Classification : 2000

**File : WP. LIST**

**Report : WP. Index**

**ALPHABETICALLY BY AGENCY**

**Agency : ICDDR/B**

**Project Name : Urban Volunteers**

**Funding : US, UN, other bilat**

**Main Activities : (1) use neighborhood volunteers for immun, nut, ORS ; (2) rese**

**Target Pop. : Urban slum dwellers**

**Ref : int**

**Classification : 2000**

**Agency : ICDDR/B**

**Project Name : Extended MCH—FP Program**

**Funding : USAID**

**Main Activities : Limited MCHHealth/FP package, using normal BDG staffing**

**Target Pop. : 2 UZ's near Jessore**

**Ref : int**

**Classification : 2000**

**Agency : IDA**

**Project Name : Rural Development II**

**Funding : \$ 177M, IDA and several bilateral**

**Main Activities : Women's part : some women's coops (c. \$ IM of funds)**

**Target Pop. :**

**Ref : int**

**Classification : 1100**

**Agency : IDA**

**Project Name : Population I**

**Funding : IDA, several bilat. ; \$ 45.7**

**Main Activities : FP svcs. facilities, women's gps (see IRDP entry)**

**Target Pop. : national**

**Ref : int**

**Classification : 2030**

**Agency : IDA**

**Project Name : Population II**

**Funding : \$ 110 M, IDA and several bilateral**

**Main Activities : FP facilities, health, trng, women's gps (BRDB, Mother Club)**

**Target Pop. : National**

**Ref : int**

**Classification : 2030**

**Agency : IDA**

**Project Name : Population III**

**Funding : \$ 188.2 M, IDA and several bilateral**

**Main Activities : FP/MCH svcs & facilities, info pgms, women's gps**

**Target Pop. : National**

**Ref : int**

**Classification : 2030**

File : WP. LIST

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ALPHABETICALY BY AGENCY

Agency : IDA

Project Name : Education IV

Funding : \$ 52.42

Main Activities : Schools, trng, learning matls, TA

Target Pop. : Mainly primary age students

Ref : int

Classification : 3000

Agency : IDA

Project Name : Primary education II

Funding : \$ 103. 36M

Main Activities : Schools, teacher trng, curriculum dvt & matls

Target Pop. :

Ref : int

Classification : 3000

Agency : IDA (Pop. 1) ; several bilat. ; Ford

Project Name : IRDP/BRDB Women's Program

Funding :

Main Activities : Women's coops, Voc trng ; FP/health, lit, credit

Target Pop. : 22,000 women

Ref : int (xr : Pop 1)

Classification : 1131

Agency : International Union for Child Welfare

Project Name : Rural Family and Child Welfare Project

Funding : USAID, FP1A

Main Activities : FP svcs, referrals ; nut, MCHhealth, FP ed.

Target Pop. : Rural. 22,000 old clients, tgt 17,000 new 1915/6

Ref : aid

Classification : 2000

Agency : Islamic Sociological Bureau

Project Name :

Funding : TK 36 lakh (asked UNFPA)

Main Activities : Socioec. (vague), FP in Islamic context

Target Pop. : 25,000

Ref : ngo2

Classification : 7000

Agency : Jatiyo Mohila Samabaya Samity

Project Name : Various (W)

Funding : Tk 3 lakh/yr

Main Activities : Women's coops, trng, FP, health, nutrition

Target Pop. : about 1,500

Ref : ngo2

Classification ; 1120

File : WP. LIST

Report : WP Index

ALPHABETICALLY BY AGENCY

Agency : KARIKA (Bangladesh Hastashilpa Sambaya Fed.)

Project Name :

Funding : Tk 24 lakh

Main Activities : handicrafts prodn, mktg, coop

Target Pop. : 20,000 artisans

Ref : ngo

Classification : 5000

Agency : Kumudini Welfare Trust

Project Name : Training and Income Generating for Women

Funding : \$ 32,000 (CIDA 1982 - 4)

Main Activities : Handicrafts prodn, mktg

Target Pop. :

Ref :

Classification : 5000

Agency : Mennonite Central Committee (MCC)

Project Name : Homesite Agriculture Project

Funding : CIDA

Main Activities : Testing ag improvement : ducks, poultry, trees, gdns, health/nu

Target Pop. : women in 2 villages in Noakhali

Ref : ngo

Classification : 4000

Agency : Mennonite Central Committee (MCC)

Project Name : Job Creation Program

Funding : Tk 5M 85/6

Main Activities : Job creation through small inds. in rural/small towns

Target Pop. : 24 projects, 7 dts

Ref : ngo

Classification : 5000

Agency : Min. of Agriculture

Project Name : Policy Analysis—Women's Role in Ag

Funding : Ford Found. \$ 610,000 1977 - 85

Main Activities : Research on women's work in food prodn, processing

Target Pop. :

Ref : BDG

Classification : 6000

Agency : Mohila Kallan Samity

Project Name :

Funding : 2000 Tk

Main Activities : Voc trng, FP motivation, MC health

Target Pop. : Gouripur UZ, 10,000 pop

Ref : ngo2

Classification : 1220

File : WP. LIST

Report : WP Index

ALPHABETICALLY BY AGENCY

Agency : Mohila Shilpa Protistan

Project Name :

Funding : Tk 80,000 (South Asian Partnership, IVS help) -

Main Activities : Starting Trng, funct. lit., health, daycare, awareness

Target Pop. : Dhaka munic. area

Ref : ngo2

Classification : 1230

Agency : Muslim Nari Kalyan Sangstha

Project Name :

Funding : 2,300,000 tk/yr

Main Activities : Lit, disaster relief, scholarships

Target Pop. : 2,370,000

Ref : ngo2

Classification : 3000

Agency : Nari Kalyan Protishtan

Project Name :

Funding :

Main Activities : FP

Target Pop. :

Ref : ngo2

Classification : 2000

Agency : Nijera Kori

Project Name :

Funding : NGOs in UK, Belgium, France, Sweden, Canada ; Netherlands TA

Main Activities : Groups, consc raising, soc action, coops, helping use gvt res

Target Pop. : landless men & women

Ref : ngo

Classification : 1100

Agency : Pathfinder

Project Name : Community—based Family Planning Services

Funding : USAID

Main Activities : Fin/tech support to gvt, ngos for FP svcs, FP counse

Target Pop. : 27 projs, 34 sites, Impact area pop 1.4m, 240,000 elig couples

Ref : aid

Classification : 2000

Agency : Poridondiyala Mohila Samity

Project Name :

Funding : 3000 tk/yr

Main Activities : MC Health, FP, adult lit

Target Pop. : 1,000

Ref : ngo2

Classification : 2010

File : WP. LIST

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ALPHABETICALLY BY AGENCY

Agency : Proshika

Project Name :

Funding : CIDA, NORAD, Ford, SIDA (Skr 1. 8 M over 2 years)

Main Activities : (1) form groups (2) consc raising (3) income gen, savings

Target Pop. : Rural poor – landless, marginal, weavers. 36 ctrs, 22 dts

Ref : ngol

Classification : 1100

Agency : Rotary Club of Dhaka West

Project Name :

Funding :

Main Activities : Eye camps

Target Pop. :

Ref : ngo2

Classification : 7000

Agency : Rural Development Academy, Bogra

Project Name : Integrated National Action for Rural Children

Funding : CIRDP

Main Activities : funct ed (kids), women & children income gen

Target Pop. : village near Bogra (research)

Ref : BDG

Classification : 1200

Agency : Save the Children (USA)

Project Name : SCF Women's Program

Funding : \$450,000/yr for all BD programs.

Main Activities : Health, nut. ed. & monitoring ; savings gps ; income gen, cred

Target Pop. : 4 impact areas ; all income gps, but credit \* bottom 1/2

Ref : ngo

Classification : 1121

Agency : Save the Children USA

Project Name : Small Loans for poor Families

Funding : AID grants

Main Activities : Credit – income gen. activities

Target Pop. : Lower 1/2 income level in SCF 4 impact areas

Ref : ngo

Classification : 1101

Agency : Save the Children USA (SCF)

Project Name : Village Education Resource Center

Funding : 7,000,000 tk (with CIDA)

Main Activities : Provide/design ed. resources, prodn technology, research,

Target Pop. : 30,000

Ref : ngo

Classification : 6000

## File WP. LIST

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## ALPHABETICALLY BY AGENCY

Agency : Shapla Neer

Project Name :

Funding : 1, 500,000 tk/yr

Main Activities : Ed, health, trng, coops, fish

Target Pop. : 24,000 members

Ref : ngo2

Classification : 1230

Agency : Social Welfare Department

Project Name : Mothers Clubs

Funding :

Main Activities : Income generation, FP motivation

Target Pop. :

Ref : BDG

Classification : 2030

Agency : Surjyamukhi Mohila Unnayan Samity (Gopalpur-Pabna)

Project Name :

Funding : Tk 50,000

Main Activities : Sewing/embroidery trng adult lit, ed, MC Health

Target Pop. : 100,000 (??)

Ref : ngo2

Classification : 1230

Agency : Swanirbhor

Project Name : Swanirbhor Landless Women's Project (W)

Funding :

Main Activities : Educ., vill. org., credit, trng, FP ; 30 UZ

Target Pop. : 30 US, 10,000 women

Ref : ngo1

Classification : 1131

Agency : Swanirbhor

Project Name : Various

Funding : Tk. 10M/yr : IDA, Health Min,

Main Activities : Leadership dvt, self-empl, FP, lit., trees, trng

Target Pop. : 35 M

Ref : ngo

Classification : 1131

Agency : Thengamara Mohila Sabuj Sangha

Project Name :

Funding : Tk 2 lakh

Main Activities : MC Health, FP, Cott Ind trng (w), Ag trng (w), adult lit

Target Pop. : Bogra/Rajshahi

Ref : ngo2

Classification : 1230

File : WP. LIST

Report : WP Index

ALPHABETICALLY BY AGENCY

Agency : UNDP, UN Dept of Technical Cooperation

Project Name : Women's Training Centers

Funding : \$ 393,000

Main Activities : Training ctrs for destitute women

Target Pop. : 2,000 women ; Mirpur, Demra, Ctg, Khulna, Mymensingh, Saidpur

Ref : uni

Classification : 1200

Agency : UNDP, ILO

Project Name : BMET

Funding : \$ 990,000

Main Activities : Training, credit

Target Pop. : Landless ; skilled & unemployed ; women seeking empl

Ref : uni

Classification : 1200

Agency : UNDP, UNESCO

Project Name : Universal Primary Education

Funding : \$ 1.7M

Main Activities : Increase enrollment to 70% of age gp, of wh 50% girls

Target Pop. : national

Ref : uni

Classification : 3000

Agency : UNFPA

Project Name : Integrated MCH/FP Services & Support

Funding :

Main Activities : Provision of MCH/FP Services

Target Pop. : National

Ref : unp

Classification : 2000

Agency : UNFPA

Project Name : Management improvement -- NGOs in Family Planning

Funding : \$ 433,000

Main Activities : Mgmt training esp for women staff of NGOs

Target Pop. :

Ref : unp

Classification : 8000

Agency : UNFPA ; going to FRG (NIPORT)

Project Name : Population Manpower Development

Funding :

Main Activities : Trng : pop ogm mgrs, FWVs, field wkers

Target Pop. : 12 trng insts, 4,000 women trainees so far

Ref : unp

Classification : 8000

File : WP. LIST

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ALPHABETICALLY BY AGENCY

Agency : UNICEF

Project Name : Integrated Development of Rural Women & Children—Coops

Funding : 1986/8E \$ 2,249,000

Main Activities :

Target Pop. :

Ref : uni

Classification : 1131

Agency : UNICEF

Project Name : NGO Community BAsed Services for Women and Children

Funding : (\$000) 1983/5 \$ 54 1986/8E \$ 116

Main Activities : voc trng, adult, lit, ed,

Target Pop. :

Ref : ngo2

Classification : 1210

Agency : UNICEF

Project Name : Development of Day Care Services

Funding : \$ 189,000 1983—5, \$ 207,000 1986—7

Main Activities : day care, Preschool, funct ed/voc trng for mothers

Target Pop. : 1,200 families

Ref : uni

Classification : 1210

Agency : UNICEF

Project Name : Safe Birth Practices

Funding : \$ 000 1979/80 \$ 1311 1980/5 \$ 1159 1986/8 \$ 1623

Main Activities : Training of dais

Target Pop. : 24,000 trained to '83 goal 30,000 85—90

Ref : uni

Classification : 2000

Agency : UNICEF

Project Name : Comprehensive Public Health Nutrition Program/Child Nut Unit

Funding : 1986/8E \$ 170,000

Main Activities : Child Nut. Units in UZ health ctrs ; kitchen gdns ; H & N trng

Target Pop. : 18 UZ health ctrs (9 by 85)

Ref : uni

Classification : 2030

Agency : UNICEF

Project Name : Mosque Based Education

Funding :

Main Activities : Est. maktabas, supplies, trng imams, supplies, eqpt

Target Pop. : 250 maktabas

Ref : uni

Classification : 3000

**File : WP. LIST**

**Report : WP Index**

**ALPHABETICALLY BY AGENCY**

**Agency : UNICEF**

**Project Name : Village Vegetable and Fruit Gardens**

**Funding : \$ 000 1983/5 \$ 154 1986/8E \$ 302**

**Main Activities : prodn, dist of veg seeds, saplings**

**Target Pop. : 20,000 families**

**Ref : uni**

**Classification : 4000**

**Agency : UNICEF**

**Project Name : Primary Health Care Svcs - UZ Health Complexes**

**Funding : \$ 000 1980/2 \$ 3564 1983/5 \$ 9121 1986/8E \$ 14936**

**Main Activities : equip UZ, health ctrs, drug/diet kits, trng staff, immun**

**Target Pop. : 16 UZ, 200,000 pop/UZ planned by 6/86**

**Ref : uni**

**Classification : 8000**

**Agency : UNICEF**

**Project Name : Expanded Program of Immunization**

**Funding : \$ 000 1980/2 \$ 2196 1983/5 \$ 3642 1986/8E \$ 13050**

**Main Activities : Immun. procurement & use, log support, trng**

**Target Pop. : 300,000 children, mothers**

**Ref : uni**

**Classification : 8000**

**Agency : UNICEF**

**Project Name : Curriculum Development**

**Funding : \$ 000 1980/2 \$ 983/ 1983/5 \$ 1962 1986/8E \$ 577**

**Main Activities : Prep instr materials, trng in community lrng approach, eqp**

**Target Pop. : 155 schools so far**

**Ref : uni**

**Classification : 8000**

**Agency : UNICEF**

**Project Name : Teacher Training, Primary Training Institutes**

**Funding : \$ 000 1980/2 \$ 1273 1983/5 \$ 500 1986/8E \$ 1533**

**Main Activities : Supplies for PTI, trng, supplies, 4 female hostels**

**Target Pop. : National**

**Ref : uni**

**Classification : 8000**

**Agency : UNICEF**

**Project Name : Literacy and Nonformal Education**

**Funding : \$ 000 1980/2 \$ 555 1983/5 \$ 2728 1986/8E \$ 4313**

**Main Activities : lit. centers-supplies. Includes mosque ed, GB lit pgms**

**Target Pop. :**

**Ref : uni**

**Classification : 8000**

File : WP. LIST

Report : WP Index

ALPHABETICALLY BY AGENCY

Agency : UNICEF

Project Name : Family Development for Children and Mothers of Rural Communit

Funding : \$ 000 1980/2 \$ 682 1983/5 \$ 955 1986/8E \$ 830

Main Activities : nut ed, voc trng (trainer trng), female soc wkr trng, child

Target Pop. : 8,000 families

Ref : uni

Classification : 8000

Agency : UNICEF (Ch. Hill Tracts Dvt Board)

Project Name : Chittagong Hill Tracts Multi-Sectoral Program

Funding :

Main Activities : V trng, health, women prehsch/nut teachers, flit

Target Pop. : 3,400 families

Ref : uni

Classification : 1230

Agency : UNICEF/Directorate of Livestock Svcs

Project Name : Improvement of Backyard Poultry

Funding : \$ 000 1980/2 \$914 1983/5 \$ 533

Main Activities : trng of poultry raisers, dist stock, feed prodn, vacc., ex

Target Pop. : 1,000 trained

Ref : uni

Classification : 4000

Agency : Upashar Mohila Samity

Project Name :

Funding : Tk 50,000/yr

Main Activities : Voc trng, FP, adult educ

Target Pop. : Dinajpur area—400 members

Ref : ngo

Classification : 1230

Agency : USAID

Project Name : Center for Training and Rehabilitation of Destitute Women (CT)

Funding : \$50,000 1986

Main Activities : est garment factory ; train wkrs, mgmt ; move wkrs into pvt

Target Pop. : Dhaka destitute women (80 staff)

Ref : aid

Classification : 5000

Agency : USAID

Project Name : Rural Finance—MIDAS

Funding : \$2. 19 million 1982-6

Main Activities : Loans, TA to mid—to large inds in rural area, some women

Target Pop. : actual and potential entrepreneurs

Ref : aid

Classification : 5001

File ; WP. LIST

Report : WP Index

ALPHABETICALLY BY AGENCY

Agency : USAID

Project Name : National Women's Development and Training Academy (W)

Funding : \$300,000

Main Activities : Trng : trainers for Union Dvt Ctrs, Vill Soc Wkers (voc, lit, et

Target Pop. : 40 UDCs

Ref : aid

Classification : 8000

Agency : USAID (388-0027)

Project Name : Tech. Resources & Training

Funding : \$850,000

Main Activities : Training in BD, abroad : Mgmt skills, extn skills (BSCIC)

Target Pop. : Junior and mid level female mgrs

Ref : aid

Classification : 8000

Agency : USAID (388-0037), BSCIC

Project Name : Rural Finance - Women's Entrepreneurship Dvt Pgm

Funding : \$ 600,000 1983-6

Main Activities : Small loans to women's businesses in rural areas

Target Pop. : 9 UZs, 6,600 loans (mid 86)

Ref : aid

Classification : 5001

Agency : USAID (388-0050), FPFA, The Asia Foundation, Ford Foundation

Project Name : Concerned Women for Family Planning (W)

Funding : 6,300,000 tk/yr (all sources)

Main Activities : FP motivation, MC Health; some WID (educ, incom, etc).\* Ur

Target Pop. : 1,345,000

Ref : ngo (cross ref : Asia Found. FP)

Classification : 2030

Agency : USAID (388-0051)

Project Name : Ag. Research 2

Funding : \$ 27 M (whole project)

Main Activities : research on farm systems, incl varieties of fruit, vgs

Target Pop. :

Ref : aid

Classification : 4000

Agency : USAID/CARE (388-0052, 0056)

Project Name : Food for Work

Funding :

Main Activities : Employment of landless women in FFW construction

Target Pop. :

Ref : aid

Classification : 5100

File : WP. LIST

Report : WP Index

**ALPHABETICALLY BY AGENCY**

Agency : WFP

Project Name : Monsoon Road Rehabilitation

Funding : \$3.119M for 2 year pilot project

Main Activities : Improve roads, repair monsoon damage.

Target Pop. : Women in proj areas

Ref : int

Classification : 5100

Agency : WHO

Project Name : Training of Senior Nurses

Funding : \$ 1.3 M (UNDP)

Main Activities : est 18 new Nurses Trng Ctrs at Dt hosps

Target Pop. : 11,000 nurses by 1990 (now 6,000) ; more community orientation

Ref : int

Classification : 8000

Agency : Women for Women

Project Name :

Funding : 550,000 tk/yr (Ford Found \$74,250 83/6, SIDA Tk 52,000 83-5)

Main Activities : Research

Target Pop. :

Ref : ngo

Classification : 6000

Agency : World Food Program

Project Name : Vulnerable Group Feeding Program

Funding : WFP, Neth., Austr, CIDA, EEC ; Currently \$59. 3M/3 yrs

Main Activities : Food asst income gen for distressed women & children ; some

Target Pop. : Distressed pop in all 4,400 unions

Ref : int

Classification : 1200

Agency : Young Women's Christian Association

Project Name :

Funding :

Main Activities : Voc, leadership trng

Target Pop. : Mainly Dhaka ; 3,000 coverage

Ref : ngo2

Classification : 7000

Agency : Zonta Club

Project Name :

Funding : 200,000/yr

Main Activities : Voc trng, adult lit

Target Pop. : 300

Ref : ngo2

Classification : 7000

## NOTES OF FUNDING TABLES

The following pages detail the funding that has been devoted to each category of project surveyed. I have worked primarily with data supplied by donors, supplemented by budget figures from the largest of the NGOs active in Bangladesh, in an effort to reduce the problem of double counting. However, this technique is bound to leave gaps, as some of the smaller NGOs and some of the Bangladesh Government programs may not be recorded.

The reader will note that the totals are in a few cases aggregates including one huge entry (such as the IDA Education and Population programs) and a few tiny ones. In addition, some activities potentially important to women take the form of "mainstream projects." In these cases, I have included a percentage of the total in my table. In some cases (e. g. the rural development projects and several NGOs), the percentage was based on the executing agency's estimate of the percentage of women beneficiaries; in others, such as education, it was based on national figures (40% of primary school children are girls).

Several donors, notably IDA and UNICEF, operate through multi-year programs. In these cases, I have recorded the project—total in the initial year of the project. Thus a multi-year comparison is more meaningful than a year to-year evaluation of trends.

My efforts to assess future trends were unsuccessful. Few of the donors are able to talk in any meaningful way about funding plans (except to say "more" or "less"), and fewer are willing to see a number on paper opposite their names.

## SELF HELP-GROUPS

File : WP. Fundtable

Report : Funding

Selection : Classification begins with 11

Fundi Project Name	1980	1981	1982	1983	1984	1985	1986
BRAC/Rural Dev 50-100%	N/A	N/A	N/A	412	535	488	1120
Grameen Bank 40%	380	725	798	1726	4236		7100
SCF USA/Women's Program	21	23	27	27	82	84	96
BARD/Deedar							
Swanirbhor/Women	900	900	900	1000	1000	1000	1150
BDG IRDP/BRDB	16	32	32	32	32	32	91
C/Fra CARE/Women's Development							245
C/USA CARE/Wome's Development		283	300	200	200	226	334
CIDA Comilla Proshika 5%				19			67
CIDA Proshika 35%	508			538			280
CIDA RDII/Rural Poor 45-70%				1030			7000
DANID IRDP/BRDB/RD 5-15%	119	245	194	326	312	375	N/A
Ford Grameen Bank 40%	(111)				(420)	(224)	
Ford IRDP/BRDB/RD			26				
IDA RDII/Rur Poor, coops 10-20				1000			
IDA Pop II/III/Mother's Clubs 5447						14900	
NORAD Saptagram Nari Swanir.				38	39	40	33
NORAD CARE/Women's Development				120	150	148	528
SIDA Saptagram Nari Swanir.	22	22	40	42	42		
SIDA Proshika 35%			79				248
UNICE IRDP/BRDB/RD							2249
	7413*	2230*	2396*	6510*	6628*	17293*	20541*

## SELF HFLP-WITHOUT GROUPS

File : WP. Fundtable

Report : Funding

Selectiou : Classification begins with 12

Fundi Project Name	1980	1981	1982	1983	1984	1985	1986
BJMS Thana Cottind/Prod							
WFP/Vulnerable Gp Feedin	10000	10000	18953	18953	18953	19776	19776
RDRS health + 1/3	1368	941	984	1282	1404	1325	1539
CIDA Other NGOs (2/3 MAF)	84	84	81	142	141	138	192
CIDA BDG Pilot Project							3642
CIDA RDRS health + 1/3				(241)			(357)
IDA Pop III/Voc. Trng/Prod Ctrs	1628						
IDA Pop II/Other NGOs						9000	
NORAD Other NGOs		600	700	800	900	1000	1079
NORAD Women's Funds							121
NORAD BJMS Union Dvt Ctrs/Wome	140		343			266	1214
SIDA Women's Funds					75	75	48
UNDP BMET							
UNDP Women's Training Centers						247	3
UNICE Other NGOs				54			116
UNICE Day Care Services				189			207
UNICE Chittagong Hill Tracts	100			610			2214
UNICE BARD, RDA Vill Child Dev	914			1540			1271
	14234*	11625*	21061*	23570*	21473*	31823*	31522*

## HEALTH/FAMILY PLANNING

File : WP. Fundtable

Report : Funding

Selection : Classification begins with 2

Fundi Project Name	1980	1981	1982	1983	1984	1985	1986
MSWWA Mothers Clubs							
? CARE/Women's Health ED							44
Agfun ICDDR/B/Urban Volunteers					60	40	
Austr Pop II/III	4040					7200	
Belgi ICDDR/B/Urban Volunteers					2	64	
C/USA CARE/Women's Health Ed							25
CIDA Pop II/III	5024					23500	
Ford Other Pop NGOs		8	21	137	44	261	
Ford BWHC						273	
Ford ICDDR/B/Matlab FP/MCH						91	74
Ford FPSTC			36	77	228		
Franc NGO Women's Pgms						2	2
FRG Pop II/III	28700					18198	
FRG ICDDR/B/Munshiganj FP/Wo		97	13	22	1		
IDA Pop II/III (exc w/olubs et	102925					164300	
NORAD ICDDR/B/Matlab FP/MCH						286	333
Other ICDDR/B/Matlab FP/MCH			17	15	13	51	
Other ICDDR/B/Urban Volunteers					30	59	
SIDA BWHC					44	45	49
SIDA CARE/Women's Health Ed							70
SIDA Pop II/III	18727						
UK CARE/Women's Health Ed							139
UK Pop II/III	10300					3968	
UNDP ICDDR/B/Urban Volunteers					40	127	
UNFPA MCH/FP Svcs	388	376	1080	931	818	829	924

## HEALTH/FAMILY PLANNING

File : WP. Fundtable

Report : Funding

Selection : Classification begins with 2

Fundi Project Name

		1980	1981	1982	1983	1984	1985	1986
UNFPA	ICDDR/B/Matlab FP/MCH	N/A	N/A	45	28	52	21	
UNICE	Safe Birth Practices	1159						1623
UNICE	BRAC etc/OTEP 50%	300			465			490
UNICE	ICDDR/B/Urban Volunteers						38	
UNICE	Child Nut Unit							170
UNV	Kumudini Hospital				11	36	42	92
USAID	FP Supplies	N/A	600	252	858		896	500
USAID	BAVS	N/A	500	1577	1690	2700		4000
USAID	CARE/Pop- related		200	335				
USAID	FPAB	N/A	75	300	300	300		1500
USAID	FPFA	N/A				600	600	1200
USAID	ICDDR/B/Matlab Ext MCH	N/A	N/A	505	602	1694	2458	808
USAID	ICDDR/B/Urban Volunteers							4000
USAID	Sterilization 75%	N/A	3112	5085	6901	4335	8805	6000
USAID	Pathfinder	N/A	200	798	400	300	702	2500
USAID	TAF Pop Projects	N/A	117	525	550	1000	1280	3390
USAID	FPSTC	N/A	100	350	200	200	300	800
Vario	BRAC etc OTEP 50%	N/A	N/A	N/A	873	728	852	1633
		171563*	5385*	10939*	14060*	13225*	235288*	30366*

## EDUCATION

File : WP. Fundtable

Report : Funding

Selection : Classification begins with 3

Fundi Project Name	1980	1981	1982	1983	1984	1985	1986
College of Home Economic							2285
BACE							
BRAC Nonformal Ed 50-66%					13	30	33
CIDA BRAC Nonformal Ed 50-66%					200		368
IDA Primary Ed I/II 40%	20968					41344	
UNDP Univ Primary Ed 40%							
USAID BACE, SGS, HS Girls School		55	100			223	310
	20968*	55*	100*		213*	41597*	2996*

## AGRICULTURE

File : WP. Fundtable

Report : Funding

Selection : Classification begins with 4

Fundi Project Name	1980	1981	1982	1983	1984	1985	1986
DAE Women's Ag Ext				8	11	12	12
MCC/Homesite Ag		1	1		4	4	4
MCC/Homesite Ag							
BARD Veg Gdns/Food Proc							
BARD Women's Ag							
Daid Ag. Based Women's RD						269	
UNICE Backyard Poultry	914			780			
UNICE DAE Veg & Fruit Gdns				154			302
USAID Ag. Res. 2, 1 site, 20%							2
	914*	1*	1*	942*	15*	285*	320*

## EMPLOYMENT (EXCEPT PUBLIC WORKS)

File : WP. Fundtable

Report : Funding

Selection : Classification begins with 50

Fundi Project Name	1980	1981	1982	1983	1984	1985	1986
BRAC Handicraft Mktg				451	380	383	494
KARIKA							
MCC/Job Creation	79	86	125	98	116	131	125
CIDA Kumudini Handicrafts	32						
Ford BRAC Rural Ent. 25%							100
USAID CRTDW							50
USAID Rural Ind./MIDAS, WEDP	153	1311			300	1693	1000
	264*	1397*	125*	549*	796*	2207*	1769*

## PUBLIC WORKS PROJECTS

File : WP. Fundtable

Report : Funding

Selection : Classification begins with 51

Fundi Project Name	1980	1981	1982	1983	1984	1985	1986
CARE CARE/RMP						627	716
CIDA Irrigation Constr 1/3							4286
CIDA CARE/RMP					4800	4800	10000
USAID Food for Work 2%	293	290	209	192	198	251	195
WFP Monsoon Road Rehab						1485	1634
	293*	290*	209*	192*	4998*	7163*	16831*

**TRAINING PROJECTS**

File : WP. Fundtable

Report : Funding

Selection : Classification begins with 8

Fundi Project Name	1980	1981	1982	1983	1984	1985	1986
CIDA Women's Pgm Mgmt							3571
Ford ? BAU/Soc. Sci. School.							90
NORAD CARE/FWV Training							400
UNFPA FP Pgm mgmt							433
UNFPA Pop Manpower Dvt	21	1283	680	600	435	585	N/A
UNFPA NGO Mgmt Improvement							
UNICE Curriculum Dvt 40%	393			765			231
UNICE Family Dvt	682			955			830
UNICE Lit/Nonform Ed 40%	226			1091			1726
UNICE Primary Health/UZ 40%	1425			3648			5475
UNICE Teacher Trng 40%	250			123			613
UNICE Women's Hostels-PTIs	400			193			
UNICE BARD/Rural H&N				39			
UNICE Dhaka U/Int. Nut. ed. 50				74			
UNICE GB/Trainers Training	54			251			683
UNICE EPI 50%	1048			1821			6525
USAID Women's Trng	180	225				25	315
WHO Nurses Trng				128		220	227
	4679*	1508*	680*	9688*	435*	830*	21119*

1.18 Survey of Development Projects & Activities for Women in Bangladesh

RESEARCH AND MISCELLANEOUS

File : WP Fundtable

Report: Funding

Selection : Classification begins with 6

or Classification begins with 7

Fundi Project Name	1980	1981	1982	1983	1984	1985	1986
VERC							
BDG MSWWA Field Offices							402
Ford Research	10	2		13	59	184	
Ford Women's Ag Policy Analys	200			140			
Ford Women for Women				74			
SIDA Women for Women				2			
TAF Women for Women						3	
TAF Women's Leadership Dvt					16	36	
UNICE Rsch/Prom Breast Feeding							42
	280*	2*		229*	75*	223*	444*