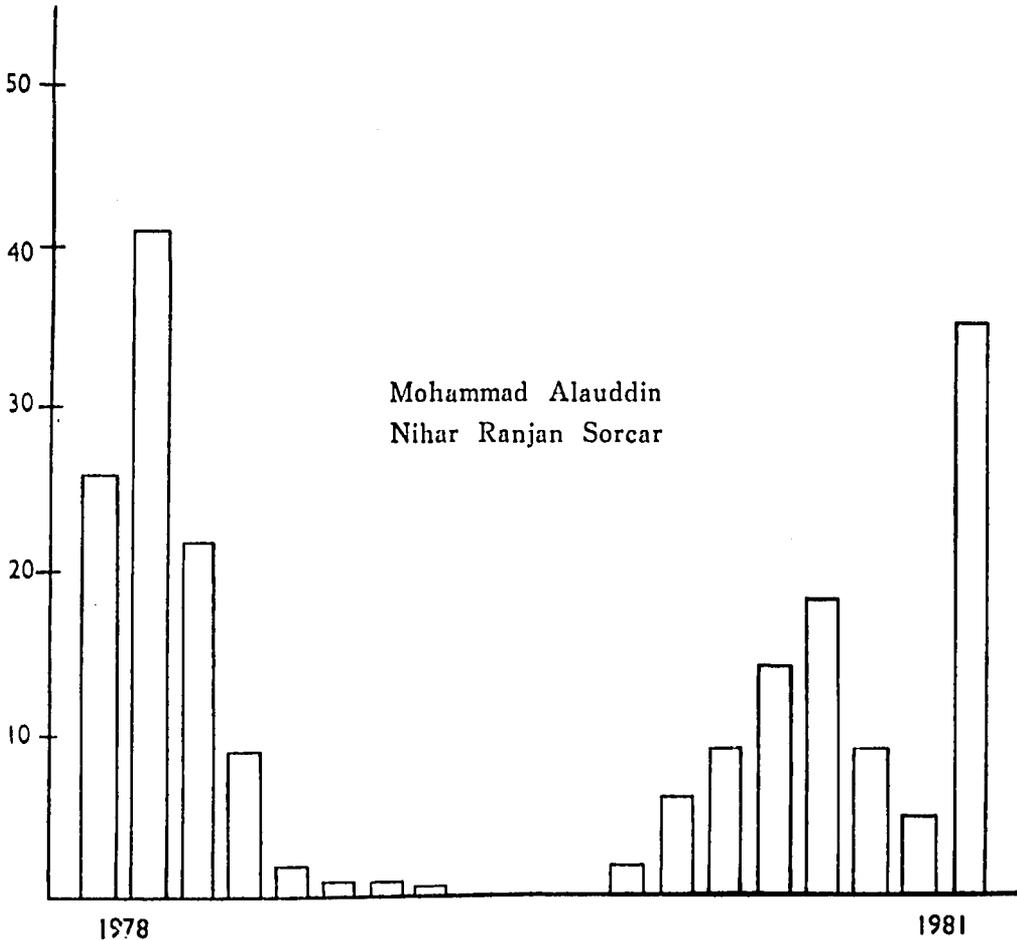


SES - A BOOSTER FOR THE RURAL POOR
An Evaluation of
The Rural Family and Child Welfare Project



A Joint Programme of
The International Union for Child Welfare (IUCW)
and
The Department of Social Welfare, Govt. of Bangladesh

Dacca, July 1981

memorandum

DATE: April 9, 1982

REPLY TO
ATTN OF: Ruth Schmidt, PRO ^{RS}

SUBJECT: Final Evaluation Report for IUCW Rural Family and Child Welfare
project (AID/ASIA 388-0045-01)

TO: Louanne Douris, ASIA/BI

Enclosed please find two copies of the subject final evaluation report.

This office has accepted the report and closed its files on the IUCW project.



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SES - A BOOSTER FOR THE RURAL POOR
An Evaluation of
The Rural Family and Child Welfare Project

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A Joint Programme of
The International Union for Child Welfare, (IUCW)
and
The Department of Social Welfare, Government of Bangladesh

Dacca, July 1981

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Mr. Khondakar Wahedul Ahad, Secretary of the IUCW typed and retyped this report. Our regards are due to him.

We enjoyed this work because of the subject matter of the evaluation as well as of the very congenial and cooperative work atmosphere of the office of the IUCW. All the office staff facilitated our work to a great extent and we extend our thanks to all of them.

As always, the authors are responsible for all sins of omission and commission associated with this report.

Dacca, July 27, 1981

M. Alauddin

N.R. Sorcar

ABBREVIATION

AFC	Assistant Field Coordinator
CFC	Chief Field Coordinator
CI Sheet	Corrugated Iron Sheet
CIDA	Canadian International Development Agency
DFC	Divisional Field Coordinator
DSW	Department of Social Welfare
FDC	Family Development Centre
FDF	Family Development Fund
FPIA	Family Planning International Assistance
IUCW	International Union for Child Welfare
LGRD	Local Government and Rural Development
MCH	Maternal and Child Health
NOVIB	Dutch Non-Government Organization
PCFP	Project Coordinator, Family Planning
RFCWP	Rural Family and Child Welfare Project
RSS	Rural Social Service
SES	Socio-Economic Scheme
TI	Trade Instructor
TSWO	Thana Social Welfare Officer
TTDC	Thana Training and Development Centre
USAID	United States Agency for International Development
VC	Village Committee
VCS	Village Committee Secretary
VSW	Village Social Worker

1/

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EXECUTIVE SUMMARY

The Rural Family and Child Welfare Project of the International Union for Child Welfare (IUCW) is a joint effort with the Rural Social Service (RSS) program of the Department of Social Welfare. The Rural Family and Child Welfare Project operates only in those thanas where the RSS program of the DSW is working and follows the RSS policy. The IUCW provides:

1. technical assistance for the development of appropriate approaches for the implementation of the RSS program, including the training of the RSS personnel.

2. financial assistance by making funds available for implementing income generating schemes for the poorest of the poor families, family planning schemes, and for construction of community centres at village level.

The IUCW Rural Family and Child Welfare project is a comprehensive one and aims to improve the socio-economic condition of the poorest families in program villages. The program has 4 components:

SES

This stands for socio-economic scheme. It is a supervised loan against a scheme potential to create opportunities for utilization of unused family labour to generate a steady income for the poorest of the poor families.

Family Development Centre

A physical structure for multifarious purposes such as holding meetings, providing an office room for VSWs and TIs, a store, a place for holding training classes, or adult education classes etc.

Handicrafts program - produces jute handicrafts, and wicker items made of bamboo, cane, grass matting, etc. It creates employment opportunities for the rural population, particularly of women, and earns foreign currency.

Family planning activities - include motivating rural people to accept contraceptive measures, supplying contraceptive follow-up services, training the village social workers etc. These activities are supported by the Family Planning International Assistance (FPIA).

Thus the Rural Family and Child Welfare Project through the above activities aims to:

1. improve the socio-economic conditions of the poorest families in the villages by providing money, materials or livestock on a loan basis, and
2. improve the general welfare of the families and children, and
3. promote family planning activities to check unplanned population growth.

Coverage

The Rural Family and Child Welfare Project came into operation in Bangladesh in 1974. Starting on an experimental basis in five villages in Kaliakair thana, the project has now been extended to 304 villages in 17 districts.

Objectives of the Evaluation

In order to examine the replicability of the Rural Family and Child Welfare Project as a development approach for the socio-economic improvement of the below poverty level families in rural Bangladesh and to provide IUCW--DSW policy and program recommendations for the next joint IUCW--DSW expansion into 21 thanas, the present evaluation analyzed RFCWP in terms of its:

1. Achievement: What have been the accomplishments and how far has the Rural Family and Child Welfare Project been implemented? What are the achievements and how successfully have these been achieved?
2. Effectiveness: What is the impact of the program on project beneficiaries in terms of changes in income, skill acquisition, education, health and family planning, etc. of the SES families?
3. Administrative Efficacy: How well is the program run, what are its strengths and weaknesses and what are its implications for the future?

Methodology

Data were collected from multiple sources at three different levels: program village, thana and Dacca level. At the program villages, data were collected from SES family heads. First, 19 villages - one from each of the 19 thanas - were randomly selected and then a fixed sample of 10 family heads were randomly selected from those villages giving a total sample of 190 SES families.

In addition, the village committee secretary, 2 VSWs and 2 TIs who are involved in the management of SES in these villages were interviewed.

At the thana level, 16 TSWs and 18 AFCs were interviewed.

Data were also collected through informal interviews with CFC, DFCs and PCFP at Dacca. Relevant official records also were consulted. Separate interview schedules were constructed for each category of respondents. The interviews were conducted by trained interviewers. The response rate was one hundred percent for the SES family heads, 79 percent for the VSWs, 87 percent for the TIs, 84 percent for the TSWOs and 95 percent for the AFCs.

MAJOR FINDINGS

Socio-Demographic Characteristics of the SES Families

The age of the SES family heads ranges from 20 years to 74 years, the average being 41 years. However, half of all family heads are below 45 years and except in 13 cases where family heads' are between 60 and 74, all belong to the productive age group. Forty five percent are literate. The major occupations of the families before the SES were agriculture, day labour, small business, cottage industry, weaving, fishing, rice husking, etc.

The bench-mark average monthly income for the family was Tk. 256.00 per month, ranging from Tk. 100 to 1000. The average per capita monthly income was as low as Tk. 45.00 ranging from Tk. 18.00 to Tk. 178.00.

The average family size of the 190 sample SES families is 5.62. Seventy three percent of the families are nuclear and the rest are joint.

More than half of the families have socially disadvantaged members e.g. widows and old. Dependency ratio is 100 which is higher than national rate of 97.00. The families also have higher than the national sex ratio: e.g. 123 males per 100 females.

One-fourth of the SES families do not have any cultivable

land, one-third of the families have land measuring an average of 108 decimals, the range being 15 to 250 decimals.

Twenty seven percent of the families have some land of their own and also share crop other land. The average size of the land owned and share cropped combined is 159 decimals. All of them have a dwelling house, mostly straw roofed, but 11 percent do not have any kitchen, 89 percent have kitchens either attached to a bed room or separate, 41 percent do not have any cow shed, 59 percent have cow sheds attached to the dwelling house or separate.

Type of Schemes

The sample represented most of the 19 SES now in operation. The schemes represented in the sample include: petty business, rice husking, handicrafts, goat and cow breeding, grocery shop, agriculture, fish business, chira-muri, weaving, rickshaw, boat and poultry.

The main criterion for selecting a SES family has been an average income of Tk. 800.00 or less per year, (these families are designated as 'A' category family). Other criteria of selection of SES families were honesty and integrity of the family head, intention to repay the loan, relevant skill and priority of need - all considered with almost equal importance. Ninety six percent of SES families were selected as per criteria but there is evidence

that 4 percent of the cases did not satisfy the criteria and were selected by personal favour and local pressure.

Investment in SES

The average amount of money invested per SES is Taka 435.00; the lowest and the highest are Taka 186 and 2000 respectively. There is evidence that more than two thirds of the families invested additional money in their SES; the average of money invested per SES being Tk. 519.00. The sources of additional money were family savings, savings from previous schemes, and loans from personal sources.

The SES families employ 2.40 members, on the average, in running an SES. Most of the families (60 percent) employ 1-2 members and 40 percent families employ 3 or more members. Most SES are run by adult males having a major role while other male members, women and children work as helpers. About one-fifth of the SES are run by women who have major role. Fiftyfour percent of the helpers are male and 46 percent female. Forty percent of the male helpers and 22 percent of the female helpers are 4-14 years of age; the rest are adult.

Targets and accomplishments

The project covered 304 villages as planned and accordingly formed 304 village committees and assisted 15,978 families in place of 15,000 targeted.

There is some lag in achieving a few targets. For example, 81 percent of the total available fund was invested, 87 percent of family planning acceptors were recruited, 88 percent of VSWs and 89 percent of TIs trained. Eighty seven percent of FDC construction has been completed to date.

Impact of SES

The impact of SES on socio-economic conditions of the families was assessed in terms of rise in income, use of profit money, economic solvency, availability of food and clothing, accumulation of savings, improvements in health, housing and education.

According to the self-assessment of the SES families compared to 25 percent at the bench-mark, 70 percent of the families considered themselves as moderately solvent. The proportion of surplus families rose from 3 percent at base line to 21 percent after the SES and deficit families decreased from 72 percent at base line to 9 percent after the SES.

Average monthly income rose from Tk. 250 per month (before the scheme) to Tk. 636.00 per month - a 166 percent increase in gross income and about a 147 percent rise after adjusting for the rate of inflation over the years. It has been estimated that the average income from the SES is Tk. 315.00 per month, about 46 percent of the total family income.

There has been a progressive change in the proportion of SES

families from lower to higher economic levels. The most striking change is that over two-thirds of SES families that now earn a monthly income of Tk. 550 or more (1981 price) for a 5.6 member family seem to have crossed the poverty line income of Tk. 375 (1978 price) per month per family of about the same size.

Better income level after the scheme has also been corroborated by the fact that 90 percent of the loans given to the SES families has been realized in due time, and the remaining 10 percent either awaits return or is lying with the VC secretaries, VSWs and TIs after collection from the families.

Forty two percent of the family heads utilized the profits for meeting family needs for food and clothing. A similar proportion used a portion of the profit for additional capital investment after meeting family needs and 16 percent of SES families purchased land or domestic animals with the profit money.

Apart from the above, most of the SES family heads (63 percent) reported an improvement in income, 80 percent reported greater ability to buy food. 75 percent had more and better clothing; 46 percent reported improvement in health and 39 percent reported improved housing after the SES. Improvements in all these aspects of the life of the SES families were also supported by reports from program personnel.

Skill training, which is an integral part of the IUCW-RSS program, is another significant contribution of RFCW to the beneficiaries. It has been observed that all the 304 TIs working under the program have trained about 500 women from the sample villages in sewing, 394 received training in knitting, 362 in tailoring, 586 in jute works, 84 in cane works, 170 in bamboo works and 323 women were trained in nutritio., child care and family planning.

Achievement of the RFCW project in respect of family planning activities is yet another satisfactory impact of SES. Fifty two percent of the eligible couples in the sample families had ever used contraceptive methods. The current contraceptive use rate is 46.25 percent -- about three times higher than national rate. Nearly three-fourth of the current users are using either pill or are sterilized. The mean age of the condom and pill users (wives' age) is 27 and 31 years respectively; the mean age of the sterilized men is 32.7 years and that of ligated women is 31.24 years. Users of the permanent methods have 3.1 children on the average with at least one son.

The SES, besides creating opportunities for income generating activities in the beneficiary families, also generated certain desirable social change. The most common types of social changes taking place as identified by VC secretaries

were: reduction of unemployment, development of social awareness among village women, and more female participation of the poor in generating family income.

Administration

Four levels of personnel are involved in the administration of the program: the VSWs, TIs, TSWOs and AFCs. The VSWs and the TIs work directly with the client system, while the TSWOs and the AFCs supervise them and serve as link between top and bottom levels of program management. All the field level personnel are within age range of 22-37 years and are in their prime years of productive life. All the TSWOs and AFCs are M.A. and have their degrees in professional discipline viz social work. Most of the VSWs have higher secondary level education, and the TIs have 8th grade education with some training in trades. All of these program personnel have considerable length of work experience in their jobs. The length of experience ranges from 2 years to 6 years.

Although all levels of program personnel have undergone some training, most of them require additional training in different areas of program activities. Self assessment of the VSWs revealed that their need for training is greater than any other group of program personnel. About 60-97 percent of the VSWs have moderate or poor training in different

area of program activity. Hence they need further training. Five to seven AFCs, and 10 to 14 TSWOs, require further training. The TIs have adequate training in tailoring and family planning, but very few have sufficient training in cane work, bamboo work, jute work, weaving, health and nutrition.

Village Committee

The village committee is an integral part of SES administration. A village committee is composed of 7-15 members and every committee has six active members on the average. The secretaries of the village committee are the key persons in administration and perform a number of functions. Time distribution of the functions of the VC secretaries shows that their time is almost equally distributed to selection of SES, discussions with members, repayment motivation, repayment collection, and family planning motivation. Two other activities e.g. family planning monitoring and maintenance of FDC get relatively little attention from them. The VC secretaries' major method of supervision of the SES is informal rather than formal.

Extent of Supervision

The present study reveals a significant improvement in the extent of supervision in comparison to 1978 evaluation. The VSWs, according to reports of the TIs, have visited

their assigned villages more than three times a month, on the average, and performed all the assigned activities. But the TIs, though each trained 103 individuals on the average, did poor in terms of supervision on family planning and FDC maintenance. Supervisory visits to program villages by TSWOs and AFCs have been very close to expectations. Supervision from higher level officials e.g. DFC, CFC, PC (FP), DD, AD, etc. has also been satisfactory. Certain program activities were found constantly to receive less attention from all program personnel. These are mothers club and youth activities.

Problems

Several problems relating to different aspects of the program were identified. Stated briefly they are:

1. The amount of loan per scheme was reported to be inadequate etc.
2. All the available funds were not utilized.
3. There were a few cases of improper selection of SES families which might have given rise to village conflict.
4. The base line income of the SES families was not properly assessed.

5. One-fourth of the village committee secretaries have not deposited about 2 lacs of Taka realized from the SES families suggesting a lack of cooperation.

6. In some program thanas, posts of personnel were vacant which might have affected the program efficacy.

7. There was dissatisfaction among some of the program personnel (e.g. TSWOs and VSWOs) over issues relating to pay, promotion and other benefits.

8. There was evidence of neglect of duties, lack of training and absence from work on the part of the VSWs and TIs.

9. VSWs and VC secretaries wanted more frequent visits by TSWOs and AFCs than has been the case.

10. There was evidence of confusion about roles and the relationship between TSWOs and AFCs which gave rise to inter personnel conflict.

Recommendations

1. On the basis of the evidence in terms of increase in income and other social impacts, the Rural Family and Child Welfare Project is recommended for replication for wider coverage.

2. Depending on the nature of the scheme, SES loans should range from Tk. 200.00 - 2,000.00 and should be concentrated around Tk. 500 - 1,000.00.

3. Those SES that are production oriented and create a chain of employment should be encouraged, where an appropriate supply of materials instead of money is desirable.

4. Crop-loans to near landless families are likely to prevent the increasing landlessness; hence these are recommended.

5. A carefully designed survey should precede the replication of the project to identify eligible families and the existing as well as the potential trades and skills on which SES may be developed.

6. On the basis of the income, a list of "A" category families should be prepared and offerings should begin from the family having the lowest income.

7. The village committee should continue to select and monitor SES families but not the collection of repayment.

8. The VSWs and TIs should continue to collect repayment of loans until a satisfactory linkage between banking/postal system and the SES families is established.

9. Appropriate administrative action is recommended for recovery of money currently retained by some VSWs and TIs. Without this, other "faithfuls" may be tempted to follow them.

10. The other major recommendations include: refresher training for program personnel, filling of vacant posts, regular payment of staff salary, enhancement of pay scale of DSW personnel in line with their counter parts in other departments, more intensive field supervision by AFCs and TSWOs, drawing and disbursing authority to TSWOs, Provident Fund and Gratuity to AFCs, a system of incentive or reward for the village committee, VSWs and TIs, redesignation of AFC to FC and recycling of a part of the turn-over capital derived from handicrafts.

CHAPTER 1

THE RURAL FAMILY AND CHILD WELFARE PROJECT IN BANGLADESH

Introduction

This introductory chapter of the evaluation of the Rural Family and Child Welfare Project has two parts. The first part introduces what the Rural Family and Child Welfare Project of the International Union for Child Welfare is, what are its programs and objectives, its sources of funds, its coverage, and its administration. The second part contains the core of the chapter - evaluation objectives and its methodology.

What is Rural Family and Child Welfare Project?

The Rural Family and Child Welfare Project of the International Union for Child Welfare is a joint effort with the Rural Social Service (RSS) program of the Department of Social Welfare. As per agreement, the IUCW shall operate its Rural Family and Child Welfare Project only in those thanas¹ where the Rural Social Service (RSS) program of the DSW is in operation and follow the RSS policy framework². In implementing the RSS policy, the IUCW shall provide:

- a. technical assistance for the development of

1. See location of Thanas having IUCW-DSW joint program in the following map.
2. For a detailed discussion of the RSS policy, programs, and strategies, see Appendix B.

approaches appropriate for the implementation of RSS program including the training of RSS personnel;

b. financial support for implementing income generating schemes, family planning activities, and construction of Community Centres for the program villages.

Programs

The IUCW-Rural Family and Child Welfare Project is a comprehensive one and aims to improve the socio-economic condition of the poorest-of-the-poor. The program within its umbrella embraces four components:

- a. SES
- b. Family Development Centre
- c. Handicrafts
- d. Family Planning

SES

SES stands for socio-economic schemes. In operational terms, it is a supervised loan against a scheme potential to create opportunity for utilization of unused family labour and to generate a steady and guaranteed income for the poorest-of-the-poor rural family. SES provides loan funds ranging from Tk. 50.00 to Tk. 3,500.00 to the below poverty level families. Below poverty level families are those that earn an income of Tk. 800.00 or less per capita per year. The income level was assessed and below poverty level families were indentified by a socio-economic survey of the selected villages.

SES is primarily an economic stimulation to the most needy families; it is intended to help create opportunities for the family to employ its members who are either dependent or under-employed and thus generate additional sustained income for the family. A sustained additional income, it is expected, would ensure fulfilment of basic needs of food, clothing, shelter, medical care and education to the members of the family. Economic improvement resulting from SES may consequently bring about social improvements. The schemes, therefore, are called SES.

SES vary from region to region depending on geographical conditions, climate, cultural traits, availability of raw materials, market and marketing facilities, etc. Implemented to date are many varieties of SES: Petty business, grocery shop, cow breeding, muri-chira business, country boat, fishing, rice-husking, etc.

According to a baseline socio-economic survey conducted in 304 villages in 1978, 59,268 below poverty level families (60 percent of the total families) were identified and found eligible for SES. But as only Tk. 76,00,000 was available for the implementation of the SES, 15,200 families were targetted (26 percent of the eligible families) for SES. The selected families for SES, on the average, are to receive Tk. 500.00 to run the scheme.

Family Development Centre

Located within the SES village, the Family Development Centre - a physical structure - provides facilities for family and child welfare activities not only for SES served families but for other families in the community. It provides meeting rooms for village committees, an office for the VSWs, TIs, a store for handicrafts and contraceptive supplies, class rooms for training courses in handicrafts, nutrition, health, family planning, child care, adult literacy, etc. In some cases the FDC also serves the purpose of school rooms, maktab (religious education centre), and as a cultural function centre.

The land for the construction of FDC is usually donated by the villagers individually or by a group and registered in the name of the Department of Social Welfare.

In terms of structure, the centre are mainly of three types:

- a. Semi-pucca: An 360 sft. building with 5" brick-cement walls, C.I. sheet roofing and a pucca floor;
- b. Kutchra: An 260 sft. house with C.I. sheet roof and C.I. sheet or straw or mud walls and kutchra floor;
- c. Jute Reinforced Plastic: An 600 sft. house with jute reinforced plastic roof and walls, and pucca floor with an external latrine.

In all 156 FDCs are to be constructed - 19 in the TTDC compound at thana headquarters; the rest are at the village level.

Handicrafts

IUCW produces jute handicrafts and wicker items made of cane, bamboo, grass matting, etc. and continues to explore the possibilities of new products. It has recently included jute carpets of intricate designs into its product lines to strengthen its product mix. In order to be able to offer more variety in 1981, IUCW has introduced some new varieties of handicrafts. There is no fixed target for the production of handicrafts. Production depends on the demands from the customers, mainly overseas customers.

Handicraft production is considered to be an economically stable income generating activity. Apparently, it has two dimensions: one is to provide large scale employment to the rural population of the country, especially women, and the other is to earn foreign exchange to supplement the country's balance of payments.

Family Planning

Rural Family and Child Welfare Project introduced family planning activities from March 1979 in order to sustain the economic improvement of poor families by keeping their fertility rate low. Family planning activity of the IUCW is

supported by the Family Planning International Assistance. FPIA supports 19 Assistant Field Coordinators, the Family Planning Project Coordinator and bears the cost of the training of personnel organized at Dacca and thana levels, the cost of equipment, supplies, sterilization, and allowances to Village Social Workers and Trade Instructors. Over and above, this communication equipment, such as projectors, generators, films and megaphones are also supplied to the project by FPIA.

The Rural Family and Child Welfare Project, through the above activities, aims to:

- a. improve the socio-economic condition of the poorest-of-the-poor families in the villages by providing them with materials, livestock, money, etc. on a loan basis, to generate supplementary income;
- b. improve the general welfare of the families and children by organizing community activities and projects on the basis of needs, proposals and agreement of the villagers. These include nutrition and health education to village people, particularly to mothers, adult literacy, provision of pure drinking water, improvement of schools, roads, etc., and
- c. sustain economic benefits of the poor families through income generating schemes and to share responsibi-

lities in checking the unplanned population growth by promoting family planning programs.

In achieving these objective, the project seeks to increase employment opportunities and to prevent migration of unskilled villagers to cities and towns in search of employment.

Funds

The funds for the implementation of socio-economic schemes is derived from a Family Development Fund (FDF) which is supported by 7 donors. The following are the main donors to Family Development Fund:

1. Swiss Government's grant
2. United States Agency for International Development (USAID)
3. Family Planning International Assistance (FPIA)
4. Canadian International Development Agency (CIDA)
5. Enfants du Monde (Swiss Non-Government Organization)
6. NOVIB (Dutch Non-Government Organization)
7. Geneva Town

On the average, the FDF per village is Tk. 25,000; and for 304 project villages the total amount of FDF comes to Tk. 76,00,000.00.

Coverage

The Rural Family and Child Welfare Project was implemented in January 1975. Four hundred forty two families from five

villages of Kaliakair thana of Decca district were first brought under the experiment. On the basis of initial success, the program expanded into 24 more villages of 3 different districts - one each from Chittagong, Rajshahi and Khulna Division. On the request of the DSW, this program has further been expanded into 272 more villages. Now the program covers about 15,978 families from 304 villages of 17 districts. The families were brought under the scheme in two phases as shown in Table 1.1.

Table 1.1

Phasewise Distribution of Villages and Families
Covered by the Program

Phase	No of Thanas	No of Villages	No. of Families
1st phase 1975	4	64	3,200
2nd phase 1978	15	240	12,000
Total	19	304	15,200
3rd phase 1981 (Expansion phase)	21	336	16,800

Administration

The program is jointly administered by the IUCW and the DSW. The organizational chart of IUCW and that of IUCW and DSW together follow.

The core program staff of the IUCW at the field level is comprised of the 19 Assistant Field Coordinators stationed at the thana level. They assist the Thana Social Welfare Officers in implementing and administering the project. The project implementation task force is made up of the grass root workers: Village Social Workers and Trade Instructors who work with the target families, communities, and the village committee secretaries. They are supervised at the field level by TSWO and AFC. Divisional Coordinators coordinate and supervise the AFCs in cooperation with the District Social Welfare Officers. The Chief Field Coordinator coordinates the activities of the Rural Family and Child Welfare Program in consultation and cooperation of the Department of Social Welfare.

Figure 1.1

Organizational Chart of IUCW-Bangladesh

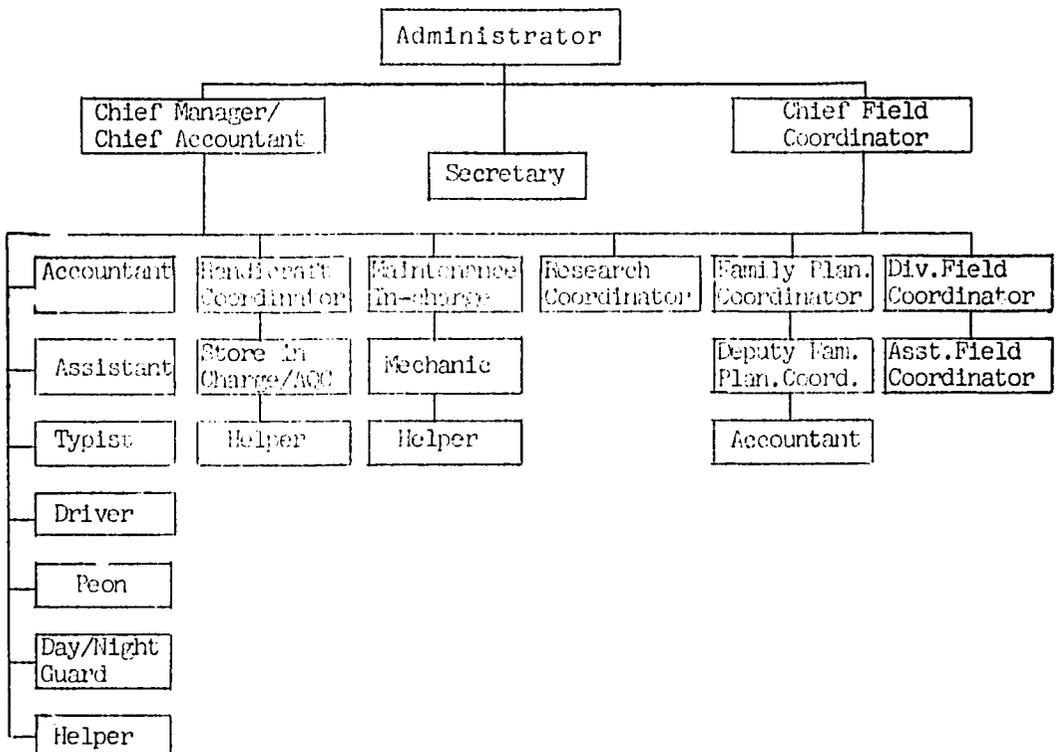
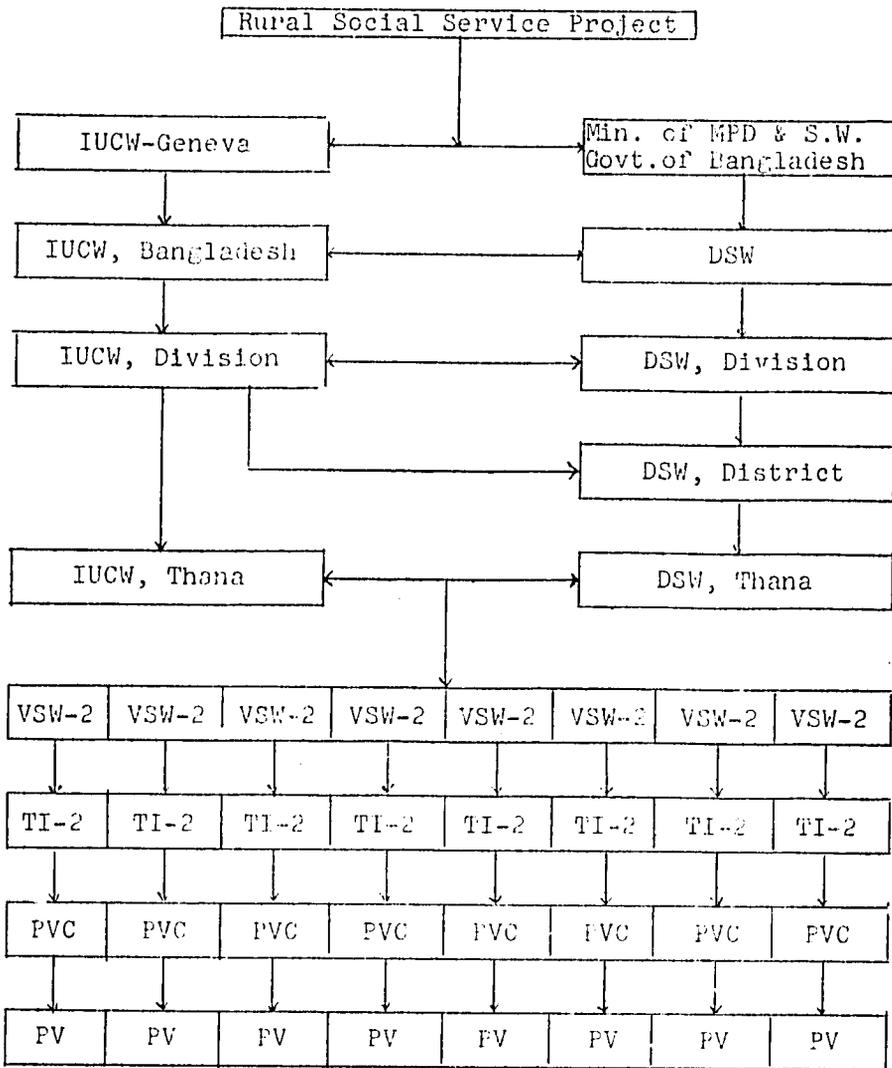


Figure 1.2

ORGANIZATIONAL CHART OF THE IUCW-DSW PROGRAM



Evaluation of the Rural Family and Child Welfare Project

This evaluation seeks to examine the replicability of the Rural Family and Child Welfare Project as a development approach for the socio-economic improvement of below poverty level people in rural Bangladesh and to provide policy and program recommendations for the next joint IUCW-DSW expansion into 21 thanas.

Objectives of the Evaluation

The specific objectives examined in this evaluation of the joint IUCW-DSW Rural Family and Child Welfare Project were in terms of its:

1. Achievement: What have been the accomplishments and how far has the Rural Family and Child Welfare Project been implemented? What are the achievements and how successfully have these been achieved?
2. Effectiveness: What is the impact of the program on project beneficiaries in terms of changes in income, skill acquisition, education, health and family planning, etc. of the SES families?
3. Administrative Efficacy: How well is the program run, what are its strengths and weaknesses and what are its implications for the future?

Methodology of Evaluation

Analysis of the issues raised in the objectives of the evaluation called for data from multiple sources - the SES families and the personnel involved in the operation of the Rural Family and Child Welfare Project. Accordingly, data were collected from multiple sources at three distinct levels. Program Village, Thana and Dacca Level.

At Program Village

At the Program Village level data were collected from:

Heads of SES families
Village Committee Secretaries
Village Social Workers, and
Trade Instructors

The selection of the heads of SES families was made through multistage sampling as follows: First, one village from each of the 19 thanas was randomly selected by using a random number Table. Then, a fixed sample of 10 percent SES families were selected from each of the 19 villages. A random number table was again used for the selection of SES families. Thus a total of 190 (19 village x 10 SES families from each village) was selected as sample for the evaluation study.

The village committee secretary, 2 VSWs and 2 TIs who are involved in the management and supervision of the SES of each of the 19 villages from where SES samples have been drawn,

were all included in the evaluation study. Thus nineteen village committee secretaries, 38 VSWs and 38 TIs were included for data collection but at the time of interview 9 VSWs and 5 TIs were not available, and could not be interviewed.

At Thana Level

There are two officers - Thana Social Welfare Officer of the Department of Social Welfare and Assistant Field Coordinator of the IUCW located at thana level responsible for the field level supervision of the SES. All of the 19 TSWOs and 19 AFCs were planned to be the source of data for the evaluation. At the time of data collection 3 TSWOs and one AFC were not available for interviewing. Thus, we could interview 16 TSWOs and 18 AFCs at the thana level.

At Dacca Level

At Dacca Level, there was no formal interviewing, but discussions were held with CFC, DFCs and PC (FP). Relevant records were also studied.

Instruments Used

Five separate interview schedules, one for each category of respondents, were administered to:

- SES family heads
- Village Social Workers
- Village Committee Secretary
- Trade Instructor
- Thana Social Welfare Officer, and
- Assistant Field Coordinator

The interview schedules were developed through a series of discussions amongst Project Director of the evaluation study, Administrator, Chief Field Coordinator and Research Coordinator of the IUCW and Ms. Ingrid T. Buxell of the USAID Program Office. These were pretested in the field and finalized after necessary modification in the light of the pre-test experience.

During May 2-14, 1981 fourteen interviewers - all of whom are social science graduates (see Appendix A) were involved in data collection. Most of the interviewers had previous experience in interviewing. In order to orient the interviewers with the interview schedules and to administer the interviewing in an appropriate manner, all of them had the opportunity of interviewing at least one respondent using each one of the five schedules.

As is seen in the following Table, except for the TSWOs, AFCs, VSWs and TIs the response rate was one hundred percent. The response rates for the Village Social Workers and that of the Trade Instructors are 79 and 87 percent respectively. The response rates for the TSWOs and AFCs are 84 and 95 percent respectively. These response rates so far then are not because of their non-cooperation but because of their non-availability - either because of their absence on leave or because personnel were not present at the assigned posts.

Table 1.2

Summary of Interviews and Consultations at
Different Levels

Levels	Sample	Number
Village	SES Family Head	190
	Village Social Workers	30
	Village Committee Secretary	19
	Trade Instructors	33
Thana	TSWOs	16
	AFCs	18
Dacca	DFC (informal interview)	4
	CFC	1
	Administrator	1

16'

CHAPTER II

DESCRIPTION OF SES FAMILIES

In this chapter we describe the socio-economic and demographic profile of the SES recipient families (hereinafter called SES families). Included in the description are age, sex, religious affiliation, marital status, literacy, occupation, etc. of the heads of the SES families. In addition, the type and composition, the economic condition in terms of land ownership and housing of the family as well as the dependency ratio are described largely to address the question of appropriateness of such families for SES.

Socio-Demographic Characteristic

Age

The age of the heads of SES families ranges from as young as 20 years to as old as 74 years. According to Table 2.1, on the average, the SES family heads are 41 years old.

Table 2.1

Percentage Distribution of SES Family
Heads by Their Age

Age (in years)	Percentage
20-24	7.37
25-29	1.05
30-34	13.68
35-39	18.42
40-44	11.58
45-49	14.74
50-54	8.42
55-59	7.89
60-74	6.85
Total N = 190	100.00

X = 41.05 years, S.D. 12.02

Of the 190 SES families sampled, at least half of them are below 45 years of age, and according to conventional definition, except for 13 recipients who are in the age range 60-74, all fall in the economically productive age group. It should, however, be pointed out that SES are family enterprises involving a majority of members and not just the family heads alone. It should not be thought that the SES award to such families headed by 60-74 year olds might have been "wrong." Indeed, by policy, such families as having dependent old members are very much within the domain of SES concern and should continue to be so in the future. It is needless to mention that the active members of such families share the major responsibilities of running the SES. Out of every 10 SES family heads, only one is female. Eighty percent SES families are Muslims and the rest are Hindus. The Hindu families covered by SES over-represents the overall national ratio.

Family Composition

The size of the beneficiary families ranges from 1 to 11, the average size being 5.62. One-third of the families have four or less members in the family, two-thirds have 5-11 members. Families with 5-8 members are, however, more frequent among the SES families. As regards the type of families, seventy-three percent of the SES families are nuclear, and the rest are joint families. Of

those that are joint, more than half (59 percent, N=51) have socially disadvantaged members, such as widows and the old who are to be given greater attention by the RSS program.

The dependency ratio of these families is 100 which is higher than the national dependency ratio of 97.00. As is seen in Table 2.4, the 0-14 year age group of these families constitutes 47.26 percent of the total population; about 3 percent of the population is in the 60 or more years age group.

Table 2.2
Distribution of the SES Family Members
by Age and Sex

Age	Male		Female	
	Frequency	Percentage	Frequency	Percentage
0-4	84	14.36	60	12.68
5-9	39	15.21	94	19.87
10-14	102	17.44	71	15.01
15-24	99	16.92	84	17.76
25-34	75	12.82	70	14.80
35-44	57	9.74	47	9.94
45-54	48	8.20	27	5.71
55-59	14	2.39	8	1.69
60+	17	2.91	12	2.54
Total	585	100.00	473	100.00

There were more male than females in the families studied - 123 males per 100 females - much higher than the overall national sex ratio which is 106 males per 100 females (census 1961). On the average there are 3 males and 2.5

females per family. It might be of interest to the demographers to investigate why such a high male-female ratio prevails among the poorest section of the rural population. Is it because of life expectancy differentiated by sex?

Literacy

Forty five percent of the heads of SES families are literate. The literacy rate for this low socio-economic group of people seems very high. It may have three major explanations. First, in some program thanas, ability to sign ones name in the SES agreement form by the recipient was required; many of the recipients might have learnt how to sign their names before the acceptance of SES and reported themselves to be literate. Second, higher literacy rate might have resulted from the literacy program of the RSS-IUCW. Data bear out that 23 percent of those who report themselves to be literate, attended literacy centers run by the RSS-IUCW. Third, in the early phases of the program, the literate poor might have known about the program earlier than the illiterates, and took advantage of their knowledge of the new socio-economic development programs.

Occupations

The SES recipients were asked about the main occupation that they were pursuing prior to the acceptance of SES; the reported occupations are presented in Table 2.2. Farming, small

business, daily wage labour are the frequently reported occupations. Awards of many SES, as shall be seen later on, are in many cases based on the previous occupation of the family.

Table 2.3
Percentage Distribution of SES Family Heads
According to Their Previous Occupation

Previous Occupation	Percentage
Agriculture	37.37
Day Labour	13.16
Household Work	7.37
Student	1.58
Small Business	
Rice-Cane-Sutki-Cow-Bamboo	15.78
Cottage Industry	
Swing-Bamboo Work-Handicrafts	4.74
Service	1.58
Weaving	4.74
Curd Selling	0.53
Rice Husking	2.10
Fishing	3.15
Carpentry	1.05
Pottery	1.58
Grocery	1.58
Rickshaw Pulling	1.05
Laundry	0.53
Total N = 190	100.00

We traced back the base-line survey data of the 190 sample families under the evaluation study and estimated income by major sources prior to their acceptance of SES. Data about the sources of income obtained in the base-line survey are presented in Table 2.3

Table 2.4

Bench-mark (1978) Mean Income of SES Families
According to Their Occupation

Occupation	Percent	Mean Income Monthly (In Tk)
Day Labour	23.33	230.60
Farming	10.56	291.74
Farming and Others	16.67	291.74
Farming and Petty Business	21.67	284.15
Business and Others	15.00	280.22
Poultry and Others	3.89	264.15
Rice Husking	3.33	225.00
Rickshaw Pulling	1.11	300.00
Household Work	3.33	240.00
Service	1.11	275.00

The total monthly income from various sources that these families derive ranges from Taka 100.00 to 1,000.00 per month; the average being Taka 256.00 only. The average per capita monthly income is Tk. 45.00; it ranges from Tk. 13 to Tk.178. We shall compare the present monthly income earned from various sources including SES by these families with that earned from previous sources to assess the impact of SES.

Land Ownership

Slightly more than one-fourth of the SES families do not have any cultivable land and do not earn any income from land. One-third of the families own land; the average size of land owned is 108 decimal, the range being from 15 to 250 decimal. Fourteen percent of the families do not own any land but share

crop others' land. The average size of land share-cropped is 122 decimal; the range being 33 to 250 decimal. Twenty seven percent of the SES families cultivate some land of their own and also share crop. The average size of land owned and share cropped combined is 159 decimal, the range being from 15 to 250 (Table 2.5).

Table 2.5

Percentage Distribution of SES Families
By Landownership and Size of Land Owned

Landownership Status	Percent	Mean Size of Land In Decimal
Own no land	26.32	00
Own land	32.10	108
Own land and share crop	27.37	157
Share Crop	14.21	122
Total N = 190	100.00	

Housing

As regards ownership of housing, 11 SES families out of 190 do not have their own houses. They live in other's houses. Those own houses, all have separate dwelling houses.

According to Table 2.6, eighty percent SES families have kitchen facilities, mostly separate, but some within the dwelling house and at least one out of 10 SES families have

no kitchen. Fifty nine percent SES families have cow sheds, mostly separate and some within the kitchen or dwelling houses. More than half (54 percent) of the SES families have poultry houses, again mostly separate but some within kitchens and dwelling houses.

Table 2.6
Percentage Distribution of SES Families
By Housing Pattern

Housing Pattern	Separate	Attached to Bed Room/Kitchen	None	Total
Dwelling House	100.00	-	-	100.00 N = 179
Kitchen	80.00	9.00	11.00	100.00 N = 179
Cowshed	55.00	4.00	41.00	100.00 N = 179
Poultry Shed	49.00	5.00	46.00	100.00 N = 179
Other's shop (Kachari, Baitak-khana, Dokan, etc.)	8.00	-	92.00	100.00 N = 179

There are 231 dwelling houses for 190 SES families to house a total population of 1058; thereby it comes to 4.58 persons per dwelling house. The average size of the household compound of the SES families is 22.47 decimal. The smallest and largest size of the household compound is 2 and 300 decimal, respectively. More than half (56 percent) of the SES beneficiaries have a household compound covering an

area of 16 or less decimals of land; about 75 percent have household in an area of 33 or less decimal of land. The data relating to the size of household compound is presented in Table 2.7.

Table 2.7
Percentage Distribution of SES Families
By Size of Household Compound

Size of Household Compound in Decimal	Percent
No household	5.79
1-8	25.79
9-16	26.32
17-25	17.37
26-33	7.36
34-48	6.84
49-66	4.21
66+	6.32
Total N = 190	100.00

About one-fourth of the dwelling houses have corrugated tin roofs and the rest have roofs of either chhan or khar or leaves. Other buildings, such as kitchen and cowshed are of chhan, khar or leaves. A majority of the poultry houses are of mud.

Table 2.8

Percentage Distribution of SES Families
By the Type of House They Own

Type of House	Tin	Chhan	Khar	Leaves	Mud	Percentage
Dwelling house	24.14	36.26	33.23	6.37		100.00 N=231
Kitchen		39.58	47.92	12.50		100.00 N=144
Cowshed	1.05	33.68	56.85	8.42		100.00 N= 95
Poultry shed	14.12	13.82	22.35	7.06	37.65	100.00 N= 85
Other's shop Outskirt Lounge etc.	17.64	41.18	41.18			100.00

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CHAPTER III

DESCRIPTION OF THE SES

This chapter contains the description of SES, selection criteria of SES recipients, inputs in the SES - both economic and human - and the socio-demographic characteristics of those involved in the SES.

Types of SES

The IUCW-RSS Joint program offers about 23 different types of SES to the beneficiary families. The types of SES included in the program are usually adopted and/or developed primarily based on the suggestions of the beneficiaries themselves and secondarily on the viability in the consideration of the program personnel. The selection of a particular SES vis-a-vis a beneficiary family was based on:

1. The economic condition of the family. That is, whether the family earns an income of Tk. 375 or less amount (1978 price), and was designed in such a way as to suit the interest, need, skills, experience, and potentialities of the family for making a profit by running the SES.
2. Whether the members of the family have the skills (existing or potential) and interest to undertake SES.

As of May 1981, there are 15,978 families running different SES in 19 thanas of Bangladesh. The following Table 3.1 shows the distribution of 190 sample families according to the type of SES they are running:

Table 3.1
Distribution of Different SES
Represented in the Sample

Type of SES	Total Families Received SES December 1980	Number of SES families Sampled	Proportion of the total SES Families
Petty Business	4738	76	1.60
Rice husking	2313	32	1.33
Handicrafts	1924	15	.78
Goat and Cow Breeding	1724	31	1.78
Grocery shop	555	4	.72
Agriculture	496	8	1.68
Fish Business	453	5	1.10
Chira Muri	220	2	.91
Weaving	164	6	3.66
Rickshaw Pulling	99	1	1.01
Country Boat	96	6	6.25
Duck/Poultry	60	4	6.67
Total	12922	190	

Although it was not designed to represent the proportion the different types of SES, the SES families sampled are fairly proportionate to the size of a given SES. There are, however, slight over representations of some SES in the sample and some were not represented at all. The ones that were not represented in the sample are: horse carriage and push cart, blacksmith, sewing, wood-cutting, barber shop, sawing, carpentry, oil-making and bicycle repairing.

Selection Criteria of SES Families

The main criterion for selecting a SES beneficiary is the economic status of a given family defined in terms of an income of Tk. 800.00 or less per year. All 190 families in the sample, according to the report of the heads of SES families and according to the baseline survey, belong to Tk. 500.00 or less income group prior to acceptance of the scheme.

But the reports from the VSWs reveal that deviations might have occurred in the selection of a few families. Such cases shall not exceed 4 in a hundred.

The following Table shows the distribution of beneficiaries according to socio-economic class as reported by VSWs.

Table 3.2

Distribution of Beneficiaries According to
Socio-Economic Category (as reported by VSWs)

Category	Number	Percent
A	1036	96.46
B	22	2.05
C	16	1.49

Thus it can be concluded that 96 percent of the families selected for SES satisfy the set income criteria.

Other Criteria

After the selection of the eligible families to receive assistance through the program, the next step is to select the schemes which can be appropriate and suitable to the needs and potentialities of the families in terms of manpower available and the skills possessed by the members of the beneficiary families. To be more specific, the following criteria are supposed to be considered carefully by the concerned program personnel to select a family to receive help from IUCW:

- (1) priority of need, (2) interest of the family head,
- (3) relevant skill and potentiality, (4) intention to repay SES money in time, (5) honesty and integrity of the family seeking SES.

There is evidence that the program personnel very strictly follow the above criteria in selecting a family for the proposed scheme. It is found that while approving the SES, the village committee secretaries give maximum weight to ability and intention to repay the loan and honesty and integrity of the SES recipient family head. Relevant skill or potentiality of the members of the SES recipient family is given second preference.

Priority of the need and interest of the family head are also carefully considered. The following Table 3.3 shows the rank order of the criteria considered important by the VC secretaries and the VSWs in selecting the beneficiaries.

Table 3.3

Mean Rank Assigned to Different Criteria
for SES Selection by VC Secretaries and VSWs

Criteria	Mean Rank Order By the VC Secretary	Mean Rank Order by VSWs
Honesty and Integrity of the beneficiary	3.21	3.28
Intention to repay	3.21	-
Relevant skill and Potentiality	3.16	1.64
Priority of Need	3.74	2.37
Interest of the Family Head	2.68	2.09

It appears that there is close agreement between the village committee secretaries and the VSWs in respect of the importance of the criteria for selecting the beneficiaries. The following Table shows the distribution of SES according to the time when they were given to the families:

Seventy five percent of the SES were awarded to different families during the first and second year of the beginning of the program.

Table 3.4
 Percentage Distribution of SES by Year When
 They were given to the Families

Year	Percent
Prior to 1979	10.53
1979	40.00
1980	35.76
1981	14.21
Total	N = 190 100.00

Money Input in the SES

The official records of IUCW (Dacca) show that the average amount of money invested per SES is Tk. 355.00 only, the smallest and the largest sum of money invested is Tk. 50.00 and Tk. 3,500.00 respectively.

According to the data drawn from SES family samples, the average amount of money invested per SES is Tk. 435; the lowest is Tk. 180 and the highest is Tk. 2,000.00. Five hundred taka SES families are most frequent (46 percent.) About one third (29.19 percent) of the families received Tk. 400-450 for their SES. A little more than one fifth have received Tk. 350.00 or less (Table 3.5):

Table 3.5

Distribution of Families by Amount of SES Loan

Amount of SES Loan	Percent
Up to Tk. 250	7.03
Tk. 300-350	16.75
Tk. 400-450	24.19
Tk. 500	45.95
Tk. 1,000	.54
Tk. 2,000	.54

X =435.00; Range Tk. 186 to Tk. 2,000.00

Was DSW-IUCW the only source of money for SES? Or were there sources of additional money? It appears from the data presented in Table 3.6 that more than two-thirds of the SES families invested additional money. The average money invested by the SES families in the scheme is about 519.00 (Taka) while they received about Tk. 435.00 on the average from the IUCW. About 13 percent of the SES families invested more than Tk. 700.00 on the average; a similar proportion invested a little more than Tk. 300.00. A little over one-fourth and close to one-third of the SES families invested, on the average, Tk. 625 and Tk. 446, respectively.

Table 3.6

Distribution of Sources and Average Amount
of Money Invested in the Scheme

Sources of Money	N	Percent	Average Money Invested (In Taka)
SES	55	29.73	446.36
SES + Family Saving	50	27.03	625.25
SES + Loan	14	7.57	719.64
Savings from Previous Scheme	36	19.46	327.78
Previous SES + Family Savings	11	5.95	429.55
Previous SES + Family Savings + Loan + present SES loan	19	10.27	721.05
Average of All Sources	185*		519.53

*5 Beneficiaries pursuing handicraft received material assistance not money and hence are excluded from this Table.

Human Involvement

One of the key objectives of SES is to utilize available family labour which otherwise would have been unutilized and wasted. So in our evaluation we considered both the economic input as well as the human input in the SES. The human input in our analysis has been estimated in terms of (a) number of persons engaged in the scheme and (b) amount of working hours the members of the SES family employ in the scheme.

On the average, 2.40 members per family are actively engaged in running the SES. About 60 percent of the families employ 1-2 members, and 40 percent employ three or more members in the scheme. The following Table shows the distribution of members of SES families involved in running the scheme.

Table 3.7

Distribution of Families According to
Number of Members Involved in the SES

Number of Members Involved	Number of Families	Percentage of Families
1	32	17.86
2	76	42.48
3	35	19.55
4	23	12.85
5	13	7.26
Total N = 179*	.	100.00

*11 families have paid back SES loan and were not continuing the scheme.

In all 440 members of 179 families are employed in the scheme. That means nearly half of the total population (45 percent) of the 179 families are involved in the SES. Thirty five percent of the families employ both adult and younger members in the SES.

Age and sex distribution of the members of the SES families shows that in 153 families (i.e. 82 percent) the male members are playing the major role in running the schemes while in 34 families (i.e. 18 percent of families) the female members are playing the major role. More than half (56 percent) of the male members in major roles are between 30-49 years of age, 13 percent are between 20-29 years, 6.5 percent are 60 years and above, 5.2 percent are between 15-19 years and only one is below 15 years. Of 34 women in major roles, about half belong to 20-29 years age group, 32 percent are aged 30-49 years, 14 percent are above 50 years.

Table 3.8

Distribution of Members of SES Families
By Age, Sex, and Roles

Age	Main Role		Helping Role	
	Male	Female	Male	Female
5-9	0	0	21	8
10-14	1	0	36	20
15-19	8	1	31	14
20-29	21	17	26	35
30-39	45	4	13	25
40-49	44	7	6	14
50-59	26	4	6	6
60 & above	10	1	5	3
Total	156	34	144	125
Percent of the total	82.10	17.90	53.53	46.47

A substantial proportion of all who are involved in the SES are female (35 percent): Of these, 21 percent perform as major workers and 79 percent as helpers (Table 3.8.) Fifty four percent of the helpers are male and 46 percent are female. Forty percent of the males and 22 percent females who work as helpers in the scheme are 5-14 years of age, 60 percent of the male helpers and 78 percent of the female helpers are over 15 years old.

On the average, every two families have one child (5-14 years) involved in the SES as a helper. One-third of all the children engaged in the SES are female. Such a high rate of child labour may seem socially undesirable, but it must be recognized that these children are not employed on a wage basis; rather they are assisting their parents in family work and thus their spare time which might have been spent without doing anything worthwhile is gainfully utilized. In absence of such opportunity, what would the children have done? Plausibly, they would have spent this spare time without any productive, income-generating work. In the absence of such work opportunities, if some of these children were to seek employment, there would have been

scope for exploitation of these children by other families through employment with very low wages - wages in some cases, specially for those in the age group 5-9 is just maintenance with no salary.

Community Support

SES enjoys community support to a great extent. The VSWs - front-line workers were asked how much the villagers, in general, show interest in the SES. Most of the VSWs (83 percent) assessed that the villagers show very much interest in the SES.

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CHAPTER IV

IMPACT AND ACCOMPLISHMENTS

This chapter contains the vital analysis of the evaluation. Herein we have presented the targets and achievements of different aspects of SES and analysed the impact of SES on the quality of life of the members of the families involved in the operation.

Targets and Accomplishments

In Table 4.1 we have presented the data showing the extent of implementation of the different aspects of SES.

Table 4.1

Targets and Achievements of Different
Aspects of SES, as of May 1981

Different Aspects of SES	Targets	Achievements	Percentage of Target
Number of villages to be covered	304	304	100.00
Number of families to be assisted with SES	15,200	15,978	105.12
Amount of money to be invested	76,00,000	61,41,281	80.81
Number of Family Dev. Centres to be constructed	156	135	86.50
Family Planning Target (1979-80)			
a) Sterilizations	13,169	11,598	88.07
b) Pill and Condom Users	69,912	65,442	93.61
Number of village committees	304	304	100.00
Training of VWs	304	269	88.49
Training of APCs	19	19	100.00
Training of TIs	304	269	88.49
Training of Women in different skills	No fixed target	3,099 (2066 earning income)	

Training

One hundred percent accomplishment has been made for the training of TSWOs and AFCs. TSWOs and AFCs have been trained as planned. There has been under achievement of training for VSWs and TIs by slightly over ten percent. This target could have been fulfilled if some of the posts of VSWs and TIs were not vacant.

Village and Village Committees

One hundred percent implementation of the target has been made for villages to be covered and village committees to be formed. As planned, 304 villages have been brought under the project and 304 village committees formed therein.

SES

Implementation of SES has been exceeded by five percent - 15,978 families against a planned target of 15,200 families have been provided with SES. While the IUCW awarded SES to a larger number of families than it planned, it disbursed less money than was available. Tk. 76,00,000.00 was available for 15,200 as of May 1981, it has disbursed Tk. 61,41,281.00, 81 percent of the total money available.

We investigated the question of how it was possible to cover more families than was the target and yet all of the available funds were not spent? It was learnt from the program administrators, to be specific, from the Chief Field Coord-

inator and Divisional Field Coordinators that the following factors would explain how it happened.

1. Tk. 500.00 per SES, on the average, was planned to be given to the selected families while in practice Tk. 385.00 was loaned to the families. Most of the schemes required less than Tk. 500.00 for implementation.

2. In some cases, the village committee recommended less money than the amount applied for the scheme.

A question still arises: Why more families were not selected to disburse all the money available? Non-availability of program personnel and administrative difficulties were largely the reason why more families could not have been recruited. In some thanas, Thana Social Welfare Officers were not available because their positions were lying vacant. In others disbursement of SES money was postponed because of administrative difficulties.

Handicrafts

There is no fixed target for the project. We however analysed the year-wise sales against the turn-over capital (which generated it self in the form of ready stock of goods, accumulated savings of producers and assets), to assess the level of performance of the handicraft component of the SES since its inception.

The following Table 4.2 shows the different aspects of the year-wise financial gain or loss in the project:

Table 4.2

Distribution of Different Aspects of the
Handicraft Project

Year	Sale in Tk.	Gross Income	Net Turn-Over
1977	21,02,000.20	3,97,971.08	3,54,572.76
1978	43,00,000.00	5,39,227.84	4,50,623.61
1979	49,52,000.00	3,89,825.44	1,00,584.21
1980	41,82,000.00	12,81,573.00	9,25,705.74
Total	155,36,000.00	26,08,602.30	16,30,317.90

It is seen from the Table that the project is self-supporting. A capital of Tk. 1,63,00,317.91 has been generated out of it since the inception in 1977 to the end 1980.

From official records, it has been found that so far 3,099 women have been trained in knitting, sewing, tailoring, jute works and cane and bamboo works. Seventy seven percent of all the women trained are earning an income through their skills and, on the average, they are earning from Tk.200 - 250 per month.

Family Development Centre

In all 156 Family Development Centres were planned to be constructed. Against this target, 135 FDCs have been

constructed in the villages. The remaining 19 FDCs were to be constructed at the Thana headquarters and within the TIDC compound and 2 FDCs at village level have not yet been constructed due to conflict among villagers. Because administrative arrangements could not have yet been made between the Ministry of LGRD, the administrative agency of the TTDC and the Ministry of Manpower Development and Social Welfare, construction of these 21 FDCs are yet to start.

For this evaluation, we examined the construction of 19 sample FDCs. At the time of the survey, only one FDC was found under construction and the rest were found completed and commissioned. Of the 19 sample FDC, 16 were found semi pucca and 3 were of jute plastic. Except one, all of the FDCs were constructed on the land donated by the local people either individually or in group. The average of the land donated for FDC is 17 decimals; the range being 8 to 30 decimals. All of the FDCs were found constructed as per the specifications of the IUCW-DSW.

Family Planning

From March 1979 to May 1981, the sterilization target for family planning was 13,169. Pill and condom together were targetted at 69,912 acceptors. Against these targets, 11,598 sterilizations and 65,442 pill and condom users have been recruited during the period under evaluation. Eighty six to eighty eight percent of family planning targets have been accomplished.

Impact of SES

What changes have SES brought about in the target families? One of the expected impacts of SES is the change in the economic condition of the family. This evaluation sought to assess the economic benefits of the SES and measured them by using several objective indicators such as changes in income - both from SES and from other family sources; extent of profit from SES; relative contribution of SES to the total income and the rate of repayment, etc. Several other subjective indicators such as qualitative assessment of overall improvement in family conditions and adequacy of income in relation to family needs were also employed.

Nine out of 10 sample families reported to have profited from the SES; only 6 families in the total 190 samples reported having incurred a loss; 2 families had no profit no loss, and 9 families are yet to reap any profit from the SES.

Change in Income

There is notable positive change, with varying degrees, in the total monthly income in almost all the SES families. The average monthly income of the SES families from all sources rose from the 1978 bench-mark income of Tk. 256.00 to Tk. 686.00 at the time of evaluation in March 1981. This means that on the average there has been a 168 percent

rise in the total income of the SES families about 2 years after the introduction of the SES. The base-line income ranged from Tk. 100 to Tk. 1,000 per month. The income after the SES ranged from Tk. 250 to Tk. 1,650 per month. The highest percentage of income rise after the introduction of SES is 230 percent and the lowest, 108 percent.

Table 4.3

Change in Monthly Income* of the SES Families
From Base-line (November 1978) to the Time of
Evaluation (May 1981)

Income in Tk.	Base-line Nov. 1978	Present May 1981	Percent Increase
Mean Income	256.00	686.00	163.00
Range of Income	100.00 - 1,000.00	250.00 - 1,650.00	108.00 - 230.00

*Income from all sources

Table 4.4

Mean Monthly Income of the SES Families
From All Sources Combined and From SES
Alone, May 1981

Income	All Sources Combined	SES Alone	Proportion of SES Contribution
Mean income	686.00	315.00	46.00
Range	250.00 - 1,650.00	50.00 - 1,000.00	20.00 - 61.00

How much is the contribution of SES to the income pooled from all sources of the family? Of the monthly mean income of Tk. 686.00 pooled from all sources, Tk. 315.00 is derived

from SES. That means, on the average, SES contributes about half (46 percent) to the total monthly income of the families. The highest and lowest income from SES alone are Tk. 1,000.00 to Tk. 50.00 per month, respectively. The proportion of SES contribution ranges from 20 to 61 percent of the total monthly income.

A detailed distribution of SES families according to their monthly income before and after the acceptance of the SES is presented in the following bar chart which is based on the data in Table 1 in Appendix C.

A remarkable change is observed in the level of income of the SES families from a monthly income of Tk. 256 to Tk.686 on the average. What is all the more remarkable is the progressive change in the proportion of SES families from lower to the higher income levels. While 66 percent of the families earned an income of Tk. 300 or less before the SES, after the SES only 7 percent of the families earn that amount of income. That means 59 percent of the families no longer belong to Tk. 300.00 or less income group and have moved up to the next higher levels of income. Yet another glaring contrast is: before SES only about 3 percent of the families reported a monthly income of Tk. 550-650; after the SES, 19 percent of the families reported similar income. The most impressive achievement of the program is that at least two thirds of the families earn an income of Tk.550 a month for an average family of 5.6 members. That means

yearly per capita income comes to $(550 + 5.6 \times 12 = \text{Tk. } 1,178)$ Taka 1,178 -- far above the below poverty level cut off income of Tk. 800 per capita at 1978 price. Even if we adjust for the increase in cost of living, the per capita income of SES family members for 1981 comes to Tk. 930. Thus, 69 percent of the families who earn monthly Tk. 550 or more for an average family of 5.6 members is considered to have crossed over to the levels higher than the per capita income of Tk. 800 and no longer belong to poorest of the poor!

In order to see in close proximity, we have plotted the proportion of rise in income of the SES families along with the proportion of rise in cost of living in figure 1.4. We find that while the income of SES families rose by 168 percent, the cost of living¹ rose by 21 percent from the base year 1978 to evaluation year 1981. Adjusted for the rate of inflation, the SES families are better off by 147 percent.

1. We have estimated the inflation ourselves. We took a basketful of commodities viz: rice wheat, fish, pulses, vegetables, clothing etc. and obtained their prices of 1978 and 1981 and calculated the proportion of rise in cost of living; according to our estimate cost of living rose by 21 percent between 1978 and 1981. According to Government estimate inflation rate, for 1977-1978, 1978-1979 and 1979-80, are 12.23, 14.34 and 12.35 percent respectively. Ref: Bangladesh Bank Annual Reports 1978-79 and 1979-80, Dacca, 1979-80. For detailed items of essentials considered see Appendix C/Table 2.

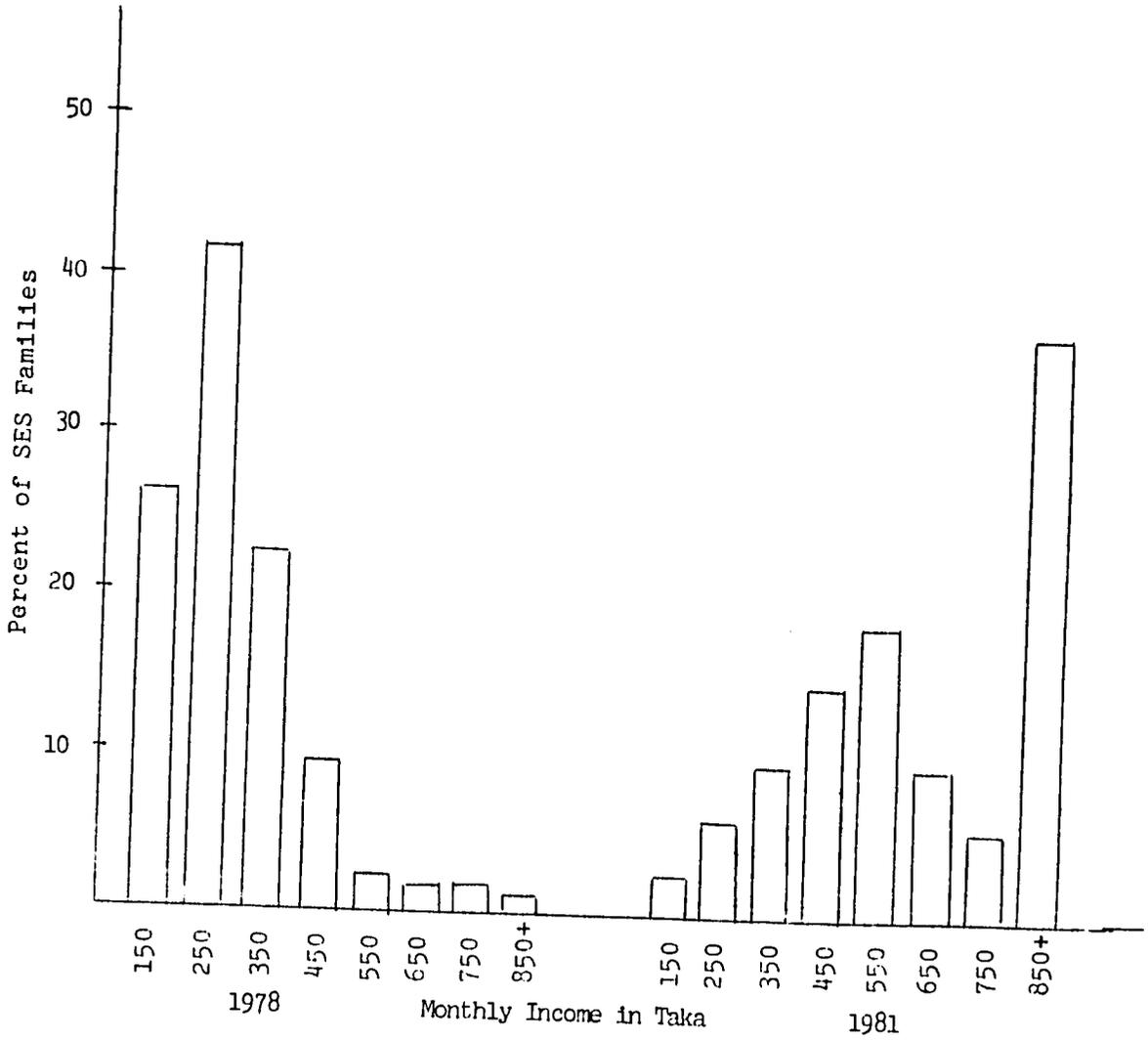


Figure 1.3
 Percent of SES Families and Average Monthly Income

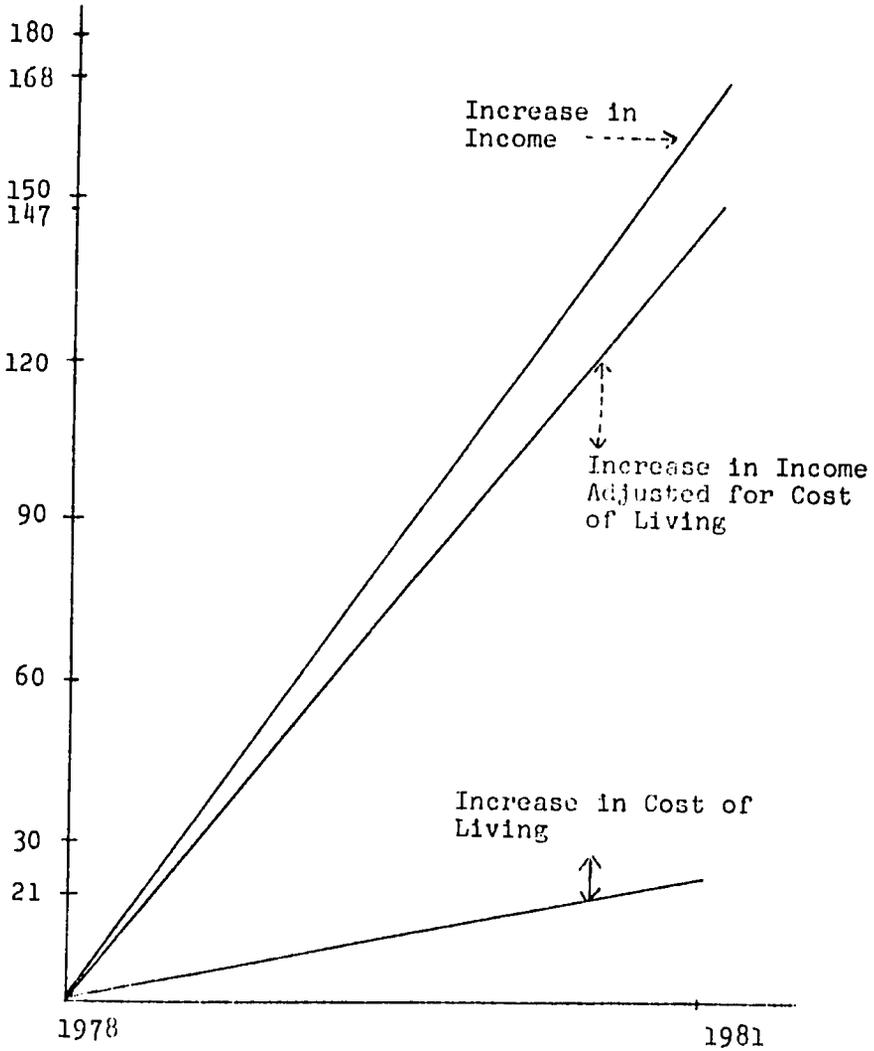


Figure 1.4 - Percentage increase in cost of living and increase in monthly average income, 1978-81

According to World Bank estimate, per capita income¹ for Bangladesh is Tk. 1,620 equivalent to US \$ 90 (US \$ 1 = Tk.18) in 1980, the per capita income of SES beneficiaries is estimated at Tk. 1,470.00, on the average which is very encouraging in terms of income distribution, the range of per capita income among these population is from Tk. 536.00 to Tk. 3,535.00 as of May, 1981.

Rate of Repayment

Rate of repayment of the loaned money is another objective indicator of the economic benefit of the SES. The rate of repayment of the SES loan is expected to be regular only when it makes profit. Seventy five percent of the SES families (for whom the repayment was due) fully repaid the loan and only 25 percent did not fully repay the dues. More than half of those who have dues (i.e. 26 out of 41) have already paid about 86 percent of their total loan money. In terms of money due to be realized from the SES families, 90 percent of the total money invested has been realized as of May 1981, as per our sample. From these facts it is evident that the SES generated a great deal of economic benefit for the SES families which enabled them to repay their loans.

Twenty five percent of the families have only 10 percent of the SES money due from them. These families were asked to

1. The Daily Ittefaq, July 10, 1981

specify why they could not pay back their dues in full and in time. Most of these families could not pay because of economic insolvency arising out of family needs for day-to-day expenses, and special needs of marriage and medical expenses.

Table 4.5

Rate of Repayment of SES Loan by the SES Families

Repayment Status	Number of Beneficiaries	Percent
Fully Repaid	123	75.00
Instalments due	41	25.00
Total	164*	100.00

* For 26 SES families repayment has not yet been due.

Use of Profit Money

Asked about how the profit money was used, most of the SES family heads (84 percent) reported that the profit money was used for meeting the family needs. This is quite expected that the below poverty level families would earn an income to meet the basic needs of the family like food and clothing.

Four out of 10 families used profit money both for household consumption as well as for reinvesting in SES. A considerable proportion of the SES families (16 percent) are reported to have reinvested the savings as capital, purchased land, and repaid the instalments of SES loans. The following table shows the pattern of expenditure of the profit money by the SES families

Table 4.6

Distribution of SES Families by Their
Expenditure Pattern Out of Profit

Expenditure Pattern	Frequency	Percentage
Spent for meeting family needs	73	42.44
Meeting family needs and reinvestment in SES	71	41.28
Purchased land or domestic animals	18	16.28
Total	172*	100.00

*For 18 cases instalment was not due or either incurred loss or no loss no profit.

Evidence of profit and income from SES can further be drawn from the data that one-fifth of the families repaid their SES money but are continuing with their schemes solely with the savings they had accumulated from the previous SES. Further, 16 percent of the families are running income-generating schemes from the savings of the SES plus family savings and loans from private sources.

Further evidence suggests that a significant proportion of the SES families made significant additions to their material wealth and capital out of the income through the SES. It is observed in data presented in Table 4.7 that one out of every 10 SES families purchased land worth Tk. 1,805.00, 4 out of 10 purchased domestic animals worth Tk. 602.00, more than 3

out of 10 (36 percent) purchased materials for the scheme worth Tk. 369.00 and more than 2 (24 percent) purchased other consumption items for the family worth Tk. 428.00, on the average. Other items of expenditure include purchases of clothes, household furniture and utensils, books and stationaries for children's education, construction and repairing of houses and on marriage.

Table 4.7
Percentage Distribution of SES Families
by Items Purchased and Average Amount Spent

Items Purchased	Percent of Families*	Average Amount of Taka Spent
Land	10.00	1,805.00
Domestic animal	39.50	602.00
Materials for scheme	36.30	369.00
Others (clothes, furniture, books, etc.)	24.00	428.00

*Total number of SES families is 190 from which the percentage is calculated and the figures with paranthesis denote percentage.

Ten percent SES families purchased land, about 40 percent made major investments on domestic animals and 36 percent on material inputs for the scheme they were pursuing. Such investments on long term perspective by the families who were below poverty level at the time of base-line survey indicate a significant economic growth in these families after the acceptance of SES.

Economic Solvency

In addition to the objective indicators of economic benefits measured and presented so far, the subjective assessment of the SES families themselves about the contribution of SES to the overall economic solvency of the family is considered to be yet another important evidence of the impact of SES. The following Table 4.3 shows that 72 percent of the SES families assessed themselves deficit in relation to the requirements for maintenance of family before they began SES, after the SES this proportion dropped down to 9 percent only. That means 63 percent of the families could make up the family deficit through SES. One-fourth of the families rated themselves to be moderately solvent before the introduction of the SES; after the SES, 70 percent of the families rated themselves to be so. That is, the rate of increase in the proportion of moderately solvent has been about 3 times. 21 percent of the SES families now consider themselves surplus against only 3 percent before the acceptance of the SES.

Table 4.3

Percentage Distribution of the SES Families by
Their Opinion Regarding the Type of Economic
Solvency Before and After SES

Type of Economic Solvency	Percent Before SES	Percent After SES	Percent Change
Moderately Solvent	24.74	70.00	+ 45.26
Deficit	72.11	8.94	- 63.17
Surplus	3.15	21.06	+ 17.91
Total	100.00	100.00	
N	180	190	

Economic solvency has brought about significant positive changes in other aspects of life, such as food, clothing, health, education, etc. It is encouraging to note that 80 percent of the SES families reported that availability of food in the family has generally improved after the SES. At least 7 out of every 10 SES families reported better clothing, 4 out of 10 reported more savings and better housing after the SES.

Improvement in different aspects of the families after the SES has also been observed by program personnel and village committee secretaries. A majority of the program personnel and the village committee secretaries - 60 to 68 percent of VCs, VSWs and AFCs assessed that the incomes of the beneficiaries have improved after the introduction of SES. About half of all the program personnel including the VC secretaries report that the availability of food in the beneficiary families has improved after the SES. Similar positive changes in respect of clothing, savings, health, education and housing condition of the beneficiaries have also been reported by a large proportion of program personnel. The percentage distribution of program personnel and beneficiaries reporting improvement in different aspects of family life is presented in Table 4.9. It is interesting to note that the magnitude of social development relative to economic improvement of the SES families as observed by the program personnel and by the SES family heads themselves has been lower.

Table 4.9

Percentage Distribution of Program Personnel
and SES Families by Improvement in
Different Aspects of Life Through SES

Aspects of Life	SES Family Heads Self Report N=190	VCS N = 19	VSWS N = 30	TSWOS N = 16	AFCS N = 18
Income	63.15*	60.26	67.75	63.38	55.00
Food	80.52	52.81	49.38	54.56	48.89
Clothing	73.68	31.94	50.62	32.14	25.83
Savings	46.31	25.44	35.34	43.40	27.78
Health	43.15	38.70	37.23	26.87	26.39
Housing	38.94	30.33	28.82	30.13	28.33
Education	--	34.41	58.22	16.68	32.50

*Please refer to Table 4.8. 72.11 percent reported economic deficit before the scheme, but only about 9 percent after SES; the difference is 63.17 percent.

Other Desirable Social Changes

The SES, besides creating opportunities for income generating activities in the beneficiary families, were also expected to generate some other desirable social changes in the family as well as in the community at large. Both the SES families and the program personnel were asked to identify the social and community changes generated by the SES. The most common types of social changes identified by the VC secretaries were: reduction of unemployment, development of social awareness

among the poor women, more female participation in the generation of family income etc. Table 4.10 summarises the social processes generated by the schemes as described by the VC secretaries.

Table 4.10
Social Changes Generated by the SES
in the Community

Nature of changes	Number of VC secretaries reporting (N = 19)
Generated self employment for women	17
Increased family income	19
Reduced dependency on family head	16
Developed women's awareness	17
More participation of women in national activities	18
Acceptance of family planning	2

It is needless to note that all of the above social changes are positive and point to the active role of women in the developmental activity of the nation. That women do have effective participation in assisting their male counterparts in family maintenance is evidenced from the fact that 35 per cent of those who are involved in the SES are women - either in major or helping roles (Table 3.8).

Skill Training

Skill training, which is an integral part of the IUCW-RSS assistance program in the villages, is another significant contribution of the program to the beneficiaries. Along with immediate opportunities for earning an honourable income by running a suitable scheme, the program offers training facilities to interested women. This training program generates potentialities for future employment and income to a large number of village women. At present there are two TIs in every union and in total there are 304 TIs working in the project villages who impart training to the villagers in large number of gainful trades. Table 4.11 below shows that since the initiation of the program more than 800 women from the sample villages were selected for training in sewing and about 62 percent of them have completed training while about 38 percent were currently undergoing training. Similarly 654 women were registered for training in knitting so far. About 60 percent of them have already completed training and 40 percent are under-going training. Training in tailoring has been completed by about 300 women while another 300 are now under training. A large number of women also show interest in jute works, cane works, wood works and other handicrafts. Training facilities are provided in these crafts also.

Table 4.11

Percentage Distribution of SES Family Women by Areas of Training Received

Areas of Training Received	Completed so far	Under Training	N#
Sewing	61.72	36.28	815
Knitting	60.24	39.76	654
Tailoring	50.34	39.60	600
Jute Works	76.71	23.29	764
Cane Works	67.20	32.80	125
Bamboo Works	59.28	35.71	182
Others (nutrition, health, child care, kitchen gardening, adult literacy, family planning, etc.)	76.35	23.65	427

*It is possible that a women takes more than one type of training.

According to the assessment of the trade instructors, 9 percent of the trainees come from the upper income group families; 42.18 percent come from middle income groups and about 50 percent come from lower income groups.

That the skills imparted to the village women are profitable and create opportunities for self employment is evident from the fact that all of the women who have received training are either earning an income or saving expenditures or doing both.

The following Table shows how the training the women received was being used.

Table 4.12

Percentage Distribution of Trained Women
According to How They Use Their Skill, as
Assessed by TIs

Mode of Use	Percent Reporting
Earning Income	31.56
Saving Expenditure	32.52
Both of the above	35.92
N = 1564*	100.00

*Multiple responses possible

School Enrolement Rate

School enrolment rate and the general educational attainments of the member of the society is a developmental index. Hence the enrolment rate and the educational attainments of the members of the beneficiary families for different age groups was investigated.

Data presented in Table 4.13 shows that the enrolment rates of the beneficiary families are higher than the national rate in all age levels except primary. Statistical Digest of Bangladesh (1973) showed the enrolment rate for 6-10 years group at the national level was 58 percent, while this rate

for the beneficiary families is about 52 percent. Thus enrolment rate for this age group in the SES sample is lower than the national rate. But at higher age groups of 10 and above the beneficiary families have higher than national enrolment rates for both sexes. Percentage of people from beneficiary families who completed education at different ages also shows higher achievements than national averages (Table 4.14).

Since the IUCW-RSS project has not been operating for long, it is hardly possible to attribute the higher enrolment rate in the beneficiary families to the effect of the SES. But sustaining of a higher enrolment rate for both boys and girls at higher age levels is indicative of significant economic and social development which may be associated with other modernizing influences along with IUCW projects.

Table 4.13

Percentage Distribution of Children 5-19 Attending School by Age Group, Bureau of Statistics, 1973 & SES 1981

Age Group*	Bureau of **Statistics (1973)	SES 1981	
		Male	Female
6-10	58	51.65 N = 91	46.15 N = 91
11-15	17	53.06 N = 91	36.11 N = 72
16-17	6.48	12.00 N = 50	10.00 N = 50
18-19	2.86	10.00 N = 47	0.00 N = 42

*Our age categories do not correspond to this, ours are 5-9, 10-14, 15-19.

**Statistical Digest of Bangladesh, No. 9; 1973
Bureau of Statistics, Bangladesh Secretariat, Dacca.

Table 4.14
 Percentage Distribution of Children 5-19 of the
 Beneficiary Families by Age
 and School Attendance

Age	Sex	Did not attend School	Attended School	Attending School	Total
5-9	Male	40.66	7.69	51.65	100% N = 91
	Female	45.05	3.80	46.15	100% N = 91
10-14	Male	33.67	13.27	53.06	100% N = 98
	Female	43.06	10.83	35.11	100% N = 72
15-19	Male	52.00	36.00	12.00	100% N = 50
	Female	60.00	30.00	10.00	100% N = 50
20-24	Male	36.17	53.19	10.64	100% N = 50
	Female	59.53	40.47		100% N = 42

Change in Occupational Pattern

The base line survey of the beneficiary families showed that most of the heads of these families did not have any gainful occupation or sustained source of income. Their income from all sources combined were extremely inadequate to meet their needs.

Comparison of the major occupations before and after the acceptance of SES shows that significant changes have taken place in the occupational pattern of the beneficiaries. Major transformation occurred in the life of the day labourers, and among the women who did not have any gainful occupation except house keeping. About one-fifth of the SES family heads were daily wage labourers before they accepted SES. After the introduction of the SES, only 7 percent of them reported daily wage labour as their major occupation. The proportion of daily wage labour has been reduced through the introduction of SES. This was validated by the evidence obtained from the village committee secretaries. Most of the village committee secretaries (79 percent) reported that the daily wage labourers were not available in their villages as before. Thirty-five percent of those involved in the SES operation are women. Of these women who are involved in SES, one-fifth have a main role in the SES.

Family Planning

One of the intended social benefits of the SES was greater awareness of the need for and practice of contraception among the SES families resulting in lower birth rates. There are 191 couples within the reproductive age, 15-49 years, among the SES families. For the purpose of evaluation, we interviewed only the heads of SES families; thus family planning

questions were asked only of 160 SES family heads who were within the reproductive age and not to all of the 191 eligible couples found in the SES families. Fifty two percent of the SES family heads eligible for contraception reported to have ever used contraceptive methods. Among the previous users about 16 percent changed methods or used more than one method. Of the family planning methods ever used, (as seen in Table 3 and 4 in Appendix C) slightly more than 4 out of 10 use pills, about 3 out of 10 use condoms, about 2 out of 10 had ligation and the rest are vasectomy, foam and rhythm. The current contraceptive use rate among the SES family heads is 46.25 percent - about three times higher than the reported national rate of current use of contraception. Among the current users, pill and condom are the first and second most popular methods of family planning. The next popular methods currently in use are ligation and vasectomy. Nearly three-fourth of the current users are using highly efficient methods, such as pill and sterilizations. The mean age of those who had accepted sterilization is 32.79 years - that of vasectomy acceptors is 30.19 and of ligation is 31.24. The mean age of pill and condom users (wives' age) are 31 and 27 years respectively. The mean number of living children of the acceptors of permanent method is 3.1, the ligatees have, on the average, 4.16 children and the vasectomy acceptors have 2.02. The

vasectomy acceptors have at least one living son and the ligation acceptors have two living sons.

Table 4.15
Current Acceptors by Mean Age
and Mean Number of Living Children

Mean	Vasectomy Tubectomy N = 8	N = 19	Pill N = 20	Condom N = 24
Age	36.19	31.24	30.97	26.79
Number of Living Children	2.62	4.16	3.73	3.21
Number of Sons	1.62	2.53	2.21	2.00
Number of Daughters	1.00	1.63	1.52	1.21

The mean age of the current users is 31.6 years, the age range being 15-49 years (only wives' age has been calculated). 39 percent of the current users are using pills, 28.38 percent condoms, and about 30 percent are currently sterilized.

In order to assess how effectively different contraceptives were used, we estimated the birth rate among the SES population. The crude birth rate among SES population during the year preceding the day of interview (May 2-15, 1981) is estimated at 32 per thousand, the crude death rate is estimated at 10 per thousand. The natural growth rate is thus 22 per thousand - lower than the national growth rate of 23.6 per thousand estimated in 1981 census.

Nineteen percent of the eligible couples among the SES families had births during last year. The following Table shows the proportion of fertile women (15-49) by marital status, contraceptive use and births during last year.

Table 4.16

Distribution of Proportion of Fertile Women (15-49 years) by Marital Status, Contraceptive Use and Births During Last Year.

Age group	Proportion Married	Proportion Currently Using Contraceptive	Proportion Had Births Last Year
15-19	60.42 (N=48)	7.00 (N=29)	13.70 (N=29)
20-24	97.44 (N=39)	28.95 (N=38)	22.22 (N=38)
25-29	95.24 (N=42)	50.00 (N=40)	25.00 (N=40)
30-34	100.00 (N=25)	56.00 (N=25)	20.00 (N=25)
35-39	96.00 (N=25)	66.67 (N=23)	25.00 *(N=23)
40-44	92.00 (N=25)	30.43 (N=24)	4.35 (N=24)
45-49	75.00 (N=16)	33.33 (N=12)	8.33 (N=12)
Total (All ages)	80.08 (N=251)	38.7* (N=191)	19.00 (N=174)

*This rate is lower than the rate of current users among the SES eligible couples which is 46.25 percent, because the denominator includes all of the eligible women, all of whom were not asked this question.

Health Care

Whether there was any improvement in the health condition of the SES families was assessed by this evaluation. Two indicators were used to measure the health condition of the SES families: Expenditure in health care and mortality.

There were only 11 deaths among 190 SES families. The crude death rate for this population comes to 10 per thousand. Of these 11 deaths 6 were infants - less than one year old, and two were 1-2 year old babies. The crude death rate found in the SES population is significantly lower than national rate.

In terms of expenditure made on health care by the SES families Table 4.17 shows that 53 (30.52 percent) families did not spend any money for health care; it may be they did not spend any money because there may not have been any incidence of major illness during last month. Those who have spent money on health care, spent on the average Tk. 79.00. About 33 percent spent Tk. 74.00 or less, 11 percent spent 75 to 149 Taka, and 24 percent spent 150 taka or more.

Table 4.17

Distribution of SES Families by Amount of Money Spent on Health Care During Last Month

Amount in Taka	Frequency	Percentage
0	56	30.52
<u>74</u>	63	33.15
75-149	22	11.58
150+	47	24.75

Mean = Tk. 78.58, S.D. = 73.69

CHAPTER V

ADMINISTRATION OF THE SES

In this chapter we have described the characteristics of the program personnel, the role of the village committee in SES, and analyzed the extent of supervision of SES.

Program Personnel

In the organizational hierarchy of the IUCW and the department of Social Welfare, VSW and Trade Instructors directly work in the field with the client system and TSWO and AFC supervise them and serve as a link between the program management at the bottom and the program management at the top. These personnel are the critical component of the program administration. So the evaluation sought to have a clear understanding of their background characteristics and what roles and functions they perform and how well they do perform.

Table 5.1

Background Characteristics of
The Field Level Personnel

Background Characteristics	Field Level Personnel			
	VSW	TI	TSWO	AFC
Mean Age in Years	27.6	24.5	30.25	28.11
Age range	22-35	18-29	26-37	25-32
Education	HSC	VIII	M.A.	M.A.
Length of Service in Years	4.7	4.11	5.69	1.8

The personnel involved in the field level administration of the program is in their prime years of productive life. On the average, all the personnel are 30 or less years in age. The VSWs - the core field level workers are younger in age compared with that of AFC and TSWO, but the TIs are the youngest. All the field level personnel are within the age range of 22-37 years.

All of the TSWOs and AFCs are MAs and most of their degrees are in the professional disciplines: Social Welfare/Social Work. Most of the VSWs have secondary and higher secondary school diplomas, there are some who are college graduates. Higher secondary diploma holders are most frequent among the VSWs than either secondary school or college graduates.

The Trade Instructors, as expected, have on the average, 8th grade education with some training in trades.

Length of work experience of the program personnel, on the average, ranges from about 2 years to about 6 years. Than Social Welfare Officers have the longest work experience followed by Village Social Workers and Trade Instructors. Of all the personnel involved in the program, AFC reported to have the shortest length of work experience - about 2 years with the program which is the actual duration of the program.

Training

All levels of program personnel from the VSWs to the AFCs have varying degrees of training in their respective areas of activities. In addition to their experience, they are provided inservice on-the-job training. VSWs receive 3 months of formal training, TIs 1-3 months, and TSWOs 3 months. The AFCs receive orientation and training through regular monthly meetings, in addition to 2 weeks formal training after joining their job. Despite such training, some of these workers may have deficiencies in some of the areas of their work and may have difficulty in performing their duties satisfactorily.

Training Needs Assessed

Since training of the RSS program personnel has been an integral part of the agreement of the joint IUCW-DSW administration of the Rural Family and Child Welfare Project, we have assessed the additional training needs of all the program personnel. Training needs of the program personnel was assessed from their self reports.

The following Table shows the distribution of TSWOs and AFCs according to the areas of activity in which they felt they should have further training.

Table 5.2

Distribution of TSWOs and AFCs According to
the Areas of Their Training Need

Areas of Training Need	TSWOs (N=16)		AFCs (N=18)	
	Most	Least	Most	Least
Family Planning	6	10	5	13
Health and Nutrition	6	10	7	11
Mothers Club	3	13	5	13
Adult Literacy	4	12	2	16
Youth Activities	5	11	3	15
Accounts	6	10	5	13
Record-keeping	6	10	3	15
Report writing	2	14	5	13
Supervision	2	14	3	15

As the above Table shows, out of 16 TSWOs, 6 seem to have the most need of training in family planning, health and nutrition, accounts and record keeping. The remaining 10 require the least training on the above areas. Four to five TSWOs require training in adult literacy and youth activities, and three to two TSWOs require training in Mothers Club, report writing and supervision. It may be recalled here that some of the TSWOs pay the least attention to adult literacy, mothers club and youth activities; this may be because of lack of their training in these areas.

Five to seven AFCs require training in family planning, health and nutrition, mothers club, accounts and reporting, two to three AFCs have a strong need for training in adult literacy, youth activities, record keeping and supervision.

Self assessment of the VSWs revealed that their need for training is greater than any other group of program personnel. About 17 to 23 percent of them felt adequate about their training in SES, family planning and in adult education. Only 3 percent of them had adequate training in health, nutrition and child care. Most (ranging from 80 to 97 percent) of the VSWs had either moderate or poor/no training in the different aspects of their job responsibilities.

Table 5.3

Percentage Distribution of VSWs
According to the Adequacy of Training
They Received in Different Areas

Received Training	Adequate	Moderate	Poor/No Training	Total
SES	20.00	40.00	40.00	100.00 N=30
Family Planning	23.33	40.00	36.67	100.00 N=30
Adult Education	16.67	23.33	60.00	100.00 N=30
Health and Nutrition	3.33	30.30	63.33	100.00 N=30
MCH and Child Care	3.33	26.67	73.33	100.00 N=30
Others (specify) First Aid, Paramedic, cooperative, poultry, sewing, handicrafts, etc.	20.00	26.67	53.34	100.00

Self-assessment of the TIs about the adequacy of their training in different skills is presented in Table 5.4.

Table 5.4
 Distribution of TIs by Adequacy of Training
 They Received in Different Areas

Areas/Skills	Level of Training		
	Adequate	Moderate	Little/No.Trngn.
Cane works	2	6	21
Jute Works	5	18	6
Bamboo Works	2	15	13
Tailoring	23	6	2
Weaving	-	3	18
Nutrition and Health	9	19	3
Family Planning	22	8	3

Most of the TIs have adequate training in tailoring and in family planning, about one-third have adequate training in health and nutrition. A majority of the TIs have little or no training in cane works and weaving, a little less than half have no training in bamboo works.

Village Committee

Village Committee is an integral part of SES administration. Village committee provides scope for:

- a. Community participation in the SES administration.
- b. Participation of SES families themselves in the administration, and
- c. Linking client system with upper hierarchy of SES administration.

On the average, a Village Committee is composed of 8 members; the range being 7-15 members. The model number of members per village committee is 11. All the members of the village committee are not, however, equally active and do not take equal interest in the administration of the SES. This study sought to ascertain the extent of interest of members. It has been reported that, on the average, there are 6 active member per village committee. The number of active members ranges from 2-11 the model number of active members per village committee is 5. The average number of members is 2 in each village committee from the SES families.

Secretary of the village committee is the key person in the administration of the SES at village. The age of the village committee secretaries ranges from 25-67 years, the average being 40 years. More than half of the secretaries (58 percent) are less than 40 years of age. How much education do these secretaries have? About half of the secretaries are high school and college graduates, there are none who have less than primary level education. The level of education of the secretaries ranges from primary (Class V) to college graduate (BA).

Half of the secretaries have at least 3 years experience of working as secretary of the village committee. Duration of experience as secretary of the village committee ranges from 7 months to 7 years.

The major function of the village committee secretaries include maintenance of accounts, selection of SES, receiving repayment of loans and supporting the women's activities. All of the secretaries interviewed reported to have been doing all of the above work as secretary of the village committee.

The following Table shows the distribution of time spent on various activities of SES by the secretary.

Table 5.5
Percentage Distribution of the Time
Spent by the VC Secretaries on Different
Activities (During Last Month)

Activities	Performance of total Time Spent (Ave.)
Selection of SES Family	15.19
Discussion with Committee regarding the problems of SES	12.72
Repayment Monitoring	12.93
Repayment Motivation	14.62
Repayment Collection	16.58
F.P. Motivation	10.92
F.P. Monitoring	6.64
Supervision of FDC maintenance	9.88
Total	99.98

The VC secretaries spend the highest amount of their total time on selection of SES and family planning and repayment

collection followed by motivation for repayment. Repayment monitoring and discussion on SES problems with committee members take the second highest amount of total time spent; family planning; motivation and supervision and maintenance of FDC get the lowest allocation of the total time spent by the village committee secretaries. Asked about the mode of supervision, the VC secretaries reported that their most common mode of supervision was visiting of SES families. Ninety five percent of the VC secretaries go to the home of SES families for supervising the SES. Most of them also enquire about SES from the beneficiaries and do motivational work as and when they meet the SES family members (84 percent). They also get the status of SES through VSWs (79 percent). Some time (37 percent) they send messages or requests and collect information about the beneficiaries through neighbours. The following Table (Table 5.6) shows the mode of supervision of the VC secretaries.

Table 5.6
Distribution of VC Secretaries by Their Mode
of Supervision

Mode of Supervision	Frequency	Percentage (*N = 19)
Visiting beneficiaries home	16	84.74
Discussing informally in a group	10	52.63
As and when meet	16	84.21
Through report from VSW	15	78.94
Through neighbours	8	42.10

*Multiple responses possible; Percentage is based on N=19.

Informal rather than formal is the main mode of supervision of the SES by the Village Committee Secretaries. Informal meetings were more frequent than formal meetings. There were 254 informal meetings compared to 194 formal meetings in 19 villages during the last one year. The average number of informal and formal meetings were 13 and 10 per village respectively. Almost half of the formal meetings were attended by the TSWOs and AFCs.

It appears from the self reports of the VC secretaries that they are very committed to the SES program, but when cross validated about the extent of interest they take in the program, the most frequently mentioned complaint reported by the program personnel is that the village committees do not cooperate with the program personnel. Another problem with the VC secretaries is that they do not deposit the money from the SES families to a bank or to the appropriate authority. Some VC secretaries want to have the SES for themselves even though they do not qualify for them, some want remuneration for their work.

Extent of Supervision

The VSWs and the TIs at the field level are the main task force of the program. The VSWs work directly with the beneficiaries; they supervise the schemes and motivate the villagers for health, family planning and other developmental activities. The TIs train and supervise the village

women or men for different trades and handicraft skills within their capacity. They also have additional responsibility for motivational work for family planning.

The VSWs supervised different activities, such as village committee meetings, jute works, SES, family planning, MCH, repayment collection, youth activities and adult education, 3-4 times during the month preceding the day of interview.

Visiting beneficiaries at their homes by the VSWs is the main means of supervising SES. What is the extent of home visit by the VSWs? On the average, the VSWs visit 24 SES families a month - one SES family per working day. The lowest and the highest number of SES families visited by the VSWs during the month preceding the day of interview is 5 and 60 respectively (Table 5.7).

Table 5.7

Percentage Distribution of VSWs by the Number of Families They Have Visited During Last Month

No. of SES Families Visited	Percentage
5-10	16.66
11-15	20.00
18-22	23.32
23-32	10.00
40-50	16.70
51-60	6.67
No response	6.65
Total	100.00
	N = 30

Mean Number of visits to SES families = 24.07

In order to further assess how frequently the VSWs supervise different activities of the SES program, the VSWs were asked: How many times did you visit different activities of SES? The reported responses are presented in Table 5.8.

Table 5.8
Mean Number of Visits to the Project Villages by
the VSWs for performing Different Activities
(During Last Month)

Activities	Mean Number of Visit
Meeting with VC	3.00
Supervising jute works	3.00
Supervising family planning	4.23
Monitoring Repayment Collection	4.40
Mother and Child Health	3.06
Youth Activities	4.00
Adult Education	5.00
S.E. Scheme	3.00

For the TIs, the number of persons trained is the most appropriate index of their performance and they have trained 3,567 persons - 108 per TI in different skills. But in terms of supervisory visit to the villages for various purposes, they seem to be scoring poorly, particularly in respect of family planning and FDC maintenance (Table 5.9)

Table 5.9

Distribution of Mean Number of Visits
By The VSWs and TIs During Last Month
for Different Activities:

Number	Selection of SES Fam.	Repayment Monitoring	FDC main- tenance	Family Planning
Expected Number of visits by VSWs	4	4	4	4
Mean Number of actual visits	3.78	3.63	3.59	2.58
Expected Number of visits by TIs	-	-	4	4
Actual Number of visits by TIs	-	-	1.00	1.84

Asked about who supervises the VSWs most of the time, they replied that they were supervised both by the TSWOs and AFCs, but slightly more than half of the VSWs reported that the TSWOs supervised them more frequently than the AFCs.

There is one AFC for every 16 villages, and it is expected that he will visit a village at least once a month. Similarly one TSWO is assigned to 40 villages, and he is expected to visit a village once in every two months. Both the TSWOs and the AFCs were asked how many times they have visited the program village during the month preceding the day of interview. It has been observed that both the TSWOs and the AFCs have actually visited the village more frequently than was expected. The distribution of average number of

visits by AFCs and TSWOs according to major purpose of visits during last month is presented below:

Table 5.10

Distribution of Supervisory Visits During Last Month to the SES Families for Various Purposes By AFCs and TSWOs

Purpose of Visit	AFCs		TSWOs	
	Expected	Actual	Expected	Actual
Selection of beneficiaries	1	1.58	Once in 2 months	1.53
Repayment Monitoring	1	1.58	"	1.53
Repayment Collection	1	1.00	"	.42
FDC Maintenance	1	1.00	"	.53
Family Planning	1	.63	"	.37
Others	1	.16	"	.11

It should be noted that a program person can supervise all the different activities in a single visit to a village. Naturally, purposes of his visit overlap, as is seen in the average number of visits for various activities. This, however, reflects the relative emphasis he gives on a particular activity during the visits. It is sufficiently clear that certain activities, e.g. selection of SES and SES family, repayment monitoring and collections, received the major focus of attention from these officers, while family planning received relatively less supervision.

The VSWs, as the TIs have reported, have visited their villages more than 3 times a month, on the average, and supervised different functions of the TIs. The TSWOs and AFCs have visited them at least once a month which is very close to the exact frequency of visits expected of them. The DFCs are not expected to supervise the TIs at village level, but it is encouraging to find that the TIs have reported 29 to 36 visits of these high level officials during last three months at their villages (Table 5.11).

Table 5.11

Distribution of Mean Number of Supervisory Visits
Per month by Program Personnel as Reported by TIs
(N = 33)

Functions	VSW	TSWO	AFC
Production and Quality Control	3.68	1.17	1.17
Family Planning	3.48	1.17	1.25
Health and Nutrition	2.69	1.63	1.00
Maternity and Child Care	3.13	1.10	1.56

It is further observed that all different functions of the TIs have received an almost equal share of attention from the program personnel. It is observed that all different levels of program officers devoted 23 to 28 percent of their visiting time for supervising production activities, 25 percent to 27 percent of visiting time is devoted to supervising family

planning and motivational functions, and 20 to 23 percent time is devoted to supervising health and nutrition activities, and 23 to 31 percent time is spent for maternal and child health care functions (Table 5.12)

Table 5.12

Percentage Distribution of Supervision By Different Levels of Supervisors (During the last 3 months) for Different Functions

Functions	Level of Supervisors			
	VSW	TSWO	AFC	DFC
Production and Quality Control	28.58	26.18	23.56	23.56
Family Planning	27.02	26.18	25.30	26.19
Health and Nutrition	20.90	23.02	20.00	22.22
Maternity and Child Care	23.49	24.60	31.64	23.02

It is assumed that supervision at a higher level of administration would activate the staff at the immediate lower levels. Hence, it is expected that the close supervision of the TSWOs by their upper hierarchy would in turn reinforce their supervision of VSWs and result in a better performance as a whole. How frequently the TSWOs were supervised at thana level was assessed from the reports of the TSWOs themselves. As per reports of the TSWOs in our sample, supervision by higher level officers and other dignitaries was highly satisfactory. The following Table shows the number of visits by different officials to program thanas during the last one month.

Of the IUCW officials the Chief Field Coordinator visited two program thanas against an expected visit to three thanas. The Divisional Field Coordinators are expected to visit 4 thanas each, but they could visit three thanas during last month. The Project Coordinator for Family Planning visited 2 thanas instead of 4 expected.

Of the DSW officials the Deputy Directors visited double the number of thanas they are expected to visit. The Assistant Directors of RSS, as the TSWO reported, did not visit any program thana during last month although they were supposed to visit at least one thana per month. The District Social Welfare Officer visited nearly as many thanas as expected.

It is encouraging to note that there were 10 visits by dignitaries and 3 by high government officials like Secretary and Director.

Table 5.13
Distribution of Visits to Program Thanas by
Different Officials During Last Month

Officials	No. of Thana Expected to be visited	Actual No. of Thana Visited
<u>IUCW:</u>		
CFC	3	2
DFC (4 DFC x 4 Thanas)	16	13
PC (FP)	4	2
<u>DSW Officials:</u>		
Deputy Director	4	9
Asstt. Director (3 AD x 1 Thana)	8	0
District Social Welfare Officer	16	14
Total	51	43
Mean Visits	3.19	2.50

In an earlier evaluation done in 1978, it was reported that neither an IUCW officer nor a DSW officer supervised the program adequately. In this evaluation the extent of supervision at different levels of the program has largely improved compared to the past.

Time Spent on Different Activities

The distribution of time spent by different program personnel on different activities or aspects of the SES was assumed to reflect the relative emphasis given by them on these aspects of the SES. All of thana and below program personnel was asked to give an approximate proportion of time spent on different aspects or activities of the SES.

Table 5.14 shows that the VSWs concentrated mostly on activities like selection of SES families and family planning and spend about 19.5 percent and 12.5 percent, respectively, of total working time on them. Mothers club occupies 10 percent, youth activity 9 percent, supervision of TIs 8 percent, adult literacy 6 percent, recording and reporting 7.5 percent, meeting with VC 6 percent and meeting with TSWO 6 percent.

The major emphasis of the TSWOs is on field supervision, socio-economic schemes, and desk bound work. They devoted 19 percent of their total working time on field supervision, about 16 percent on SES, and 15 percent on office work. Mothers club, youth activities, adult literacy, each received about 9 to 10 percent of their total time. About 13 percent of their time is spent in attending meetings.

Similar to the TSWOs, the AFCs, as expected, put major emphasis on field supervision which takes 21 percent of their time. SES, family planning, adult literacy, and office work - each received about 16 percent of time and thus enjoys equal attention. They spend the least amount of time on youth activities (4 percent) and attending meetings (5 percent).

As expected SES gets most attention from the VSWs and also from TSWOs and AFCs. Some social development activities like Mothers Club and youth welfare consistently get the least attention from all the program personnel. Adult literacy program seems to enjoy more attention from the AFCs than from VSWs and TSWOs.

Table 5.14

Distribution of Time Spent by Program
Personnel on Different Activities

Activities	VSW	TSWO	AFC
Socio-economic schemes	19.50	15.97	16.25
Family Planning	12.50	8.86	15.78
Mothers Club	9.83	9.91	8.31
Youth Activities	3.80	3.60	3.94
Adult Literacy	6.32	9.91	15.61
Office work/Recording	7.50	15.00	15.61
Meeting with TSWO/VC	11.27	12.75	4.89
Field Supervision	7.32	19.00	20.89

The respondents were asked to give an approximate distribution of time, so the percentages do not add upto 100.00.

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CHAPTER VI

PROBLEMS AND RECOMMENDATIONS

This evaluation identified several problems which need careful attention from the IUCW-DSW for more effective operation of the joint RFCW-RSS program. The problems relating to the different components of the program have been identified on the basis of the data collected from five different sources including the beneficiaries, VC secretaries and program personnel. The recommendations presented here emerged from the analysis of the problems as well as from the suggestions made by those who are associated with the program.

Problems Relating to SES

1. The amount of loan is assessed to be inadequate for the SES in operation by all of the program personnel including the VC secretaries and the SES recipient family heads. The amount of money, on the average, considered adequate for running the SES by all is Tk. 1,334.00. The following Table shows the distribution program personnel, VC secretaries and the SES family heads according to the average amount of money considered sufficient for SES.

Table 6.1

Average Amount of Money
Considered Sufficient for SES

Program Personnel	Average Amount of Money	Range
TSWO N=13	1,169.00	500-2000
AFC N=14	1,342.00	800-2000
VSW N=23	1,348.00	500-2000
VC Secretary N=18	1,389.00	1000-2000
SES Family Heads N=155	1,358.00	400-2000
Grand Average N=223	1,334.00	1142-1389

2. The program covered 15,978 families - more than its target of 15,200. Yet all of the program thanas, except for Kaliakoir, Hajiganj, Sujanagar, had surplus funds available. Thus the program could cover additional below poverty families interested in SES with the not-yet-spent funds at its disposal. We tried to understand why additional families were not brought into the SES despite available funds. A number of reasons were advanced for not being able to cover additional families with the available FDF. First, Family Development Fund could not have been placed in time; so there has been delay in the implementation of the SES. Second, in some thanas, posts of some program personnel, particularly

union level workers, were vacant; so optimum efforts were absent for the program in some villages. Within the available time, it was not possible to recruit more SES families than has been done so far. Third, the morale of the field personnel, it was reported, was dampened by their irregular receipt of salary and the ad-hoc nature of appointment.

Problems Relating to the Functioning of Village Committee

1. Though very few (about 4 percent), there are cases of selection of inappropriate families through personal favour of VC secretaries or through the pressure of local influentials. Inappropriate selection of SES families, as observed by program personnel as well as by the investigators of this evaluation, has in some villages resulted in power conflicts in the community.

2. Related to the selection of inappropriate families is the problem of validity of income estimated at the base-line survey. A base-line survey of 304 villages covering 99,479 families was hurriedly done in two months and the income was assessed on the basis of the self-report of the family heads. There may have been under-reporting income by some families who have later been qualified for SES and provide examples of inappropriate SES recipients.

3. About half of the TSWOs, AFCs and VSWs reported lack of cooperation from the village committee. A factual evidence of lack of cooperation of some of the village committees comes from the fact that they tend not to deposit the money realized from the SES families to appropriate authorities. It is learned from the office records that about two lacs of taka have been realized from the SES families but have not been deposited to banks. Instead, they are lying with the VC secretaries; there are as many as 76 such village committee secretaries - one fourth of the 304 village committees.

Problems Relating to the Personnel

1. Sixteen percent of the posts of VSWs, 10 percent of posts of TIs, and 5 percent of other posts of the 19 thanas covered in the evaluation are vacant. At least one-third of the TSWOs wished that these posts were filled soon for better administration of the SES.

2. Most of the VSWs reported to have moderate to poor training in different aspects of their jobs. This deficiency in training of the program personnel, is likely to affect their role performance.

3. More than half of the TSWOs are dissatisfied with their job, one fourth of the VSWs are also. Most of the AFCs and VSWs are, of course, satisfied. Very few of the

program personnel are highly satisfied with their jobs. Almost all of the TSWOs and VSWs who are dissatisfied, mentioned inadequate salary as the main cause of their dissatisfaction. The other causes of dissatisfaction that the TSWOs mentioned are: accommodation problem, delay in promotion, their jobs are not in line with the existing national cadre service, and insufficient allocation of funds for transport, lack of membership in the Thana Parishad, lack of administrative authority for drawing and disbursing of salary for the staff. The other causes of dissatisfaction for the VSWs are: uncertainty in promotion, lack of accommodation facilities, insufficient travelling allowances, and excessive workload. The two AFCs who reported to be dissatisfied, their causes of dissatisfaction are: the nature of the job is very demanding, but the salary is not commensurate to the responsibility involved, insecurity of job, lack of supporting staff, such as peon and clerk, and their designation (AFCs should be redesignated as FCs). In an informal meeting with the AFCs (during coordination meeting held during July 9-12, 1951) it came up very strongly that most of them suffer from a sense of insecurity of jobs. However, it is recognized that jobs under voluntary organizations like this are of a temporary nature.

4. Half of the TSWOs and AFCs have reported negligence to duties, lack of training and absence from work on the part of the VSWs and the TIs. VSWs and TIs are

reported to be holding on to about Tk. 50,000.00 after this was collected from the SES families. This is considered highly irregular.

5. Although the supervision by TSWOs and AFCs is quite satisfactory, the VSWs and village committee secretary wished that there were more frequent visits by TSWOs and AFCs than has been the case.

6. The working relationships between the AFCs and the TSWOs - who will do what - how they will relate to each other and to the field staff, has not been clearly defined and well understood by them. This, in some cases, is reported to have caused interpersonal conflict and affected SES administration.

Recommendations

1. On the basis of the evidence in terms of increase in average monthly income from Tk. 250 to Tk. 686, of which 46 percent is contributed by SES, greater availability of food and clothing, more savings and better housing, substantial accumulation of capital assets, higher rate of contraceptive use, higher literacy rate, greater involvement of women in generating family income suggest that the Rural Family and Child Welfare Project has achieved its objectives to a great extent and proved to be a viable development approach for the socio-economic improvement of the poorest-of-the-poor in rural Bangladesh. The project has proved

that SES works as a booster in improving the socio-economic condition of the poorest section of our society. It deserves (1) expansion to include not-yet covered below poverty families of the existing program villages and not-yet-covered villages of the existing program thanas and (2) replication in additional thanas.

2. We examined the question of whether the RFCWP should be replicated as they are or with certain modification with the field level program administratives, such as TSWOs and AFCs. One-fifth of them recommended replication of the program as they are and the rest recommended with certain modification. The most frequently recommended modification was the increase in the amount of SES loan. It may be repeated here that all of the program personnel, VC secretaries and SES family heads themselves recommended an increase in the amount of SES loans. Other modifications suggested are: reidentification of below poverty level families, collection of repayments by VSWs instead of VC secretaries and increase of staff. The VC secretaries feel that the program would be still more effective if the TSWOs and AFCs would make more frequent visits to the program villages.

3. The project planned to pay on the average 500 Taka per scheme; we found from our sample that in practice it has invested Taka 435 per SES. However, 500 Taka SES were more frequent. Besides SES loan two thirds of the

families invested additional money and the average money invested per scheme comes to 519 Taka. The average amount of money considered adequate for running the SES is Taka 1334, the range being 400-2000 Taka. It is difficult apriori to decide the optimal amount of SES loan, it will vary depending on the nature of the scheme. However we suggest that SES loan should range from as low as 200 Taka to as high as 4000 Taka per scheme. Most of the loans should be within the range of Taka 500.00 to Taka 1000.00. In case of any SES that involves more than 2000 Taka, it should be on a matching principle - at least one-fourth of the proposed SES should come from the family source.

4. SES loan repayment should preferably be collected through 15 instalments in place of the current practice of 11 instalments. This will make repayment easier.

5. The program personnel should make special efforts to guide those SES families that are not making any profit or are incurring a loss, they may need more supportive services.

6. About the nature of the SES we want to suggest that those SES which are production oriented and create a chain of employment, should be encouraged. For example, handicrafts. They not only create income for ones who produce them but also create employment for those who shall sell them within the country, export them abroad, manage the business etc. It should, however, be cautioned that the producer should not get into the chain of exploitation.

7. There are certain SES, for example weaving, for which supply of materials will be much more profitable than simply providing money. This should be centrally arranged jointly by IUCW and DSW.

8. Near landless families in the project villages, particularly where there is irrigation, may be provided with SES funds for boosting crops without taking recourse to private loans with high rates of interest and thus preventing them from the process of obvious landlessness.

9. A carefully designed socio-economic survey should be conducted in 336 villages proposed to be covered in the expansion program.

10. On the basis of the income assessed by the survey findings, 'A' category families should be identified and listed with a rank order of families beginning with one whose income is assessed to be the lowest. The offerings of SES should begin with the poorest family, if the family is interested and willing to undertake one. The survey should be conducted preferably in the winter season and be conducted by outside professional researchers and not by the program personnel. The Institute of Social Welfare and Research with its research capabilities should be able to help the IUCW-DSW in conducting such a big survey. The survey shall specifically serve the following purposes:

- a. Identify the families eligible for SES.
- b. Provide base line data to be compared with program impact.
- c. Identify the skills, trades and vocations of the villagers on the basis of which a wide range of prospective and appropriate SES may be developed.

11. The village committee should continue to be involved in selection of families for SES, monitoring repayment of loans but not in the collection of repayment of SES loans.

12. We are of the opinion that as far as possible the SES families should be linked with institutions like banks and post offices for repayment of loans so that the loan collection through middlemen system of VC secretary, VSWs and TIs is gradually eliminated. Until a satisfactory linkage is established between the banking/postal system and the SES families, the VSWs and the TIs should continue to collect repayments. But serious administrative action should follow when there is delay in the deposit of collected loans.

Currently a few of the VSWs and TIs are intentionally holding-on-to about Tk. 50,000.00 realized from the SES families. If any serious action is not taken against them

to recover the money, the rest of the "faithfuls" may be tempted to follow them.

The question may be raised as to what roles the VSWs and TIs will have with regard to SES if they do not collect the loan instalment. SES is a supervised loan; the VSWs and TIs would still continue to supervise and monitor whether the SES is being operated and the repayments are made in time and as per agreement.

13. The capability of the program personnel needs to be further strengthened with refresher training at least once a year.

14. The Department of Social Welfare should try to fill positions soon after the vacancies arise; otherwise the program suffers from under achievement.

15. Regular payment of salary of TSWOs and VSWs should be ensured and their pay scale should be enhanced in line with other thana officers and union level workers. The Department of Social Welfare should make an effort to include Thana Social Welfare Officers as members of the Thana Parishad. This will enhance their status and generate greater cooperation from other nation building agencies operating at the thana level.

16. The existing manual should be made much more elaborate to include the roles and functions of the village committee and the program personnel.

17. The TSWOs occupy the key position in the implementation of RSS program: they would be more effective in supervising field level workers if they could exercise some controlling authority like drawing and disbursing of staff salary, as in the case of many other thana level officers. Such authority would facilitate the TSWOs in dealing with the case of negligence to duties, unauthorised absence from work, and delay in the deposit of loans collected from the SES families.

18. Although the supervisory visits by TSWOs and AFCs is nearly as expected, a policy of higher frequency of visits is desirable for effective administration of SES. Along with this, the policy of more allocation of funds for maintenance and fuel for the transport available to the AFCs and TSWOs is recommended.

19. In order to deal with the pervasive sense of insecurity among the AFCs, a policy of Provident Fund and Gratuity, if there is none, is recommended for AFCs.

20. There should be a system of incentive or reward both for the VSWS and TIs and the village committee. The

village that would have 100 percent repayment in due time would receive four incentive awards; one for the village itself and the other 3 for VSWs and TIs who work in that village. Similar incentive system is recommended for the TSWOs and the AFCs.

21. The Family Development Centre (FDC), as a matter of policy, should preferably be located near other public institutions of the project village. This will increase the visibility of the FDC in particular and the RFCWP in general and its use would be greater.

22. The handicraft element is a very strong component of the SES; it has generated great interest among the most deprived rural women. The program has so far involved 3099 women; they earn an income of Tk. 200-250 per woman per month. The project has also generated a significant amount of turn over capital and is definitely self-supporting. It is recommended that the turn over capital should be recycled to develop more handicraft centres, identify and promote varied kinds of handicrafts as well as develop ways and means for improvement of the quality.

23. It has been reported that the VSWs are not punctual in submission of their monthly progress reports. A simple but fairly elaborate reporting system should be

developed so that comprehensive information is passed on upward for service statistics and program monitoring.

24. The women who are above 30, have at least two living children and are currently using pills should be encouraged to switch over to permanent methods.

25. For psychological satisfaction and for gaining a sense of status, the AFCs redesignation of AFC to FC without any financial implication is recommended.

26. Those village committee secretaries who are still holding-on-to-the collected SES repayment money should be vigorously persuaded by the higher than thana level officers, especially the top level officers of the DSW and the IUCW.

27. At the completion of the repayment, a comprehensive case report should be prepared about each of the SES families for follow-ups. The report should include the social and economic growth of the family, especially the sustainability of its income for the future. Such report should be prepared by the AFCs and be submitted to IUCW with his recommendation for future action for the family.

APPENDIX A

List of Interviewer

M. Shamsul Alam	M.A., Social Welfare
B.A. Monsoor Hasan	M.A., Social Welfare
S.M. Abdul Halim	M.A., Social Welfare
M. Fazlur Rahman	M.A., Sociology
M. Abul Kalam	MSS, Social Welfare
M. Shah Alam	M.A., Political Science
M. Motiur Rahman	MSS Candidate in Social Welfare
Jasimuddin M. Baset	MSS Candidate in Social Welfare
M. Fazlul Haque Fakir	MSS Candidate in Social Welfare
M. Shahidullah Mia	MSS Candidate in Social Welfare
M. Nazrul Islam Khan	MSS Preliminary Student
M. Zahangir Hossain	BSS Hons. Candidate in Social Welfare
M. Monirul Islam	BSS Hons. Candidate in Economics
M. Azizul Alam	MSS Candidate in Social Welfare

APPENDIX B

RSS POLICY, PROGRAM AND STRATEGIES

Background

The rural social service project was for the first time established as a pilot scheme on an experimental basis in 19 rural thanas, one in each district, in 1974 by the Department of Social Welfare. These programs were further extended to 21 more thanas of the different districts in late 1977 as approved by the Planning Commission and National Economic Council of the Government.

According to the available statistics the total period of establishment of all the rural social service projects can be broadly categorised in two phases. (1974-76) and (1977-79).

Firstly, although the first 19 projects were established in late-1974 they actually started functioning in early 1975.

Secondly, the 21 New Projects which were established in late 1977 could not start to function before 1978.

Objectives

The objectives of the RSS Program are to:

1. Promote comprehensive rural development using the village as a unit of development and, within that, giving

special attention and assistance to the disadvantaged community groups like the children, the youth, the women and landless, the handicapped and such others to improve their functional and economic capabilities, living conditions and thereby improve the quality of life of all villagers.

ii) Establish democratically functioning village-based organizations of different population groups (like the children, youth, women and elders) and develop leadership among them, reinforce family integration and community cohesion through positive interaction among various groups and within the village committee.

iii) Eradicate illiteracy through non-formal education for children deprived of schooling, and the illiterate youth and adults.

iv) Organize skill training programs for the unskilled and unemployed/underemployed, especially among youth, women and the landless.

v) Promote employment opportunities through establishment of production centres for self-employment facilities and other income-generating activities.

vi) Promote community civic action programs for improvement of surface communication, environmental sanitation, drinking water supply, construction of community centres, education centres, club house, etc.

vii) Promote population control practices through information, education and motivation activities.

viii) Organize recreational, cultural and other constructive activities for children and other groups through their respective organizations and promote positive inter-group competition.

ix) Assist people to accept innovations, utilize technical service and inputs of other relevant government and non-government agencies.

Target beneficiaries and groups

The direct target groups are the children, the youth, the women, the landless families and such others who can not benefit directly from other development activities in rural areas. As part of comprehensive development approach the project also assists small groups and other farmers as well as the occupational groups in the village.

Staffing Pattern

Each Thana is headed by a Thana Social Welfare Officer and 16 village social workers (3 of them females) with other supporting staff. One female and one male worker is posted to each Union. The male village social worker has at least H.S.C. and the female village social worker of both H.S.C. and S.S.C. Many of them are also graduates. The village

social workers generally come from within their own locality and neighbouring area with few exceptions. The village social workers are mostly married couples. Out of the total 521 V.S.W., 126 are S.S.C., 316 H.S.C., 73 degree and 8 are master degree holders.

The Thana Social Welfare Officer, an M.A. in Social Welfare or Social Work, is responsible for providing coordination, guidance, assistance and supervision to the field staff (Village Social Workers) and programs. The Thana Social Welfare Officers maintain close relationship with different community groups as well as the village committees. He also maintains liaison with all other government agencies at Thana level.

Methodology

Keeping in view the objectives of Evaluation, a study design and questionnaire were prepared for collecting information of the R.S.S. project of the 40 thanas of the different districts. An Evaluation team consisting of officers of the Research and Evaluation Unit and a few other officers from the Directorate Headquarter visited the RSS programs directly in the project areas with a given schedule to verify the number of centres established, type of activities organized, number of participants and persons trained, the use being made of such trainees, the mechanism of such organization

and supervision of programs, granting and utilization of financial assistance, local contribution and assistance received from other government departments as well as the nature of responsibility of the employees engaged in the centres and the details of their activities, etc.

The evaluation has been made on the basis of information received through the questionnaire filled up by the visiting officers and reports available in the department head office and data collected by interviewing the Thana Social Welfare Officers and village social workers in the grassroot level in the rural areas.

Coverage

The Rural Social Service Projects are in operation in two rural thanas on an average in each district. In each thana project initially 3 Unions are selected on average and in each Union one or more villages are taken for activities of the programs. Some thanas have less than 3 Unions.

The Unions and Villages are selected:

1. in consultation with local authorities, unions, communities and villages.

2. on the basis of the observational study of the existing socio-economic condition of the villages, and

3. preference of the most backward and interior areas where no developmental effort is done by any other government department.

At the end of July, 1979 the 40 rural social service projects covered 14,25,991 population/persons in 930 villages of 307 unions in different project areas.

Operational Strategy

(1) The operational principle of the Rural Social Service Project is to work with rather than for the rural people. The plans and programs are to be formulated and executed from the grassroot level for the rural development by the village people themselves and not by the decision makers at a high level. (2) The rural social service project provides the model of a multidimensional, comprehensive approach to rural development. Through its multi-purpose village based front line workers (village social workers), it promotes organization, leadership, involvement and participation of the people in the development effort for target beneficiaries. (3) This approach enables utilization of scarce resources and keeps the cost at a minimum for promoting development of social and economic capability of target beneficiaries.

Working Procedure

The village social workers work under the supervision of the thana social welfare officer. They first select the village

for program activities according to guide lines of the department. They make a survey of the village using a proforma for gathering useful information. This baseline survey is carried out for knowing the demographic position, socio-economic condition and employment situation, distribution of land owning and landless population, housing pattern, hygiene condition, health and recreational facilities, literacy and ill-literacy rate, number of handicapped persons, etc. in the village. With the help of this data collected, plans and programs are formulated.

On the basis of their findings, the V.S.W. at the very first contact the village people. They begin their work in one village within the union and move on to the next village after having organized and motivated the different groups, village communities and their programs in one original village. This involves continuous expansion of their operational base. They live in the same village where they work and thus integrate themselves with the village community.

Findings are used to identify the needs and problems of different groups and the village as a whole as well as the available resources. According to village development needs and resource capabilities priorities are determined and implemented through concerned groups, designated project committees or directly by the village committee itself, depending on the nature and type of projects.

The village social workers are the motivators, change agents and linking mechanism between the village based community on the one hand and government organization on the other hand.

They help in securing the services and inputs from government and the other agencies for the planned development program of the village. They also work to set up and organize training programs for the village people.

In brief, it can be said that the main task of the village social worker is to guide and help the villagers in organizing and helping themselves. The villagers are also urged to understand the nature of their socio-economic problems and to suggest, mainly on their own, ways and means by which these problems could be solved. This V.S.Ws. also indicate the ways the government agencies could help the villagers to help themselves. Once the villagers become conscious and organized on the basis of their 'Felt Needs' VSWs act as helpers and guides.

Function of the Thana Social Welfare Officers:

The Thana Social Welfare Officers are assigned overall in-charge of the RSS project. They supervise the work of the VSWs and also maintain close relationship with different community groups as well as the village committees. They also maintain liaison with all other government agencies at thana level.

Programs

The programs of the Rural Social Service project are directed towards improving the social, functional and income capabilities of the target beneficiaries for overall development of the village.

The programs cover a wide range of activities which include non-formal education, skill training and production activities in such crafts as jute works, matmaking, pottery, doll making, garment making, coir mats, furniture (wood and cane) various fancy items as well as items of daily use, training in electric wiring, rickshaw and cycle repairs and many others.

The project also promotes income generating activities like poultry raising, kitchen and fruit gardening, bee keeping, milk cow, small business, ferry boats, car driving, rickshaw driving and such others as the target beneficiaries need and can do. There are also recreational, cultural and physical fitness programs.

Except in the children's centres, all programs have built in population information, education and motivation activities. The department has introduced its population programs namely 'Population Activities for out of School Youth' and the other 'Population Control Through Mother's Club,' which are being implemented among others, through the Rural Social Service program, especially for the youth and the women.

APPENDIX C

Table 1

Percentage Distribution of Families by
Monthly Income, Before and After SES

Monthly Income in Taka	Percent	
	Before SES	After SES
150.00	25.55	1.56
250.00	41.11	5.79
350.00	21.66	8.94
450.00	8.89	14.20
550.00	1.67	18.42
650.00	0.56	8.72
750.00	0.56	5.26
850.00	0.00	37.11
Total	100.00	100.00
N	190	190

Table 2

Comparative Price of Essential Commodities
as Published in the Daily Bangladesh Observer
of January 1, 1978 and May 15, 1981

Commodity	Price as on Jan.1, 1978	Price as on May 15 1981	Percentage Increase
<u>Rice</u>			
Aman (fine)	4.87/ seer	7.00	
<u>Dal</u>			
Mash	6.50	9.50	
Masur	8.00	13.00	
Moogh	8.00	13.00	
<u>Oil</u>			
Mustard	30.00	32.00	
Soyabean	22.00	22.00	
<u>Spices</u>			
Onion	7.00	7.00	
Garlic	6.00	14.00	
Dry Chillies	40.00	40.00	
Green Chillies	7.00	8.00	
Turmeric (round)	20.00	20.00	
Turmeric (long)	18.00	18.00	
<u>Misc.</u>			
Sugar	9.00	17.00	
White potato	2.50	2.60	
	168.37	228.10	20.77

Table 3

Distribution of SES Couples by Age
and Ever Use of Family Planning Methods

Age	M e t h o d s						Total
	Pill	Condom	Lign.	Vastm.	Foam	Rhythm	
15-19	1						1
20-24	8		1				9
25-29	5	2	3	1		1	12
30-34	7	8	3	1			19
35-39	8	8	7	1	1	1	26
40-44	8	3	1	2			14
45-49	3	5	1	1			10
50 +	3	3					6
Total	42	29	16	6	1	2	96*
Percent	43.75	30.21	17.00	6.25	.71	2.08	

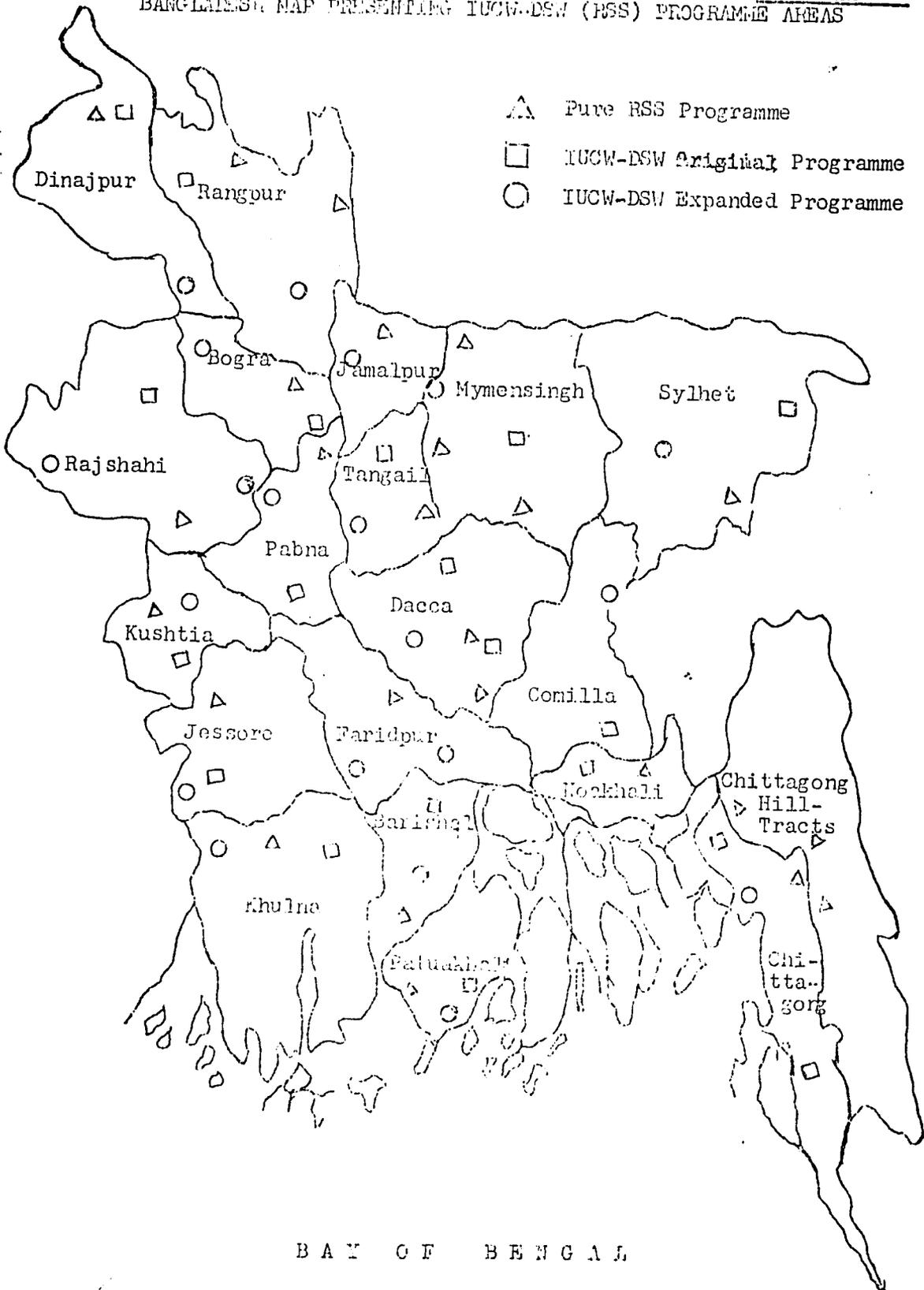
*Includes 14 cases who used more than one method of family planning.

Table 4

Distribution of SES Couples by Age and
Current use of Family Planning Method

Age	M e t h o d s						Total	Percent
	Pill	Condom	Lign.	Vastm.	Foam			
15-19	1	1				2	2.70	
20-24	5	5	1			11	14.86	
25-29	3	7	3	1	1	20	27.03	
30-34	3	6	3	1	1	14	18.92	
35-39	6	2	7	1		16	21.62	
40-44	4	0	1	2		7	9.46	
45-49	2		1	1		4	5.41	
Total	29	21	16	6	2	74		
Percent	39.19	28.38	21.62	8.11	2.78	100.00		

BANGLADESH MAP PRESENTING IUCW-DSW (RSS) PROGRAMME AREAS



- △ Pure RSS Programme
- IUCW-DSW Original Programme
- IUCW-DSW Expanded Programme

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