SEEDS is a pamphlet series developed to meet requests from all over the world for information about innovative and practical program ideas developed by and for low income women. The pamphlets are designed as a means to share information and spark new projects based on the positive experiences of women who are working to help themselves and other women improve their economic status. The projects described in this and other issues of SEEDS have been selected because they provide women with a cash income, involve women in decision-making as well as earning, are based on sound economic criteria, and are working successfully to overcome obstacles commonly encountered. The reports are not meant to be prescriptive, since every development effort will face somewhat different problems and resources. Rather, they have been written to describe the history of an idea and its implementation in the hope that the lessons learned can be useful in a variety of settings. They are also being written to bring to the attention of those in decision-making positions the fact that income generating projects for and by women are viable and have important roles to play in development.

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Developing Non-Craft Employment for Women in Bangladesh

Story by Marty Chen

Introduction

Too often when development planners or practitioners plan income-generating schemes for women they consider only handicrafts. While in some situations craft production may provide a secure source of income for women, in many cases it results in poor returns and proves more complicated an undertaking than expected. Therefore, those interested in developing income-generating schemes for women should first survey women's existing skills and then ask: "Are there any non-craft activities based on women's skills that would provide a better source of income?

The Bangladesh Rural Advancement Committee (internationally known as BRAC), is one agency that has developed a successful program of non-craft employment opportunities for women. Some 10,000 poor women have been engaged by BRAC in viable economic schemes: 9,000 in non-craft production! This pamphlet reviews BRAC's experience in developing non-craft employment opportunities and participatory associations for rural women.

The Setting

The world of women in Bangladesh is largely determined by the custom of *purdah* (literally, veil; figuratively, the veiled seclusion of women). Under the norms of *purdah* in Bangladesh, women are generally excluded from the public sphere—fields, markets, roads, towns—and remain secluded in the private sphere—homestead and village—and move out only at prescribed times and for prescribed reasons. So much so, that under the traditional division of labor in Bangladesh, women are excluded from economic activities in the fields or outside the village and are confined to economic activities in and around their homestead or village.

Like women elsewhere, village women in Bangladesh work long and strenuous days. They raise and tend the animals; thresh, parboil, dry, winnow, and husk the grain; grow fruits and vegetables; clean and maintain the huts and homestead; give birth to and raise children; and, occasionally, produce crafts for sale or home use. However, unlike women in other areas of intensive rice cultivation who are actively involved in transplanting, weeding, and harvesting, village women's work in Bangladesh is confined almost exclusively to post-harvest activities (i.e., threshing, winnowing, drying, husking, milling, and storing grains). Therefore, the only wage labor traditionally available to women in rural Bangladesh is post-harvest and domestic work in other households. Moreover, unlike other countries where women play very important roles in trade, rural women in Bangladesh seldom leave their villages for the markets either to buy or sell. As a result, the few Bangladeshi women who engage in trade do so only at the lowest levels—as petty hawkers within their own villages. But some women, especially the poor, have begun to break through these traditional barriers in search of work. BRAC's women's program was designed to support such women in their efforts.

BRAC's Approach to Development

The Bangladesh Rural Advancement Committee (BRAC) is a private, non-governmental, rural development institution founded and run by Bangladeshis. Begun as a relief and rehabilitation effort in the aftermath of the Bangladesh War of Liberation (early 1972), BRAC today is an established, comprehensive, multi-faceted, development institution employing over 1,500 full-time staff. BRAC field activities, with programming and adminstrative support from a central office, have spread to over 1,000 villages in several rural locations. In addition, BRAC disseminates and communicates the experience gained in its field operations through its rural training center, its educational materials, its development journal, and its research and evaluation publications.

Early in 1973, after a year of relief work, BRAC launched an integrated rural development program with activities in the following areas: agriculture and horticulture, fisheries, adult education, health and family planning,

vocational and other training programs. BRAC's approach at the time was much like earlier community development movements. All that really was required to get programs underway, or so BRAC's thinking went, was to motivate the village community through demonstration. However, very soon a number of inherent weaknesses in this approach became clear. First, motivation, education, and training alone cannot address major structural problems within a society. Second, in assuming that the village was a community, BRAC had not understood the innate conflicts between the rich and the poor within the village.

Over time, on the basis of its experience, BRAC completely reassessed its basic assumptions about rural poverty and development. Currently it operates on the assumptions that: (1) programs designed for the whole community deliver most of their benefits to the rich and tend to by-pass the very poor; and (2) programs designed for the poor must challenge the rural power structure, which keeps not only power but also resources in the hands of the few. Today, BRAC seeks to organize the poor and powerless (both men and women) in the village into cooperative groups who then plan and manage their own group activities. The groups receive support from BRAC in the form of training, extension, credit, and logistics assistance as needed.

The Women's Program

The women's program began as conventionally as BRAC's general program. In villages where it was working, all women were to receive health and family planning services. Interested women were to attend functional education classes and one sub-group of women, whom BRAC staff called the "destitutes" (i.e., widows or deserted women), were to receive vocational training in tailoring.

Underlying this plan were the traditional myths that women play no active economic role and that tailoring is women's work and requires, therefore, only a low level of training and investment. It wasn't long before these myths were proven untrue. Commercial tailoring, for example, requires specialized skills, intensive training, and a steady market. So the vocational training program was abandoned.

In the area of adult education, however, BRAC was more on target. It designed a curriculum of lessons that were functionally related to the skills and problems of villagers, both men and women, and recruited village men and women as volunteer teachers. In addition, BRAC recruited and trained other village women to deliver low-cost health and family planning services. These programs proved to be successful. The failure of the vocational training program and the success of functional education and of training village

women as front-line workers pointed the direction for the future development of a program for women.

In addition, research into what being a women in various economic classes in Bangladesh actually meant revealed that rural households can be distinguished easily by the degree to which women's income or production is required to meet the daily needs of the family. Generally, the more dependent a household is on the income and production of women, the poorer the household. No one struggles harder to feed, clothe, and house the members of poor households than women. And no one faces greater constraints or receives less support that these women. Therefore it was decided to work only with women from the poorest households whose main problem is that of day-to-day survival.

Organizing Groups

The philosophy underlying BRAC's women's programs is not to seek women's economic development or social independence as ends in and of themselves, but to encourage the organization of poor women as part of the larger struggle to organize the poor, both men and women. BRAC therefore insists that all economic and social action be undertaken collectively.

Currently BRAC organizes the poor into groups of 20 to 25. These groups are identified from among the learners attending the functional education classes. Each group chooses two members to receive training in group management and leadership and one family planning helper The group plans and undertakes a series of joint economic activities (schemes based on traditional or new skills) and a series of collective social actions (schemes to demand higher wages, to settle marital disputes, to demand rights and services, etc.).

The task of organizing rests with BRAC's field staff, each of whom is responsible for working with the poor in five to six villages. The field staff live as teams in simple office-cum-dormitory complexes and walk or bicycle twice

a day to one or another of the villages in their areas. In the morning they hold discussions and supervise activities; in the evening they attend meetings and classes. They visit each of their respective villages at least once a week.

When they first start to work in a village, the staff members walk around the village talking to individuals, observing neighborhoods and households, and establishing contacts with the poorer members of the community. Prior to initiating work, field staff invariably conduct, if not a formal socioeconomic survey, at least an informal survey of the area. Information gathered includes local skills and occupations, village institutions, physical infrastructure, etc.

After a few weeks, once they feel familiar enough with the village to know which of the poor could be drawn into a group, the field workers suggest a meeting be held at someone's house. At that first meeting, the field staff briefly introduce themselves and BRAC. Those attending the meeting are encouraged to talk about themselves and their problems.

At some point during the discussion the field staff interject to ask: "How many of you would be interested in attending an adult education class? We will provide the lessons, blackboards, notebooks, and pencils. Would you be able to locate a volunteer teacher? Where could we hold classes?" If the group is interested to attend and is able to identify a local volunteer teacher (someone with a modest education from that group or village), that teacher is trained at the BRAC field office for one week in the functional education curriculum and methodology.

Functional education, as developed by BRAC, revolves around village problems and a problem-solving dialogue. A specific problem is presented, discussed, and analyzed during each class. Towards the end of each class, the words (broken down into syllables and letters) and numbers pertaining to that problem are taught. The curriculum and materials—a set of 60 lessons with charts and a teacher's manual —were developed by BRAC staff.

Separate classes for men and women meet in village homes. Village men and women are recruited on a part-time voluntary basis as teacher-helpers. By observing and supervising the functional education classes, BRAC field staff begin to learn about village problems and their underlying causes and to identify groups with like intersts that could be organized into cooperative groups.

Towards the end of the functional education course, the groups begin to discuss future

activities. Most typically, the groups discuss a joint economic activity. A group may decide to undertake collective farming or fish culture or a rural industry. The field staff, together with the group, talk over all the details and potential problems in such a scheme. Meanwhile, group members are encouraged to accumulate savings as a sign of their intention to work together and to build and maintain a group fund.

No set rules for financial and production transactions exist. Each group decides on its individual production and financial plans. The field staff help them by reviewing their plans in terms of cost-effectiveness and feasibility. Each group member must purchase a small share (averaging $1.00) per year and is encouraged to save a minimum (average 5 cents) per week. The accumulated savings and shares constitute the group fund.

These funds are used on a rotation basis to finance either small loans to individual members, who otherwise are forced to take loans from money-lenders at exorbitant rates of interest, or group capital for small-scale, joint productive schemes. Whatever supplemental credit, support services, or other inputs are needed to back the productive activities are provided by BRAC; BRAC loans carry an interest rate of 12% per annum, equal to bank interest rates. Generally, each member is required to repay a minimum (average 15 cents) per week from earnings against the group loan. (The average annual per capital income in Bangladesh is less than U.S. $100 per year or $1.92 per week. In addition, these women are from the poorest households where the average income is lower.)

Groups often discuss and undertake collective social action as well. They may decide to use their group funds or pool their labor or assist each other, or other poor people in the village, in cases such as illness, death, or property loss. Or they may decide to negotiate the terms and conditions of labor, such as demanding minimum or delayed wages or contesting maltreatment by employers. Or they may decide to lobby for public goods or services from local authorities, such as power pumps, public lands, medical services, or rations. Another common group activity is to circumvent the local moneylender by building up group funds for use in financing small individual loans.

When the groups carry out their activities they are regularly confronted by the village "establishment" (the rich, elders, religious leaders and/or local politicians). Much of the skill required in group organization, and much of the cohesion within the groups stems from and relates to devising tactics to deal with these conflicts and obstacles. On principle, mass confrontation and violent tactics are avoided, but small-scale conflicts are the everyday fare of the groups and their organizers. Of course internal conflict within groups is also not uncommon. However, resolution of such conflict, if skillfully handled by group members and the field staff, can actually serve to strengthen a group.

In terms of internal organization, a minimum of two members of each group receive training in cost-accounting and group management. These individuals then remain the informal leaders who perform key functions within the group. The group is formalized, with an election of officers and adoption of constitution and by-laws, only if and when the function of the group necessitates it; for instance, groups must be formally registered to be eligible for certain types of government assistance or to receive training from certain agencies.

Subsequently, active and strong groups are chosen to organize other groups in their own or neighboring villages. Not surprisingly, there is a significant spread-effect as non-group poor observe the activities of a group in their area. Gradually, all groups are linked together into a federation, first at the village level and then at the field project level. The groups have chosen the term "Working People's Force" for this federation (the Bengali original for "working people" literally translates as "those who live off their own labor"). All female groups are called Working Women's Groups; male groups are called Working Men's Groups.

The Working Women's Groups

After its initial failure with vocational training, BRAC launched an on-going search for existing skills and potentially viable income earning schemes for women. They discussed feasible schemes with staff of other programs and agencies, read case materials on successful schemes elsewhere, toured other projects, including those in other countries, and came up with a long list of possibilities. But most importantly, they conducted surveys, interviews, and discussions with village women in Bangladesh!

In their search, the staff was willing to look at any or all skills and schemes. But in their programming, they had to be more selective and systematic. First they had to look beyond schemes which might employ 30 women here or another 50 there. They needed to help thou-

sands of women in hundreds of villages! Second, it would be up to each group of women to decide which scheme or schemes they wanted to undertake, depending on their needs, skills, and requirements. Such decisions would be based on several factors such as long-term versus short-term returns, year-round versus seasonal employment, the need for partial versus total sources of income. And third, BRAC staff wanted to evolve a framework to expedite economic planning.

As a first step in developing this framework, they asked themselves which skills and schemes were potentially major sources of employment for women in Bangladesh. They came up with the following classifications of skills or occupations:

1. Traditionally "female" occupations that are or have been major sources of employment for women in Bangladesh: post-harvest agricultural activities (husking, milling); animal husbandry; poultry rearing; tree, vine, vegetable cultivation; pre- and post-fishing processes (net-making, drying and storing fish); pre-weaving processes.

2. Traditionally "male" skills and occupations that potentially could be major sources of employment for women: agricultural field operations (planting, transplanting, harvesting); construction work; weaving.

3. Traditionally "female" skills that are potentially major sources of employment for women: quilt-making; craft manufacture.

4. Traditional skills from other countries with a potential for women in Bangladesh; silk culture; block-printing.

As a second step in developing a framework, BRAC asked what needed to be done to transform these skills and occupations into major sources of income and employment for women. In some areas, what was needed was the type of support given by the government and development agencies to traditionally "male" agricultural activities (inputs such as fertilizer and seed, technologies, credit, subsidy, pricing, markets). In other areas, what was needed was the type of "job creation" done in industry (skills training, provision of fixed and working capital management). It was decided, given these two broad types of requirements, to classify all potential schemes either as: (a) those which enhance the productivity of what women already do; or (b) those which expand employment beyond what women already do.

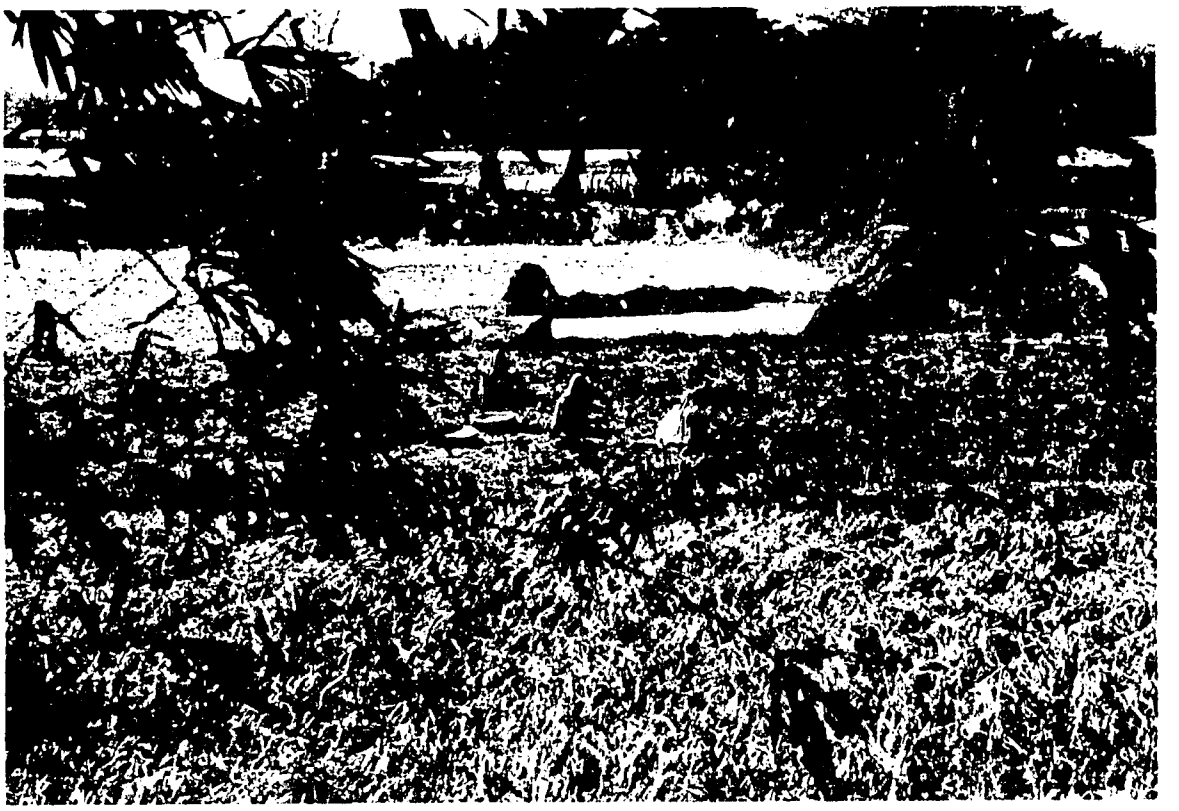
Production Enhancement Schemes. In order to enhance the productivity of what women already do, BRAC undertook schemes which aim:

- to transform subsistence production into commercial production by providing small amounts of working capital
- to increase output and efficiency by providing the same package of extension services offered to men (e.g. credit, inputs, technology, training)
- to protect women's labor from displacement by machines
- to improve the terms and conditions of production, (the reasoning being that if women were to gain control over their own labor, they would be able to demand higher wages, greater employment opportunities, and access to land)

Employment Expansion Schemes. In Bangladesh, women have been bound by tradition to certain skills and to certain work. Moreover, women's skills and products have not been diversified or improved over time. In order for women's opportunities for paid work and production to expand, these trends need to be reversed.

Therefore, BRAC also undertook schemes which aim:

- to commercialize traditional skills by creating new markets



- to revive and adapt traditional skills and designs to new lines of useful, marketable items
- to train women in new or non-traditional skills
- to mobilize demand for women's labor by lobbying for women's participation in public employment schemes and in agriculture

Between 1976 and 1984, BRAC's employment expansion schemes have been able to engage the largest number of women in rice processing (3,810), animal husbandry (2,344), horticulture (843), and poultry (800). And, significantly for Bangladesh, it has encouraged over 200 women each year to undertake collective agricultural production on leased land.

What follows is a discussion of some of these schemes. Each scheme is discussed in terms of the requirements for training, management, and organization. The purpose of these descriptions is to provide a sense of process; that is, how the problems faced in developing each scheme were confronted and overcome.

The Schemes

Horticulture. In Bangladesh vegetable and fruit production is the preserve of women. Therefore BRAC launched a horticulture extension scheme early on. New as well as traditional varieties of vegetable seeds were distributed each year to thousands of families and to local primary and secondary schools. Field staff provided instructions on seedbed preparation, transplanting, and care of plants. They also encouraged the growing of fruit trees and regularly distributed thousands of seedlings and saplings of coconut, banana, mango, papaya, and guava trees. All of these supplies were sold at cost to interested households.

Currently, BRAC has targeted these horticultural services to more directly reach and benefit poor women. Those who do not possess much land, or who want to pool their labor, are encouraged to take up collective fruit and vegetable cultivation on leased or share-cropped plots of land. One group of women, by way of example, planted 60 lemon trees at a cost of 3 taka each; a total investment of 180 taka (15 taka then equaled U.S. $1.00; therefore an investment of U.S. $12). They harvest roughly 30 taka worth of lemons per tree per year; an annual return of 1,800 taka (U.S. $120 or ten times their investment). Women are also being organized to plant and rear seedlings and saplings for sale. By December 1982, over 800 women were engaged in horticulture projects.

Animal Husbandry. In Bangladesh, animal husbandry is also the preserve of women. After some initial collaboration with a

Government dairy farm, BRAC abandoned the idea of providing veterinary services for cattle (often owned by richer households) and decided to focus on calf and goat rearing schemes for poor women.

Currently, BRAC provides credit to groups of women who possess few, if any, animals and who wish to rear animals co-operatively. Many of the women's groups, with loans from BRAC, buy young animals which they rear and sell for a profit 10-12 months later. A calf purchased for 500 taka (U.S. $33.33) will sell 10 months later for 1,000 taka; a profit of 50 taka (U.S. $3.33) per month without much cost or labor.

By way of example, a group of 15 women borrowed 7,500 taka (U.S. $500) in January, 1978. They purchased 15 calves. Each member of the group was responsible for rearing one calf. The rearing costs were negligible and involved no cash outlay. After one year, 14 calves were sold (one calf had not been properly tended so that particular women continued to rear it to an optimum size for sale).

Purchase price for 14 calves:	7,000 taka
Sale price for 14 cows:	14,814 taka

The women repaid their loan a few months behind schedule, but only because they waited for a high market price for their cows. BRAC charged an interest rate of 15 percent per annum on the loan, so the total interest came to 1,050 taka.

Sale price for 14 cows:	14,814 taka
Purchase price plus interest:	−8,050 taka
Net income:	6,764 taka

Fifty percent of the income was distributed equally among the 14 members of the group, an individual profit of 483 taka (U.S. $32) per women. The other fifty percent of the net income was deposited in the group fund.

Some groups prefer to take smaller loans and purchase only a few animals. They then decide which members have the facilities (space and feed) to rear the animals. The initial investment is made by the group and the rearing costs are borne by the individual. On sale the individual woman realizes half of the profit and the other half is put into the group fund. If a loss is incurred, that loss is borne by the group. Therefore the group puts pressure on individual women to rear the animals properly. As of December 1982, over two thousand women were rearing cows or goats.

It should be noted that these animal husbandry schemes for the poor are designed more to maximize a profit from rearing rather than to enhance production. No veterinary extension services have been offered and not much cost or effort need to invested by the women. The only inputs required from BRAC are credit and field staff supervision. In the future, however, BRAC plans to provide training and inputs (vaccines, improved feed) to enhance the production of those poor women who are able to purchase their own goats and cows.

Poultry Rearing. In Bangladesh, most women keep a few chickens or ducks (depending on the terrain) to scavage around the homestead. In 1976 BRAC initiated a poultry program designed to expand the free-ranging/scavenging system of rearing and to improve the quality of poultry through introducing improved breeds, mass vaccination, and training (on improved breeds, feed, housing, and disease control). Early on they decided to centralize the training and technical support of the program at BRAC's Training and Resource Center (TARC), a training campus with hostels, classrooms, and demonstration farm fifteen miles from Dacca. Poultry houses were constructed on the TARC campus, stocked with foreign cocks and local hens, and cross-bred chick and egg production was begun.

Initially, BRAC relied on outside expertise from donor agencies for technical training and assistance, but soon it hired its own poultry trainers. These technical trainers were expected to conduct feasibility studies, provide training, and coordinate the supply of vaccines, eggs, and chicks. More recently, another cadre of workers has been introduced to support the poultry program: poultry "para-vets"—high school graduates who, after training from TARC, are posted to the field projects to provide on-the-spot supervision, extension, and management with technical back-up from TARC. Currently, cross-breed eggs are supplied from TARC to individual women through the para-vets and village women assist the para-vets in regular vaccination campaigns.

Ultimately BRAC has learned that there are several critical elements to a successful poultry program: upgrading the domestic flock, centralized breeding, systematic culling of local cocks, regular supply and delivery of vaccines, village-level supervision and management. Their poultry program now includes all these elements.

Fish Culture. In Bangladesh, only richer households own ponds but they often allow their ponds to erode and dry up. Therefore BRAC decided that groups of poor villagers could be organized and supported to lease, re-excavate, and stock such ponds. In theory

a one-third acre pond can yield 10,000 taka (U.S. $666) worth of fish per annum.

Most typically, the government and other agencies engage men in fish culture. "Men are fishermen," or so their thinking goes. However, BRAC considered fish culture a potential scheme for both men and women because in fishing communities women perform major functions, such as net-making and fish-processing, and in many communities young women and girls do harvest fish from village ponds. Also, experience has shown that women can provide the heavy labor required during pond excavation, and in the cultivating, harvesting, and marketing of fish. Staff discussed the potential for women in fish culture with a UNICEF fishery expert and, in January 1978, they jointly arranged the first national training for women in fish culture. Since then, women have been regularly engaged in fish culture by BRAC, UNICEF, and other agencies.

Aurangabad village offers a good example. With BRAC support, 24 members of a men's group and 15 members of a women's group leased a pond which had been neglected for 15 years. They re-excavated the pond in early 1978. Group members donated 20% of their labor and BRAC paid wages to cover the remaining 80%. The members of the groups

started the scheme with capital they raised: each member was asked to put in 2 taka per month to a group fund for roughly a year. They invested the following amounts into the pond scheme:

small fish (3,000)	469 taka
rice husks (2 maunds)	125 taka
lime (300 seers)	60 taka
oil cake (1 maund)	83 taka
chemical fertilizer	20 taka

(A maund=a measure of weight equal to 82 pounds; a seer=a measure of weight equal to approximately 2 pounds.) They also supplied some cow dung from their own stock.

In the first year they realized a profit of roughly 4,000 taka; an average investment by each of the 39 members of 19.50 taka (U.S. $1.30) yielded an average return of 103 taka (U.S. $6.80).

As with poultry, BRAC soon found it worthwhile to hire its own fish culture experts to provide training and technical support through TARC. In 1978, one large and two small ponds were re-excavated at TARC's rural campus and stocked with fastgrowing varities of fish. Now, TARC technical trainers can give regular training in fish culture and in the design and construction of fish ponds and TARC can supply small fish or fingerlings. The actual management of the fish pond schemes are handled by the field staff

All schemes encounter problems and fish culture is no exception. First are the terms and conditions under which the ponds are leased. Some of the early leases were not court-certified. These contracts eventually fell through, groups got disheartened, and the schemes were discontinued. Now all leases are certified.

Second, various technical problems arise. For example, there is an optimal depth to which ponds should be excavated in order to prevent seepage and allow for maximum cultivation.

Third, there are the human and organizational problems involved in pooling labor and sharing a profit. Marketing, however presents few problems as the fish are sold at the traditional fish markets. And some groups, depending on the size of the pond and the condition of its banks, grow banana, papaya, and other fruit trees around the pond to prevent erosion and to bring in an additional income.

Rice Processing. Post-harvest processing of grain, mainly rice in Bangladesh, is also the preserve of women. The following post-harvest work is carried out exclusively by

women; most are very time-consuming processes:

Parboiling. This is the process of boiling rice in large drums over slow fires.

Drying. Before grain is set out to dry, a drying surface must be prepared (plastered with mud), dried, and swept. Drying grain must be turned at regular intervals and protected at all times from poultry and wild birds.

Husking. Most typically rice is husked first and then polished in a foot-operated, hammer-action implement known as the *dekhi*.

Winnowing. Like drying and cleaning, it is done at several intervals: post-threshing, post-parboiling, and post-husking. Women manufacture their own bamboo winnowers.

Storage. Domestic and market stocks of grain and seed are also stored by women who prepare the storage bins and supervise the activity. It is women who judge the quality and moisture level of grain and seed before and during storage.

About 70% of all rice in Bangladesh is processed by rural women[1] and over 50% of all paid work available to women is from processing rice.[2] Rice processing provides, therefore, the critical margin of survival to millions of poor women and their families. It is estimated that over 40% of rural households, the poorest households, survive because of women's income from rice processing.[3]

Thus it was evident that assisting women who wanted to undertake rice-husking on a commercial scale had several economic advantages because: it is based on existing skills, equipment, and markets; it brings a quick return (within two days); it carried few risks; and it has traditionally been operated as a small business by some women. The only real constraint is lack of working capital to buy the rice.

Groups of women interested in undertaking rice husking take credit from BRAC through their group, work as individuals or in teams, and market the rice through male members of their families. The group serves as an umbrella to receive loans and the group members work as mutual guarantors one to another. Initially, BRAC provided enough credit to each woman to purchase one maund of unprocessed rice. Later, having recognized the cost-effectiveness of processing a greater volume at one time, each woman was given enough credit to purchase two maunds of unprocessed rice (180 taka or U.S. $12). A small amount of credit goes a long way. With that amount women begin to earn between 36 and 56 taka (U.S. $2.40 and $2.73) per week. As of December 1982, nearly four thousand women were engaged in commercial rice husking.

In order to insure women's control over this source of income, there are plans to convert some women's rice-husking cooperatives into owner-manager cooperatives of small-scale, custom mills. In Bangladesh, mechanical and automatic mills, encouraged by cheap capital (provided by the nationalized banks) and by subsidized electricity, have been gradually taking over rice-processing and, thereby, displacing women's labor. Increasing the scale of women's rice processing and strengthening their control may prevent or reverse the displacement of women from this critical set of operations. If large, automatic mills are prohibited, and if only small-scale custom mills licensed, women could be organized to own and manage these mills. BRAC, and other agenices that have considerable experience in organizing women could provide the managerial back-up to women's custom-mill cooperatives. In this way women would not lose their major traditional source of income as the country adopts capital-intensive techniques of production.

Silk Culture. Since the mid-1970's, the Bangladesh Government's silk board and several voluntary agencies, including BRAC, have looked into the potential of different types of silk culture to generate a natural fibre for the nation's handloom sector and to generate an income for village women. Initially, emphasis was put on the cultivation of a variety of silk worm which feeds off castor bush leaves and spins a variety of silk known locally as *endi*. *Endi* silk was reputed to be stronger than cotton, less expensive than mulberry silk and to involve a labor intensive technology (hand-spinning) rather than a capital intensive technology (machine-reeling). The cultivation and spinning of *endi* silk promised to privde a steady income for a limited investment: capital requirement (U.S. $6.33 for a spinning wheel and U.S. $5.00 for racks and other implements) and training requirements (the skills required in cultivation, rearing, and spinning of *endi* silk transfer more quicky and easily that those required for mulberry silk).

1. Harris, Barbara. *Post Harvest Rice Processing System in Rural Bangladesh*, Bangaldesh Agriculture Resource Council, Dacca, 1978, p. 2.
2. Cain, Mead and S.R. Khanam, "Class, Partiarchy, and the Sturcture of Women's Work in Rural Bangladesh," *Population & Development Review*. 5(3), 1979, pp. 34-35.
3. *Who Gets What and Why*, BRAC, 1979, pp. 75-77.

BRAC was able to arrange for training for three levels of personnel at the Government's silk farms and through other voluntary agencies. Successive groups of village women were given intensive training in castor silk cultivation and management in order to work for BRAC as full-time silk paratechnicians. And the field staff responsible for developing BRAC's silk industry were trained in the stages of production, technical and support systems, pricing and marketing.

After a trial phase, systems of production, management, and extension were developed based on three critical decisions. First, all stages of production (from cultivation of the plants and rearing of cocoons to spinning of thread) should be undertaken by each woman to ensure her sufficient income and incentive. Second, only worms (not eggs) should be supplied to the women for rearing. Supplying worms reduces the extra care required for young worms and ensures only quality worms are reared (since diseased or small worms can be weeded out at BRAC's Service Centers). Third, the Service Centers would supply all worms and seeds/seedlings and serve as collection depots on set days each week to purchase spun thread. On that day, each woman receives payment for her thread, repays a small amount of the loan for her spinning wheel, and collects worms for rearing. The district Government nursery supplies the "parent-stock" of eggs and seeds/seedlings, technical back-up, and a market for the silk thread. BRAC purchases damaged thread or low-quality thread at a low price for experimental weaving.

Given the success with castor silk, it was decided to branch out into the cultivation and rearing of mulberry silk. The Service Centers and silk paratechnicians are now equipped to provide the greater care required by the mulberry plant and worm. As of December 1982, over eight hundred women were rearing and spinning castor silk and another fifty mulberry silk. More recently, block-printing and hand-embroidery of silk fabric have been introduced and women are being trained to weave silk.

BRAC has found that silk rearing and spinning can provide a primary income to women who engage in silk spinning for eight hours a day or a supplemental income to those who work fewer hours. It believes that silk culture can provide a year-round income, despite the seasonality of the plant, and that silk culture has the potential for large-scale employment for many women in Bangladesh.

Agriculture. In Bangladesh, agricultural field operations are the single largest employer of rural labor, but traditionally only men, not women, were involved. BRAC decided to train

women in agricultural field work so that they would not only earn an income, but also gain access to the rural labor market. They reasoned that if women were seen working in the fields, they might then be hired by others as agricultural laborers.

As a first step, BRAC decided to support groups of women who wished to lease or sharecrop land to cultivate their own crops. It helps them plan and manage their cultivation and provides loans for the inputs required.

What are the necessary steps in a successful agricultural scheme? How have the women undertaken these steps? And have the women acquired the requisite "male" skills?

- **Land Leasing or Sharecropping**. With loans and advice from BRAC, women lease or sharecrop land. Initially, the women were not good at judging what quality or quantity of land to seek. Now, through training and experience, the women have gained this vital expertise.
- **Land Preparation and Ploughing**. Women do not undertake ploughing but contract men (on a daily wage basis) to perform this function.
- **Cultivation**. Previously, women did not have the skills of transplanting/planting, weeding, etc. Initially, they contracted men to work alongside them and to train them in these operations. Within the first season, the women had acquired all the necessary skills.
- **Harvesting**. As with cultivation, the women have been able to acquire the necessary skills with relative ease.
- **Marketing**. Markets remain the one corner of the male domain that women have not yet penetrated. Currently, women market their produce either through male members of their family, BRAC field staff, or a middleman. Some groups have been cheated by the middlemen and thus have had to learn to negotiate for adequate terms and prices.

The Impact on the Women

The BRAC experience has significant implications for those who wish to design programs to increase the incomes of rural women. But before analyzing the lessons, let us turn to the women for whom the program was intended. What has been the impact of BRAC's economic and social programming on these women? What has begun to happen in their lives and in their villages?

In the ten years since it first began rural development work, more than 20,000 women have been organized by BRAC into over 800 active groups and 10,000 of these women are involved in viable economic activities. Some of the benefits of a group to its members are highly visible and quantifiable, some less so. Some women's lives have changed a great deal, others less so. But no woman's life is every quite the same after joining a group.

BRAC field staff can describe visible changes in the huts and homesteads of the women. Some homesteads have been cleared and cultivated. Porches, sheds, and tin roofs have been added to many huts. There are more hens, goats, and even cows to be seen. There are also visible changes in the women themselves. Many women have lost their veneer of shyness and become assertive and outgoing. In the words of one staff member, some of the women are "sophisticated 100 times."

It is the women themselves, however, who have the most to say; they can describe concrete changes in their lives. Before they had little access to or control over cash incomes, now they are earning personal incomes. Most women spend their first earnings on the most immediate need of their families—food; then they spend for shelter and clothing. Once they are able to meet these minimum

requirements of their families, they take several steps to ensure the security of their family: they begin to repay debts, they redeem mortgaged goods, or they repair their homes. Once they have saved a little, the women invest their earnings in certain assets such as poultry, a goat, a cow (in that order) or an addition to their huts or an agricultural implement. Only then, and only very rarely, will the women spend a little of their personal income on themselves.

On the strength of earning some income, combined with the strength of belonging to a group, the women have begun to negotiate new roles and opportunities for themselves. The women describe these less visible and less concrete changes in these ways:

- They have greater opportunities to meet and socialize and, as a result, have developed new loyalties and affections.

  "If another person does something bad to me, another member of the group will come forward to protest it. . . . I was alone, but now with me there are ten other members. They give support to me."

- They begin to earn more affection and respect within their own families.

  "Now my husband does not beat me. Our friendliness is increasing. My husband is taking lessons from me. Before he did not know how to write his name. Now he can write his name."

- They are able to avoid being deserted or divorced or, in some cases of desertion, they are reunited with their husbands.

  "There is another girl who was abandoned by her husband for three years. We asked him to take his wife back home. This year we asked him: 'Tell us whether you are taking your wife back or not.' He said: 'Well, as you are asking, I will take her.' Then he constructed a house and took her back."

- They are able to reduce their dependence on the rich and powerful of the village for advice, loans, and work opportunities.

  "Everybody used to bad mouth against me. I did not listen to them. They are the rich. Why should we listen to the rich? They walked on our bodies. We should not listen to them. They should listen to us. I was very poor. I could not eat properly and buy any clothing. We started studying in the (functional) education classes. We discussed our problems,

etc. .... Now, everything seems good to me."

- They are now able to participate in local judicials (informal courts), initiate legal proceedings, even call for retrials.

  "We will not allow that. Already he has got a wife, so why should he marry again? The way we will punish him, he will give up notions of marrying again. We will call a *shalish* (informal court)."—But aren't *shalish* convened by the men? "A women's *shalish* will be convened by women. And from now on, we will hold our own *shalish*."

- They have begun to exercise their right to vote or withhold votes in their own interest.

  "I do not cast any vote. Why should I cast my vote? I understand eveyone has the right to cast a vote. Before the election they call us *Mia-bhai* (affectionate title). After the election they forget us. They come and say: 'We will give you rice and wheat.' They offer us bettle-nuts. After they win the election and we say: '*Mia-bhai*, please give us a ration slip so we can buy cloth.' They say 'Not now, come later on' or 'I do not have time now, come at night.' We go at night for the slip. 'I work the whole day and at night. And, you all come for a slip.' This is how they win the election and how they behave. That is why I do not cast my vote for him. We will select a poor person and vote for him."

- They have begun to demand their right to public goods and services.

  "This year we have gotten ration cards. The ration dealer gives us half the allotment of rice, flour, and salt. If we say anything the ration dealer says: 'I only have this much. Wheat is coming.' Before we could not even ask about the wheat. If all the group members go to the local government officer and complain to him about the (ration) dealer, then what will happen to him?"

- The women also describe significant changes within themselves. They speak of new-found wisdom and confidence.

  "Before we were blind, although we had eyes. We used to work in other people's houses, but we did not get the correct wages. Now we rear poultry, plant trees, and cultivate other people's land on a sharecropping basis. We grow paddy, jute,

wheat, onions, and potatoes. We make a profit from this cultivation. We do not go to work in other people's houses anymore. Whatever we know how to do, we do that sitting in our own houses."

"I had no such courage before joining the group. I know what is right and wrong now. Now, if anyone says anything wrong I answer back, before I used to keep quiet. Where did I get my courage? From my self-confidence and wisdom. If there is a quarrel with the men in our village and if we, the members of the group, go there, they will not be able to face us. We are 90 members and we have a strength."

Lessons Learned

BRAC developed its current approach to building rural institutions and rural employment for poor women through several years of experimentation. Others who wish to create similar employment opportunities and institutions for poor rural women can learn a number of useful lessons from BRAC's experience:

1. A project to help poor women should begin with activities that produce quick, tangible results. It is best to address women's most immediate needs and concrete activities first. Additional activities can then be sequenced, moving from addressing basic economic needs to more complex social and political constraints.

2. In societies where the class hierarchy (or differences between women) is pronounced, it is better to organize women into economically homogeneous groups. In such societies, the constraints and needs of women will most likely differ by class. Organizing women across classes often may not reflect the priority needs of, or even reach, the poorest women.

3. Before undertaking economic programs for women, study the overall economic situation, women's traditional skills and occupations, available resources and raw materials, and existing and/or potential markets. With each group of women, one should assess their particular circumstances, their daily and seasonal work schedules, their skills, their priority needs and problems.

4. Those schemes which build on women's traditional skills and occupations have a greater chance of proving viable than those which require training in new skills. When creating new jobs for women by training them in new skills, a wide range of assistance is required: management, skills training, technology and equipment, and marketing. Those schemes that build on women's traditional skills and are geared to local markets generally prove less complicated to manage.

5. Before providing skills training to women, establish systems for refresher training and technical and managerial support systems. Generally, skills training is the simplest component and a minor element in the success of a program. Far more critical to the success of a program are the systems that are developed for technical and managerial support. The critical elements of such systems include: raw material supply, technical backup and supervision, production planning, cost-accounting, design, and marketing research.

6. It is important to "subsidize" the experimental phase of many schemes, the phase that includes skills training and test production. If one wants to benefit the poorest women, they are precisely the ones who cannot afford the opportunity cost (i.e., their daily wages) to attend training or to engage in experimental production. Although groups of poor women can pool individual savings to generate a group fund, few groups of poor women will be able to mobilize enough funds to finance any but the smallest economic schemes.

7. To develop viable economic schemes, technical expertise often found outside existing staff resources is required. What is required by way of staff capabilities is not just the generalist promotional skills of community development workers but specialized technical and managerial expertise. In the initial phase of any economic scheme, arrangements should be made for appropriate technical assistance. Once a scheme proves viable, the technical capacities of field staff and of the women themselves should be built up. Generally, appropriate technologies exist and need only be identified whereas too few appropriate *technologists* exist so that more need to be trained and developed.

8. Payment should be calculated on a piece-rate basis and should be paid in cash on delivery. Too often with profit sharing systems, efficiency and quality of production can slacken and internal conflicts can arise (e.g., workers accuse each other of being lazy). During test production, unless the women are paid at least a small amount, their interest will drop. Moreover, in the early stages of commercial production, when efficiency is generally low, the women may need to be paid sightly

more for their labor (as an incentive to production) than they will receive once their efficiency is up. While subsidizing test production and providing incentives for women's work, the women should be trained in cost-accounting and be told that their wages are tied not only to output but to competition in the open market.

9. Small amounts of working capital, taken on loan with formal terms of interest and repayment, can launch many economic schemes. Lack of working capital is typically the major constraint to production in rural areas. Some schemes require larger loans for fixed capital expenses and recurring costs. But the amount required is seldom very large. BRAC-financed individual production schemes averaged only $20 each. BRAC-financed collective production schemes averaged $200 each.

10. Because women seldom own property or collateral in their own right, group guarantee credit schemes are recommended. Under such schemes, the group serves as the umbrella for outside support and the group members guarantee each others' loans. If one woman defaults then the whole group suffers. Initially, the loans can be funded through project funds but ideally, once the group guarantee system is working, the women should be linked up to formal credit institutions.

11. Individual economic and/or social schemes for women should not be carried out in isolation but in the context of broader policies and plans. It is important to link women with support services beyond those offered by any specific project, especially government services which should be made more accountable to the needs of women. Similarly, it is important not simply to work with women in one location but to lobby for policies which will guarantee women's overall access to credit, technical and support services, protective legislation, adequate wages, raw materials, etc.