

Making a difference in Asia and the Pacific



Special issue: November 2009

Bangladesh

Providing better opportunities for women

In this issue

Welcome to the seventh edition of IFAD's newsletter on Bangladesh.

The newsletter looks at the efforts of IFAD-supported projects to improve the position of women, who are a particular focus for IFAD. The Government's Second Poverty Reduction Strategy has a vision "to create a society where men and women will have equal opportunities and will enjoy all fundamental rights on an equal basis. To achieve this vision, the mission is to ensure women's advancement and rights in activities of all sectors of the economy".



Women's group in the Sunamganj Community-Based Resource Management Project (Photo: Akash)

Increasing access to economic opportunities for women is one of the thrusts of IFAD's country strategy for Bangladesh. All IFAD-financed projects in the country have specific activities to improve economic opportunities for women. In particular, the vast majority of group members in all projects are women, who are the target group for project services such as technical support, credit and training.

Please send your comments to n.brett@ifad.org to help us make this newsletter responsive to your interests and needs.

Nigel Brett, Country Programme Manager, Asia and the Pacific Division

Latest News

IFAD's Executive Board approves new project for water management

In September 2009, IFAD's Executive Board approved a new project for Bangladesh – the Participatory Small Scale Water Resources Project. The project will develop sustainable small-scale water resource management systems that will lead to improved crop yields and livelihoods for about 1.7 million people.

The project will construct about 230 small water management projects (flood control, drainage, irrigation) and maintain about 150 other existing projects covering a total area of 208,450 hectares of land. A key feature of the project is the involvement of farmers in water resource management through their participation in community associations.

The total cost of the project is estimated at US\$107.3 million. It is being funded by loans of US\$ 22 million from IFAD, US\$ 55 million from the Asian Development Bank, US\$ 26.6 million from the Government of Bangladesh and US\$ 3.7 million from participating farmers.

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Previous editions

of this newsletter can be
downloaded from
www.enrap.org

National Workshop on Fodder Cultivation and Artificial Insemination

In May 2009, the Palli Karma-Sahayak Foundation (PKSF) held the National Workshop on Fodder Cultivation and Artificial Insemination with support from the Micro-Finance and Technical Support Project. The opening session of the workshop was addressed by Mr Mohammad Shah Alam, Secretary of Ministry of Fisheries and Livestock; Dr Nitish Chandra Debnath, Vice-Chancellor of Chittagong Veterinary and Animal Science University; Dr Quazi Mesbahuddin Ahmed, Managing Director of PKSF; and Ms Parveen Mahmud, Deputy Managing Director of PKSF. Papers were presented by staff on a number of PKSF projects and by other public and private sector agencies. These papers are now available on the PKSF website: www.pksf-bd.org.

IFAD approves a grant for research on adaptation to climate change

On 30 April 2009, IFAD's Executive Board approved a grant of US\$700,000 to the International Rice Research Institute (IRRI). IRRI will conduct research on agricultural technologies to boost production in coastal areas that are at risk from climate change. This three-year project will also respond to the challenge of rising food prices. Its objective is to enhance food security for poor farm households through building up the capacity of small and marginal farmers to adapt to the effects of climate change and food price inflation.

The initiative will be implemented in partnership with the Bangladesh Agricultural Research Institute, the Bangladesh Rice Research Institute, the Bangladesh Livestock Research Institute and BRAC (an NGO). The project will develop improved farming systems for coastal areas, which will then be scaled up as a pilot by local communities. Links for wider dissemination will be forged with other IFAD-supported projects, the Department of Agricultural Extension and other agencies.



Paddy damaged by saline flood water on Noler Char in Noakhali district Photo: Edward Mallorie

IFAD reviews and supports Bangladesh portfolio

Between April and October 2009, IFAD staff and consultants, along with project staff, carried out the following missions:

- supervision of the Micro-Finance for Marginal and Small Farmers Project
- supervision of the Micro-Finance and Technical Support Project
- follow-up supervision of the Sunamganj Community-Based Resource Management Project (SCBRMP)
- formulation of the Char Development and Settlement Project – a proposed new project being planned in partnership with the Netherlands and the Bangladesh Water Development Board
- an IFAD consultant participated in the supervision of the National Agricultural Technology Project (NATP) which was led by the World Bank
- Project Directors/Coordinators and country team members attended a portfolio review meeting in Dhaka along with IFAD's Country Programme Manager.

Women traders in the coastal chars

The Market Infrastructure Development Project in Charland Regions (MIDPCR) is improving access to markets for poor men and women traders. The gender specialist in the project management team, Ms Farida Akhter, conducted interviews with 32 women who have income-generating enterprises in Barisal, Bhola and Patuakhali districts. Most of them are members of NGO microfinance groups supported by the project. Their businesses include tailoring, food processing, grocery shops, hawking clothes and poultry production. The businesses have been running for an average of seven years, but twelve have only been going for three years or less.

Most women started their enterprises more out of necessity than a wish to make money. The death or illness of their husband or father, the prime breadwinner of the household, was cited by almost one third (ten out of 32) as the primary reason for opening a business. Another three women were divorced or abandoned by their husbands. Nine women said they started their business due to poverty and two were motivated by hunger. Two had lost land to river erosion, one had suffered losses in cyclone Sidr and another one had her husband's bakery business

Ongoing IFAD operations in Bangladesh

[National Agricultural Technology Project](#)

Loan number: I-739-BD
Total cost: US\$84.6 million
IFAD loan amount: US\$16.5 million
World Bank loan amount: US\$62.6 million
Project type: agriculture
Approval date: 13/12/07

[Finance for Enterprise Development and Employment Creation Project](#)

Loan number: I-725-BD
Total cost: US\$57.8 million
IFAD loan amount: US\$35.0 million
Project type: credit and financial services
Approval date: 12/09/07

[Market Infrastructure Development Project in Charland Regions](#)

Loan number: I-681-BD
Total cost: US\$43.9 million
IFAD loan amount: US\$25.0 million
Grant from Royal Netherlands Embassy of US\$ 5.0 million
Project type: rural development
Approval date: 13/12/05

[Microfinance for Marginal and Small Farmers Project](#)

Loan number: I-644-BD
Total cost: US\$29.7 million
IFAD loan amount: US\$20.1 million
Project type: credit and financial services
Approval date: 02/12/04

[Microfinance and Technical Support Project](#)

Loan number: I-609-BD
Total cost: US\$20.2 million
IFAD loan amount: US\$16.3 million
Project type: credit and financial services
Approval date: 10/04/03

[Sunamganj Community-Based Resource Management Project](#)

Loan number: I-567-BD
Total cost: US\$34.3 million
IFAD loan amount: US\$22.0 million
Project type: flexible lending mechanism
Approval date: 12/09/01

fail. Only two said the reason to start a business was out of their own interest, while another one had gone into the family pottery business.

Slightly more than half of the businesses (14) started with a loan from an NGO, but many started using savings or loans from relatives and friends, and later expended with micro-credit loans. Training is important for tailoring and food processing. Only four women had received formal training for their business, but seven others had been taught by their parents, relatives or neighbours. Women's businesses were the sole source of income for 17 households and provided at least half of total income in another eight families.

Regarding the future, over two-thirds of women (25) said they would like to expand or develop their business such as by moving away from door-to-door hawking to a permanent shop. Seven women wanted to spend their additional income on educating their children and four wanted to hire labour to help them in their businesses.

Case studies

Rehana (30) has had a hard life. As a child, her father did not take care of his family. She used to sell nuts and sweets outside her school to earn some money to buy food. Once her brothers got married, they ceased to provide the family with any support. Rehana herself was abandoned by her husband a few months after her marriage. She returned home and set up a grocery shop at her parents' house. Rehana took a loan from an NGO to start the shop, but now the loan has been paid off and she prefers to free herself from repaying further loans. Her shop has now been operating for five years earning Tk4,500 per month.



Rehana in her shop

Photo: Akash

Rekha Rani Roy is married to a fisherman in Bhola. One day her husband did not return from fishing, leaving Rekha without money and food. She and her two children (10 and 7) were starving, so she tried to make hogla mats for sale. But this generated little income and it was difficult to find hogla leaves in the market. Rekha then found work as a helper for a maker of puffed rice (muri). In addition to one cup of muri and one meal, he only paid her Tk20 per day. The income was insufficient to maintain her family so she also continued to make hogla mats.

After being away for a month, Rekha's husband returned. Nevertheless, she decided to start to make muri herself. She borrowed Tk800 for her mother-in-law and bought 40 kg of rice to make muri. Following her first success, Rekha borrowed Tk10,000 from PMUK (an NGO partner in MIDPCR project) to invest in the business. She now also makes moa (sweet balls of puffed rice) and employs three workers. Her husband sells muri and moa in different markets. Rekha's net income is now Tk9,000 per month and her two children are both at school. Her ambition is to educate the children so that they will be able to get jobs in the government and become respected citizens. To do this, she wants to expand her business and employ more workers.

A woman takes up the challenge of a project manager in Sunamganj

Tahmina Akter is one of the eight Senior Upazila Project Managers (SUPM) of the Sunamganj Community-Based Resource Management Project implemented by the Local Government Engineering Department (LGED) and supported by IFAD. She is in charge of the project in the remote Dowarabazar *upazila* with around 8,000 families living in 102 villages. Tahmina leads a team of 14 men and one woman working on the following programmes:

- community-managed savings and microcredit
- introducing improved agriculture and livestock technologies
- establishing user rights for poor fishers on public waterbodies
- building rural roads using community labour and
- installing drinking water tubewells and sanitary latrines

The work of an Upazila Project Manager (UPM) in the project is very demanding. The area is highly prone to natural disasters such as flash floods. The UPM also has to deal with conflicts between communities and powerful groups with vested interests.

Tahmina works with the local government administration and various government line

IFAD partners in Bangladesh

Government partners

Economic Relations Division, Ministry of Finance – IFAD's focal point

Local Government Engineering Department (LGED) – lead project agency for IFAD's Sunamganj Community-Based Resource Management Project and Market Infrastructure Development Project in Charland Regions

Palli-Karma Sahayak Foundation (PKSF) – lead project agency for IFAD's Finance for Enterprise Development and Employment Creation Project, Microfinance and Technical Support Project and Microfinance for Marginal and Small Farmers Project

Department of Agricultural Extension (DAE) – implementation agency for the Market Infrastructure Development Project in Charland Regions and for the National Agricultural Technology Project

Department of Livestock Services (DLS) – implementation agency for the National Agricultural Technology Project

Department of Fisheries (DOF) – implementation agency for the National Agricultural Technology Project

Bangladesh Agricultural Research Council (BARC) – implementation agency for the National Agricultural Technology Project

Donor partnerships

Water Sector – The Embassy of the Kingdom of the Netherlands and IFAD are jointly funding the Market Infrastructure Development Project in Charland Regions. IFAD is also a partner of the Asian Development Bank in funding a new project, the Participatory Small Scale Water Resources Development Project.

departments. She also has to travel extensively to remote areas. "...there is always stress, but this gets released through tactful interventions and after getting the work done," she says.



Tahmina meets a community group.

Photo: SCBRMP

Tahmina usually works from 8.00 am to 6.00 pm. Usually she starts the day by checking e-mails and administrative work, followed by field visits. The day ends by sending a short report to the Project Director by e-mail. But according to Tahmina: "Field work has no time limit. Even at home I have to deal with many urgent issues".

To date, a total of 156 community organizations with 4,419 members have been formed in the *upazila*. About 73 per cent of them are women. The project has arranged the leasing of three water bodies to fishing groups. It also built 3.5 km of road, sunk 94 deep tubewells and provided 2,886 sanitary latrines.

"I joined SCBRMP as a Subject Matter Specialist for food processing. When I started to work, I did not think I could become a SUPM, because it is a very challenging job with huge responsibility. But I have now got this job!" Tahmina says. "In fact, the project gradually developed my capacity through many trainings and exposure visits, and provided an environment that encouraged me to compete for the post of SUPM. It is not me alone. I have other women colleagues who have been promoted to senior posts and are doing well," she pointed out.

Tahmina encouraged women members of community organisations to participate in recent *upazila* elections. One woman was successfully elected to be a Vice-Chairman. During April–June 2009, Tahmina was nominated as the best SUPM for her excellent performance and commitment.

Story: SCBRMP-LGED

Maleka Begum – story of a successful woman entrepreneur

Maleka Begum is from Tangail – a district which is famous for its hand-woven saris. Her father was a handloom worker, but with low wages and intermittent work, his family of five was very poor. When Maleka was 17, she married a neighbour, Kabir Hossain, although his family opposed the marriage due to the poverty of Maleka's family. At that time, neither of them had any work, so Maleka decided to work as a handloom worker, using what she had learned observing her father work. Within a few days her husband joined her in this work and they could each earn Tk120 per day. This gave them a breathing space. But after the birth of their daughter, household expenses increased and they became very poor again. They dreamt about having their own handloom but lacked any capital.

Kabir is a good singer. For five years he was singing in a marketing campaign for a herbal ointment, *santi malom*, and managed to save some money. With this capital, Maleka purchased three old handlooms for Tk6,000 and bought yarn on credit from wholesalers. Although she worked herself at the handlooms, she soon realized that buying yarn on credit meant there was little profit to be made. She needed more capital to buy yarn with cash.

Maleka heard from her mother-in-law about microcredit loans provided by a local NGO – Society for Social Services (SSS) – a partner organization of PKSF and now a participant in the IFAD-supported Finance for Enterprise Development and Employment Creation (FEDEC) project. Maleka joined the Rampur Mohila Samity in 2000. After saving for a few weeks, she received her first loan of Tk4,000 which she used to buy a new handloom in addition to the three old ones. She was now able to make a net profit of about Tk1,200 per month and pay for yarn and other expenses.

SSS provided Maleka with training in small enterprise development and management. She took a second loan of Tk8,000 with which she purchased two more handlooms. SSS was impressed with her enterprise and capabilities, and granted her more loans. Maleka now has her ninth loan of Tk150,000. She bought 20 decimals of land in a nearby village, Kukrail, where she moved as it has better roads. Maleka now owns two weaving sheds with 29 handlooms and employs 58 workers (16 women). Her monthly wage is Tk120,000, while she spends Tk300,000 per month on yarn and other raw materials.

Donor partnerships

Agriculture – The World Bank and IFAD are jointly funding the National Agriculture Technology Project.

Rural Finance – IFAD is an active participant in a donor partnership in support of a rural finance sector programme entitled Promoting Financial Services for Poverty Reduction (PROSPER) which is lead by Department for International Development of the United Kingdom (DFID).

IFAD is fully included in the 2005 United Nations Development Assistance Framework

International Agricultural Research Centres

International Rice Research Institute is implementing the IFAD grant funded project: Reducing risks from arsenic contamination for poor people

WorldFish Centre has been contracted by an IFAD-funded project to monitor community fisheries.

Non-governmental organizations (NGOs) implementing IFAD-supported projects in Bangladesh:

Agroforestry Seed Production & Development Association (ASPADA)

Al-Falah Aam Unnayan Sangstha (AFAUS)

Ananya Samaj Kallayan Sangostha Salgaria (ASKSS)

Annesha Foundation

Bangladesh Development Society (BDS)

Bangladesh Extension Education Services (BEES)

BEDO Segun Bagicha

Center for Action Research Barindh (CARB)

Centre for Advanced Research & Social Action (CARSA)

Maleka has been producing 300 saris per week. She has a good reputation for making high quality saris. These are mainly sold in the Tangail and Bazitpur markets, but orders have been received from traders in Dhaka, Sylhet, Khulna, Chittagong and other towns. Total annual sales are about Tk4,300,000 and the net profit, after paying wages and other expenses, is about Tk500,000.



Maleka in her weaving shed

(Photo: SSS)

Maleka has savings of Tk56,000 with SSS, while her husband has Tk24,000 with two local cooperative societies. She also has a life insurance of Tk.100,000. In addition, she paid Tk200,000 to send her brother-in-law to work in Malaysia. Now, her priority is to provide a good education for her four children.

Only ten years ago Maleka and her husband had nothing but a small tin-roof hut. Now they have two large weaving sheds and a spacious house with furniture and a television.

Maleka has leased one acre of agriculture land, which her husband looks after, earning an additional income of about Tk30,000 yearly. She estimates her total assets are now worth about Tk1,500,000, and plans to invest in a power loom to produce more high quality saris. Maleka's success has inspired other women in the area, with six women establishing handloom and other enterprises.

Story: Proshanta Gun Shajib, SSS, Tangail

NGO partners

Centre for Community Development Assistance (CCDA)

Coastal Association for Social Transformation Trust (COAST Trust)

Dushtha Shasthya Kendra (DSK)

Dak Diye Jai (DDJ)

Eskandar Welfare Foundation (EWSF)

Eco-Social Development Organization (ESDO)

Gram Unnayan Karma (GUK)

Grameen Manobik Unnayan Sangastha (GRAMUS)

Gano Unnayan Procheshta (GUP)

Grameen Jano Unnayan Sangstha (GJUS)

Hilful Fuzul Samaj Kallyan Sangstha (HFSKS)

Integrated Community Development Association (ICDA)

International Development Enterprise (IDE)

Jatiyo Kallyan Sangstha Sabujnagar (JAKAS)

Joypurhat Rural Development Movement (JRDM)

Naria Unnayan Samity (NUSA)

Pally Bikash Kendra (PBK)

Palli Progati Shayak Samity (PPSS)

Padakhep Manabik Unnayan Kendra (PMUK)

People's Oriented Program Implementation (POPI)

Practical Action Bangladesh (PAB)

Program for Community Development (PCD)

Project in Agriculture, Rural Industry Science and Medicine (PRISM)

Women acquire rights to fish ponds on public land

A retrospective assessment of a completed project.

The Oxbow Lakes Small Scale Fishermen Project was implemented between 1989 and 1997 with support from IFAD, Danida and the Government of Bangladesh. One project component was the acquisition of user rights to fish ponds on government lands by women belonging to Fish Farming Groups (FFGs).

Two consultants, Dev Nathan and Niah Ahmed Apu, who were involved in implementing the project, revisited some of the lake and pond groups in 2002 and again in 2008 to see how the women pond operators were doing.

The project helped to excavate fishponds in the silted portions of lakes. These lakes are government-owned and were leased out by auction. The silted portions were usually occupied by those with adjacent private lands or, more frequently, by those with power. Frequent and often bloody conflicts occurred over the possession of these government lands, and those who had the ability to mobilize force usually held sway. The poorer people lost out, and women did not even exist in the process.

IFAD's Oxbow Lakes Project began to lease out these lakes to groups of poor fishers living nearby. Initially the project contemplated transferring the rights to ponds to the same groups of male fishers who had the lake fishing rights. But given that these fishing rights had themselves resulted in substantial increases in income of the men concerned, discussions shifted to ways of increasing the numbers of beneficiaries. Moreover, there was concern that the project was completely male-centered. Since it would be difficult to include women in the main lake fishing activities, attention turned to pond fishing – an activity that could be relatively easily carried out by women, although it was quite novel to women at the time.

If pond fishing as an activity for women was novel, the transfer of government lands to women was virtually unheard of. IFAD and Danida pointed out that such a move to grant women user rights to government lands was in line with the government's overall policy of promoting gender equality, and agreement was reached with the relevant ministries and departments.

Opposition to the handover of ponds to women came from two groups of men:

- members of Lake Management Groups (LMGs) who had been given lease rights over lake fishing
- better-off men living in the village who were used to monopolising government-owned resources.

However, these obstacles could be overcome through frequent meetings with male members of the LMGs and village authorities.

The women were given user rights to the ponds, which were renewable for a period of 10-50 years at a time. The transfer of user rights on government-owned land to poor women is a form of redistributive land reform, and the importance of women being given these rights cannot be underestimated.

Another step to be taken was the actual management of pond fishing operations by the women. Facilitation by project officials, including those of the Department of Fisheries, and training on relevant systems of pond aquaculture, enabled women to take up fish pond operations.

Initially, the project formed joint pond groups of men and women. But the women complained that the men monopolised the important functions such as buying fingerlings and selling harvested fish. Subsequently, groups were formed of just women.



A woman demonstrating a cast net (Photo: E. Mallorie)

During the visit in 1998, the two consultants noted that women had taken up most functions, except for harvesting fish, for which they did not have the necessary nets, and serving as night guards, which was done by men from their families. But the women were able to interact confidently with officials and traders. They were aware of the independence and higher income-earning capacity they were acquiring.

Taslima's story

In 1996, Taslima had just married and moved into her father-in-law's house. She was the youngest of all the women who belonged to a Fish Farming Group formed by the project in the village of Hamidpur.

Taslima's interest in building an asset for herself inspired many other women to join the project. With the income she earned from producing fish, she first bought a goat. By 2002, she managed to increase her stock to four goats and three cows. She earned additional income by selling goats and milk.

By 2008, Taslima moved from her father-in-law's house to her own house, which is close to the pond that the group of five women operate. The 28 decimals of homestead land has been registered jointly in her and her husband's name. She is now a mother of three children, two of whom are at school.

Taslima now owns 22 goats and six cows. In the last three years she received about Tk.12,000 from pond fishing.

Taslima's husband proudly admits that all this would not have been possible without his wife having access rights to the pond.

Women compelled to lease out the ponds

The return visit in 2002 found that, in some villages, ponds were leased out to men, even though women had legal user rights. Why did this happen?

When the project ended, there was an intense conflict over control of the ponds. All of the women managing the ponds belonged to very poor families. Many of them were single, abandoned by their husbands, or widows. Standing up against the men of the LMGs and the village elite was difficult.

In Bukbara and Bahadurpur, some women's groups were compelled to lease out the ponds to locally influential people. In Porapara, women leased the ponds to the LMG itself. In most cases, women only received Tk1,000 per year for leasing the ponds while the net income from carrying out fish culture on these ponds would have been about Tk4,000 per pond per year. That the women were able to establish some form of legal right is shown by the fact that even if they did not carry out fish culture, they nevertheless received a share in the form of an informal lease fee.

The visit in 2008 found that, in some villages, women were able to regain some ground. This seems to have happened after a change in government. In Bukbara, women discontinued leasing ponds to local elites, and either operated the pond jointly or assigned it to one of the group members. Taking back their fish culture doubled or tripled their income compared to leasing out the pond. In Koikhali, women only had access to two ponds in 2002, but in 2008 women established their access rights to all six ponds. However, in five villages women still faced problems in fully establishing their user rights over the ponds allotted to them by the government.

Dev Nathan, IFAD Consultant and Niaz Ahmed Apu, IFAD Knowledge Facilitator for Bangladesh

NGO partners

Practical Action
Bangladesh (PAB)

Program for Community
Development (PCD)

Project in Agriculture, Rural
Industry Science and
Medicine (PRISM)

Rangpur Dinajpur Rural
Service (RDRS)

Resource Integration
Centre (RIC)

Sabalambay Unnayan
Samity (SUS)

Samj Kallan Sabgastha
(SKS)

Self-Help and Rehabilitation
Programme (SHARP)

Society For Social Service
(SSS)

Society Development
Committee (SDC)

Shariatpur Development
Society (SDS)

Sangkalpa Trust

Thengamara Mohila Sabuj
Sangha (TMSS)

United Development
Initiative for Programme
Actions (Uddipan)

Voluntary Association for
Rural Development (VARD)

Uttara Development
Program Society (UDPS)

Village Education Resource
Center (VERC)

In addition about 100 other
PKSF partner NGOs are
participating in the FEDEC
project

Useful links

IFAD in Bangladesh:
<http://www.ifad.org/english/operations/pi/bgd/index.htm>

Rural poverty in
Bangladesh:
www.ruralpovertyportal.org/english/regions/asia/bgd/index.htm

Empowering ethnic minority women

Though microfinance and livestock support

The PKSIF/IFAD Micro-Finance and Technical Support Project (MFTSP) commissioned a research project to investigate the impact of livestock rearing on the livelihoods of indigenous (ethnic minority) people known as 'adivasis'.

The study was undertaken by Dr. Begum Samsun Nahar, Prof. Mrs. Rafiqun Nessa Ali and Mr. Nasser Saleh Choudhury of the Centre for Environmental Studies at Bangladesh Agricultural University. A sample survey of 200 project group members was carried out. Data was collected on livestock production, income, expenditure, food security and gender issues.



An Adivasi woman and her pigs (Photo: Akash)

Compared to the situation before the project started, both men and women are now more involved in livestock enterprises. The relative role of women has increased, but buying, selling and breeding are still primarily male tasks (Table 1).

Table 1: Participation in livestock husbandry work

Activities	Percent group member household carrying out task					
	Before			After		
	Man	Women	Child	Man	Women	Child
Livestock buying	43.0	6.0	0.5	88.0	19.5	0.5
Feeding	31.5	47.5	8.0	47.5	93.0	18.5
Breeding	49.5	5.5	1.5	81.0	13.0	0.5
Treatment	39.0	26.5	0.5	58.5	55.5	1.5
Bathing	31.5	38.5	7.0	44.5	75.0	4.0
Grazing in field	23.5	29.5	8.5	31.5	51.5	16.5
Milking/egg collect	18.0	28.5	0.5	25.0	40.5	0.5
Livestock selling	54.5	8.0	0.5	90.5	17.0	0

The project has also provided women with training in health, hygiene and human rights. As a result of this, and their increased economic role, the study found that women were more aware of key issues, especially regarding their children (Table 2).

Table 2: Awareness of women on key issues

Percent of women aware of:	Before	After
Age of marriage	63.5	87.5
Child labour	45.5	67.5
Compulsory education	56.5	77.0
Pure drinking water	75.0	89.0
Health primary treatment	55.0	72.5
Sanitation	65.0	79.5

With an increased economic role and better informed, more women are now visiting markets, local government offices and health facilities, and attending social and political functions (Table 3).

Table 3: Mobility of women

Percent of women visiting:	Before	After
Training programmes	11.5	40.0
Bazaar	16.5	27.0
Health centre or hospital	67.5	85.5
Social or political meeting	65.0	80.5
Polling station	78.0	90.5
Upazila or District offices	28.5	47.5

A focus group discussion showed that most women now have a better relationship with their husbands (Table 4).

Table 4: Family relationships

Percent of women saying:	Citation (%)
Husband takes more care of wife than before	50
Husband gives more wife honour	45
Husband calls in doctor if wife ill, but not before	57
Husband helps in household work, but not before	70

Most women say that their economic and social status has somewhat improved. But it is interesting to note that they see a greater improvement in social than economic status (Table 5).

Table 5: Improvements in status

Status	No. of respondents (%)			
	No change	Little change	Medium change	Big change
Economic status	18.50	63.5	27.0	1.0
Social status	10.50	42.0	45.0	2.5

Rashida gets a golden harvest

Agriculture enables a poor woman to feed her family

Rashida Begum has had a hard life. She lives in Kurigram district – an area prone to drought and flood – and one of the poorest districts in Bangladesh. Her parents were landless and poor.

"Unfortunately, my family was often undermined by others, mostly by well-off people, due to our poverty," Rashida claims. "We were often ignored and I felt helpless. I used to avoid my relatives and peers because I didn't want to be embarrassed by their attitude. I saw little future in my life. I was not invited to attend any social events," she added.

Rashida is now 25 years old and has two sons. She married Rafiqul Islam, a marginal farmer with one acre of land. However, with such a small plot in an area with poor farming potential, Rafiqul had to earn a living by working as a daily labourer. Work was not available and he could not earn sufficient income to provide food and other necessities for his family.

Rashida dreamed about having a chance to earn her own income and contribute to her family well-being. But Rashida and Rafiqul were illiterate and lacked the skills needed to come out of their poverty. They had to stop the education of their sons as they needed money for food. They were often very hungry.

Then, in December 2005, Rashida met a field worker employed by an NGO called Tengamara Mohila Sabuj Sangha (TMSS). He was forming groups for the Micro-Finance for Marginal and Small Farmers Project being implemented by PKSF with support from IFAD.

Rashida joined a group of women farmers hoping to earn some income and alleviate her family's poverty. TMSS provided Rashida with training on vegetable cultivation and beef fattening. The training increased her confidence and improved the technical know-how she needed to invest in a new agricultural enterprise.

Rashida then applied for a loan of Tk.8,000. One part of the loan was invested in leasing one acre of land to grow vegetables. With the rest of the money (Tk.3,500) she bought a calf for fattening.

She cultivated nine different types of vegetables and got bumper crops, especially wax gourd. By the end of the season she earned Tk.25,000 net income.

This success encouraged Rashida to take a second loan of Tk.12,000 to cultivate wax gourd again. By adding some of her profit from the previous year, she bought three oxen for fattening and 21 decimals of land.

With her third loan of Tk.15,000 she expanded the cultivation of wax gourd to 50 decimals of land. The total cost of wax gourd cultivation was Tk.18,000. The income from sales was Tk.62,000, leaving a profit of Tk.44,000.

Rashida now owns six cattle and 21 decimals of land while she leases another 100 decimals. She says her family is now out of the poverty trap. She has built a new tin house and hopes to pay for sending her older son abroad to get a well-paid job.

The relationship between her and her husband improved. He is less harsh towards her. Being a successful entrepreneur, Rashida is now able to speak up for her rights to the local level bodies and community leaders.

"I would like my success story to be disseminated to others who are suffering from poverty and deprivation. I think that with appropriate income-earning activities, everyone should be healthy and resourceful, with enough food and other basic amenities," says Rashida with confidence.



A group of women farmers being trained by TMSS

Story: MFMSFP, photo: TMSS

An extremely poor woman dreams to escape

Bibi Sakhina (55) lives in Balur Char village of Ramgati Upazila, Laximpur district. She is now working as a member of a Labour Contracting Society (LCS) organized by the Market Infrastructure Development Project in Charland Regions (MIDPCR) which is being implemented by LGED with support from IFAD and the Netherlands.

After introducing herself, Bibi began to tell her story in a forthright yet emotion-filled voice. She described how her parents were unable to complete dowry payments to her husband, who expressed his anger through violence. He physically assaulted her, and at one point confined her for three days without food.

To escape the escalating abuse, Bibi fled, taking her two baby daughters with her. Fearful and without resources, she returned to her parents' house as a virtual outcast. Although they took her in for a while, they could not bear the social and financial costs of supporting her.



On her own, Bibi found a place to live as a squatter on an embankment near Wapda Bazaar. However, she had no source of income and no relatives who could support her. She had no other choice but to beg from door to door to survive, sleeping in a tiny, one room hut with a thatched roof and no lavatory. This house was damaged by cyclone Sidr, which hit the area in November 2007.

Last year Bibi heard of a campaign to engage distressed women in constructing a market at Janata Bazaar. She contacted a member of the Union Parishad (local government) and the next day went to a gathering that selected LCS members for this work. At last she was chosen by the selection committee.

She is now being paid Tk.75 per day, with another Tk.25 being retained as savings. When the work ends, she will receive these savings and a share of the profit made by the LCS. "I have a dream to start my own business after getting Tk.8,000 at the end of the project," Bibi said.

Bibi has regained her social status by being assured of short-term employment and by making savings. At the same time, her elder daughter is making fishing nets for sale to supplement their income.

Bibi plans to apply for a shop in the Women's Market Section that is being constructed and will be earmarked for women traders. Bibi and her daughter are now skilled in net making, which has a vast market in the area. Bibi thinks this will provide them with a permanent income and a route out of poverty.

Story and photo: Md. Shahjahan, M&E Specialist, MIDPCR