

Food Aid and Sustainable Livelihoods BRAC's Innovations Against Hunger

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TABLE OF CONTENTS

Glossary of Terms

Executive Summary

i-viii

1. Introduction	1
1.1 Poverty and food insecurity: the Bangladesh context	
1.2 Famines in Bangladesh	
1.3 The concept of sustainable livelihoods	
1.4 Food aid programmes in Bangladesh	
1.5 Background of the study	
1.6 Objectives of the study	
1.7 Methodology	
2. Local Innovations for Sustainable Livelihoods	7
2.1 Two programme models	
2.2 BRAC--a brief sketch	
2.3 The IGVGD programme	
2.4 Poultry rearing	
2.5 The Agroforestry programme	
2.6 Land acquisition	
2.7 Allotment and lease pattern	
2.8 Distinctive features of the programme model	
3. Impact of the Innovations: Perceptions of Stakeholder Groups	16
3.1 Perceptions of IGVGD women	
3.2 Training	
3.3 Credit and savings	
3.4 Income and employment	
3.5 Asset accumulation	
3.6 Overall economic change	
3.7 Social transformation	
3.8 Perceptions of the IGVGD dropouts	
3.9 Perceptions of Union Parishad chairmen	
3.10 Perceptions of <i>Thana</i> level officials	
3.11 Donor's perspectives	
3.12 Perceptions of the Agroforestry participants	
3.13 Regenerating local economy	
3.14 Evidences from other empirical studies	
4. Looking Ahead	42
4.1 Scope and limitations of the two programmes	
4.2 Implications for future action	

Glossary of Terms

Abbreviations

AO	Area Office
DRR	Directorate of Relief and Rehabilitation
DLS	Department of Livestock Services
DWA	Department of Women Affairs
EC	European Commission
FGD	Focus Group Discussion
GoB	Government of Bangladesh
HYV	High Yielding Variety
IDP	Integrated Development Programme
IGVGD	Income Generation for Vulnerable Groups Development
PIO	Project Implementation Officer
RDP	Rural Development Programme
TFC	Thana Food Controller
TLO	Thana Livestock Officer
UP	Union Parishad
USAID	United States Agency for International Development
VO	Village Organisation
WFP	World Food Programme
WTC	Women Training Centre

Executive Summary

Purpose of the Study

The study aims to examine the situation of the poor in Bangladesh and analyse the experiences of BRAC in ensuring food security for the extreme poor through its two specially designed programmes: (a) Income Generation for Vulnerable Groups Development (IGVGD), and (b) Agroforestry. The programmes are the outcome of an urgent search for innovations against hunger. Both the programmes stemmed from food-aid initiatives. Both the programmes stemmed from food-aid initiatives and are targeted to vulnerable women.

The findings are based on the perceptions of the programme participants who are members of organised groups of food insecure women, and other stakeholders of the food-aid programmes, i.e. elected chairmen of Union Parishad, officials of related government departments, and local representatives of international development partners. Programme records and reports of some empirical studies related to IGVGD were also consulted.

Focus group discussion (FGD) was used as a method of capturing the perceptions of the women participating in the two programmes. 97 women of IGVGD programme and 30 women members associated with the Agroforestry took part in different FGD sessions. Information from others were gathered through in-depth interviews.

Situational context

Access to food is a basic human right. A large section of the population of this country, has however, remained insecure in terms of food and provisions to ensure food security. Over 50 million people in Bangladesh now live below the poverty line and nearly 30 million of them are known to be extreme poor. According to internationally recognised standards, an average Bangladeshi should take a minimum of 2,300 kilo calories (kcal) of food per day. In reality,

half the population of this country take less than 2100 kcal of food—this being the level of poverty or food security. Of them, about one half are consuming less than 1800 kcal of food per day. This group has been termed in various ways as 'ultra poor', 'hard core poor', or 'extreme poor' by various people.

Food insecurity poses a severe threat to human development and social security in Bangladesh. the government, donor agencies and various organisations have been providing food aid to this country for nearly 50 years. yet, one in every five people in Bangladesh today remain hungry and food insecure. The government and many non-government organisations have introduced scored of programmes and projects to alleviate poverty. The extreme poor have, however, gained little from these interventions, primarily because the existing programmes do not fit into their needs.

BRAC

BRAC, the largest non-governmental development organisation in Bangladesh has developed innovative strategies and programmes targeted to the extreme poor. Started in 1972 with a project to resettle the refugees in post-war Bangladesh, BRAC is now a large multifaceted organisation with 22,000 regular staff and 34,000 part time teachers working in some 50,000 villages. BRAC's motto has been to devise newer strategies that would lead to sustainability of livelihoods of the poor, with strong emphasis on improved gender relations. In pursuance of its objectives, BRAC has developed several innovative programmes in health, education, and poverty alleviation which have created positive impact on the lives of the poor.

The IGVGD Programme

Targeted to the vulnerable rural women, the IGVGD programme was introduced in 1988. The government of Bangladesh introduced the Vulnerable Groups Development (VGD) programme in the mid-seventies with the development assistance of WFP. Each VGD cardholder is gives 30 kg of free wheat per month

for 18 months. BRAC developed the IGVGD programme model through an action research to create a pathway of sustainable livelihoods for the VGD women. The programme supports these women through a package of skills training, credit, and other inputs. BRAC also provides social awareness training, including human rights and legal education, nutrition and essential health care. These supports are given to enable the VGD women to graduate beyond the existing conditions. By the end of June 1999, the programme reached over 60 percent of the total *thanas* (sub-districts) in the country. The IGVGD is a large programme which now covers more than one million vulnerable women. The programme presents an excellent illustration of how international agencies, national government, local government bodies, and NGOs can work together towards sustainable livelihoods of the extreme poor.

The Agroforestry Programme

The Agroforestry programme attempts to attack three critical problems through one intervention package : (i) to arrest growing deforestation in the country, (ii) to check soil erosion and increase the fertility of the soil, and (iii) to create a new avenue of income generation for the extreme poor living in an area that suffers from chronic economic depression. Started in 1991 with 17 participants, the programme has grown to enrol 15,298 farmers. A new component was added to the Agroforestry programme in 1997, which included, among other things, long-term lease of land and start-up monthly support of Tk. 425/per participant for 12 months. This programme has also been a source of regular income for the poor women. Another important outcome of this intervention is the production of some thousands of trees grown in the programme areas which will have a deep impact in arresting environmental degradation in the programme areas.

Economic changes

The two programmes have brought about perceptible changes in the economic and social life of the participants. Provision of credit and marketable skills have

helped the participants of the IGVDG programme in increasing their income to a considerable extent. According to one WFP sponsored study, the monthly income of the IGVDG women of 1992/1994 VGD cycle increased from Tk. 200 in 1993 to Tk. 400 in 1994. In the perception of the respondents, economic condition of all the three categories of women who joined the programme at different stages has improved. Most of them characterised their condition before getting the food aid as *very bad*. The situation improved gradually to the scale of *moderate* and *good*. The transition to improved economic condition of the older IGVDG women was observed in most of the cases.

In terms of asset gains also the IGVDG women made good progress. Majority of the respondents observed that they acquired productive and/some non-productive assets such as land, rickshaw van, grocery shop and cows. Some of them built tin shed houses, set up sanitary latrines and tubewells for safe water.

The level of change in economic improvement was however, different in different areas and varied according to the period of their involvement with the programme. The over-5 year IGVDG women in the high economic vibrancy area seemed to have attained the highest economic benefits. The lowest level of gains was observed in the case of women living in the low-vibrancy area. This indicates that, other things remaining the same, the IGVDG women of low-economic vibrancy area will take longer time to improve their economic condition.

The Agroforestry programme has also created perceptible changes in the economic condition of the participants. Most of these women are landless. BRAC arranges land on lease basis for them. Three sequences of income are envisaged through the programme from the lease back land : short-term, medium-term and long-term. The wood trees will take long time to mature. But, before that, the women farmers will earn regular income from the land by growing vegetables and other crops, and fruits such as lemon, pine-apple and

papaya. According to one programme report, the average monthly income of the women farmers increased from Tk. 343 in 1997 to Tk. 446 per month.

Training : Training is obligatory for the programme participants. Over 921,000 VGD women have so far participated in training since the introduction of IGVGD (1988). At the beginning, the training was mostly confined to poultry rearing. From 1998, the training has been diversified to cover new skills such as managing restaurants and grocery shops, rearing livestock and cultivating vegetables. Each participant of the Agroforestry programme also undergoes a five-day practical training.

Credit : The IGVGD and Agroforestry women are provided with credit for income generation. As of March 1999, a total amount of Tk. 1366 million (\$ 27.3 million) has been disbursed among 630,973 borrowers in the IGVGD. This has created a big impact in the programme area. The repayment rate (98%) is also quite high.

Savings : BRAC encourages its programme participants to save regularly. Each member saves Tk. 25 every month throughout the VGD cycle. As they join the IGVGD, they are required to save Tk. 2-5 per member every week. The lowest and the highest amount saved by the responding women were Tk. 700 and Tk. 5000 respectively.

Regenerating Local Economy : Besides individual benefits of the programme participants, the two programmes have made impact on regenerating the local economy. Measuring impact in specific terms would need a separate study. A look into the resources channelled through the IGVGD programme can, however, give an idea about resource flow in the four study areas (Annex -3). The study reveals that 7,528 vulnerable women in the study area participated in the 1998/99 VGD cycle and received about 4.06 million kg of WFP wheat during a period of 18 months. They also received cash credit from BRAC. The total value of the wheat, plus the cash credit, comes to around Tk. 43.72 million (US \$ 0.88 million). These resources and particularly productive use of

the credit, have augmented employment and income generation which have great bearing on the local economy.

The Agroforestry programme has also made an impact on the local economy. The programme has revitalised the land which was otherwise non-productive and has also turned the idle hands of the poor women into productive ones. According to one monitoring report, the average monthly income of the participants in the north-western areas of Bangladesh has increased from Tk. 343 in 1997 to Tk. 446 (US \$ 9) in 1998. Moreover, as long term gains, these women farmers are expected to receive a gross amount of about Tk. 150,000 (US \$ 3000) at the end of the lease period (10-12 years) each as value of the wood trees.

Social Impact

The programmes have also enhanced the participant's social well-being. BRAC's training in human rights and legal service (HRLS), nutrition, and health care has had positive impact on the women who now enjoy greater mobility, control over their income, and decision making at the household level. Almost all the primary school-age children of the responding households are reportedly attending school. Children's immunisation and family planning practices, use of slab latrines and safe water by these women indicate high level of awareness and qualitative improvement in their lives.

Participants of both the programmes reported changes in their everyday dietary intake. The Agroforestry participants have reportedly increased their vegetable consumption by more than 33 percent over the past two years. Some of the poultry rearers mentioned that they now take eggs more or less regularly which they did not do before.

Some Constraints

The IGVGD programme seems to suffer from certain constraints. A recent study has found that 15% of the total VGD cardholders of 1992/94 cycle remained outside the IGVGD programme due to various incapacibilities. Another study found that some women have dropped out even after receiving 2 to 3 loans. Most of the women discontinued due to a variety of reasons which included ill health and medical emergency, perceived risk of credit/lack of entrepreneurial capacity, and some other factors. A few members were expelled from their groups for not observing organisational disciplines such as loan default. Unlike IGVGD, which has the potential of nationwide replication, the Agroforestry programme has an intrinsic limitation. Its wider replication may be limited by the availability of affordable land for lease back arrangements.

The poor women quite often suffer from illness which has been a big cause of decrease in income. Among the cases of ten women presented in the study one had a costly surgical operation and two others had spent large amounts of money in dowry for their daughters' marriage. One woman had to give a lot of her time to take care of her disabled husband. Carrying on income earning activities with feeble health along with the burden of household chores, become quite difficult for many of the women.

Conclusions and Implications

1. The two programmes under study have many distinctive features and have benefited thousands of food insecure people, both socially and economically. The programmes have potential to involve many more poor women.
2. The IGVGD programme has created a wider impact on the vulnerable women in terms of (a) increased income, (b) increased number of income generating activities, and (c) increased ownership of productive and other assets.

3. Many VGD cardholders feel incapacitated to join the IGVGDP. A good number of women also drop out after joining the programme due to various constraints. There are several reasons for self-exclusion and expulsion of these women from IGVGDP. Failure in timely repayment of loan was one of the factors. A large number of women however, left the programme due to some other disabilities, such as, severe illness and lack of helping hand to support their income earning activities.
4. Quality of the IGVGD programme can be increased through diversified and longer duration of training and by increasing the profitability of income generating projects.
5. Morbidity in Bangladesh is associated with the economic status of households. Poor households (having monthly income of less than Tk. 1000) have higher morbidity than the non-poor (earning Tk. 3000 per month and above). A component of health care support needs to be integrated with each poverty alleviation programme.
6. New initiatives to address the problems of the food insecure people are required. Several issues are related to this problem, such as sustainable income, health, education and social mobilisation of the poor, innovations in each aspect are necessary.
7. Food aid levels are showing a declining trend in many food insecure countries. The WFP food aid to Bangladesh has also been reduced in recent years. the government as well as the development partners may review this situation and strengthen pro-poor programmes.
8. Ensuring sustainable livelihoods to millions of food insecure people in Bangladesh is a colossal task. The situation demands pro-poor policies, innovative programmes and total commitment of the national leadership.

1. INTRODUCTION

Access to food is a basic human right. Millions of people in developing countries, however, are being denied their basic right. Hunger and food insecurity are haunting their lives. According to one estimate, nearly 800 million people -- one out of five of the developing world's population -- are chronically malnourished (SID, 1999). A large number of people in Bangladesh are living in food insecure condition. Hunger, malnourishment and diseases sap their vitality and affect their ability to earn their livelihood. Although the percentage of children under 5 in Bangladesh who are underweight decreased between 1975 and 1990 (from 84 percent to 66 percent), it has increased since then, reaching 76 percent in 1994 (McClelland, 1997:1). As malnutrition is a consequence of poverty, sustainable livelihoods for the poor assumed great significance.

1.1 Poverty and Food Insecurity: the Bangladesh Context

With a per capita GNP of US \$ 260 (World Bank, 1997), Bangladesh is one of the poorest countries in the world. There is extreme population density on land. Around 125 million inhabitants live in an area of 55,000 square miles (144,000 square kilometers). Nearly 80 percent are rural and two-thirds of the work force are engaged in agriculture. The average daily wage of an agricultural labourer is around Taka 40 or about \$0.8/day. Employment is often irregular with a lean period in a year (September-October and February-May) when the farm labourers hardly find any job.

Poverty in Bangladesh is quantified on the basis of a per capita minimum diet of 2,122 calories. Though life expectancy of the people has increased from 40 to 55 years during 1960 and 1994, the per capita calorie availability has decreased from 2,031 in 1961-62 to 1995 during 1991-1992 (McClelland, 1998:8). Over 50 million people, are living below the poverty line. Of these, more than 25 million are hard-core or ultra-poor. (BBS, 1996; WFP-Bangladesh, 1997). Though the level of poverty has reduced in recent years (from 80% in the late seventies to around 47% in 1998) the situation of the ultra-poor has not changed much (Annex Table 1).

Much of Bangladesh is a flood plain. Annual floods, river erosion and other natural disasters cause crop damage and consequent food shortages. Despite these obstacles, Bangladesh has made substantial progress in several fields of food production. Production of rice, the staple crop, increased by 67 percent from 1973 through 1995, and total food grain production by 77 percent. This achievement has, however, been eroded by a high, though declining, rate of population growth (presently 1.8%). Bangladesh thus continues to depend on food imports and has been the world's second largest food aid recipient on a long term basis since 1972 (McClelland, 1997).

1.2 Food Aids in Bangladesh

Bangladesh has been the recipient of large food aids for over the past three decades. Food aid has been used for a variety of purposes. In the sixties, a model programme of rural works (RWP) was developed, using the PL-480 wheat granted by the USA. The food was almost entirely used for building rural infrastructures of link roads, culverts, embankments, drainage canals, sluices, and rural training and development centres. A consolidated view of different kinds of infrastructures built in a period of six years is presented in Table 1.

Table 1

The Impact of Food for Work Programs on Infrastructure Development in East Pakistan
from 1962-63 to 1967-68

Items	Quantity
1. Roads in miles (new and repair)	100,460
2. Bridges and culverts (in numbers)	40,474
3. Drainage canals (in miles)	10,051
4. Embankments (in miles)	3,646
5. Thana Training and Development Centres (in number)	300

Source: The Works of Akhter Hameed Khan, Vol. III (1983), pp. 110-12

The infrastructure building projects created employment opportunity for thousands of rural poor every year. But, these were seasonal projects which created jobs for only a few months, and could not ensure sustainable livelihoods for the poor.

Following the Bangladesh independence, food aid has been used for infrastructure development and other purposes. Since 1975 the World Food Programme and bilateral donors (esp. USAID) have continuously provided food aids, a large percent of which has been used for maintenance of roads and other construction works.

Since the latter part of the 1970s a good proportion of the food aid received is being used for feeding the vulnerable groups. The vulnerable groups feeding (VGF), which later turned into the vulnerable groups development (VGD) programme, is supported by WFP and some bilateral donors. Free food is distributed among the selected rural vulnerable people through Union Parishad, the local government body at the lowest level. Each VGD cardholder draws a monthly food ration of 30 kg for a period of 24 months which has been reduced to 18 months. But, the larger proportion of the WFP food aid is used for Rural Development (supporting schemes in road construction, water development, fishery development, etc.). The WFP food is also used as emergency relief.

1.3 The Concept of Sustainable Livelihoods

It recent years, sustainable livelihoods has become a subject of increasing importance at both national and international level. A livelihood is defined by Webster's English dictionary as "a means of living or of supporting life." People can have several sources of livelihood and a variety of strategies for securing a livelihood. The 'requirements for survival and satisfaction of needs should however, be defined by people themselves, in all aspects of life, (Loubser, 1996:29).

Sustainable livelihood is a people-centered approach which requires to be perceived from the "point of the men and women who live in situation of poverty and whose livelihoods have been threatened by the overall process of

development.” The approach puts “emphasis not only on the view that poverty is inextricably linked to the people’s capacity to act, but also to people’s own action (Amalric, 1998:9).

Sustainable livelihoods is an alternative conception of development based on popular participation and social mobilization. The concept involves three core tasks : poverty alleviation, productive employment creation and social mobilization. These are closely related and require an integrated, holistic approach (Loubser, 1996:29). This is a complex task. Local experiments and innovations are necessary for finding out appropriate strategies for attaining the goal of sustainable livelihoods.

Poverty alleviation, universal primary education, control child mortality and improvement in nutritional status are high priorities for the Government of Bangladesh. Public sector interventions alone, however, cannot tackle the situation. A large number of non-governmental organizations (NGOs) are working side by side with the government to help reduce poverty. With over 15,000 registered NGOs, Bangladesh has developed a vibrant civic culture. NGO programmes not only cover almost all sectors of development but also reached all parts of the country. Working closely with the poorer and disadvantaged sections of the people, NGOs have set up large-scale programmes in poverty alleviation.

The people of this country have long been affected by food insecurity. During the British rule (1765-1947), there were numerous famines, big or small. Bangladesh, which was then a part of British India, produced huge quantities of exportable surplus food grains. But in 1770, i.e. in the sixth year of the British rule, the worst famine of the eighteenth century took place. In 1943, that is, only four years before the end of the British rule, Bengal suffered another terrible famine which cost some three to five million human lives. Again, in 1974, Bangladesh experienced another famine, occurring four years after attaining its independence through a war of liberation.

These are some of the recorded information which indicate that the tragic events happened primarily due to lack of sustainable livelihoods of the people and lack of political will.

1.4 Background of the Study

The Society for International Development (SID) at Rome developed a study concept on 'Food Security and Sustainable Livelihoods : Local Innovations Against Hunger.' In April 1999 SID arranged a preparatory meeting in Rome with researchers to discuss the development of a multi-country study involving their 11 organisations from 10 countries of Asia, Africa and Latin America. BRAC, a Bangladeshi NGO, was one of the participants. The focus of the study is sustainable livelihoods for all, particularly the food insecure people, and how local innovations can help in improving the food security. The sponsors (SID-WFP) intended to draw experiences of the participating organisations in respect to food security and local innovations.

1.5 Objectives of the Study

The study attempts to analyse the experiences of BRAC in ensuring food security for the women of vulnerable households in Bangladesh. It is a case study of two BRAC interventions, the IGVGD and Agroforestry, which stemmed from food-aid programmes. The broad objective of the study is to examine BRAC's innovations that have helped the vulnerable rural women in attaining sustainable livelihoods.

The specific objectives are -

- a. to examine strengths and weaknesses of the two innovative programmes developed for sustainable livelihoods of the poor;
- b. to examine the process by which these women are selected and supported for income generating activities;
- c. to assess the changes that occur in the socio-economic conditions of the poor women participating in the programmes;
- d. to understand participants' and other stakeholders' perception of the effectiveness of the programmes; and
- e. to document the lessons learnt and indicate the measures needed for attaining the goal of sustainable livelihoods.

1.6 Methodology

Information for the study was collected from several sources--literature review of different programs, focus group discussions with participating women, and interviews with UP chairmen and government officials. For focus group discussion (FGD), the participating women were selected randomly from seven areas--four in IGVGD and three in Agroforestry--located in seven different districts. The study areas were selected purposively on the basis of relative food insecurity and comparatively low economic vibrancy. Two such areas (Madaripur and Shariatpur) were located in one of the areas that suffered the most from the 1998 flood. The IGVGD programme in the selected areas was in operation for over seven years. These are--

<i>Level of food insecurity</i>	<i>Selected area</i>
Very high	Shariatpur and Madaripur
High	Delduar in Tangail
Moderate	Munshirhat in Comilla

The three Agroforestry areas under study were selected on the basis of ownership of the land and lease term variations. These are --

a. BRAC owned land	Domar in Nilphamari
b. Land taken on lease from private owners	Birganj in Dinajpur Taraganj in Rangpur

A total of 97 group members from IGVGD and 30 from Agroforestry programmes participated in different FGD sessions. The IGVGD women were classified into three specific categories : (a) those in the current VGD cycle, who were drawing free food ration at the time of data collection; (b) those who have been in IGVGD for 2 to 4 years; and (c) those who have been in the IGVGD for over 5 years. Fifteen Ex-VGD women who joined IGVGD programme but dropped out also joined the discussions.

Discussions were held separately with each category of women in different areas. This was done to examine the level of income, asset accumulation and food security of each category.

2. THE PROGRAMMES: IGVGD AND AGROFORESTRY

2.1 Two Programme Models

Transformation of food aid into sustainable livelihoods for the poor has long been a crucial question to the recipient countries and related organizations. As a development organization, BRAC has its own vision and commitment to the betterment of the poor. Since its inception, this organisation has been experimenting with different strategies and models that are better suited for the rural poor in Bangladesh. Considering the socio-cultural factors and the rural economy of the country, BRAC has devised several innovative programmes for poverty alleviation and sustainable livelihoods of the vulnerable groups. Two of the innovations are presented which are specifically targeted to vulnerable rural women. These are :

- Income Generation for Vulnerable Groups Development Programme (IGVGDP)
- Agroforestry Programme

Before elaboration, a brief picture is presented about BRAC as an organisation which developed the models.

2.2 BRAC - a brief sketch

Formed in 1972, BRAC started its work with a relief and rehabilitation project just two months after the independence of the country. Although it was set up to resettle the refugees in post-war Bangladesh, BRAC very soon took up rural development. By reviewing and learning from its own experience, BRAC adopted a target approach and decided to work with the rural hard core poor defined as those (a) who are landless or who own less than 50 decimals of land, and (b) who sell their labour for at least one hundred days in a year for their living. BRAC pursues two broad objectives : alleviation of poverty, and empowerment of the poor. BRAC programmes even further defined its targets as women of poorer households.

It has now evolved into a large nation-wide non-government development organisation. Its multi-sectoral programmes in health, education and rural

development have reached all parts of the country. BRAC's three core development programmes are: Rural Development Programme (RDP), Health and Population Division (HPD) and Non-formal Primary Education (NFPE).

Rural Development Programme (RDP) is the cornerstone of BRAC interventions which is specifically directed to poverty alleviation. Major components of RDP include organisation of the poor at the community level, skills and awareness development, employment and income generating activities supported by credit. RDP has already organised over 2.9 million rural landless poor. Over 95 percent of the RDP participants or members of village organisations are women.

BRAC's health interventions are a package which includes preventive and curative measures against diseases. The programme emphasizes on creating awareness among the people to improve their health, sanitation and nutritional status. BRAC's health interventions now cover 35 million people or 28 percent of the country's population.

BRAC has devised an innovative programme of non-formal primary education (NFPE) known to be the largest in the world. The programme, now runs over 34,000 schools, enrolling 1.2 million children. Seventy percent of the students are girls and 97 percent of the teachers are local women.

2.3 The IGVGD Programme

The hard core poor targeted in the programme are women from (a) female-headed households, with landholding below 15 decimals of land, (b) those who suffer from recurrent or chronic food insecurity, (c) those who prefer regular wage employment. Many of these women are disadvantaged in other ways because of divorce, desertion, husband's disablement or death. In 1975, the Government of Bangladesh started giving free wheat to destitute rural women. This was done under the name of Vulnerable Groups Feeding (VGF) programme. The programme was administered by the Directorate of Relief and Rehabilitation (DRR) and supported by the World Food Programme (WFP). Experience showed that food support alone was unable to ensure sustainable benefits for these women after the two-year food cycle. Most of these women went back to their previous miserable economic conditions. Since the early

1980s, there has been a progressive reorientation in the programme, from providing relief, to enabling poor women to participate in development. In 1987, the programme was renamed as "Vulnerable Groups Development" (VGD) with the new objective of increasing self-reliance of the most disadvantaged women.

A recent study sponsored by the WFP Bangladesh provides solid information about the profile of the VGD cardholders who join the IGVGDP. This survey comprised respondents who were VGD cardholders of 1992-1994 cycle. Of all the VGD women, about half are 30 to 45 years old, and more than 40% of them are living without a husband. The overwhelming majority (90%) have never attended school. The VGD woman is the principal income earner in more than one third of the households. Over 95% are from households with less than 0.5 acre of agricultural land. Almost all the programme participants perform at least one income generating activity. Generally, such work involves day labour (about half), vegetable cultivation, animal husbandry, artisan and handicraft work, paddy processing, etc. (Hashemi, 1996: 9-36).

BRAC realised from its long experience that most households belonging to the poorest 10% of the population were remaining outside poverty alleviation programme. BRAC started a pilot project in 1985 called the Women Training Center for VGD women as a part of its Integrated Development Programme (IDP) at Manikganj. The objective was to train these vulnerable women in income generating activities and to distribute wheat to selected women. Over two years, BRAC trained 1000 women in four different skills--poultry rearing, sericulture, vegetable cultivation and embroidery.

After the training, most of the women were in a position to start some economic activities with their newly acquired skills, and were able to earn an amount which was more or less equivalent to the price of the wheat they had been receiving as VGD cardholders. Having seen the possible long-term benefit of the Women Training Center, BRAC promoted the replication of the strategy in the VGD programme under the aegis of the Ministry of Relief and Rehabilitation. In mid 1987, to replicate the achievement on a large scale, BRAC designed an independent model called Income Generation for the Vulnerable Groups Development Programme (IGVGDP) for reaching the poorest segment of the populace. The main objective of IGVGD programme was to create a monthly

cash income equal to the monthly wheat ration of 31.25 kg (i.e. Taka 150 to Taka 200) and to encourage a fiscal saving habit among the VGD women.

BRAC is operating the IGVGD in close cooperation with WFP, DRR, DLS, DWA and banking institutions for credit fund. The specific roles of the partner organisations can be seen from Table 2.

Table 2
BRAC and its Partners' Role in the IGVGD Programme

Partners	Main Role
World Food Programme (UN agency)	Provides food.
Directorate of Relief and Rehabilitation (DRR) (Government of Bangladesh)	Allocates food for the VGD Programme.
Directorate of Livestock Services (DLS) (Government of Bangladesh)	Supplies vaccines and day-old chicks; facilitates training.
Union Parishad (Local council body)	Identifies vulnerable women, issues VGD cards, and distributes monthly food ration (in cooperation with BRAC).
PKSF and other banking institutions	Provide credit fund to IGVGD
BRAC (Private voluntary development organisation)	Arranges training, provides credit and other inputs. Also monitors and supervises programme activities.

The model of poultry programme is discussed here in short.

2.4 A Model Poultry Rearing Programme: An Example of an Income Generating Activity

The IGVGD programme launched a poultry scheme for the women in August 1987 in cooperation with the Directorate of Relief and Rehabilitation (DRR) and

Directorate of Livestock Services (DLS). This aimed to train VGD wheat recipients at the union level in better poultry keeping practices to generate a sustainable monthly income. The programme has been developed with considerations of experiences of rural women, their daily workload, resource constraints of their families, marketing of the poultry products, enhancement of protein intake within the programme family and the community at large.

BRAC developed a model of poultry rearing in rural Bangladesh as a strategy for sustainable livelihood for the VGD women. Poultry rearing at the household level has long been an activity of rural women in Bangladesh. But, this is mostly done in indigenous methods that are not scientific in many ways. High rate of mortality and low productivity of the local breeds have been identified as two stumbling blocks against making poultry rearing a profitable enterprise.

It was found from BRAC's experience that household poultry rearing could be economically viable if necessary inputs (such as HYV poultry chicks, vaccination and balanced feed) were made available, women were properly trained in scientific rearing and the concerned government machinery could be activated for timely and adequate supply of the critical inputs. Having seen this potential, BRAC introduced a pilot project of poultry development in rural Bangladesh in 1983 in cooperation with the Department of Livestock Services (DLS) of the government. BRAC has designed a cyclic model of poultry rearing involving different groups of participants as delineated below.

Poultry Worker	:	Vaccinates 1000 birds in their own locality. (charging a small fee for each bird vaccinated)
Chick Rearer	:	Rears 200-250 day-old chicks up to eight weeks (BRAC supplies the chicks to the rearers who, after eight weeks, sell these birds to key rearers or model rearers)
Key Rearer	:	Rears 10-12 birds, which include at least 4-5 HYV
Model Poultry Rearer	:	Rears 22 birds comprising two cocks and 20 hens.
Feed Seller	:	Produces and provides balanced poultry feed to the chick rearers.
Egg Collector	:	Buys eggs from the key or model rearers for marketing.

As of March 1999, a total of 21,953 Poultry Workers, 6627 day-old Chick Rearers, 610,266 Poultry Rearers (including Key Rearer and Model Rearer) and 504 feed sellers have already been trained among the VGD cardholder women. These figures indicate that quite a large number (6,39,350) of women of poorer households could be provided with poultry rearing skills.

2.5 The Agroforestry Programme

The increasing population in Bangladesh, in its need for food, fuel, fodder and timber, is causing rapid deforestation. The estimated national forest coverage of 6.5 percent (BRAC, 1997) is an extremely small proportion of the total land area. This agroforestry programme is a step towards protecting the existing forest resources and bringing new areas under plantation to meet the growing demand of timber, fuel, fodder and fruit.

Started in 1991 with an initial involvement of 17 farmers, the agroforestry programme has grown to enroll 15,298 participants--a number that attests to its success. The programme attempts to tackle three critical problems through one intervention package: (1) arresting growing deforestation in the country, particularly in the northern region of Bangladesh; (2) checking the loss of fertility of land in this region which is gradually becoming less productive, and (3) creating a new avenue of employment and income generation for the poor living in this chronic depressed area. Utilizing the low productive, idle land in the northern region by linking the landless women with the land through a long-term lease system is the primary component of this strategy. The ultimate aim of the programme is to combine the three elements in one programme package to ensure sustainability of livelihoods for the poorest and control environmental degradation.

2.6 Acquisition of Land

In 1997 BRAC started a pilot programme, supported by the European Commission, on unused plots of land in the northern region degraded due to continuous mono-cropping and soil erosion. The northern region of Bangladesh has high rate of deforestation and environmental degradation. Many people, particularly the affluent farmers, kept their land fallow as it was not considered

productive enough. BRAC arranged long-term lease of these lands from the private owners and allotted these to poor women farmers. BRAC also purchased land in some areas and transferred it out on favourable terms to the women farmers. Considering the intensive physical labour needed at the initial stage to develop the land for productive purposes, each selected farmer was given a monthly allowance of Taka 425 (US \$ 9) for 12 months to enable them to devote their time and energy to land development. BRAC also arranged a five-day practical training free of charge, technical services, seeds and seedlings for the women farmers. The land with long-term lease, the initial cash grant, the scientific methods of land use, and the gender-sensitive measures towards sustainability in food made the programme both innovative and a source of income generation for these women who are poor and under-employed during most part of the year.

2.7 Allotment and Lease Pattern

The acquired land is mostly allotted through lease contracts (10-12 years) among the landless peasants who are members of BRAC's village organisations. The terms and conditions for various lease systems are as follows:

- ◆ For BRAC land, each farmer cultivates about 33 to 50 decimals of land.
- ◆ All short or mid-term crops, including vegetables and fruits raised in the allotted land, are entirely enjoyed by the concerned farmer.
- ◆ After harvesting, the farmer receives 90 percent of the total income from selling trees with the remainder going to BRAC.
- ◆ As lease value, each farmer pays Taka 500 to BRAC per year throughout the lease contract period.
- ◆ As for the land leased from private owners, farmers get 40 percent, landowners get 40 percent, and BRAC receives the remaining 20 percent of the land's income. This amount is given to BRAC as charges for the supervision and technical support provided to the farmers.
- ◆ For land acquired from the public sector, i.e. state land, the farmer keeps 65-70 percent of the total income, BRAC receives 10 percent of the share with the government getting the remainder. Farmers who themselves own the land receive 90 percent of the income generated with BRAC receiving the rest of it. Here also, BRAC is remunerated for providing technical services and monitoring support.

2.8 Distinctive Features of the Programme Models

The two programme models under study have many distinctive features and qualitative indicators which are summarized below:

Replicability: The IGVGD programme is replicable to any part of the country. It has already been extended to cover more than 60 percent of the total *thanas*. Agroforestry is also replicable to any part of the country where land is available for lease contract.

Coverage: The IGVGD has a very high coverage, with over 921,000 households participating. Agroforestry has covered 15,400 households. Individual participants are women of poorest households. The next phase of IGVGD programme (1999-2000 VGD cycle) will take the IGVGD to 50 new areas and bring 278,500 women under the programme.

Partnership and collaboration: One of the features of the programme is inter-agency partnership and inter-organisational coordination. A group of development partners drawn from WFP and bilateral donors, governmental agencies, local government bodies, banking institutions and non-governmental organisations has been brought together through programme planning and implementation. This element has added to the vibrancy and helped in successful implementation of the programme. The partnership linkages which have developed through the years can be used as a good instance for others.

Programme dynamism: These innovative programmes are not static models. With the help of research and other inputs, they are constantly being reviewed and their constraints are being identified. For example, at the beginning poultry was chosen as the only income generating activity for the IGVGD women. However, the time needed for training on diversified activities was recognized. Thus, livestock, restaurant management, vegetable growing, horticulture, and fishery development were introduced along with poultry rearing to increase women's income generating opportunities.

Sustainable income: The programmes have the potential of generating quick returns from their investment. A vast majority of programme participants are

earning income. With the increase of membership age, the participants are saving more, accumulating more assets for production and for domestic use, and now have more than one source of income.

Social awareness: Training, organisation of the vulnerable women at the grassroot levels (village organisations or VO), and participation in the regular weekly-fortnightly VO meeting have enabled these women to attain increased awareness and empowerment.

Programme sustainability: For the sake of sustainability, the IGVD and Agroforestry programmes have been mainstreaming with BRAC's Rural Development Programme (RDP). The RDP is a self-sustaining programme which now covers 2.9 million poor. Over 96 percent of the participants are women.

Sustainable development: IGVD is an environment-friendly programme. The Agroforestry programme is specifically designed to control environmental degradation by promoting reforestation, checking soil erosion, and pursuing appropriate methods of land use. The plants grown will not only produce fruits and timber but also supply them with fire wood which is needed for everyday cooking.

3. IMPACT OF THE INNOVATIONS : PERCEPTIONS OF STAKEHOLDER GROUPS

The study attempted to capture perceptions of the stakeholders of the two programmes. There are several groups of stakeholders involved : women of organized vulnerable groups; elected chairmen of local government bodies; BRAC's managers involved in programme operation; *Thana* level government officials of related departments, and food aid donors. The vulnerable women are, however, the key stakeholders because the programmes are developed for their benefit.

3.1 Perceptions of IGVGD Women

The information gathered through FGDs was qualitative in nature. So, both the participants' perceptions and our analysis have been presented in more of a qualitative fashion. In recent years, BRAC and some external institutions have conducted studies on the IGVGD programme that have produced data on income, savings, and assets of the programme participants. Relevant findings of these studies have been incorporated in this section as supplementary information.

Among the eighty seven IGVGD respondents taking part in FGDs, seventy-two were between 18-40 years of age and 13 respondents belonged to the 41-60 year age group. Of the 54 who were presently married, the husbands of 12 women were sick and unable to work. About one third (24 out of 87) of the women were widows while 9 others had been deserted by their husbands. In other words, over half of the women (45 out of 87) who took part in focus group discussions were either without husbands or their husbands were unable to work.

The specific subjects selected for discussion with the IGVGD participants included training, credit and savings, income and employment, overall economic condition and social transformation.

3.2 Training

Participation in training is obligatory for any cardholder who intends to join the IGVDG programme. Almost all the VGD cardholders who opt to join the programme lack marketable skills. So, training in skill development has been a vital component of IGVDG. Most of the participants receive training in poultry rearing which includes vaccination of birds, care of day-old chicks and rearing of grown-up birds as layers. From January 1988 through June 1999, a total of 921,000 women participated in training in poultry rearing and other skills (Annexure-2) such as, livestock rearing (30,077), vegetable growing (44,081), grocery shop (179), and restaurant management (307).

Almost everyone participating in the focus group discussions appreciated BRAC's training and was eager to have more. An owner of a day-old chick rearing unit said, "I could not even think of the work I am doing now, and I received all the knowledge from the training provided by BRAC." Another woman, involved in fish culture, attributed her success to the skills she got from the relevant training. The members not only spoke highly of the skill development training, but also of the consciousness and awareness-building training arranged by BRAC. The training has generated a new type of self confidence. In addition to acquiring life skills, they can now speak out their thoughts.

"Because of our acquiring various kinds of 'knowledge', we won't go back to our past condition even when the supply of free wheat stops." commented one of the current VGD cardholders.

Some others in the group expressed ambivalence about the benefits of training. For example, one woman said, "When one gets the [VGD] card, one is obligated to take part in some training. That's why I have taken training." For her, training turned out to be a mandatory part of the IGVDG programme, a process one had to go through to get wheat. Some of the women seemed to be less aware of the long-term implications of training as they were still in the receiving stage of free food.

3.3 Credit and Savings

Access to institutional credit is an impossibility for the poorest women in Bangladesh. The programme has made adequate provision of credit which enables these women to utilize the skills gained through training. They also use the money for investment in income generating activities. The amount of loan starts from Taka 2000 and can go up to Taka 10,000 (US \$210). As of March 1999, the IGVGD programme disbursed about Taka 1,365,343,173 (\$ 27.3 million) in loan among its 630, 973 borrowers (Annex Table-2). Group members can get loan as many times as they need depending on their utilization of loan, management skill and regularity of repayment.

The programme also encourages its participants to save regularly. Each member must save Taka 25 per month throughout the VGD cycle. The money is returned to them in cash or in poultry after the cycle is over. As they join village organizations (VO) of IGVGD, each member is required to save Taka 2-5 every week. Each member has a "pass book" and her savings deposits are recorded therein as in a bank.

Our discussions with the groups who joined IGVGD for more than 5 years revealed that all of them had saved at least Taka 1500 each. Some women saved up to Taka 2400 (US \$ 50) or even more. Almost all members in this group had received loans. The amount depended on the nature of the project, marketing facility, and the local situation. Those who had been members for more than five years received 3 to 4 loans during this time. The average loan for this group was Taka 4486. According to these women, credit-worthiness has apparently enhanced their status. One woman said that, even some rich people came to them to borrow money. Another member expressed similar view: "Now I can borrow any amount of money from anyone, whereas I could not manage even one Taka before joining the programme." Some members, however, were yet to take any loan due to their inability to utilize the money. The economic condition of these women was worst of the group.

It was also a common feeling among the VGD members who graduated 2 to 4 years ago that the training and credit received through the programme have been well utilized. As one participant observed: "We have profited a lot from

the loan money and the knowledge that we received from BRAC. Now we can utilize the money. Nobody just uses up the loan. We invest it in income generating activity." Many members of this group had added up the loan money to their own savings and bought valuable productive assets like land. Four of 12 ex-VGD women participating in a particular session purchased land after joining the programme. An equal number of women built tin shed houses. Many others used the loan to buy cattle and poultry. Most of them took three loans averaging Taka 4270 each. One woman in this category incurred a big loss (Taka 4000) for her failed chick rearing unit project. All others utilized their loan money productively, although a sudden crisis or emergency forced many to spend a part of the money for non-productive purposes. One respondent said that she had to use up the money for her daughter's marriage. Incidents like this create impediments for repayment of the loan. The average per capita savings of members of this age group was Taka 965 (US \$ 22).

In Delduar, a comparatively depressed area, all the 11 cardholders participating in the focus group discussion have taken an average of Taka 3136 as loan. In Delduar, many members were already engaged in various local small-scale industries, such as gold or silver smithy, handloom, and others. Most members stated that they invested their loan money in these activities and earned good returns. In another area (Madaripur), a more depressed and flood prone area, 12 out of 22 respondents had not yet received loan. Of those who received, the average loan size was Taka 2722. It can be assumed that many of those who have not yet received any credit, would get it before or just after the end of their VGD cycle (June 1999). One woman summarized the views of many who did not take any loan, "There's no point in just taking loan. I will take loan when there is an opportunity to make something out of it," she said. The programme has been able to convince her that one should only take a loan when it can be invested in income-generating activity.

3.4 Income and Employment

To widen the possibilities of income generation, the IGVGD programme has been encouraging women to engage in non-traditional activities. The new areas include grocery shop and restaurant management, livestock rearing,

agriculture on leased land, fish culture, etc. These have expanded women's workspace and challenged traditional social boundaries, which used to restrict women's opportunity to work outside their homes.

It was observed that women who have been associated with the programme for more than five years have found a stable source of income. During the discussions, most respondents mentioned poultry rearing as their predominant income earning activity. Ten out of 22 respondents, assembled in one particular session, were actively involved in poultry rearing. "Earlier we were frightened to rear even 4-5 poultry birds due to our lack of knowledge on vaccination and improved method of poultry rearing. But now we are rearing scores of birds dauntlessly," said one respondent. Many women were also involved in vegetable cultivation. One participant expressed her enthusiasm saying, "This month I have earned Taka 150 by selling leafy vegetables that I produced on my homestead land."

Almost all the current VGD cardholders participating in FGD were quite eager to engage themselves in some additional income earning projects. For them, the free food ration was most helpful in initiating income generating activities. According to them, the free food ration came to them as a big help at a critical time of their families. As one member observed: "A mode of survival has been introduced due to BRAC membership. It will be a little difficult when the [VGD] card ends, but it will still be possible to work something out. With card, it would be easier to ameliorate the situation."

3.5 Asset Accumulation

Asset ownership is an important indicator for assessing the economic condition of any rural household. Poor families have a poor asset base. Assets have been categorized as productive and non-productive. Common productive assets of the IGVGDP participants were land, cattle, poultry, grocery and business capital.

Tin or corrugated iron sheets, tin shed houses, slab latrine, furniture, etc. were useful but non-productive assets. Most of the respondents who have been with the programme for more than five years said that they had built their own tin

shed houses. In two locations, 18 out of 22 respondents had built them. They showed a strong desire for owning a tin shed house that not only gives one a permanent home but also saves the money required for repairing thatched huts every year. By mainstreaming themselves with BRAC's Rural Development Programme (RDP), they could receive credit and other support, which have helped them build sanitary latrines and tubewells for drinking water. The IGVGD women who had adult male members in the household were doing better in asset accumulation. Some of them purchased land while some others have leased it from others for cultivation. One of the respondents said, "I have bought 20 decimals of land at a cost of Taka 12,000 that was quite unimaginable for me if I had not joined the programme." Among the eleven respondents, four respondents had acquired cattle and 10 others owned poultry during the IGVGD intervention.

Mariam, one of the IGVGD members for (2-4) years, said: "I bought cows with the money from BRAC. Then, selling the milk from these cows of improved breed, I managed to buy land. I am now planning to set up a dairy farm." Mariam's comment highlights only a small segment of the story of one member among many who have been involved with the IGVGD for 2-4 years. The trend in asset accumulation of the members of this group differed from both the VGD cardholders of the current cycle and those who had stopped receiving free food ration five years ago. The study team met 12 women assembled for a group discussion. This particular group lives in Madaripur which suffers from frequent floods and chronic economic depression. Furthermore, this area was heavily affected due to the massive 1998 floods. The types of assets owned by the members of this area were much different from what members in other programme area could gain. Four out of the 12 women managed to own land from the income generated through projects supported by the programme. Four others could construct tin shed houses.

In terms of the volume and types of assets owned, there also exists a difference between the current cardholders of Delduar and Madaripur. Current VGD cardholders of these two areas could not yet buy land, one of the most coveted productive assets. However, compared to Delduar, women from Madaripur area could hardly accumulate anything. Flood proneness and agro-ecological variation of the two areas seem to be responsible for this difference in economic

profiles. Respondents from Delduar with higher asset base were already engaged in various income generating activities like silver and gold smithy and the handloom industry. These activities were prevalent in the area even before IGVD interventions. Madaripur has no such non-farm activities for the poorest to earn an income.

3.6 Overall Economic Change

Through participatory discussions the women reflected their own perceptions about their poverty level, food consumption and overall economic situation. By using four scales, viz. *good*, *moderate*, *bad* and *very bad*, they tried to portray their own situation prior to, during, and after the VGD cycle. Number of daily intake of meals, income, affordability of clothes and children's education were used for comparison. Most of them characterized their condition before getting the food aid as *very bad*. "Not having enough to eat" was the most common complaint referred to by the participants to state their situation about the pre-VGD days. Interestingly, the subject of poverty was often linked to issues of social awareness. Most thought of their present condition as *good* or *moderate* mostly because of their newly gained consciousness on business ventures, health, or education.

The respondents who have been with the IGVD for over five years thought that most of them were gradually gaining higher economic status. Invoking the gruesome past in her memory, one woman said, "Before joining the programme our economic condition was *very bad*. We had to eat once a day. Some days we could not manage anything. We used to wear only one ragged *sari* and work hard for other people for a very low wage. As we were homeless, some of us had to live in other people's houses. But after receiving the monthly food ration we did better and did not need to starve."

This transition to "improved economic condition" of the older VGD members was found to be common among the members of the same age group. Only 3 out of 11 respondents' condition in one focus group was said to be declining. But they mentioned very specific reasons for that. One of them was suffering from breast cancer and had an expensive operation. The two other members had spent large amounts of money in dowry for their daughters' marriage.

Another woman had a husband who was unable to work due to physical constraints. The condition of the rest of the members, however, was improving.

Most women who joined IGVDG programme 2-4 years ago pointed out that their condition had also improved. "Now everyone is doing better. Before getting the card it used to be really bad. Eight to nine people had to eat 1 kg. of rice. Now they can have three meals a day," stated one woman. They were quite eager to describe in how many ways the food programme has ameliorated their life. One member said: "Before, I had to work at other people's house. Now, that's not needed anymore." All the 12 women of this category, participating in another focus group discussion, pointed out that their situation was *very bad* before receiving the food ration, but their condition, at the end of the VGD cycle, has been *good*. The support they received in the form of training and loan while they were drawing the free food ration, has accrued many benefits to them. "Now people even have extra pieces of clothing. They don't have to ask for it," stated one member of the group. She used this example of "extra pieces of clothing" to emphasize that IGVDG intervention has been somewhat successful in providing them with many additional things other than the bare necessities.

"It was difficult to manage two meals a day; it was almost impossible to manage three," said one of the current cardholders. Most women of the category who were still enjoying free ration demarcated their present from their pre-card past. "Many would have died without the food ration," declared another participant. They underscored the importance of free wheat and the difference it has created in their everyday life. "Now that we get wheat, we don't have to beg for food," declared one current cardholder. Many of the responses touched on this subject of self-reliance.

Among those who have been participating in IGVDG for more than five years, 82 percent thought that they had gained higher economic status due to their involvement with the programme compared to the 64 percent of current members who thought similarly. A gradual increase in asset accumulation was also noticed among current to ex-VGD participants. Of women who have been with the programme for more than 5 years, 44 percent accumulated various

kinds of assets. For women involved for 2-4 years, 35 percent had assets, and for cardholders 21 percent owned assets (Annexure 4).

Although the women were unanimous on the benefits of receiving free wheat, they were all concerned about their future when the 18-month food ration period would be over. One woman even thought that she would have to “revert to her previous condition” at the end of the free wheat cycle.

3.7 Social Transformation

Along with providing support for income-earning activities, the IGVDG programme has introduced awareness building training for these women. BRAC’s Human Rights and Legal Education (HRLE) training helps empowering women by making them aware of their rights in respect to inheritance of paternal and husband’s property, marriage and divorce, etc. Health, nutrition and literacy are also some of the topics that are dealt with in the monthly issue-based meetings of the village organisations.

Social transformation might be divided into three areas: social awareness, and issues of health and education.

Social Issues: The women’s awareness of most social issues have been similar among the three age categories. The awareness could be discerned from the way these women spoke, the contentions they put forward, the magnitude of their knowledge, and their courage in encountering various problems. “We did not have any mental strength and courage before and could not talk to other people. But now, we can tackle many of our problems,” said one respondent of this membership age category. If a woman’s increased mobility, control over money, and decision making within the household are considered as important indicators of her empowerment, then IGVDG intervention seemed to have some positive effects on women’s lives. When asked about spatial mobility, most of the respondents did not consider themselves constrained anymore by either the male members of the family or the village society. They generally attributed this change of attitude to their economic freedom and BRAC activities in general.

Changes in income earning capacity have brought in its trail changes in other areas of their lives. "Before, there used to be a stigma attached to women's mobility," observed one participant. This involvement had also given women a sense of self-reliance, "I had to request my husband to buy me a *blouse* before. But now, I can even buy a *sari* with my own money." One person said, "Now I can sustain my family well without the help of any man." It indicates their level of confidence that has risen remarkably due to their involvement with income generating activities.

A new subject of social networking was also notable in the discussion of current cardholders. In one woman's words, "Before joining BRAC programme, people seldom visited one another; we hardly knew about one other's problems. Now, everyone understands each other's pains and pleasures." This collective feeling, newly created among the group members, has been helpful in fighting issues such as dowry, child marriage, wife battering. "All members have started thinking alike," one participant declared. This common awareness, she further explained, would help in reducing the prevalence of dowry among the participants.

Education: Children's schooling was the most popular issue that they put forward as an indicator of their newly gained awareness. One woman commented, "We were not at all enthusiastic about our children's schooling in the past. Sometimes we could not send them to school due to financial constraints. But now, all of us are sending our children either to government primary schools or BRAC schools, because, now we realize the importance of education for our children." According to the participants of the focus group discussion, almost all of the primary school-age children of their households were enrolled in some school.

"Time is changing," said one woman. "One *has to* send their children to school." Many pointed out that they were sending their children to school because otherwise people "looked" down on them. "BRAC has taught us this," said another participant. Women taking part in one discussion said that all school age children of their group are attending schools on a regular basis.. Daughters of four participants had finished their primary education and are continuing

with their studies. One woman's daughter has appeared in the secondary school final examination this year.

One of the participants thought of her husband as old fashioned in respect to his outlook towards education. "He doesn't force the children to attend school," she added. It was she who encouraged her children's proper education. It is interesting that by being indifferent to education, her husband appeared to be old fashioned in her eyes. By education, most of them emphasized, they could create a better future for their children. "One can't think of children's education when there's no food in the stomach," declared another respondent. Now that they could afford three meals a day and meet some other basic needs, children's education had become a reality, she added.

Health: Immunisation rates are an important indicator of a family's awareness of child health care. All children of the respondents who joined IGVGDP at least 5 years ago were immunised. "We not only send our own children to the immunisation centres, but also ask others to do so," commented one of the women.

Many women of all the groups were strong proponents of family planning. One person summarised this by saying, "It is essential for every woman of reproductive age to adopt family planning method to keep the family small and manageable." Older members of the group usually had bigger families. One woman explained, "The older people had lesser understanding of the importance of family planning and no suitable methods were available at that time. Now everyone is aware of it."

Like the IGVGDP graduates, the current VGD cardholders responded with similar enthusiasm about practicing family planning. BRAC's awareness training seemed to have influenced the IGVGDP members' lives in significant ways. In case of contraception, the correlation was not that direct. Many comparatively older women had started adopting family planning methods long before their involvement with the IGVGDP programme. The rest of the married women had started adopting family planning methods long after becoming IGVGDP members. All the women of the current VGD cycle participating in group discussion got their children immunized. Some claimed that they not

only took their own children, but also encouraged others to benefit from these health care facilities.

3.8 Perceptions of the IGVGD Dropouts

BRAC's IGVGD programme has already covered a large number of vulnerable women (over 921,000), most of whom have associated themselves with the programme on a sustained basis. Some group members, however, discontinued their association with IGVGD. The present study was not designed to determine the exact number of dropouts, but instead to identify the factors which led the concerned group members to discontinue their association with IGVGD. A WFP sponsored study on women participating in the 1992/94 VGD cycle revealed that 15 percent of the VGD cardholders do not join the IGVGD (Hashemi, 1996: 6). Another study on the 1994/96 cycle showed that 21 percent of the participants dropped out after joining the IGVGD programme (Ahmed, 1997: iii). There are several factors behind this phenomenon. During field investigation, the study team met around 15 such drop outs in four different IGVGD areas. Separate discussions with these women helped to understand their views and the factors that led them to leave the programme. Cases of ten IGVGD drop-outs, are presented here as illustration.

Alatun (35) lives with her husband who is a day labourer. She has one daughter who was married two years ago. She became a VGD cardholder five years ago. She joined IGVGD when she was drawing the free monthly ration. She got two loans (Taka 2000 and 4000) from BRAC and invested the money in running a tea shop jointly with her brother. The shop was running well. At one stage the brother cheated her. She defaulted, and BRAC staff pressed her hard for repayment of the loan. With great difficulties she repaid the loan and left IGVGD programme. She is, however, willing to rejoin the programme.

Maksuda (28), a widow, lives with her two children, one daughter (9) and one son (7). She was given a VGD card some five years ago, and joined BRAC's IGVGD programme. She got three loans from BRAC for Taka 2000, 3000 and 6000 respectively. As a group member, her performances were good. She invested her loan money in trading petty clothes in partnership with a man.

The business was going on smoothly, and she could repay the first and the second loan in time. She, however, become severely ill after the third loan, The physical illness gave a deadly blow to her earning ability. Taka 1000 of the third loan was spent for medical treatment and she gave the rest of the money to another man who used it in his own business. In lieu thereof, the man repaid Maksuda's loan. She is no longer associated with the IGVGDP and lives in a small hut built on her father's land. Still young, she has lost both physical and mental strength to move towards a sustainable livelihood.

Rabeya (50) became a widow two and a half years ago. She lives with her widowed daughter. Rabeya received free food ration for two years and joined BRAC's IGVGD programme. During her membership she got two loans--Taka 2000 and 3000 respectively, and used it in poultry rearing activities. At that time her husband encountered a big health problem which necessitated surgical operation. A part of her loan money was spent for the husband's treatment, but he could not survive the operation. Rabeya had difficulty in repaying her loan and ultimately parted with the programme.

Mahfuza (40) lives with her husband, two sons and three daughters. The family owns 16 decimals of land. Her free ration cycle ended three years ago. She joined BRAC's IGVGDP and got two loans--Taka 2000 and 3000 respectively, which she invested in a grocery run by her husband. They have built a tin shed house. Last year her husband left for Dhaka to try his luck for something better. He is known to be doing some petty business there in informal sector. Alone at home, she is not able run any income generating activity using loan money. So she left IGVGDP.

Aleya (45) has her husband and three sons. All the sons are grown up and live separately. Her husband has been suffering from mental disorder for the last six years. She was given a VGD card; the free food ration cycle was over three years ago. She joined IGVGDP, but left it as there was none to assist her in managing any income earning project. Her three sons were earning their livelihoods in their own way as a tailor, a rickshawpuller or a farm labourer. With an insane husband she finds it quite hard to earn a livelihood on her own.

Nurjahan (36) lives with her husband, two daughters and three sons. The family is landless having only two huts to live in. On completion of her VGD cycle she joined the IGVGD three years ago and got two loans, Taka 2000 and 3000 respectively. She used a part of the money in poultry rearing but invested a major part in building a house, which was considered necessary for her growing children. This sort of investment does not produce any income, but the situation compelled her to divert the loan. She faced much difficulty in repaying the loan. She left the IGVGD programme as she is physically very weak and finds little time to run any income earning activity.

Karbala (45), is a landless woman who lives with her husband and one daughter. She joined IGVGD some eight years ago and got two loans, Taka 2000 each. The money was invested in a poultry rearing project. A part of the money was also used for consumption purpose. She could not manage her income earning activities well, and left the programme. What is worse, the 1998 flood has washed away her only house, and the family is finding it very hard to cope with the worsened situation.

Noor Jahan (45) lives with her husband, two daughters (21 and 17) and two sons (15 and 9). Her family neither owns any land nor any house. The husband knew weaving, but is now a day labourer. The eldest son tries to earn something by doing some odd job. Noor Jahan was given a VGD card and drew free ration for two years. She joined IGVGD and got three loans of Taka 1000, 2000 and 3000 respectively. The first loan was invested in a handloom, but it could not be used properly as her weaver husband suffered from prolonged illness. The second and third loans were used in paddy husking. Her husband has been suffering from mental disorder and is somewhat indifferent. She left IGVGD three years ago, as she did not get any support from her family members in running the paddy husking operation.

Tahiron (40) has her husband, one daughter (12) and a son (7). Her husband is a day labourer. He has neither any land nor a house of his own. As VGD cardholder she enjoyed free food ration for two years. At that time she joined the IGVGD. She got only one loan for Taka 2000 with which her husband started trading in vegetables. It was going on well. But her Village Organization (VO) was suffering from lack of organizational disciplines for which all group

activities were suspended for some time. Some field staff reportedly chastised the group members for their indisciplined activities, and Tahiron felt offended for that. She left IGVGDP two years ago, but wants to rejoin the programme.

Nilmoni (45) has her husband, three sons and two daughters. She joined IGVGDP some six years back but left the programme after three years. She got three loans for Taka 1000, 3000 and 3000 respectively which she invested in traditional handloom and weaving. Her enterprise generated good income. She is working closely with her weaver husband which has helped improving the economic condition of their family. She became a poverty graduate and left IGVGD three years back. She can profitably use her time now in their home-based handloom activities which have provided them a way for sustainable livelihoods.

The ten cases presented above illustrate a variety of factors for which some of the women participating in IGVGDP discontinued their association with the programme. Some of them were expelled from their organizations as they could not fulfill the obligations of the programme, viz., timely repayment of loan. But most of them left the programme due to some other reasons which were difficult for these women to handle. Prolonged illness of the woman or her husband was one of the major hindrances. For some women, their husbands were either indifferent, or their trading partner cheated them. Lack of vigour, physical capability and support have also been major constraints.

Around one-third of the IGVGD women have not used BRAC's credit. The number seems quite high especially since the credit facility is within their easy access. The reasons have yet to be explored.

3.9 Perceptions of the Agroforestry Participants

The agroforestry programme began in 1991, i.e. four years after the IGVGDP had been introduced. A new component was developed and added to the agroforestry programme in 1997 when BRAC purchased some land that used to be considered uneconomic and "life-less" by the large landholders who owned these. BRAC allotted these pieces of land to landless women on long-term

lease. So, the project was less than two years old when the study was conducted.

Around 30 women farmers were encountered in three of the programme *thanas* of Rangpur, Dinajpur and Nilphamari districts. Discussions were held with them on the fields during work hours when the farmers were tending their crops and plants. In four or five plots, the women were working jointly with their husbands; some of their children were also with them, either helping or playing with their friends.

In one of the chosen sites for the new phase of BRAC's agroforestry programme, the still-young trees and plants attended by the farmers themselves, held the promise for lush green surroundings in the coming years. The usual dry, arid area was replaced by a stretch of green. Most of the sites visited presented similar scenes--women taking care of the plants and the crops, and thus, renewing the tie between the land and the farmers.

Standing on her land now under cultivation and looking after the plants BRAC's technical staff had suggested to plant, Zarina told us how this programme has started bringing about many changes to her life. Receiving land, inputs, (fertilizers, plants, seeds, etc.) and other technical support from BRAC has aided her in generating income for her family from a new source.

Zarina has been a member of a village organisation (VO) for a year. Her family lives in a nearby clustered village (*gucchagram*), set up by the government for the rural homeless people. They did not own any land, and had to live on other people's property before participating in BRAC's agroforestry programme. She has two sons and two daughters. Her husband works as a day labourer. Zarina's situation has improved in many ways since her participation with the programme. It was hard for her family in the past. They had to survive only from the income of her day-labourer husband. Now, they can at least manage three meals a day.

This description is characteristic of many other women farmers participating in BRAC's agroforestry programme. Zarina, like the others, has received land from BRAC on a ten-year lease basis. At this point, she is cultivating pumpkin and

string beans, which she intends to sell. In addition, there are about 40 saplings of wood tree species planted in her plot a few months ago from which she is hoping to receive long-term benefits.

It is estimated that she will get around Taka 200, 000 (US \$ 4,000) as value of the wood trees after the end of the ten-year lease. Zarina has been receiving Taka 425 each month for one year to help her during the times when the benefits from the land are too scanty to earn a sustainable livelihood for her family.

Rafijuddi, husband of one of the VO members, has expressed similar views about the impact of the agroforestry programme. His wife received about 33 decimals of land from BRAC on which they have cultivated many short-term crops along with the long-term wood trees. On their land, Rafijuddi and his wife Momena have mostly cultivated arum, which they are planning to sell in the market.

“Growing a plant is like raising a child,” said Tohiron, one of the other farmers working on leased land. Almost all the programme participants like Tohiron agreed on the prospect of taking care of the trees for future purposes. They all came to the field every day for de-weeding and irrigating the land, fertilizing the plants, and collecting the fruits of their labour for marketing.

Koushalya, another BRAC Village Organization member who has been cultivating on the small piece of land she owned, said that she has been hearing about this programme since her involvement with BRAC. She thought that it would be beneficial for her, and it was. Koushalya owns about 48 decimals of land on which she has planted about 200 plants, including sissoo, nim, and horticultural crops like, potato, lemon and chili. She is planning to get her daughter married with the money received from selling the trees that will mature toward the end of the lease. Koushalya was happy to state that she sold about 100 lemons during the first year of cultivation.

When asked about the reasons for participating in the programme, most women mentioned alleviation of poverty as the main reason. Most do not own any land or cattle. Some of the participants lived in the clustered villages set up

by the government for landless rural poor. Almost all of them have been selling the horticultural products from their land to take care of their immediate economic needs. The most common products were chili, okra, onion, mustard, radish, bottle gourd, millet, maize, and different kinds of leafy vegetables. There were also fruit trees like guava, litchi, lemon, onion, mango, jack fruit, black berry, and so forth. One woman estimated that she earned about Taka 1000 (US \$ 20) by selling four kinds of vegetables grown on her land during the last season.

What is most encouraging is the way the women farmers viewed the agroforestry programme. Their views reflected not just their expectation from the programme's immediate economic gains, but also their consciousness about cultivating fallow land and caring for plants to help the individual and the environment. Many of the participants explained how hard it was for them to prepare the fallow and sandy land for cultivation. The land which was almost dead, however, came to life with their hard work. The infertility of the land was being overcome in various innovative ways by the farmers themselves. Small wells or treadle pumps were built on many of the cultivation sites to take care of the demands for irrigation during the long dry season. The soil is so porous that the small plants needed watering twice a day as protection from the drought. The farmers' devotion to the land and the efforts that they put indicate how much the programme is considered crucial for them and their families.

Although most farmers appeared to be highly optimistic about the prospect of the agroforestry programme, they all felt unhappy about the short duration of the monthly monetary support that they receive during the first year of cultivation. Most of the women and their families thought that Taka 425 per month has helped them a lot in terms of food and general care of the plants. If it could be continued for at least two years, according to them, it would be extremely beneficial in their everyday life. Also, it takes at least two years for many of the plants to mature and be financially productive. Preparing the fallow, dry land in northern Bangladesh requires hard work from farmers. This probably necessitates a longer duration of the financial support.

What the farmers perceived about the agroforestry programme pointed out to some important issues related to the programme. As discussions were held on

the fields during the farmers' working schedule, many aspects of the programme could be observed from close range. The farmers' enthusiasm will definitely go a long way in addressing the issue of deforestation and bringing the dead land back to life. They not only thought of the trees as their personal assets, but also as national assets that would bring about a big ecological change to their locality as well as the nation. As one external observer who recently visited the project area recorded a particular comment of one group member: "My son may leave me when I get old, but my trees will not" (Romer, 1999: 3).

3.10 Perceptions of Union Parishad Chairmen

Union Parishads (UP) are local government bodies at the lowest level of administration in rural Bangladesh. The chairman is the elected chief of UP. The average population of a Union is around 20,000. Union Parishads play an important role in operating the Vulnerable Groups Development (VGD) programme. The free wheat received by the government from WFP is distributed through the UPs. The Parishads are entrusted with the responsibility of selecting the vulnerable households following some given criteria, issuing cards to the selected women, distributing free wheat to the VGD cardholders and training of cardholders in selected skills. The UP chairmen are thus very closely linked with BRAC's IGVD programme. The study team met 10 UP chairmen of four *thanas* in their own areas and discussed some specific aspects of the IGVD programme.

All the chairmen mentioned that they could issue VGD cards to only 25 percent of the households of VGD cardholder category, while the vast majority could not be given the benefit of monthly free food ration. According to their estimate, on average, 500 additional cards are urgently needed in each union for the highly food-insecure people. In one area the study team came across two women who were sharing one VGD card. They called it "shared VGD". Officially the card has been issued in the name of one woman, but the two women equally share the food ration every month. The local UP chairman confirmed this fact and asserted that he made this arrangement (in violation of existing VGD procedure) as the women lived close to each other and were equally needy. The number of cards to be issued in his Union was predetermined by

the government, and as such he could not issue cards for both the women. The study team found out that there were around 40 such shared VGD cards in that *thana* which is economically a very depressed area.

One of the chairmen seemed to be particularly concerned about the present state of food insecurity. He pointed out that, he had been working with an idea of setting up a training-cum-production center in his Union where some 300 women of the vulnerable category could be engaged in skill training on clothes-making. If he could set up such a center he would be able to link these women with some garments factories in Dhaka. The chairman was eager to know if BRAC or any other organisation could help setting up the center.

Another chairman pointed to an untapped local resource which could be harnessed for sustainable income of the poor. He observed that there were some 250 tanks in his *thana*, half of which are not being used for fish culture. Many of these tanks have been silted up and required re-excavation. Government could provide WFP wheat for re-excavation of these tanks and lease these tanks to the organized groups of the poorest households for fish culture. He felt that the proposed scheme could be a source of sustainable income for at least one thousand families.

One chairman felt that the training provided to VGD cardholders was inadequate. The duration of training should be longer and the participants must acquire adequate skills as required for earning an income by using the skills.

3.11 Perceptions of *Thana* Level Officials

The study team also held discussions with *Thana* level officers of government departments. Officials of three specific departments were included in the discussion: Project Implementation Officer (PIO), *Thana* Food Controller (TFC), and *Thana* Livestock Officer (TLO). These officials play specific roles which facilitate smooth implementation of the IGVDG programme.

All the officials interviewed felt that the programme has been particularly helpful for the poor women and for them (government officials). For instance,

one TLO stated that there were some 160 Poultry Workers in his area, all local women trained in vaccination, who come regularly to take delivery of poultry vaccines from his office. Through these community-based workers he gets regular information about the state of poultry rearing in his *Thana*. The poultry workers are also encouraged to disseminate new messages on poultry and livestock development in their local community. According to one PIO, over half of the IGVGD participants have improved their economic condition. Another official felt that there has been substantial improvement in the economic condition of these women. He felt that more WFP wheat should be allotted for IGVGD type of programmes to mitigate food insecurity for the poorest. One particular official suggested that more authority (including issuing delivery order of wheat) be delegated to the UP chairmen for efficient implementation of VGD programme.

3.12 Donor's Perspectives

The IGVGD programme was developed out of the food aid provided by the World Food Programme (WFP) to the government of Bangladesh. The WFP food is now used mainly for two specific projects: Vulnerable Group Development (VGD) and Rural Development (RD). A very small portion of the WFP food is used for institutional feeding and for the Myanmar refugees.

Together with bilateral donors (EC, Australia, Canada and France) and support from the government of Bangladesh, the WFP is delivering a large quantity of food for RD and VGD projects. The total quantity and proportion of food allocated to these two projects, in two specific periods, can be seen from the table below:

Year	Tons of wheat or cash equivalent		
	RD project	VGD project	Total
1994-95	265,140 (60 %)	173,606 (40 %)	438,746 (100 %)
1996-97	210,998 (52 %)	196,466 (48 %)	407,464 (100 %)

Figures in parentheses indicate percentages. Source: WFP Bangladesh reports: 1996 and 1997.

The RD project supports various development schemes relating to infrastructure building, such as road, embankment, water bodies, forestry and

fisheries. The RD project was given higher resource allocation than the VGD project (60: 40) in 1994-1995. The ratio changed to 52:48 in 1996-1997, but the overall size of the food aid to Bangladesh was reduced by 31,282 tons during the period. Seventy-five percent of the resources given for VGD, however, goes to support IGVGD projects. A section of the VGD cardholders did not join the IGVGD programme due to various personal factors. RD and VGD are regarded as "development oriented" projects of WFP. However, only 36 percent of the total resources allocated for the two development-oriented projects went to the IGVGD programme.

The allocation of food resources for different sectors or projects is a policy decision. The study team had discussions with related functionaries of WFP-Bangladesh on food insecurity and sustainable livelihoods, with particular reference to BRAC's IGVGD programme. One respondent appreciated the need and quality of the programme, but expressed concern for those ultra-poor who were not yet covered, and the women who had dropped out of the IGVGD programme. She tried to project some long term vision of WFP and felt that the issue of sustainable livelihood might receive higher priority among the overall food aid projects of WFP in the next five years. Targeting the "hard-core" poor is very important for the purpose, she asserted.

WFP Bangladesh is known to be planning a further expansion of the programme and increased coverage. As an outcome of its earlier review, the programme cycle for free food ration has already been shortened to 18 months from the earlier cycle of 24 months. The study team was not convinced as to whether shortening the food ration period would ultimately affect the basic objectives of the VGD programme and help in achieving sustainable livelihoods of the cardholders. It was difficult for the respondent to say if the volume of WFP food aid will go up in future.

USAID is another major food aid donor for Bangladesh. The food aid initiated through PL 480 wheat has been substantial. Started over 15 years before the WFP food aid programme, the PL 480 wheat has been widely used for developing the physical infrastructure of roads, embankments, canal, culverts in the rural areas. These infrastructure building projects are carried out every year with continued support of USAID food aid.

The study team had a short discussion with the concerned officials of USAID in Bangladesh and determined that the food aid provided by USAID was not used for any VGD type programme.

3.13 Regenerating Local Economy

A well-developed study to assess the impact of the two programmes on regeneration of the local economy would be useful. It is possible to get sense of the impact from general observations, programme reports, and the perceptions of the participating women.

A look into the resources channeled through IGVGD in the four study areas (Shariatpur, Madaripur, Delduar and Munshirhat) during the immediate past VGD cycle (January 1998-June 1999) gives some idea about the resource flow in these areas. During this period, 7528 new VGD cardholders joined IGVGD programme in the four areas (Annexure 3). These women live in 812 villages. Calculated at the rate of 30 kg of wheat per cardholder per month, these women got a total 4.06 million kg of wheat during the past 18 months. Of the total cardholders, 4120 IGVGD women obtained credit totaling Taka 10.72 million (US \$ 0.22 million) as of March 1999. The average loan size per loanee was Taka 2600 (US \$ 52). At the prevailing local market rate, total price of the wheat, plus the cash credit, come to Taka 43.72 million (US \$ 0.88 million).

Two of the study areas also suffered heavy devastation due to the 1998 floods. BRAC, through its post-flood rehabilitation programme, supported the severely affected IGVGD women of the two areas. The support included free supply of day-old chicks, 8-week-old birds, poultry feed, wheat and paddy seeds, and grants for house reconstruction. The total amount for economic rehabilitation grant was around Taka 500,000 (\$ 10,000). The free wheat, the credit and the rehabilitation grant given to the VGD cardholders have made an appreciable effect on the local economy.

The Agroforestry programme has also started regenerating the local economy. The Rural Development Programme (RDP) of BRAC which operates the programme conducts regular field monitoring and brings out monitoring

reports. The RDP recently conducted a monitoring on the livelihoods of the participants during current phase (July 1997-June 1999) of the programme. One hundred and forty-eight participating farmers, randomly selected, were included in the monitoring. The data reveal that the average monthly income of the participants was Taka 343 in the first year, which increased to Taka 446 (\$ 9) in the following year. The income was earned mostly through the sale of vegetables grown on leased land. The monitoring report also shows that there was an increase in consumption of vegetables among the participants by 24 % just after six months of plantation. The level of consumption rose to 33 % in the second year. This information gives a clear idea about how the programme is making impact on household income and on food habits of the participants.

The agroforestry programme will have greater impact on the local economy and environment of the region. Three sequences of income are envisaged in the programme: short-term, mid-term and long-term. Different kinds of vegetables and fruits like pineapple, egg plant, beans, okra, ginger, turmeric, etc., are included as short term crops which grow during the first and second year. Lemon, papaya, guava, etc. are in the list of mid term crops (starting production from the second or third year), while the trees that need much longer time to mature, such as acacia, albizia, jack fruit, bokain, nim, koroi, sissoo, teak, etc. are planted to generate long term income for the participants.

By 1999, around 3.79 million fruit and forest trees, planted in about 5,882 acres of land, will be under maintenance of the programme. At the end of the lease period (10-12 years), these trees (overall mortality rate estimated seven percent) will be a very big natural asset in the region. It is estimated that each participating woman will get a lump amount of Taka 200,000 (US \$ 4000), as they will get 90 percent of the income from the trees on their respective plots of land. This will have a tremendous impact on the individual household and their communities.

3.14 Evidences from Other Empirical Studies

The WFP Bangladesh sponsored a nationwide study on the women participating in the 1992/94 VGD cycle. The study covered a sample of 360

women drawn from all parts of the country surveyed at four stages in time during and after the two-year VGD cycle (i.e. in 1993 and 1994). The survey compared three different interventions that have been pursued under the World Food Programme during the 1992/1994 VGD cycle: (a) the Union VGD programme; (b) the IGVGD programme of BRAC and; (c) the Jagoroni Chakra (or JC, a local NGO) programme. According to the study, BRAC's IGVGD proved to be significantly better in bringing about economic and social changes in the lives of the IGVGD women compared to (Hashemi, 1995: i-v). Some relevant findings of the study are summarised below.

Economic Changes: The positive effect of the VGD programme has been most discernible in the lives of those women who participated in the IGVGD Programme of BRAC. The monthly income of IGVGD women increased from Taka 200 (US \$ 5) in 1993 to Taka 400 (US \$ 10) in 1994. The mean number of income-generating activities increased from 1.7 to 2.9 per woman, animal husbandry being the major income-generating activity. In 1994, the percentage of IGVGD women who owned poultry was 91% and the percentage of IGVGD women who owned cattle increased significantly from 16% to 32%. The study concludes that the IGVGD programme has clearly served the purpose of strengthening the women's income-earning capacity to the extent that they compensate for the VGD foodgrain after the two-year support period.

Improvements in individual clothing have also been noticed mostly among the IGVGD women. Between the two surveys, the individual outfits improved significantly among the IGVGD women with the proportion of those who owned three *saris* or more increasing from 15% to 44%. The per capita foodgrain consumption has increased significantly only in IGVGD households, with daily calorie intake going from 1784 Kcal. in 1993 to 2279 Kcal. in 1994 (Hashemi, 1995: iii).

The study, "IGVGD Programme of BRAC: An alternative approach to nutritional improvement," compared the data of the participating households to non-participating households. Data were collected every six months on a cohort of households from January 1993 to July 1995. The average monthly earnings from poultry rearing in participating households were significantly higher (Taka 138) than the non-participating household (Taka 18). About 29% of the

intervention households bought new assets compared to 19% of non-intervention households (Hyder, 1995).

Social Changes: The effect on the women's social life, including awareness on social issues, health, children's education, etc. was also examined. The effect on social transformation (greater assertiveness, social awareness and participation) has been the most evident for IGVGD women (Hashemi, 1995: 27). A large proportion of women commented on the positive impact of the programme on their self confidence and income. When asked about spatial mobility, almost 70% of the IGVGD women said that they traveled out of their village in the month preceding the survey. A significantly higher proportion of IGVGD women made purchases with their own income during the month before the survey.

Almost all of the intervention households (99%) had access to safe water compared to the non-intervention households (94%). Forty percent of IGVGD mothers used soap to wash their hands and their children after defecation, compared to 25% of the non-IGVGD households. While 35% of intervention households had access to safe latrine, only 11% of non-intervention households had the same facility (Hyder, 1995).

Vitamin A capsule coverage (distributed free nationwide for nutritional supplementation of undernourished children) was found to be higher (58%) among the IGVGD households compared to the non-IGVGD ones (34%). The proportion of the children who were given eggs in the preceding 24 hours of interview was 33% among the participating families and only 6% among the non-participating ones. According to the measurement of the Middle-Upper-Arm Circumference (MUAC), severe malnutrition (less than 125 mm) was less prevalent within the IGVGD households (8%) than in non-IGVGD households (11%).

4. LOOKING AHEAD

Food insecurity is an integral part of rural poverty in Bangladesh. Quite a large number of people in Bangladesh, estimated to be 25 million, are food insecure. They suffer from lack of sustainable livelihoods. Food insecurity is not an isolated phenomenon. It is closely associated with socio-economic, political and environmental factors. While poverty is created and accelerated by socio-economic and political processes, it is also aggravated due to natural calamities like flood which visit Bangladesh almost every year.

Over the past two and a half decades, scores of projects and programmes in poverty alleviation have been introduced in Bangladesh. As a result, the level of poverty could be decreased significantly. The population living below the poverty line has come down from 80 percent in the early 1980s to less than 50 percent in the early 1990s. But what is a big worry now is the situation of the ultra-poor. Around 15 percent of the total population are still out of the reach of any poverty alleviation intervention. Because, most of the ongoing programmes do not fit into the needs of the ultra-poor. Special types of programmes are needed to address their needs. The task demands innovating ideas and strategies against hunger and food insecurity.

4.1 Benefits and limitations of the two programmes

BRAC has sought out some innovations to target the hardcore poor for sustainable livelihoods. One such innovation is the IGVGD programme which has covered one million vulnerable women. Another innovation is a lease back of land to 15,000 women for productive agroforestry. The two programmes have made a significant contribution to sustainable livelihoods through a provision of training, credit, and other productive inputs. The two programmes under study have many distinctive features and have been benefiting the participants in various ways. These have created a positive impact on the participating women in terms of (a) increased income, (b) increased number of income generating activities, (c) increased ownership of productive assets, and (d) other assets such as improved houses and tubewells for drinking water.

Certain constraints, however, have been observed. It is known that many a good number of the VGD cardholders who got the free wheat did not join the IGVGD programme. According to one estimate, about 15 percent of the cardholders of 1992/94 VGD cycle remained outside the IGVGD programme due to their untrainable¹ physical condition (Hashemi, 1996:6). Second, there have been dropouts in IGVGD. One recent study found that 21 percent of the sample women from the 1994/96 VGD cycle dropped out by the end of 1997, that is, shortly after they had completed their VGD cycle (Ahmed, 1997: iii). The latter study also found that limited space in the VGD women's households has been a restricting factor for large-scale poultry rearing for the key rearers. The Agroforestry programme also has one limitation. Expansion of the programme primarily depends on the availability of land for lease. Such lands are not found in many areas.

The ten cases of women who dropped out from IGVGD reveal a variety of reasons for self-exclusion and expulsion of these women. Some of them were expelled from their organisations as they could not fulfill the obligations of the programmes, viz. timely repayment of loan. But, largest number of the women left the programme due to some other inabilities. These women have also been victims of illness and high cost of medical services. A recent survey has highlighted the present health situation in Bangladesh. Some excerpts from the report (Khan and Hussain, 1999) :

- In Bangladesh, both mortality and morbidity rates are very high and the major reasons for the poor health indicators are poverty, lack of knowledge, and lack of preventive and curative services and limited access to medical care (p.xvi).
- Morbidity rate of women in Bangladesh is higher (181 per thousand) than that of men (163 per thousand) (p.ix.)
 - Morbidity in Bangladesh is associated with the economic status of households. Poor households (having monthly income less than Tk. 1000) reported a morbidity of 215 per thousand which is 35% higher than the morbidity for the non-poor (earning Tk. 3000 per month and above). (p. ix)

¹Untrainable is used to describe women who are very old or physically handicapped, as discussed in the Report of the Management Review-cum-Appraisal Mission 2226/Exp. 6&7. September 1995. Page 16, as cited by Hashemi (1996).

For some women, their husbands were either disabled or indifferent, or their trading partner cheated them. Lack of any helping hand is another problem for some women to run income earning activities though they got the loan.

4.2 Implications for future action

Despite the efforts made in poverty alleviation by various organisations a large number of people still remain food insecure in Bangladesh. There is need for continuing search for innovation against hunger and food insecurity. The situation demands concerted efforts by all agencies and organisations involved in poverty alleviation. In this context, the following facts and emerging situations deserve consideration.

1. Food aids received from all sources are mainly used for two purposes in Bangladesh : (a) infra-structure building projects in road and bridge construction/maintenance, etc., and (b) vulnerable group development or VGD. Of the two, the poorest women in Bangladesh derive direct support through VGD programme. The Agroforestry programme is also partly supported by monetised food-aid. Higher allocation of food aids for IGVGD-Agroforestry type of programmes can better address the need of the hard-core poor and enable them to earn sustainable livelihoods.
2. Various kinds of support are necessary to prepare the vulnerable women for self-employment and income generating activities. Free food ration as provided to VGD women or cash allowance as given to the women farmers in Agroforestry has been crucial as start-up support for the women. Without this initial support it would have been impossible for the hard-core poor to undertake any productive enterprise.
3. Despite all the existing support, many vulnerable women are incapacitated to join the IGVGD programme. A good percentage of the VGD women do not join IGVGD. Many also drop out from the programme. This happens due to various kinds of disabilities and constraints facing these women. A different kind of support system is necessary for them.

In this context, BRAC is planning to initiate a pilot project, to benefit some 10,000 women in six districts, providing a food ration and an innovative credit model with interest-free loans for income generating activities.

4. The socio-economic and political processes of dispossession and disempowerment of the poor together with natural disasters like floods and river erosion are persistently increasing food insecurity and loss of production resources. These are major factors creating displacement of the rural community and unusual rise of urban migration.
5. Land is still the principal production asset and source of employment to vast majority of the rural people. The distribution of land is, however, highly uneven. Over half of the people are functionally landless. Equitable access to productive resources (land, water bodies, etc.) can ensure food security to a large number of the rural poor. In this context, long-term lease of *khas* (state) land and water bodies with favourable terms seems to be extremely important.
6. Both mortality and morbidity rates are very high in Bangladesh. Morbidity rate of women is higher than that of men. The poor have very limited access to medical care facilities which is costly too. A single episode of illness, on the average, will cost more than 40% of the monthly household income. A poor household can hardly bear this cost. The situation demands necessary policies that would provide some financial protection for the poorer population. Alternatively, a component of health care support can be integrated with the poverty alleviation programmes.
7. A large number of hard-core are still out of reach of any effective poverty alleviation programme. Concerted efforts of the government and development partners will be of crucial importance to tackle this stupendous task.
8. Many other NGOs in Bangladesh have shown deep concern to the deteriorating situation of the poor, particularly the ultra-poor, and are

trying to implement various sustainable development strategies. Sustainability of these programmes are very important for the sake of sustainable livelihoods of the poor.

9. The United States has been one of the largest donors of food aid for more than 45 years. A study on US food aid in six food insecure countries shows that food aid levels, measured in constant dollars, since mid-1960s have decreased substantially. From their peak in the mid-1960s, they had declined by half in the mid-70s; they had declined by half again by the mid-1980s; and by the mid-1990s, they had declined by another third, from US \$ 700 million in 1974 to around US \$ 250 in 1994 (McCelland, 1999:1). The WFP food aid to Bangladesh has also declined in terms of tons of wheat or cash equivalent (from 438,746 in 1994-95 to 407,464 in 1996-97). The trend of the declining food aid is a serious issue for a country like Bangladesh.
10. According to the UNDP's latest Human Development Report, the growing process of globalisation is leading the poorer section of population of the developing countries towards increasing discrimination and insecurity. Around 90 percent of the world population is facing the risk of being pushed into marginalisation. The situation of the poor is thus likely to be more precarious. Formulation and adoption of appropriate strategies are necessary in the interest of to-morrow's poor.

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**Incidence of Poverty in Bangladesh (head count ratio)
Direct Calorie Intake Method.**

Year	All		Rural		Urban	
	No. (in million)	% of population	No. (in million)	% of population	No. (in million)	% of population
Poverty line: 2122 K. cal per person per day						
1995-96	55.3	47.5	45.7	47.1	9.6	49.7
1991-92	51.6	47.5	44.8	47.6	6.8	46.7
1988-89	49.7	47.8	43.4	47.8	6.3	47.6
1985-86	55.3	55.7	47.4	54.7	7.9	62.6
1983-84	58.4	62.6	51.1	61.9	7.3	67.7
Poverty line: hard core poverty 1805 Kcal per person per day						
1995-96	29.1	25.1	23.9	24.6	5.2	27.3
1991-92	30.4	28.0	26.6	28.3	3.8	26.3
1988-89	29.5	28.4	26.0	28.6	3.5	26.4
1985-86	26.7	26.9	22.8	26.3	3.9	30.7
1983-84	34.3	36.8	30.2	36.7	4.8	37.4

Source: Household Expenditure Survey, 1995-96. Bangladesh Bureau of Statistics, Ministry of Planning, Government of Bangladesh, Dhaka

* Poverty lines for the above two cases in 1983-84 and 1985-86 were estimated based on 2200 and 1800 Kcal respectively

**OVERVIEW OF IGVGD PROGRAMME ACTIVITIES
1988-90 TO 1998-99**

Description	1988-90	1990-92	1992-94	1994-96	1997	1998-Mar'99	Total
1. Total No. of trained cardholders (Programme participants)	40,744	57,929	105,504	185,096	248,129	284,432	921,834
2. Trained in poultry rearing							
a. Trained as poultry workers	6310	3246	3959	5550	2888	2538	21,953
b. Trained as chick rearers	450	609	1500	2988	1080	589	6627
c. Trained as key rearers	34,434	54,683	99,753	176,155	245,241	195,466	610,266
d. Trained as feed seller*	-	-	-	403	101	37	504
3. Trained in other skills**							
a. Livestocks	-	-	-	-	-	30,077	30,077
b. Vegetable growing	-	-	-	-	-	44,081	44,081
c. Grocery shop	-	-	-	-	-	179	179
d. Restaurant	-	-	-	-	-	307	307
e. Others	-	-	-	-	-	11,784	11,784
4. Loan							
a. Loan disbursed	142,074,00	475,647,00	161,181,399	524,857,033	225,654,403	391,878,238	1,365,343,173
b. No. of borrowers	15,319	37,151	79,834	178,933	169,206	150,530	630,973

Source : IGVGD Unit of RDP, BRAC

Progress of IGVGD Programme in Four Study Areas
VGD Cycle : January 1998-June 1999

Name of area offices and districts	Year of starting the program	Coverage (No.)		Trained IGVGD cardholders (No.)		Total loan disbursed (Tk.)	Average loan per loanee (Tk.)
		Union Parishad	Villages	Total	Loanees*		
Munshirhat (Comilla)	1994	14	72	400	187	450,000	2406
Palong (Shariatpur)	1992	18	333	3442	1961	7,919,050	4038
Madarpur Sadar (Madaripur)	1992	15	264	2031	1419	3,388,000	2388
Delduar (Tangail)	1992	8	143	1655	535	1,957,000	3658
Total	-	55	812	7528	4120	10,714,050	2600

* Data were collected when all the VGD cardholders did not complete their training and initiate income earning activities. The number of loanees and amount of loan are expected to increase after the ongoing cycle is over.

Annexure 4

Inputs received and economic gains of the IGVGD women by duration of membership

Indicators	Membership status			
	Women in current VGD cycle (N=39)	Participating for 2-4 years (N=12)	Participating for >5 years (N=34)	Dropout ³ (N=10)
BRAC input				
<i>Skill training¹ (%)</i>	96.96	100	90.90	NA
<i>Credit (mean in Taka)</i>	2929	4270	4486	2092
Perceived improvement				
<i>Economic condition (%)</i>	63.63	100	81.81	10
<i>Asset accumulation² (%)</i>	21	35	44	NA

¹ Poultry rearing, cow rearing, vegetable cultivation, fish culture, cocoon rearing (sericulture)

² Asset type:

Productive: land, cattle, grocery shop, rickshaw, chick rearing unit

Nonproductive: Tin shed house, tube well for safe water, sanitary latrine, furniture

³ The dropout members participated in the IGVGD programme for not less than three years and got at least two loans.

NA = Data not available