

# A Chicken in Every Pot

Farhana Haque Rahman

**A project designed by the International Fund for Agricultural Development (IFAD), is now expected to help her and tens of thousands of women like her to pull themselves out of the desperate poverty and chronic hunger that has been the all-too-familiar pattern of their lives.**

In every city and village throughout Bangladesh, the streets were ablaze with colourful banners and posters, filled with cheering demonstrators shouting slogans. Crowded buses and endless streams of rickshaws joined the parade, displaying exhortations and photographs. The air was filled with waving hands and the sound of speeches. It was election time.

Ramiza Khatun walked the streets of her village in Rajshahi, intrigued and bewildered by the colour and noise. But her thoughts were not on politics; they were on survival — how to feed herself and her three small children.

Widowed, the sole supporter of her family, she depends on what work she can get in the fields and homes of more prosperous villagers, earning little more than Taka 3,600 a year (US\$ 1000). Like almost half of the rural population, she has no land on which to grow food and cannot even afford to increase the tiny flock of chickens that scavenge for food around her mud hut outside the village, let alone buy a cow or a goat.

A project designed by the International Fund for Agricultural Development (IFAD), is now expected to help her and tens of thousands of women like her to pull themselves out of the desperate poverty and chronic hunger that has been the all-too-familiar pattern of their lives. The IFAD has approved a US\$10.83-million loan to finance the Smallholder Livestock Development Project that will soon begin to make a difference in the lives of women like Ramiza Khatun. The goals are basic — to increase the productivity and incomes of the landless and the poor through improved methods of small livestock husbandry in homestead compounds. Since women have the responsibility of tending poultry and goats, and since what women earn generally

goes directly to enhancing family diet and welfare, women will be the primary target for the project's activities.

### Increasing family income

Focussing on 80 upazilas in six sub-divisions west of Dhaka, the projects aim to create a model for livestock development applicable to the country as a whole. This will be done largely through replicating and expanding the successful pilot efforts of the Department of Livestock Services of the non-governmental organization, Bangladesh Rural Advancement Committee (BRAC) to establish village-based poultry development. An essential ele-

ment in BRAC's programme has been the formation of self-help groups of both men and women, assisted by locally recruited village workers, a system that involves the poor directly in their own development. Traditionally, each household has raised poultry for its own immediate needs. One of the objectives of the project is to promote collective, more sophisticated enterprises that will not only supply families with food but will also increase family income.

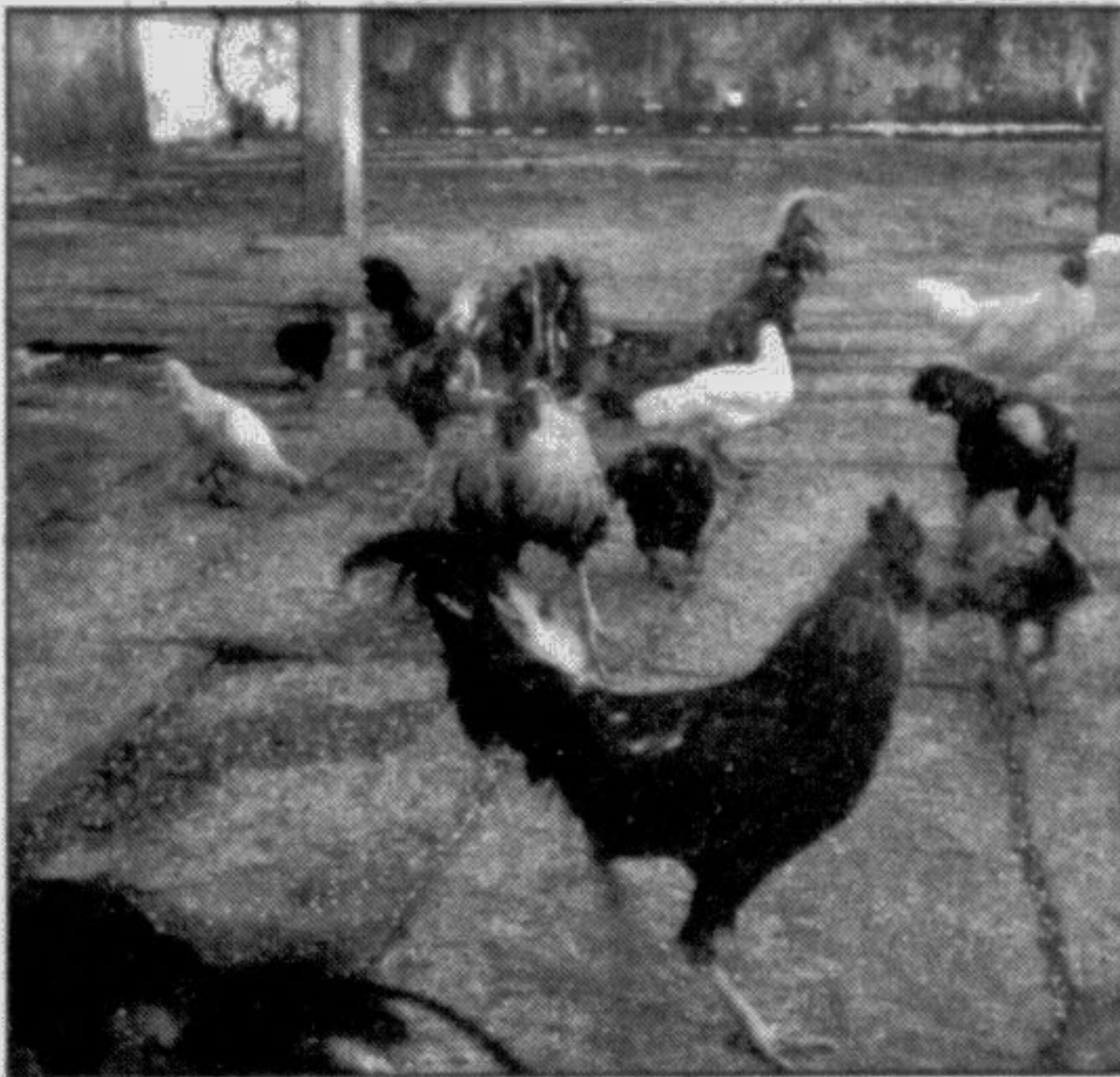
To accomplish this, the project will support NGOs in forming groups, primarily consisting of women, and teaching them how to set-up hatcheries, raise chicks, mix

feed and vaccinate poultry. Vaccination kits for some 16000 women would be provided, while credit through the Bangladesh Krishi Bank would enable over 240000 women to begin raising chicks and at least 800 women's groups to engage in feed mixing. It is expected that the number of chicks produced each year would increase by over 65%. Other groups would focus on marketing poultry products.

While increasing the availability and health of chickens is the chief goal, the raising of other animals will not be neglected. Extant duck-rearing farms in Khulna, Narayanganj and Rajshahi would be helped to expand their capacity to deliver ducklings, and small-scale raising of improved varieties of ducks in other areas would be supported. Credit and training will also be provided to those who wish to raise goats and sheep.

In Bangladesh, the contribution of poultry to diets is very low, the national average being only 15 eggs and one fowl per year. The main reason is supply, not traditional eating habits. With the newly approved IFAD projects, the supply will increase. Not only will women like Ramiza Khatun be able to feed their family better, but will also have the opportunity to join with others in an enterprise that holds promise of more income and self-reliance. A chicken in every pot need not be an unrealistic dream.

(The author is an official in the Information and Communications Division of IFAD, Rome, Italy)



Giving chicken a chance

# Miracle Worker

by Esterla Maniquis

"MIRACLE worker" may very well describe Pakistan's First Women Bank Ltd.

The Bank — with its unique mix of commercial, development and social objectives — is helping women, many with absolutely nothing, to make something of their lives. Ms Ghazala Hussain, manager of the Bank's branch in Islamabad, recalls one woman who came to the Bank. She wanted to put up a day care centre in Islamabad but she herself was so poor that her own family had no place to stay in.

The Bank gave the woman a loan of 33,000 rupees (US\$1,390) for the initial rent and suitable furnishings for the day care centre. Although patrons could not pay more than a modest fee, the centre now has a good number of small children and business is picking up.

Another young woman, with no special skills, saw a market for ready-to-try snacks — such as samosas (flour stuffed with minced meat or vegetables), vegetable or chicken rolls — which are frozen and sold in packs.

She paid 200 rupees (US\$8.45) to learn the technology and borrowed 10,000 rupees (US\$420) from the Bank to purchase a freezer and other equipment. She now earns 5,000 rupees (US\$210) a month with an expanding market in Islamabad and the nearby Wah Cantt area where she started her business.

Ms Hussain, the Women Bank's manager, was recently in Manila to attend a development banking course conducted by the Private Development Corporation of the Philippines, a development financing institution.

"The rational for putting up a women's bank is to make women economically strong and independent. The government felt that in our male-dominated society, something had to be done to give equal opportunity to women," she explained.

Thus, the credit facilities of the First Women Bank Ltd are oriented toward women entrepreneurs and businesses wholly or mainly owned by women, or whose staff is more than 50 per cent women.

The Bank itself has an all-women staff headed by its president, Ms Akram Khatoon. Aside from giving women additional employment opportunity, having an all-women staff is believed to be more encouraging for those clients who have never set foot in a bank and for whom transacting with a male teller or bank manager can be an intimidating experience.

Co-owned by the federal government with five commercial banks, the Women bank did not sprout overnight but took years of hard work, said Ms Hussain. It finally opened in December 1989 with paid-up capital of 100

only requirements are two personal guarantees made out, for example, by close relatives, and a feasibility study made by the Bank.

These loans are paid at a concessional rate, from less than half a rupee to 1,000 rupees per day, payable in one to two years. So far loans have been guaranteed by non-governmental organisations (NGOs) in their area.

Another mechanism to enable women entrepreneurs to borrow is the group guarantee concept. Here the borrowers — all with viable project proposals and residing in the same locality — group themselves

make an exhaustive assessment. "We visit the women in their homes, find out what they can do, and if the business they want has a chance of succeeding," said Ms Hussain.

Concessional rates may also be given to loans above 25,000 rupees if the project is de-risking, but the loan has to be fully secured. One of Ms Hussain's clients is a woman who, with real estate collateral, obtained 2 million rupees to put up a greenhouse and grow avocados and mushrooms. A Dutch company imports her produce.

So far, the kind of projects financed by the Karachi branch have been the so-called traditionally "female" ventures. "A woman who runs a garage or motor repair shop, for example, will find it hard to attract patrons in our present society," Ms Hussain pointed out.

At 39, Ms Hussain has had 17 years of banking experience. A BA in English graduate with honours, with Masters in English from Karachi University, she has passed the Banking diploma exam in which she topped one subject (Practice of Banking) and obtained distinction in another (Higher Accountancy).

"My husband is also a bank officer, specialising in audit and inspection," she said. They have three children aged 14, 13 and seven.

With her 10-person staff, Ms Hussain is proud that the Islamabad branch became profitable in its first year of operation, which started January 1990. "A branch has to become profitable within three years of operation or close down," she explained.

As a commercial bank, the First Women Bank also undertakes such banking activities as deposit-taking, capital market operations and international banking. It hopes to identify and develop markets for the products of women entrepreneurs, both nationally and internationally. — Depthnews

**Pakistan's First Women Bank Ltd. extends its credit facilities mostly to enterprises or businesses which are wholly or mainly owned by women and those whose staff is made up of 50 per cent or more of women.**

million rupees (US\$4.2 million) contributed by Habib Bank Ltd (30 per cent), Muslim Commercial Bank Ltd (30 per cent), National Bank of Pakistan (10 per cent), United Bank (10 per cent), Allied Bank of Pakistan (10 per cent) and the Ministry of Women Development (10 per cent). It has its head office in Karachi and has 15 branches.

Recently the Women bank gained additional status as a development finance institute, enabling it to extend medium and long-term financing to enterprises that benefit the economy.

The Bank's welfare mission is carried out through a special credit facility for the poor and the needy. Under what it calls the spot loaning scheme, the Bank extends loans ranging from 1,000 rupees (US\$42) to 25,000 rupees (US\$1,054) without requiring collateral (technically, the equipment or goods bought with the loan still belong to the Bank). The

into five or more members. Half of the group will get loans while the rest will act as pressure group to ensure that funds are properly used and paid back.

Borrowers may be walk-in clients, or sought out by the Bank from depressed areas. Others are referred by partner NGOs such as the All-Pakistan Women's Association, the Entrepreneurial Career Institute, the Association of Business, Professional and Agricultural Women, the Behood (Welfare) Organisation and the Aurat (Women) Foundation.

On one occasion, the Karachi branch of First Women Bank Ltd collaborated with the Entrepreneurial Career Institute to conduct skills training for 300 women in an enterprise of their own choice like pickle-making, making trolley mats, processing frozen foods and handicrafts.

The Bank makes it a point to process loan applications within one month, as well as to

I was in Bangkok recently. As we (a Thai friend met me at the airport) were driving from Don Muang to my hotel, he apologised for the horrendous vehicular congestion on the road that reduced our travelling time from a fast 80 kph to something like a turtle's pace.

No need to worry, I told him. Bangkok does not have a monopoly of bumper-to-bumper traffic. Everywhere one goes in this world — either west of the moon or east of the sun, from Europe to America to Down Under — roads, streets and autobahns are bursting at the seams with cars, trucks, mopeds and humanity.

My companion in the car nodded knowingly. Indeed, Bangkok's traffic jams are no different from those in Manila, Taipei, Hongkong and other cities in South Asia, except that they are more frightening.

One has only to ride in a Bangkok taxi to understand why local drivers are not called "kamikaze" pilots for nothing. Road congestion appears to be the common problem of all urban areas in Asia. Tokyo, for all its sophisticated road decongestion systems, hasn't managed even to unsnarl its almost unbearable traffic snafus.

Ditto for Manila, Singapore and, to a lesser extent, Jakarta and Kuala Lumpur. (Jakarta, however, has a big little problem: like Manila, it has more mopeds, tricycles and rickshaws than even the

# ASIAN CITIES MIRED IN TRAFFIC

widest avenues could accommodate.)

Such intolerable road congestions have prompted governments from the Philippines to Indonesia to go into mass transit systems. Likewise, many megacities like Calcutta, Tokyo and Hongkong, because of space limitation, have pushed upward from street level or downward below ground to set up light railway systems, similar to the "Els" in New York City and subways in England, France and the Soviet Union. And all because their road networks — and booming populations — have made commuting for both motorists and pedestrians almost unbearable.

Already, Manila has its "LRT", (light railway transit) which carries up to half a million people a day from a point north of the capital to a terminal in the south 15 kilometres away. Now on the drawing board is another similar "LRT", this time traversing a route from east to west.

According to the *Economic and Social Survey of Asia and*

*the Pacific, 1990*, currently 18 cities in the region have urban mass transit railways. Half of them are in Japan.

During the past five years, urban mass transit railways have been built in Calcutta, Seoul and Singapore. Within two years of operation, 810 million passenger trips per year were recorded in Seoul. In Singapore, the number of passenger trips per day more than doubled to about 460,000 within the first year of the railway's operation.

Mass transit railways are currently under construction in Guangzhou, Shanghai, Delhi and Tehran, and a light railway is under construction in Kuala Lumpur.

In Bangkok, contracts are being awarded for construction of a mass transit railway. The previous Thai cabinet has approved another project to elevate 60 kms of existing urban railway track.

Projects likely to get under way during the next five years are a mass transit railway for Madras and a light railway for Karachi.

Mass transit facilities, however, remain inadequate in the region, which has contributed to increased reliance on individual passenger cars.

On 17 countries for which data were available, China experienced the fastest growth in the total number of road vehicles registered during 1983-1989, followed by the Republic of Korea, India and Thailand.

Motorcycles, including mopeds and three-wheelers, comprise more than 50 per cent of the registered motor vehicle fleets of a majority of developing Asian countries. Thailand has the highest percentage: 75 per cent.

Passenger cars comprise a relatively small share, typically in the range of 15-20 per cent of vehicle fleets in the region, except in countries or areas of high per capita income — Australia, Hongkong, Japan, New Zealand, the Republic of Korea and Singapore.

Nevertheless, like in Bangkok, the low percentage of care in Asian roads as compared with those in the West doesn't in any way lessen the congestion or traffic snarls.

In fact, the great number of big trucks, buses and mopeds, plus their comparative slow-footedness, even compound the problem.

It is no wonder that Bangkok's taxi drivers make up in speed and recklessness the valuable time lost hopelessly mired in traffic.

— by Arjuna (Depthnews)

# Changing Tea on Rich Man's Table

by Geoff Tansley

FARMERS around the world are increasingly going to have to produce what the economically powerful want.

Already, the rich world's food importers and processors influence farmers' priorities, and the trend is going to increase if the 7th International Food and Drink Exhibition which ended here recently is any guide.

Some 1,400 exhibitors from over 30 countries, including many Caribbean countries, Colombia, Chile, India, Turkey, Tunisia and Abu Dhabi as well as most European Community countries, Poland and Hungary, made this the biggest food fair in Britain to date.

Over 40,000 visitors grazed their way around the stands, sampling everything from smoked alligator to cheddar cheese-coated popcorn, exotic fruit juices to Turkish wines, frozen yoghurt to French pastries and chocolates.

(This all took place in the same week as the Save The Children Fund launched its appeal to the British public to skip a lunch and donate the money to help starving people in Africa.)

Today's food system seems to be about developing a global farm, and a food industry to serve the economically powerful. Hungry people need not apply.

Take, for example, two companies which have similar names and sell the same product — tea.

For Mr A H Shah, a vice president of Premier Exports' tea division in Calcutta, selling tea came about almost by accident. A few years ago some Japanese clients asked him, when he was selling machine parts, why he didn't export good tea. Why not indeed? he asked himself. So he researched it and started sending samples.

Now, his company produces a range of gift packs which are shrink-wrapped to keep the flavour in. Their Darjeeling, Assam and Nilgiri teas have won them the Chefs' of America gold medal and orders totalling over \$1.3 from Japan, the US and Germany so far.

Mr Shah is at the exhibition looking for orders and a distributor. He offers what are called speciality teas. The total UK tea market is worth \$963 million and speciality teas account for about five per cent of this. It is a mature market where consumption is falling — down from just over 20g/person/week in 1980 to about 1.50g/person/week in 1990.

"We are trying to move it from a commodity market and

bring interest and added value into the market," says John Tugman of the UK's Premier Teas. Premier are promoting a new "extra fresh" tea aimed to shake up a market which is 80 per cent dominated by tea bags.

When their research showed that tea loses flavour and freshness in shipment from the developing country estates to Britain's blending and packaging houses, they saw a market opportunity.

By installing vacuum pack-

They can afford the TV advertising and 10-cup sample drops to homes throughout the country, and to wait for a two-year payback, unlike Mr Shah's Premier Exports, with its 34 staff in Calcutta, who need someone to distribute their tea into a market niche.

Other niches are not being neglected, with Premier Teas being the first in Britain to launch an organically-grown Tanzanian tea, under its up-market Ridgeway label.

It seems, talking to industry

Presently, there are three projects in Turkey, with hazelnuts, apricots, figs, raisins and cotton, employing two local agricultural engineers.

In Eastern Europe, major changes in the agricultural and trading system are underway. In Poland, protecting farmers poses a dilemma as it may go against consumers' interests, says Zdzislaw Mroz, chief of the marketing department of AGROS, the main agricultural import/export organisation, itself facing competition.

**Tea for m'tord? Shrink-wrapped? Or organically grown? There is no shortage of demand for food, but increasingly the world's farmers will have to pay attention to pleasing the palates of the world's rich nations, where it's not just food that's wanted, but designer-food. It may not do much for the millions who are starving but, as Gemini News Service reports, "value-added" food is increasingly the way to go.**

ing machines in an Indian and a Kenyan estate, shipping the 30-40kg tea bricks to Britain, then blending and packing it in a nitrogen-flushed consumer pack within four hours of opening the bricks, they have produced what they say is a fresher tea bag.

And since they own several household brand names they have been able to give it a multi-million dollar launch as "Typhoo extra fresh". It costs more, of course, than ordinary tea bags but promises a fresher tea. It also gives higher margins to the retailer, and Premier pay a higher price to the estates which, says John Tugman, should benefit the pickers.

people at the food exhibition, that British consumers are going for more sophisticated and expensive products.

The growth in demand for organically-grown products, estimated at \$344 million in the UK in 1991, is an opportunity for developing country suppliers, believes Bill Henry, a director of Community Foods. His company imports and exports \$30 million of ordinary and organically-grown commodities, supplying the UK and European markets.

The work with 4-5 firms in other European countries in the Good

Food Foundation, which gives practical help to farmers to produce organically,

They can import many better quality products more cheaply than local farmers can produce. But to improve local production needs capital and they only have state capital in a devaluing currency.

However, he and other traders want more say in how the foods they buy are produced — not simply those for the organic market. This is partly related to the new UK food safety act which makes suppliers responsible for exercising due diligence in ensuring that the food they supply is safe.

Geoff Tansley is a freelance journalist specialising in development issues

# Korean Women Under Social Insecurity

CURRENT welfare laws for women in South Korea pursue the national goal, adopted at the onset of the decade, of establishing a comprehensive welfare system for the citizenry.

However, they also bar the attainment of gender equality by strengthening the traditional division of labour between the sexes.

The laws are based on the assumption that men are the ones who support their families, while women — who work at home and take care of the children without formal remuneration — are their economic dependents.

Ignored by the laws is the reality that there are such new family types as those headed by divorced and single people and even working couples.

These are the findings of research made by the Korean Women's Development Institute (KWDI), a non-governmental agency set up by the government to aid policymaking and programme formulation through research and

consultation.

KWDI examined laws on national pension, medical insurance, workers' compensation insurance, livelihood protection, mother and child protection, mother and child health, children's welfare, prohibition of prostitution, equal employment opportunity and family and tax.

According to the National Pension Law, women who leave their jobs after getting married are not paid pensions directly but are subject to payment from their husband's pension programme. Thus, married working women do not get a pension if they are not included in the husband's pension programme. Widows and divorced women are not covered.

To be insured under the Medical Insurance Law, women must belong to a low-income group and do not have independent means of livelihood. Widows under 55 are eligible for insurance, while widowers of like age are not — again an indication that women

are generally considered economically inactive.

Thus welfare laws neglect the economic contribution of women and their self-reliant and decision-making skills, stressed KWDI.

What is highlighted instead is the responsibility, traditionally assigned to women, of caring for the children and the elderly.

The reason for giving preferential treatment to families with widowed mothers is that it is difficult for women to be employed under the current employment system which puts women at a disadvantage. What the law does, however, is to condone a system that puts women at a disadvantage and prevents them from gaining the economic independence that is rightly theirs, KWDI points out.

Social security should enable human beings — women and men alike — to enjoy decent lives. But this should be based on equality as mandated by the Constitution, it adds.

One bright spot is that the

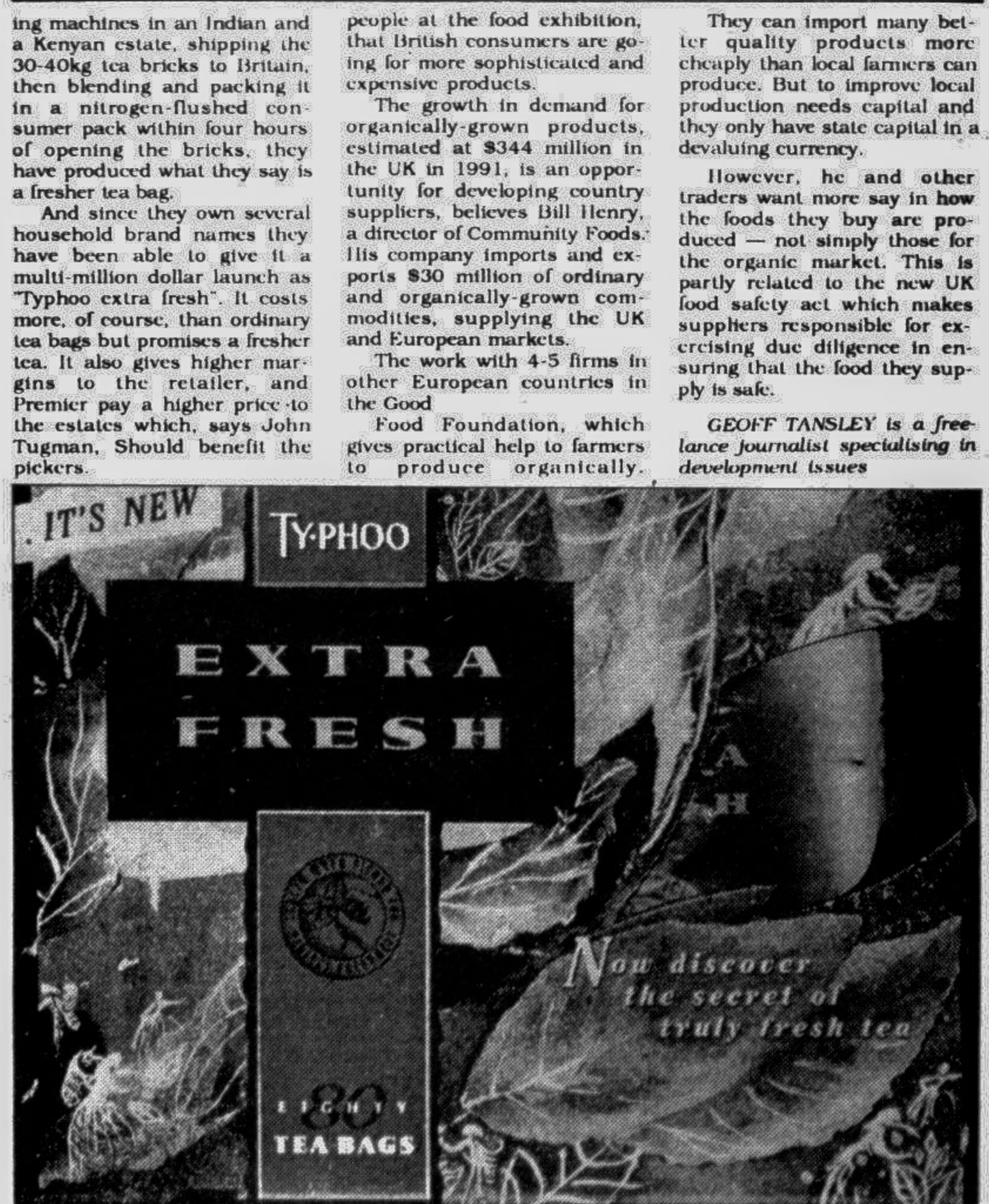
Korean government has shown receptivity to the cause of equal rights for the sexes and promotion of women's welfare.

For the Seventh Plan, government planner have tapped KWDI to prepare the section and map out policies focusing on skills development and realisation of equal rights.

For the job, KWDI set up an 18-member planning committee jointly chaired by KWDI vice president Kim Jung-ja and Kim Ke-up, director of the Family Welfare Bureau of the Ministry of Health and Social Affairs.

Among the policies to be articulated are those eradicating discriminatory employment practices and promoting women's employment, vocational training, education and on-the-job training, the health of mothers and children, social participation and international exchanges.

— Depthnews



Designer food: only for the wealthy