

A Quiet Revolution Changing Social Structures in Rural Bangladesh

With the help of Proshika, one of Bangladesh's largest development NGOs, landless people are improving their livelihood through credit and savings schemes, claiming their rights to common land and other natural resources, and challenging the structures responsible for their poverty. Inam Ahmed investigates. Photographs by Salma Siddique.

Dawn

The paddy fields, wet from last night's monsoon shower, glow faintly in the pre-dawn false light. The full-throated croaking of frogs fills the air. From the mosque, the Moazzin's azan (call for prayer) comes floating over the village.

Khairun is glad to hear the azan. She slips out of bed

without disturbing her sleeping husband and steps outside the hut. Inside her is an unaccustomed feeling of apprehension. This morning will be the beginning of a new era in her life. For the first time in 30 years of poverty, she is going to own a cow.

Khairun reaches the tubewell in the common home-

yard of the village. Rasheda, Halima and Sahana are already there. Seeing them, Khairun regains her confidence and her apprehension vanishes. Two other friends join them. The women begin their daily morning chores — a feeling the babies pantha (last night's leftover rice dipped in water), setting free the chickens, cooking fresh rice for their husbands.

When the sun breaks over the bamboo bush in the east the six women of the village of Bihar Uttarpara in Bogra, northern Bangladesh, set out for the Proshika office two villages away. Their friends watch sceptically as they go. These women are going to buy cows — not just one or two between them, but six! They must be out of their heads!

At the Proshika office, it takes some time to deal with the formalities — signing papers and counting out their money. 60,000 Taka (US\$ 1,500) in all. The women have never before seen such thick bundles of banknotes. Their husbands now join them and together, accompanied by a Proshika worker, they head for the market.

It is after midday when the women, leading their six cows of motley colours, and beaming with excitement, reach their home village. The villagers look on in astonishment. For Khairun and the other women, it is the most glorious day of their lives.

Unshackling the chains

Khairun and her five friends are members of a samity (group). Together they have saved sufficient money to be able to obtain credit and buy the six cows. Such a purchase, providing them with an independent livelihood, has the capacity to

transform their lives. In many places in rural Bangladesh, women and men are taking collective action, discovering that through this they can have a say over their lives, affect others' lives and become a decisive force in society. A quiet revolution seems to be taking place.

Proshika is encouraging and assisting this revolution through its social and economic empowerment processes, at the heart of which is a programme of employment and income-generation among the rural poor. The word "Proshika" is a compound of the first letters of the Bangla words for training, education and development action. Established in 1976, it is now one of the largest non-government organisations (NGOs) working in Bangladesh.

It has helped poor men and women to organise themselves into samities, each of 15-20 members. These are federated into Village Coordination Committees (VCCs), the first tier of the bottom-up structure of Proshika's programme of Participatory Sustainable Development (PSD). "It is in these groups that the poor engage themselves in the participatory planning of their development," says Dr Qazi Faruque Ahmed, Proshika's executive director. "They plan what they need and what they want to do to improve their lot."

Proshika has outstripped government development efforts in its work in villages in Singair Union, Manikganj District, and Shibganj Union, northern Bogra. (Bangladesh's administrative system is similar but not identical to India's. The country is divided into Districts; these are divided into

thanas, which are subdivided into Unions. In turn, Unions are made up of a number of villages.)

The samities enjoy collateral-free, low-interest loans which would have been unthinkable within the parameters of the government's lending programme. While the government's education drive has not met its targets, samity members are attending adult education classes and their children go to samity schools. Where the government's effort to revamp the mainstream economy has been viewed with scepticism, the informal rural economy in these villages is thriving on Proshika's employment-generation programmes.

There are over 650,000 members in Proshika-supported samities, half of them women, based in over 5,000 villages Proshika estimates that nearly 4 million people have benefited from its activities: 50 million trees have been planted, 30,000 houses for the homeless constructed, 10,000 tubewells sunk and 76,000 latrines installed; 1.5 million people have received training and 300 non-formal primary schools have been set up. By the end of 1993, Proshika had disbursed 46,431 loans totalling 895 million Taka (US\$22,375,000), and average of 19,276 Taka (US\$482).

The success of the PSD programme is affecting villagers outside Proshika's intervention areas. People are trying to emulate the samities and their activities. Local leaders and government officials are becoming more positive about the poverty alleviation schemes and the endeavours of group members.

Rural poverty and Proshika's response

The country in which Proshika works is the world's most densely populated large country. With an area of 144,000 sq km and a population of over 114 million in 1992, this gives a density of 792 people per sq km. Four out of five people live in rural areas, and more than half of them own no land. The population is growing by 2.3% a year [1]. Small farms — already too small to feed a family — are shrinking still further, and an increasing number of smallholders are losing their land.

Fewer than one in four people can read, and five out

of six women are illiterate. Infant mortality is high by international standards (125 per 1,000 live births), and life expectancy only 52.2 years. Only 60% of the population have access to health services and 32% to some form of sanitation.

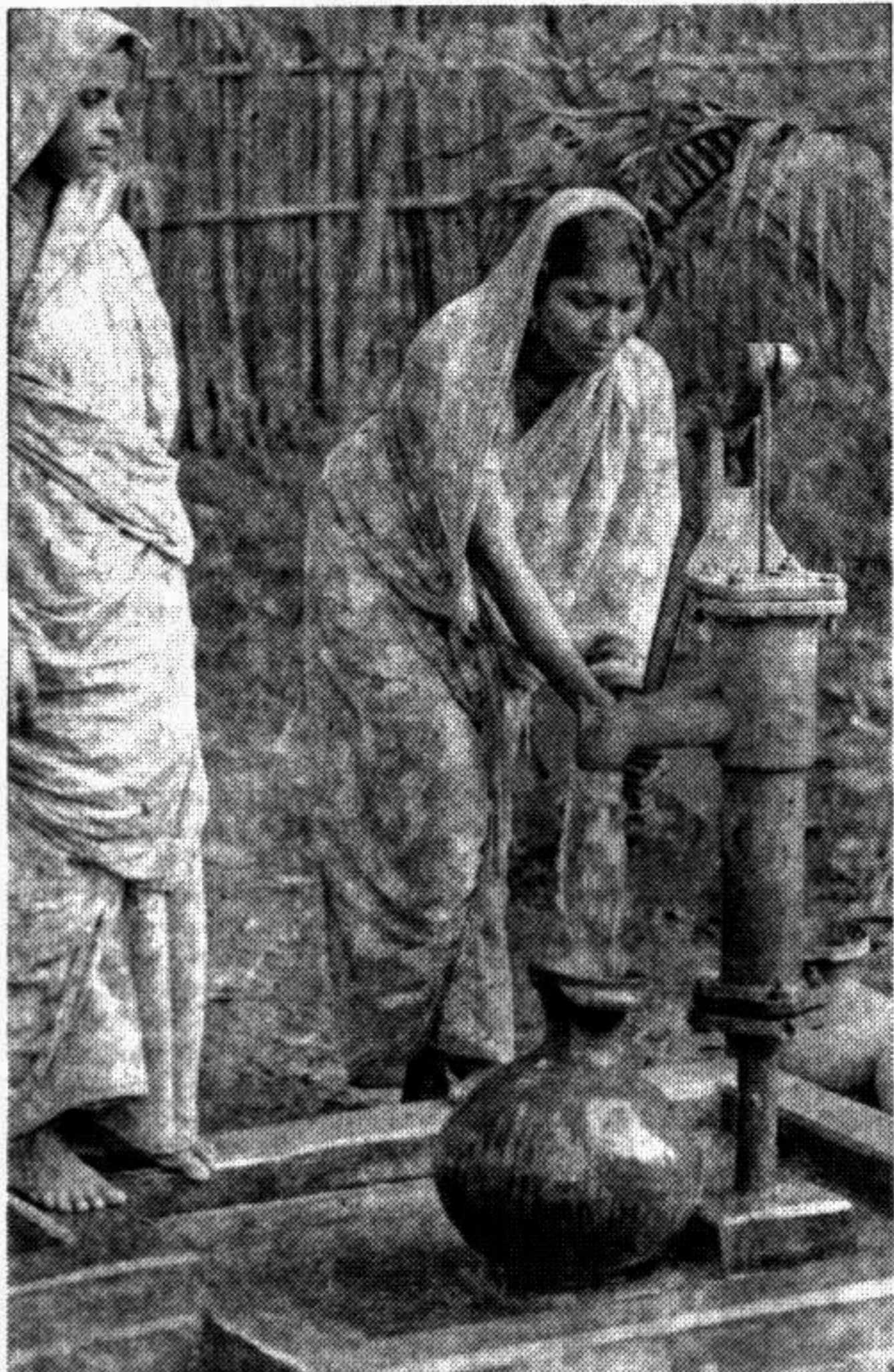
Bangladesh is one of the most fertile lands on the earth. Flooded every year by the Brahmaputra and the Ganges, which deposit rich

silt over nearly the whole land, much of the country can support three crops of rice a year. Yet Bangladesh is the fifth poorest country in terms of per capita GNP, which has been growing at only 0.4% a year.

The main explanation for this dichotomy is the huge inequality of land and wealth distribution. The 50% of the population with less than half an acre (0.2 hectares) of

land — technically landless — are left at the mercy of village elites, the jodars and mathbars, for their employment. Many of the poor are tenants working a sharecropping system, giving up a proportion of the crop they grow to the landowner. All this discourages investment in improvements such as irrigation and leads to low productivity. The extreme poverty leads to low

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In conservative society women are the most disadvantaged. But women's samities are beginning to change power relationships.

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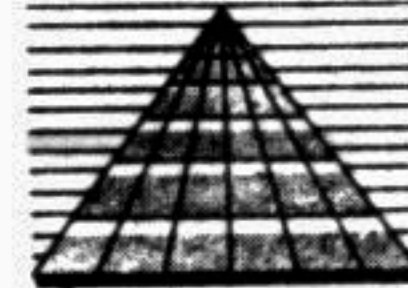
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Working towards Empowerment of civil society

গণসাহায্য সংস্থা
GONOSHAHAJJO SANGSTHA (GSS)
41 Sir Syed Ahmed Road, Block-A, Mohammadpur, Dhaka-1207
Telephone: 325969, 814986-7 Fax: 880-2-817652 Email: gss@gss.bdmail.net



PRISM Bangladesh

PROJECTS IN AGRICULTURE, RURAL INDUSTRY, SCIENCE AND MEDICINE

- * PRISM is a non profit voluntary organization whose mission is to foster local and family enterprises for increased production and income in poor rural communities. PRISM believes that human and natural resources needed to do this exist in rural communities which need to be reexamined from a new perspective for full utilization of the potentials. On this basis PRISM works as partners and equal participant with these communities and with public and private institutions that serve them.
- * PRISM researches powerful ideas and develops them into innovative opportunities to increase productivity. We want to offer impoverished rural families a realistic alternative to either urban flight or further degradation of their environment. We are, therefore, dedicated to creating sustainable, rural enterprises that provide the opportunity to work and prosper thus achieving the objective of poverty alleviation in the true sense.
- * In doing so, PRISM promotes interdependence between our partner communities and the modern world. We want rural communities to become competitive through ventures founded on excellent performance, good management and appropriate technology.

PURSUING ABOVE AIMS AND IN DIRECT PARTICIPATION OF RURAL POOR WE ARE ENGAGED IN


INTEGRATED AQUACULTURE PROGRAMME
UTILIZING EXISTING FALLOW RESOURCES PROMOTION OF HIGH PRODUCTIVE DUCKWEED BASED PISCICULTURE. CREDIT, TECHNOLOGY, TRAINING AND TECHNICAL ASSISTANCE, SUPPORT PROVIDED TO THE TARGET BENEFICIARIES.

INTEGRATED SOCIO-ECONOMIC DEVELOPMENT PROGRAMME
IN DIRECT PARTICIPATION WITH PRISM RURAL GROUPS. POOR COASTAL REGION POPULATION ENGAGED IN POVERTY ALLEVIATION, AGRICULTURAL DEVELOPMENT, ENVIRONMENTAL RESOURCE MANAGEMENT, INCOME GENERATING ACTIVITIES AND RURAL CAPITAL FORMATION.

INTENSIVE SANITATION AND HYGIENE PROMOTION PROGRAMME
THROUGH SOCIAL MOBILIZATION AND INTERPERSONAL SANITATION HYGIENE EDUCATION, INCREASE WATER SUPPLY AND SANITATION COVERAGE TO 80% OF POPULATION.

PARTICIPATORY RURAL CREDIT PROGRAMME
INCREASE HOUSEHOLDS INCOME. EMPLOYMENT GENERATION THROUGH PROMOTION OF SUSTAINABLE RURAL VENTURES AND IMPROVEMENT OF LIVING STANDARD.

COMMUNITY MANAGED ENVIRONMENTAL SANITATION
IMPROVE SANITATION, NUTRITION AND GENERAL HEALTH OF THE POPULATION IN BANGLADESH BY PROTECTING THE ENVIRONMENTAL AND REDUCING POLLUTION IN THE COUNTRY, THROUGH COMMUNITY MANAGEMENT OF WASTE WATER.



PRISM Bangladesh
House-49, Road-4A
Dhanmondi R/A, Dhaka
Tel : 861170

ASA

ENSURES COST-EFFECTIVE SERVICE FOR SUSTAINABILITY

The Performance

How good is ASA's performance?		
In the Market?	In production?	In overall financial and profit terms?
ASA's micro-lending service extends its cooperation to the domestic rural credit market and as a model competing in the international market in Tajikistan, Afghanistan, Jordan and Male.	ASA provides quality service to boost up rural economy by enhancing income generation activities and development education.	Profit making is rationalized through a group of competitive suppliers and offering low cost credit facilities.

The Potential

How strong is ASA's potential for growth?				
The resource base	The experience base	The control base	The ideas base	The leadership base
A total of Tk. 2,536,360,392 is in circulation in the rural credit market for the up-gradation of marginalized rural women.	A total of 1,738 well trained and efficient staff with creative dynamism is engaged in the task for poverty alleviation.	Self-controlled group formation at grass-roots level. Decentralized Management mechanism. Horizontal and vertical monitoring mechanism.	Well oriented staff with popular financial technical knowledge with socio-economic empowerment philosophy and pioneering innovative ideas.	A total of 54,167 trained group leaders under a group of creative and dynamic leaders at local and central level with a development professionalism.

The Project

How sound is ASA's growth of micro-lending project?				
The objectives (targets)?	The credit market?	The scale and resource requirement?	Management ability and commitment?	The financial projection?
Quick delivery of credit with an extensive money velocity for the sustainable growth of the schemes and of ASA.	ASA has created a greater opportunity in the domestic credit market and established its identity as one of the 11 successful micro-finance institutions in the world in terms of scale, rate of self-sufficiency and lower interest rate.	Capital for potential growth is remarkably sound. ASA suppose to cover 6 lacs poor people within 1997 without additional resources. Considering additional resources in the pipe line ASA will cover 1 million people within 2000 AD.	Management at all levels maintains a less bureaucratic participatory approach for the rapid expansion of the micro-lending service.	Annual financial projection is always achieved through effective implementation of the programmes.

Operational performance up to September, 1995

1. ASA's present group members	342,772
2. Active borrowers	285,603
3. Development education centres	19,389
4. Development education learners	342,772
5. No. of group members can sign their name	342,772
6. Group members' savings	Tk. 207,329,588
7. Cumulative credit	Tk. 2,536,360,392
8. Impact of ASA's credit	Income has been doubled
9. Number of unit offices	400
10. Number of staff	2,715
11. Number of Thanas	169
12. Number of Districts	38
13. ASA's income from service charge (July '94 - June '95)	Tk. 111,667,482
14. ASA's operational & management cost	Tk. 108,982,132
15. Rate of loan recovery (On monthly basis)	99.21%
16. Rate of Self-reliance (Up to June 1995)	102.46%

ASSOCIATION FOR SOCIAL ADVANCEMENT (ASA)
23/3, Block-B, Khilji Road, Mohammadpur, Dhaka-1207