


বাণী
মন্ত্রী, স্থানীয় সরকার
পল্লী উন্নয়ন ও সমবায় মন্ত্রণালয়




কেয়ার বাংলাদেশ বিগত প্রায় পঞ্চাশ বছর ধরে এদেশে দারিদ্র্য বিমোচন ও নারীর ক্ষমতায়নে সক্রিয়ভাবে কাজ করে যাচ্ছে। কাজের বিনিময়ে খাদ্য কর্মসূচির মাধ্যমে কেয়ার বাংলাদেশই আমাদের দেশের দরিদ্র নারীদের গৃহস্থালি কাজের পাশাপাশি অর্থনৈতিক কর্মকাণ্ডে সম্পৃক্ত করে।


গ্রামের হতদরিদ্র নারীদের জন্য হাটবাজার নির্মাণ করে তাতে ভাগ্যহত এসব মহিলাদের ব্যবসা করার অধিকার নিশ্চিত করার পদক্ষেপ নিয়ে কেয়ার বাংলাদেশ আবারও একটি দৃষ্টান্ত স্থাপন করলো। আমি এজন্য কেয়ার বাংলাদেশকে আন্তরিক ধন্যবাদ জানাই।

আমি কেয়ার বাংলাদেশ-এর হাটবাজার উন্নয়ন কার্যক্রমের সফলতা কামনা করছি।

Abdul Mannan Hossain
আবদুল মান্নান হুইয়া



**MESSAGE FROM THE COUNTRY DIRECTOR
CARE BANGLADESH**



Women's empowerment is essential for the development of Bangladesh. Considerable progress to bring about greater women's empowerment has already been made in some areas. Most of the micro success stories have been associated with the expanded role of women in economic and social spheres. Yet, women are still deprived, figuring frequently among the poorest of the poor and most vulnerable in the society. Very little benefit from most development initiatives ever reach destitute women at village level. CARE Bangladesh has been working for empowering these women by developing their capacities to organize and fend for themselves, creating more access to local resources. This has been done jointly with the government of Bangladesh and local level organizations.


Rural Market Development is one such initiative, which aims to connect 2682 hard core poor women to mainstream development initiatives. The Integrated Food Security Program (IFSP), funded by USAID, has developed 146 remote rural markets all over Bangladesh at Union level. These markets have spaces reserved and secured for destitute women. It is expected that this opportunity will help such women to grow as entrepreneurs, as well as improve their lives through increased income.

I thank our development partner, the Ministry of Local Government, Rural Development and Cooperatives for their sincere cooperation in our humble efforts to secure a life of dignity and honor for all women. I also hope that handing over ownership of shops and spaces in rural markets to these poor women will inspire others to open similar doors for others who live in the margins of society.

Steve Wallace
Steve Wallace



**MESSAGE
COORDINATOR
INTEGRATED FOOD SECURITY PROGRAM
USAID, BANGLADESH**



Rural markets are undoubtedly a cornerstone of the rural economy in Bangladesh. Rural markets are strategically the best places for micro to macro economic transactions to take place in the rural setting. Markets with adequate infrastructures and facilities make a significant difference to successful exchanges.

The Integrated Food Security Program, among its many sustainable rural infrastructure interventions, has taken the initiative to rehabilitate rural markets with the provision of sanitation and drainage facilities, and construction of pucca sheds, shops, community meeting places, and child care centers in target areas. The markets have been rehabilitated in order to protect and promote household income and community resources and assets. The intervention has given particular emphasis on the women's participation in the rural business to develop rural women entrepreneurs.

I am glad to know that the market rehabilitation interventions have made valuable contributions towards the development of rural business. I hope the market will help increased mobility of the marginal income earners in their increased social empowerment. The section of the market designated for the women will continue to provide the women easy and direct access to business transactions. I strongly believe that the rural markets and business will have positive impacts on the process of women's empowerment.

Golam Kabir
Golam Kabir



Rural Market Development: an exceptional initiative for the empowerment of poor women

MARKETS WITH A DIFFERENCE

Malti Rani, a typical poor Bangladeshi woman born to a poor family, married off at an early age to a landless poor farmer, abused by husband for dowry, thrown out by him with two daughters, fending for herself and her daughters by doing menial jobs. This is a typical profile of hard-core poor women of Bangladesh. Unskilled, illiterate, burdened with children and the sole bread earner of the family, Malti carries an additional curse of not having a son. Therefore, there is no future for her and her daughters. Her daughters are also expected to follow the same life as led by their mother but suddenly a new wind swept through her village, she heard something different, something unheard of and something beyond her imagination. CARE Bangladesh will develop 'Notun Bazar' (New Market), and the market will have places

for women like her who always live on the periphery of the society. She was surprised as well as excited, how is it possible for a woman like her to own a shop in the market, which, is meant for the rich and powerful only. But she did and that is the 'Market with a difference', developed jointly by CARE Bangladesh and LGED under BUILD project of Integrated Food Security Program (IFSP). Approximately, 2682 'Malti Rani's' have become either owners of shops or spaces under multi purpose sheds in 146 markets developed.

During mid-2002, an intervention of BUILD was conceived, to develop remote rural women-friendly markets where six shops with shutters and 20 percent of total built up space would be reserved for the hard core poor women like Malti Rani. This intervention is complementary to the efforts of the Government of Bangladesh. The Ministry of Local Government, Rural Development and Cooperatives (MLGRD&C) through its Local Government Engineering Department (LGED) has been developing rural markets with 'Women's Corner' (Six permanent shops with shutters). In 1984, several markets were built with Women's Corners. Objective of having 'Women's Corner' in a rural market is to mainstream women in the economic force of the country. However, a study conducted in 2002 revealed that majority of the shops reserved for women entrepreneurs are being used by men, using women's name as facade only. In some cases, more affluent women of the rural community owned the shops. The study also revealed vulnerability of women in the market. For example, one woman, who was doing business in the same spot for last fifteen years, was sick for few days and could not attend to her business, upon return found her place of business in the market for fifteen years lost, occupied by others. The intervention of the BUILD project, to develop women-friendly remote rural market is expected to bring in hard core poor women in the rural markets, ensure their space in the market for long term, economically empower them, making their presence felt in the rural economy and giving them an opportunity of life of honor and dignity.

It was not an easy path, since this was a pilot initiative, the obstacles encountered for ensuring shops/spaces for the hard-core poor women for long term in the market could not be foreseen. However, dedication of front line staff members of CARE Bangladesh and active cooperation of the local administration made long term lease of shops/spaces in the markets built on Khas Land possible.

Presence of women in these remote markets either as buyers or as sellers was unthinkable. The women who used micro credit to produce certain products or raised poultry and live stocks had to rely on male members of their families to market their products, and purchase raw materials for production. These women are completely at their (men) mercy for the sale proceeds and purchase of raw materials at fair price.

As women are not supposed to go to markets either as buyers or as sellers, the female-headed households are especially in difficult condition. Even to purchase their daily supply of groceries, they had to rely on men. Traditional role of women being in the homesteads and performing traditional work assigned to them has deprived half of total population from being economically active thus reducing volume of Gross Domestic Products (GDP) and pace of development. Rural Market Development intervention paved a way for these women to market and persuaded the rural society not to brand these women as 'bad women'.

In this backdrop, remotely located 146 markets at union level were selected by BUILD project of Integrated Food Security Program (IFSP) for development following certain criteria. These markets were selected on the basis of some criteria such as - where CARE or other projects had trained women on marketing and income generation skills, where some women entrepreneurs from such projects already existed, the idea being that such entrepreneurs would be able to motivate other

poor and vulnerable women from the area to have access to the services and benefits from markets. These markets have six permanent shops and reserved spaces for hard-core poor women. The process of selection of these women was quite detailed and followed a process whereby the most vulnerable, hard-core, poor women who are destitute, abandoned, deserted, or widowed, have been selected for the different markets after discussions with different projects, and local Union Parishad representatives, etc. The Ministry of Land leased out spaces and shops for five years to 2682 selected hard-core poor women. CARE Bangladesh paid full leasing expenses. In addition, these women received training on business management and functional literacy. For further sustainability, that is to retain these women at the markets as successful entrepreneurs, various tools of community mobilization were organized. Guardian groups consisting of the guardians of the selected women were formed to ensure safety and security of the 'women in the market'. Watchdog group consisting of local elites, opinion leaders and elected representatives were organized to ensure social recognition and acceptability of these 'women in the market'. Thus, a new idea was born and the women who were scorned, looked down upon and lived in the periphery of the society were touched by this new idea. 'Never' before, they were addressed not

even by the development agencies. A new idea, a new hope and a new dream touched the lives of these women.

A pro-poor intervention 'Labor Contracting Society' (LCS) provided additional income generating opportunity for the hard-core poor women. LCS is a group of laborers consisting of seven women and five men. This group has a president and a treasurer and is enlisted as contractor of LGED. LCS has a bank account from which money can be withdrawn with joint signatures of the president and the treasurer. Individual members have accounts in their names also. Advantages of the members of LCS are, that they earn profits as contractor and wages as laborers. Ten LCS groups constructed ten markets out of 146 markets. On average, each member of LCS could save up to Tk. 25,000.00. The women members of LCS were the women entrepreneurs selected to receive spaces/shops in the markets they constructed, worked as laborers and received payments as contractors as well as laborers. LCS intervention proved to be very successful in terms of poverty alleviation. It also helped in creation of seed capital for the hard-core poor women to set up businesses in the markets.

These 146 remote rural markets were developed with additional facilities such as Day-care Centers for toddlers and small children of the women who come to market either as buyers or as sellers, separate toilets for women and a storage space for goods to be sold in the market by the women. In addition, two rickshaw vans per market are being provided for the prospective women entrepreneurs for commuting and transporting goods. A Female Market Management Committee (FMMC) for each market has been formed. This committee would manage the Day-care Center, rickshaw vans and income from the rickshaw vans. Members of this committee would also represent the women in the market at the Market Management Committee, liaise with the other groups such as Guardian Group, Watchdog Group etc. Income from alternative use of the rickshaw vans are deposited in bank account of FMMC and it would be used for maintenance of Day-care centers, rickshaw vans etc.

This initiative to bring in women, especially hard-core poor women in the markets and encouraging them to take active part in the economic forces in the markets as buyers and sellers could be termed as a ground breaking initiative, breaking the norms of thousand of years, which have prescribed that 'women should not be in the market'. Isolation of women, who do not have security of husbands and livelihood, no social safety net, would benefit, would have an opportunity of a life of dignity and as a result, their children would also be able to avail opportunities to transform their lives for betterment.

All 146 markets have been completed, women who were selected for getting shops/spaces in these markets have received their deeds of ownerships and some of them have already started the new phase in their lives, with new dreams, new hopes. They are now standing on the threshold of a new era which bears the promise of economic freedom of women.

Brief Information of Rural Market Development rehabilitated by CARE Bangladesh Build Project

Number of Markets to be built :	146
Number of permanent Shops :	876
Total number of women entrepreneurs allotted sheds and permanent shops :	2682
Special facilities for women :	Day-care Center, Store Room, Toilets, Tubewell and two rickshaw vans for each market
Donor Agency :	USAID




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পল্লী উন্নয়ন ও সমবায় মন্ত্রণালয়




গ্রামীণ হাটবাজারে হতদরিদ্র মহিলাদের প্রবেশাধিকার এবং তাদের জীবনযাত্রার মান উন্নয়নের জন্য কেয়ার বাংলাদেশ স্থানীয় সরকার প্রকৌশল বিভাগের মাধ্যমে সারাদেশে ১৪৬টি গ্রামীণ হাটবাজারের উন্নয়ন কাজ সম্পন্ন করেছে। একই সাথে এসব হাটবাজারে নারীদের বিশেষত হতদরিদ্র নারীদের জন্য দোকান ও পাকা জায়গা বরাদ্দ করা হয়েছে, যা একটি যুগান্তকারী উদ্যোগ। অধিকার-বঞ্চিত এইসব হতদরিদ্র নারীদের একটু সম্মানজনক জীবনযাপনের সুযোগ করে দেওয়ার জন্য কেয়ার বাংলাদেশের এই উদ্যোগ অবশ্যই প্রশংসার দাবিদার। আমি এজন্য কেয়ার বাংলাদেশ-কে আন্তরিক ধন্যবাদ জানাই।


আমি আশা করি ভবিষ্যতেও কেয়ার বাংলাদেশ উন্নয়ন কর্মকাণ্ডে বিশেষ করে দরিদ্র মহিলাদের আর্থিক উন্নয়ন সংক্রান্ত বহুমুখী প্রকল্প বাস্তবায়নে আরও নিবিড়ভাবে বাংলাদেশ সরকারকে সার্বিক সহযোগিতা প্রদান করবে।

আব্দুল হাফিজ, বাংলাদেশ জিন্দাবাদ।

Abdul Hossain
জিয়াউল হক জিয়া



**MESSAGE
PROGRAM COORDINATOR
INTEGRATED FOOD SECURITY PROGRAM
CARE, BANGLADESH**



Poor and vulnerable women in rural markets

The 'rural markets for poor and vulnerable women' project of CARE Bangladesh is supported by USAID and the Government of Bangladesh, and has been implemented in 146 different, remote rural locations. The purpose was to ensure, that poor and vulnerable women have access to markets both as sellers and buyers, in a free non-threatening and safe environment. The project took almost 2 years of consistent efforts at different levels by several committed team members, to achieve what it set out to do. But today, several thousand women have legal access to these markets as sellers, who have a right to at least 20 percent of the space in these markets. Not only that, the markets have been created to be 'women and child friendly' with adequate space for day care and rest for the women and provision of safe water and sanitation. The several structures and committees that have been created to support these poor and vulnerable women, include 'guardian groups, watchdog groups, Female market management committees, etc.' We at CARE hope this process will ensure legitimate space for these women in the coming years and that their presence in the markets will encourage several other women in similar situations to partake in market activities, in their areas more proactively.

Alka Pathak
Alka Pathak



বাণী
প্রধান প্রকৌশলী
স্থানীয় সরকার প্রকৌশল অধিদপ্তর



কেয়ার বাংলাদেশ ও স্থানীয় সরকার প্রকৌশল অধিদপ্তর নব্বই-এর দশক থেকে যৌথভাবে গ্রামীণ অবকাঠামো উন্নয়ন প্রকল্প বাস্তবায়ন করে আসছে। সাম্প্রতিককালে কেয়ার বাংলাদেশের 'বিন্ড প্রকল্প' নির্বাচিত হতদরিদ্র নারীদের ভাগ্য পরিবর্তন এবং অর্থনৈতিক মূলধারায় নিয়ে আসার জন্য উদ্যোগ নিয়েছে।

এই উদ্যোগের ফলস্বরূপ কেয়ার বাংলাদেশের সহযোগিতায় স্থানীয় সরকার প্রকৌশল অধিদপ্তর দেশের ৩২টি জেলার ১৪৬টি গ্রামীণ বাজার উন্নয়ন ও অবকাঠামো নির্মাণ কাজ সম্পন্ন করেছে। মহিলাদের বিভিন্ন সুবিধার প্রতি নজর রেখে নির্মিত এসব বাজারে হতদরিদ্র মহিলাদের জন্য দোকান বরাদ্দ দিয়ে তাদের ব্যবসা করার সুযোগ নিশ্চিত করে এলজিইডি ও কেয়ার বাংলাদেশের নারীর ক্ষমতায়নে এক মাইলফলক যোগ করেছে।

এই মহতী উদ্যোগের সাফল্য কামনা করি।

Mohammad Shaukat Hossain
মোঃ শহীদুল হাসান

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