

Investigation Report

Livelihood Programme for Poor Women

Team Leader

Dr. Fahmida Khatun, Director, Janata Bank & Additional Director,
Research, Centre for Policy Dialogue (CPD)

Team members

Priscilla Raj, Freelance Researcher
Shawkat Milton, Journalist
Sajedur Rahman, Journalist, Jessore

Under the Project

Mainstreaming CSR to Address Poverty

Implemented by



Management and Resources Development Initiative

Supported by

মানুষের জন্য
manusher jonno
promoting human rights and good governance

Contents

1. The story of Kajol	3
2. Objective of the investigation	3
3. The site for investigation	3-8
4. A Brief History of the site selected	8
5. The visible and invisible work of women	8-9
6. Strategies, bindings and capacities	9
7. Local People's Suggestions about Women Employment	9-10
8. An Observation and a Suggestion	10
9. The Intervention	10-14
A. For making a Change Possible	
B. An Outline of the Pilot IGA Project	
C. Meeting with the Trainers	
D. The training course	
E. Conversation with the Villagers about the Committee	
F. A Survey of the Local Buyers	
G. Criteria for selecting the Trainees	
H. Challenges	
I. Recommendations	
10. References	14

The story of Kajol

Kajol was married off when she was no more than fifteen. She was a student in the local high school at that time. Her father earned well from his small business. It was a nucleus family with Kajol, her brother, father and mother. They lived in their own semi-brick built house in. Yet their parents did not let her continue her study. After marriage Kajol learnt that her mechanic husband was an addict. He beat her often, did not provide her. Kajol gave birth to a daughter whom her husband did not provide either. Eventually Kajol returned to her parents with her little daughter in her lap. But her misfortune followed her. Her father became seriously ill and all their assets drained away for his treatment. He could not earn anymore. Kajol's brother, a B.A. graduate could not provide them as he did not have any job.

Kajol's daughter grew and was admitted to school. The mother took an office-bearer's job in a local organization for a meagre 300 taka monthly pay. But it was nothing for the gaping needs of her home - food, daughter's education, father's treatment... Kajol decided to leave for Mumbai. She secretly contacted a local 'dalal', an agent knowing that her family would never let her go whatever desperate the situation was. This dalal consented to take her to Mumbai where she would find household help's job.

Kajol knew she had mortally risked herself by going with this man. Many women who left for Mumbai had ended up in brothels or forced sex work. But she found no way out. There was no work around her by which she could fend for the family. Above all, she was determined to give a good education to her daughter who was going to school.

So one night Kajol left her home and crossed the border to India. Since they didn't have any legal papers they went under cover. As they reached Mumbai almost inevitably that dalal sold her to a prostitution racket. Kajol protested with all her might, she was beaten and tortured, but she finally escaped the racket and returned home.

But her home became even shabbier than when she left, tension for getting everyday meals was even worse, daughter's schooling would stop unless the fees were paid, father more fragile. Kajol could see no light in near future, except if she again stepped out for Mumbai...

Kajol is the take-name for a woman who lives in Bashatpur, a village near Benapole border in Bagachra Union of Sharsha Upazila, Jessore district. Yet she is only one of those many in and out of Bashatpur living near the border awaiting the same end as hers. Suffering the terrible hardship one day they fall prey to the rackets of the dalal. MRDI believes, only creating safe work opportunities can save them from such vicious cycle.

Objective of the investigation

This investigation aims to identify the information gaps regarding the selection of employment generation activities for the target population; determining implementation strategies for the IGA programme.

The site for investigation

• Rationale for selection

The study has been conducted in three areas of Bashatpur village: Boro Colony, Chhoto Colony and Dakhin Para. The two Colonies have been especially focused because of their worse poverty situation and trafficking risk. The sections later further clarify the rationale.

Towards the end of the study an idea of initiating a pilot-based IGA programme took shape. The study team proposes Chhoto Colony as the site for the pilot programme considering that www.mrdibd.org/csr/investigation/livelihood

its households on average are poorer than the rest two mainly because they have less cultivable land.

- **Location and communication**

Bashatpur Village (please see the map below) is 40 km southeast of Jessore main town; 20 km north of Sharsha Upazila centre; and 5 km southeast of Bagachra UP centre. Benapole land port is about 28 km northwest of Bashatpur. The village falls into Ward No. 5 and 6 of Bagachra Union. There are proper roads inside the village but they are *kacha* i.e. not brick-built. Just outside the village roads leading to Bagachra, Sharsha, Benapole and Jessore are *pucca* i.e. brick-built. Tempo, vans and buses are the regular vehicles. Inside the village people usually walk or ride bicycles. The latter, however, is the vehicle exclusively for men. Women are rarely seen to ride it due to the prevailing family and social inhibition.

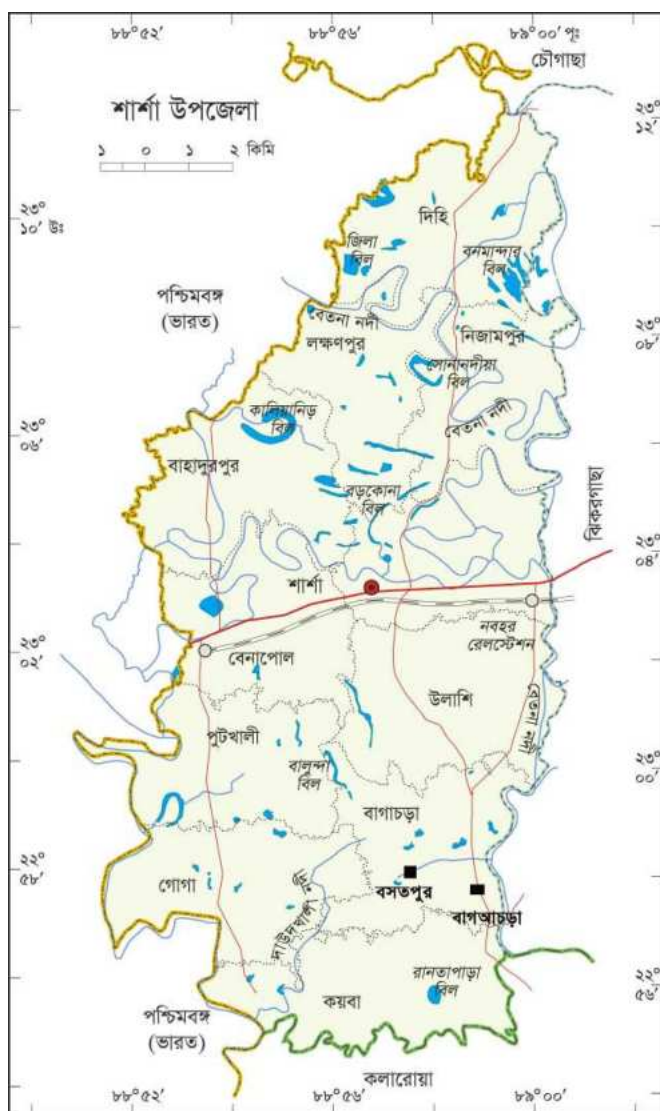
- **Population**

The population census report of 2001 provides the last detailed household level statistics. It counts the number of households of Bashatpur village at 1852 with a population of 9999 in total. Except for 2 Hindus in 2 households the entire population is Muslim. Total number of males is 5134 and female 4865.

According to the census statistics, Bashatpur village consists of six neighbourhoods which are: Bashatpur First Colony (also known as Boro Colony), Bashatpur Second Colony (also known as Chhoto Colony), Bashatpur, Sonatiakari, Bamunia and Sarifpur. With these six neighbourhoods the area of Bashatpur village covers 2381 acres of land.

However, during the present study, the survey team found that the local people in Bashatpur and its adjacent area regard Bamunia and Sarifpur as two separate villages. The team did not find any neighbourhood in or around Bashatpur named Sonatiakari although a village called Sonatonkathi was there which was adjacent to Bashatpur.

Map of Sharsha Upazila



At a Glance Poverty Situation: Sharsha Upazila

According to the Incidence of Poverty 2005 measured by BBS, The World Bank and World Food Programme, percentage of Poor (Upper Poverty Line) is 49.10 while the percentage of the Extreme Poor (Lower Poverty Line) is 36.80.

- **Education**

The population census report of 2001 observes “tremendous growth” over the decade of 1991-2001 in literacy rate comparing to the previous decade of 1981-1991 in the whole Sharsha Upazila (Census : 45). For Bashatpur both sex literacy rate is 36.54 per cent; male - 41.25 per cent; female - 31.65 per cent. The average literacy rate of Bashatpur village is around 6 per cent less than that of Sharsa Upazila (42.72%) and Bagachra Union (42.99).

- **Marital age and dowry**

The research team observes the average marital age of women in Bashatpur is from above 14 to early twenties. However, a few marriages below 14 years of age occur but such incidents are increasingly becoming rare. Rarely any marriage occurs without taking dowry by the bridegroom or his family. According to Rubina Akhter who has been working for more than a decade in this area, dowry in cash or kind usually starts from 5,000 taka in the case of the most impoverished families. Total expenses that include dowry, entertainment and others often exceed 10,000 taka. Girls considered fair and beautiful are required to pay comparatively less. Extremely poor families gather this money by community collection, from their scanty savings, selling whatever belongings they have, etc. Many send their daughters to Mumbai who by working save money for their dowry. However, some people do not see taking money from the bride’s family as ‘dowry’ which is reflected in the comment of Ali Ahmed, the UP member, “Here generally dowry is not given. However, in some cases parents of the

www.mrdibd.org/csr/investigation/livelihood

brides give money to the bridegroom for becoming self-dependent.” Such kind of perception particularly of a people’s representative is indeed alarming!

- **Land**

Table-1 presents the agricultural land ownership scenario of Bashatpur village and its three neighbourhoods where this study is conducted. In 2001 in Bashatpur village out of 1848 households 1220 owned agricultural land, which means about two-third households had agricultural land. We do not have any substantial information either regarding the size of agricultural land owned by the households in the study area. However from the interviews and observation it is fair to say that most families having agri-land have less than four bigha. Families having cultivable land as much as five bigha yielding two crops annually are considered quite well-off in the local standard.

Table-1: Ownership of Agricultural Land

Locality Name	Total Household	Household Own Agricultural Land
Sharsha Upazila	65775	35147
Bagachra Union	6439	3485
VII Basatpur	1848	1220
Mahallah 2 nd Colony	193	159
Mahallah Basatpur	584	311
Mahallah 1 st Colony	431	400

Source: Population Census-2001, Community Series, Zila : Jessore, BBS, Ministry of Planning

We could not get any substantial information about the ownership of homestead land in the study area from the government surveys. However, from the one-to-one interviews, FGDs and limited household survey it can fairly be said that more number of households own homestead land than agricultural land. Households owning agricultural land usually own the homestead land also. In a number of cases households have been found to live in and cultivate their parents’ land. In these cases mostly sons live in and cultivate the land owned by their father. Ownership of the land would be transferred to the sons after their father’s death.

The study has also observed a prevalence of mortgaging (*bandhak*) the agricultural land to get money for emergency purposes like treatment of the household members, sending sons abroad, procuring capital for business, paying back debt, etc.

- **A tentative picture of seasons of work in the locality**

Almost all the visible and major employment opportunities in the locality for the poor are for men in Bagachra Union. As in many other parts of the country in Bashatpur also poor people depend on the scope of work in the field during the crop seasons. For a section of poor/lower middle class small shops or business is the other major source of income. Van/rickshaw driving in the area or in the town provides earning to yet another section. These scopes are mostly for men. Female family members sometimes help the males in carrying out the work but the earning goes to the men. Wage is better in *Boro* season than that in the *Aman* season. A labourer received Tk.400 per bigha during the harvest of *Boro* while Tk.200 during the *Aman* season. Income from van-driving can range from 100 to 200/250 a day. Income from the small

business quite varies depending on the item of business, location of the shop, capital, etc. Table-2 provides a tentative picture of the seasons and areas of work available in and around Bashatpur for the poor/lower middle class.

Table-2: Working seasons for the poor in Bashatpur area since mid-1980s

Season & Wage/bigha	Duration of the Season	Type of Land/ Place	Types of Work	Who can do
<i>Aman</i> season	Early <i>Asharh</i> - <i>Magh</i> (Mid June - Early February)	Middle high / high land	Sowing seedlings, weeding the field, cutting paddy, processing.	Men (the first three), women (processing)
<i>Boro</i> season/ winter crops (<i>Rabi</i> crops)	Early <i>Poush</i> - early <i>Boishakh</i> (Mid-November to Mid April)	High/middle high/low land	Sowing seedlings, weeding, cutting paddy, processing	Do
early summer Jute	Mid- <i>Boishakh</i> - <i>Shrabon</i> (Late April - Early August)	High land	Weeding, cutting jute	Men
Van driving	Round the year			Men
Small shops	Do	In Bashatpur, Bagachra and Goga Bazaars	Betel leaf-bidi shops, vegetables, fish, old clothes, <i>lungi-gamchha</i> , kids wear, powdered spices, etc.	Men

- **Credit and micro-credit**

In Bashatpur village NGOs like Grameen Bank, BRAC, Ad-Dwin, Jagoroni Chakra Foundation (hereafter called Jagoroni), ASA, Rural Reconstruction Foundation (RRF) are operating micro-credit programme. Micro-credit lenders offer many kinds of loan packages meant for different purposes. The amount of money lent under these loans varies from less than a thousand to more than a lakh taka according to the capacity and purpose of the borrowers. The interest rate also varies according to the lending agencies from 10% to 15% which is a flat interest rate.

Some of the organizations working in Bashatpur area may have special offers for the ultra poor. For example, Jagoroni has “soft loan” for the ultra poor groups at 10% yearly interest. The loan has no lower limit while 6,000 taka a year is the upper limit, informed an official of Jagoroni.

Regarding loans taken from the individuals a common form of credit is the six-monthly loan which is given keeping the next paddy production ahead. Usually the interest rate for such loan is one mound (around 37 kg) of rice per 1,000 taka. This means a borrower of 5,000 taka will pay the lender 5,000 taka along with five mound of rice by the end of the sixth month.

Loans are used for running small business, farming, making or extending the house, paying dowry, treatment, buying hens, cows, goats, vans, etc. Taking one loan to pay back another is quite common countrywide as in this area.

- **Other infrastructures**

GO-NGOs: Situated near Benapole border Bashatpur has communication facilities and better access to different GO-NGO-private organizations’ offices situated at the Union or Upazila Sadar. Some NGOs like BRAC and Ad-Dwin provide a few social services also. BRAC has two primary and one pre-primary schools in Bashatpur village. It also delivers some village-level health and veterinary services. Russel Smriti Sangha is a club of the local youth.

Bank: There is a branch office of Sonali Bank at Bashatpur Bazaar. Government Krishi Bank has its nearest branch in Sharsha Upazila Sadar.

Bazaar: Bashatpur Bazaar is adjacent to the village. There are four more bazaars near the village. Goga Bazaar is three km west of the village, Shatmile Bazaar 2.5 km east and Bagachra Bazaar three km southeast of Bashatpur.

A Brief History of the site selected

Bashatpur and the Colonies: Bashatpur Village on Bashatpur Mouza is quite an old village. An inhabitant more than 70 years old said that much of the village was full of jungle and wild animals in his childhood. With the rise of population all the forest was cleared. Before 1947 there were Hindu neighbourhoods that were replaced by the Muslim migrants from West Bengal.

Zakir Hossen, Member of Ward-6 of Bagachra UP said that in 1955-56 government settled 360 landless families in the Khas land in this area. In Bashatpur 1st Colony 250 families and in Bashatpur 2nd Colony 110 families were settled. Each of the family got 10 *Katha* (1 *Katha* = 1.65 decimal) of homestead land, 6 *Bigha* (1 *Bigha* = 33 decimal) of agricultural land and a pair of cows. After third or fourth generations the rehabilitated people seem to have adopted the dialect and much of the culture of the local people. Being migrants the inhabitants of these two neighbourhoods were socially and financially less empowered. Although later a few families prospered but most families of these two neighbourhoods could not progress much particularly because the land distributed over generations became scantier ever and not many income avenues opened up.

Extreme poverty combined with lack of education and lack of employment opportunity made the women of the poor households of Chhoto and Boro Colony as well as of the other neighbourhoods of the Bashatpur vulnerable to trafficking.

The visible and invisible work of women

As it has already been mentioned in and around Bashatpur most of the visible sources of earning are usually meant for men. Still women earn. In the elaborate discussion with the women of Chhoto Colony the study team has found the vast range of women's efforts to earn. It showed how desperately the poorest women tried to utilize the least scope they had to bring some money in their hand. In the following some selected portions of the FGD are brought up presenting the many innovative thoughts, strategies and even manipulations women master to keep their families going on.

Q. What are the things women do here to earn?

- Poultry rearing, cattle rearing, embroidery, weaving flowers on the hand made fans, quilt making, sewing glitters on cloth, weaving *kula*, *bidi* making, weaving jute hangers, weaving hand made fans, mobile phone shop, grocery shop, wholesale of vegetables, stock business of different crops, business of glass ware and saree and dresses, dried cow dung selling, etc.
- Here stock business can be done with paddy, mustard, jute, lentils, sesame, etc. But we don't have the capital.
- After I came from Bombay I started selling the small packs of pieces of fuel woods. Sold eggs. Bought old things in exchange of pickles I made at home. I did this business in Bombay also.

Q. How would you make the capital if you want to do a business in a group?

- If each of us contributes 10 taka then for five members there will be a fund of 50 taka. Saving money in this way will create a capital with which a business can be started.

- The money can be saved in an office. A member of the group will keep the account who is honest, intelligent and is capable of accounting.

Strategies, bindings and capacities

- When the price of a product is less, we shall buy it and then sell it when its price will be higher. The stock will be kept in a good member's house.
- It is good if a woman can earn. She then can spend the money the way she thinks fit.
- But whatever we earn we have to spend according to our husband's wish.
- Whatever I earn is spent to meet our children's little wishes, for education, for small household necessities or when the relatives come in without notice.
- I used to give my salary from BRAC teacher's job to my husband and kept the money from my mobile phone business to me.
- We secretly keep a portion of our earning from our husbands.
- You have to tell your husband that you have profited 100 taka when the actual profit is 200.
- But the clever husbands cannot be deceived.
- I save a small portion of rice from our daily allocation. Later I sell it to my husband.
- My husband is a day labourer. The value of one taka is much to me. I used to gather cow dung and made fuel from it and sold. We can plant trees and take care of them in a group.

Frustration

- We want to change our situation but there is no capital, no space.

Dreams

Whatever hardship we have to endure, I wish to have my daughter passed the SSC. She wants to continue if she passes SSC. Then we shall try to let her study up to that level... I believe that my daughter will get a job when she finishes her education.

Mosammat Momena Khatun, Dakkhinpara, Bashatpur

We women need to do something so that we are benefited as well as the government.

Yasmin Sultana Iva, Dakkhinpara

Tanjuban, a housewife of an impoverished family cannot buy a big hen for want of money. Whatever money comes in her hand is spent away to meet the gaping needs of the family. But she has not given up. Unable to buy a proper hen's coup she has made one with mud and put it under the sun to dry. The dream is much bigger than it seems - in her words, "As the saying goes, selling the hens you buy a goat and from that goat you buy a cow and from there you buy the land." Women in their own invisible ways are desperately trying to save money and prosper. Whatever little they earn the family and children are benefited. Their dreams and efforts need support, moral, financial, marketing and others.

Local People's Suggestions about Women Employment

As it has been observed, the male perception about women's efforts for earning is very limited in this area - sewing, selling vegetables, etc. In reality, as it has been just mentioned, the range of women's economic activities much of which is entrepreneurial in character is quite vast.

However, men gave their suggestions and observations about employment generation activities for women. UP member Ali Ahmed and other men in the FGD said that women need capital, training and marketing opportunities. Ali Ahmed suggested that to start a business a woman needs at least 20,000 taka. Almost everybody suggested micro-credit as the source of

capital that will be repaid gradually on installments. Some mentioned about the need of training and market opportunities.

Abdur Razzak Molla, Chairman of Bagachra UP said that since the constraints of capital and market are very big particularly for women entrepreneurs, a big industry may be the solution. Establishing a big industry like that of the cigarette factory of Akij Group can provide work for both men and women. He also thinks that women may be given embroidery or sewing work based upon wage by the SME business groups. He thinks that investing capital is a too big risk for the local poor women.

An Observation and a Suggestion

Is there any man in this village who does not beat his wife?

A villager in Dakkhinpara

Overpowering male control over assets, market and decision making is indeed the biggest challenge for taking any independent effort by the women. Time and again women interviewed mentioned about their severely limited freedom of exercising their decision making power.

Male control is often expressed in wife beating. Yasmin Sultana Iva of Bashatpur told in her interview that her father was not sober because he beat her mother. She was overheard by her uncle during the interview. Her uncle started beating her shouting, “How dare you say your father is not sober? Is there any man in this village who does not beat his wife?”

Beating, psychological torture and shoving out of home are the common forms of domestic violence by the husbands in this village. Many times they torture their wives to bring them money from their fathers’ home or from the NGOs. In several cases the interviewees described the similar experience.

The local males also recognized the severity of this problem. Some said that the men, the husbands need to be changed first.

The whole scenario and discussions urged the research team to emphasize on the essential integration of motivation sessions for men as a whole and the husbands in particular of the women participants of the prospective IGA programme. These sessions will enable them to unlearn their oppressive attitude, behaviour and mindset and to learn to support their wives and to achieve an eye of gender equity.

The Intervention

A. For making a Change Possible

Towards the end of the study an idea of a pilot project in Bashatpur was developed. Chhoto Colony has been suggested for the site of the project. Meantime, some primary work has been carried out towards realizing the idea:

1. An outline of the project has been sketched out;
2. The study team discussed with the local people and UP representatives in Bashatpur about forming an advisory committee regarding developing an IGA programme;
3. Meeting with two prospective handicrafts trainers has been done;
4. A small survey has been carried out in Jessore town and suburbs about the prospect of getting orders from the small handicrafts organizations once the women in Chhoto Colony are trained and
5. A household survey in Chhoto Colony has been carried out

B. An Outline of the Pilot IGA Project

Draft outline of the IGA programme activities

Programme Name	Phases	Activity under each Phase	Description
		Activity	
PILOT I G A Project for Poor W O M E N	First Phase: Preparatory Work	1. Planning	• Prepare a draft plan including the budget • Discuss the plan at the field • Finalize the plan • Prepare for implementation of the plan
		2. Forming a advisory committee	• Form a committee to provide support in programme implementation
		3. Survey	• Select the field • Prepare the questionnaire • Carry out the survey
		4. Selecting trainees	• Select trainees according to the set criteria • Make groups of the trainees • Select/elect group leaders
		5. Selecting work centre	• Select a work centre not far from the selected neighbourhood, preferably inside it
		6. Market observation and communication	• Collect prospective buyers
	Second Phase Training	-----	• Appoint a coordinator for the training centre • Distribute responsibilities regarding training and office maintenance among the groups • Render pre-training lessons • Prepare training schedule • Conduct training • Conduct meeting with the men of the neighbourhoods
	Third Phase: Post-training Activity	-----	• Select the workers from among the trainees who are skilled enough to supply orders of the buyers and involve them in the work • Carry out savings activity, awareness raising meetings with community men, etc. • Continue training with the new batches
			• Centre coordinator will keep the

	Fourth Phase: Production and Marketing	-----	centre going taking advice from the Implementation Committee • Carry out the accounts • S/he will receive training for her/his responsibilities • Group members will assist her/him • Centre coordinator will coordinate with the groups, trainers, community, buyers, etc.
--	---	-------	--

C. Meeting with the Trainers

This project intends to design its training in a way so that the trained women can earn by sewing. The study found that women can earn by making blouse, petticoat, frocks, short pants for women and children in their locality. They can supply these materials to the local market too. On the other hand, they can supply fine-finished embroidered materials like quilts, bags, cushion covers, etc. for the well off buyers who come from the urban areas in and outside Jessore. Access to the latter kind of buyers requires a skilled hand, group-based work, good network with the buyer organizations outside the locality, etc. In short the market of fine-finished goods is not readily available for the rural poor women who are the prospective trainees of this project.

Considering the marketing side, the local people in Bashatpur, the poor women and the trainers interviewed suggested for two sets of training: one, training on tailoring clothes for women and children and two, embroidery training.

The study team met two prospective trainers in Jessore. One of them Nazma Yasmin is an enlisted trainer of Salvation Army International. She trains women in the villages around Jessore town. Anupama Mitra, the director of Tanusri Women Development Organization is a national award winning entrepreneur.

D. The training course

Taking suggestions from both of them the project has been designed based on a two-course training of each of the batches. Course-1 will be on tailoring women and children dresses while Course-2 will be on embroidery. Each course will expand over a 3-month period.

Each course will be imparted five days a week and three hours a day. The daily timing has been suggested between 9 or 10 a.m. and 12 noon or 1 p.m. This timing will fairly enable a trainee to attend the training while doing the morning and afternoon chores at home.

A small fee will be charged particularly to help retain the sincerity of the trainee about the training. The fee will be spent to buy training materials. The allowance for the trainees is to compensate the time of their earning activity since being very poor many of them are involved in earning.

E. Conversation with the Villagers about the Committee

The study team held primary meetings with the villagers about forming an advisory committee which will help implement the project. In that meeting among others UP members Ali Ahmed and Selina Akhter Tia were present. An initial list of a 15-member committee was prepared with their suggestions. However, despite the team and Selina, the woman UP member suggested including more women members the male participants insisted on forming

the committee with overwhelmingly male members. Ali, himself an Awami League partisan also emphasized on a “neutral” leadership in the committee by incorporating members both from Awami League and BNP. He said that since the atmosphere of the area is highly politicized any socio-economic initiatives must incorporate political persons from all influential parties to keep balance.

Eventually a 15-member committee has been suggested with four female members.

This exercise to form the advisory committee was valuable as it helped the study team understand the dimensions of two major challenges the pilot project will face during implementation by manifesting the intensity of the attitude of male domination on one hand and the overwhelming control asserted by the political parties in any initiative on the other. Hence, the project must perceive strategies to handle these challenges.

F. A Survey of the Local Buyers

The study team conducted a small survey in the markets of Jessore town and some villages near the town where women earn by supplying sewing and handicrafts orders. The markets of the handmade garments and embroidered materials are different constituting buyers usually from different classes. The handmade garments have a market where the low-income people buy their children’s dresses, petticoats, blouses and cheap embroidered sarees. In Jessore town the major gathering of these shops are in Jessore Collectorate Market. Besides it, there are open-sky shops of the small traders on Mujib Sarak where they exhibit their materials on the street. These traders collect the dresses from the garment makers directly who come to them with their materials. Usually the arrangement with the garment makers is payment after selling which means the garment maker has to wait for her payment.

There is a range of shops in Mujib Sarak selling sophisticated handicrafts materials and handmade fashion wear. The materials in these shops are cushion covers, purses, bed sheets, table cloth, napkins, women and children fashion wear, etc. A large portion of the buyers of these shops are from outside Jessore, business organizations from Dhaka, Chittagong, Sylhet, etc. as informed by the managers/owners of these shops. The middle and upper middle class families of Jessore town constitute the local buyers.

Under the survey six women entrepreneurs were contacted in Kashempur, Dakatia, Shantola and Nurpur villages near Jessore town and Bandaripara and Upashahar in town. They said that after the embroidery training is imparted they would include the skilled trainees in their workers’ team and give them orders from time to time.

G. Criteria for selecting the Trainees

Literally poor women of all ages expressed their eagerness for any kind of income generating work. The study team met women near 60 who found herself a burden for her very poor sons who can hardly feed her. Again girls of 10/12 years are working to provide themselves. With this background the IGA project needs to be as inclusive as possible. The initial age range has been suggested for participating in this training is from 12 to 45 years. Women from families with extreme poverty, poor single women and wives of abusive husbands will be in the priority list.

H. Challenges

The idea of the IGA programme has good prospect and above all is an essential need of the poor women living in terrible risk in Bashatpur. Nevertheless it is full of challenges. Some of the major risks are as follows:

- The first challenge is to form a sincere advisory committee that will set the foundation for the long-term success of the project. As it has been observed in earlier sections, the overwhelmingly politicized milieu combines with the male control will be the biggest hindrance in this regard.
- Poor participants might leave the training midway for earning when crisis in their family would heighten.
- Ensuring a sincere monitoring system particularly over the financial matters will be another challenge.

I. Recommendations

- Include women with organizing capacity from the poor families for at least three-fourth members of the advisory committee.
- Engage a local NGO/CBO for implementing the programme in short or long term.
- Recruit women as trainees who have comparatively less chance to leave in the middle of the training.
- Keep the cost of the programme at minimum for all time.
- Ensure a strict monitoring system for a long term.
- Keep savings programme as an essential part of the programme activity
- Conduct regular awareness raising sessions for the male community members.

References:

Population Census-2001, Community Series, Zila : Jessore, Bangladesh Bureau of Statistics, Planning Division, Ministry of Planning, pp. 45.