

Rural Development That Works: Self-management and Ownership by the Poor of Social and Economic Resources in an Ecumenical Environment in Bangladesh.

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Abstract

This paper describes a practical implementation strategy established in rural Bangladesh where the poor uplift themselves from poverty through self-management and ownership of social and economic resources. Section I briefly presents the difficult context in which the development strategy has been established. Section II gives background of the organization created to implement this strategy and its achievements through December 1997. Section III describes the development approach of the implementing organization and gives 3 examples each of social and economic resources made available to the poor and the way they use these resources for their development. The critical nature of ownership and management by the poor themselves of these development resources is emphasized. The paper concludes in Section IV with a description of the ecumenical setting in which work is accomplished and the spirit of universality which is fostering the concept of one world in the interior rural Bangladesh scenario. Finally, an appendix provides 15 illustrations of families greatly impacted by the development strategy described in the paper.

This paper is noteworthy as it describes a vital development work embodying the following ideas and concerns promoted by the symposium:

- i. Extremely poor rural people in Bangladesh are imbued with a business mentality which fosters their uplifting themselves from poverty.
- ii. An incarnational vision of life is evidenced in a predominantly Muslim society with close collaboration among Christians, Muslims and Hindus.
- iii. There is "a profound integration of the human and divine in all of life".

I. Background on Bangladesh.

Due to an unfortunate history of colonial domination with British rule from 1757-1947 and Pakistani rule from 1947-1971, Bangladesh has entered the late 20th century as one of the least developed countries in the world. Except for city-nations such as Singapore, it is the most densely populated country in the world, with almost 3 times the density of Japan or India. There are about 125 million people in a landmass of about 144,000 sq. kms.-- almost 900 per sq. km.

The average per capita GNP is now about \$260, with at least 40% rural families at \$50-150 per capita annual income. In rural areas, increasing landlessness, depressed wages and lack of sufficient alternative economic opportunities outside agriculture have led to widespread deep and chronic poverty. Two-thirds of the population of the country are severely or moderately malnourished; 93% children are below international standards for height and weight for their age. An average 800 children die daily from diarrhoea and 100 go permanently blind due to insufficient vitamin A in their diet. The Government poverty-level standard is the minimum calorie intake of 2,122 calories per day; even then 50% population is below this standard and half of these are classified as "hard core poor", with less than 1,805 calories per day.

II. The Institute of Integrated Rural Development (IIRD)

1. General Information

Founded in 1987, IIRD is a Bangladeshi development non-government organization (NGO). It was established for creating a model of integrated rural development for Bangladesh. For IIRD, development is a participatory process which empowers people to identify, analyze and devise creative solutions to their own problems. IIRD's people are mainly the landless poor, women, children of the poor, the homeless, the unemployed, marginal and small farmers and traditional artisans.

Poverty eradication is IIRD's central objective. Activities and programs are tailored to needs of the people; they are revised and new activities introduced as people's needs require. Activities are of two kinds, as follows:

Direct Provisioning of Social Services for the Poor

- Housing
- Drinking water
- Sanitation
- Women in development
- Training
- Primary education and nutrition
- Health
- Leadership organizations among the poor.

A. Economic Empowerment Activities

- Rural industry, including sericulture
- Afforestation
- Agriculture and irrigation
- Fishery
- Livestock/Poultry
- Credit
- Environmental activities
- Infrastructure
- Land Bank for de-mortgaging land
- Land for Landless project for land purchase for the poor.
- Tissue culture
- Promotion of economic democracy both at the local and national levels.

2. Achievements of IIRD

Some of the major achievements of IIRD from its inception up to December 1997 are as follows:

- i. 6,366 of the poorest families have constructed new tin-roofed homes.
- ii. More than 16,000 sets sanitary latrines have been built by women of IIRD areas, purchased and installed by families of these areas.
- iii. 874 drinking water tubewells have been installed and are maintained by communities in IIRD areas.
- iv. IIRD operates a mother-child clinic, serving thousands of families yearly.
- v. 24,384 children of the poor have received two years primary education, more than 90% of whom have continued their education in local government schools.
- vi. 869 women's groups with 22,503 members have actively participated in development activities. They have compiled savings of over Taka 11.5 million and taken loans for income generating activities of more than Taka 64.5 million.
- vii. 112,884 person-days of human development and skills training have been provided to IIRD staff and villagers.
- viii. 878,152 person-days employment have been provided in food for work projects. 16.5 kms. flood protection embankments have been constructed, 13 canals totalling 22.7 kms. have been excavated, 54.5 kms. new earthen roads have been constructed and maintained.
- ix. Five 40' road bridges and 4 foot bridges have been constructed, 79 drainage culverts installed, 5 food storage warehouses (capacity 2,150 MT) have been constructed and 4 old warehouses (capacity 1,050 MT) repaired. A large number of development centers and staff quarters have been built and maintained.
- x. 102 tree seedling nurseries have been established with annual production of about 500,000 seedlings; 80 nurseries are small homestead ones and 22 are IIRD project operated.

- xi. 553 kms. roads have been planted on both sides with 187,500 timber and 189,559 mulberry trees. The estimated value of these trees over 20 years is more than USD 40 million.
- xii. 685,612 timber tree seedlings have been planted by local people at their homesteads. Another 444,406 fruit tree seedlings were planted by the poor.
- xiii. 439 families were helped to develop and return to productivity 12.67 acres own derelict lands. 50 landless families were assisted to purchase a total of 4.14 acres good agricultural land while 163 families received loans to de-mortgage and get back control over their own lands (these last 2 items actually took place in 1998).
- xiv. 3,604 families have promoted regular homestead vegetable gardening and 192 installed treadle pumps for own irrigation on their lands.
- xv. A tissue culture laboratory has been established and new, disease-free potato and banana plants produced, with demonstration begun in the field.
- xvi. Government lands were mobilized, developed into good fishery areas and landless families, resettled at the sites, put in control of these highly profitable economic resources. Seven such projects, totalling over 41 acres land have been put into permanent possession of 291 landless families.
- xvii. 125 new fish ponds have been developed from private wasteland areas, totalling 68.8 acres. 370 landless persons have been provided free use of these ponds for 10 years to help them overcome poverty.
- xviii. 549 families have begun cattle rearing, 375 goat rearing, 6 raising of sheep, 505 poultry and 46 families duck rearing. In addition 45 women have become self-employed as poultry vaccinators.
- xix. More than 600 women are regularly employed in sericulture and 11 other rural industry activities. IIRD is committed to providing ownership to the women employees as each industry becomes self-reliant.

III. Empowering the Poor Through Ownership and Management of Economic and Social Resources

1. The IIRD Development Approach

In much rural development work, the poor are treated as objects of development, considered too ignorant to know what is needed for their own uplift. Government and non-government organizations, through their staff, do the development planning and implementation for the poor. There is much lip service to the concept of participatory development, but practically this often only means sitting with the poor and letting them have a token say in planning and/or implementation.

IIRD workers have gradually learned to work in a new way. The poor help to plan new activities. They give regular feedback concerning their development problems, needs and proposed solutions to IIRD workers, who are themselves mostly local persons and often from poor families. These workers, together with professional staff, provide training, technical and other support assistance to families working to overcome poverty.

IIRD deliberately avoids, as much as possible, becoming owner and manager of the resources created through development investments. Rather it insists with the poor that they must take responsibility for these resources and assets to lift themselves out of poverty. Sections 2-7 following provide six specific examples of how this strategy is implemented.

Development programs and activities of IIRD are of two main categories:

- i. Direct provisioning of social services for the poor.
- ii. Economic empowerment activities.

Three examples of each development activity per category are presented below. For the first category, the three examples are:

- i. Primary education.
- ii. Involvement of women in development.
- iii. Basic health infrastructure--housing, sanitation and drinking water.

The three examples of economic empowerment activity are:

- i. Tree plantation.
- ii. Landless resettlement.
- iii. Land Bank for de-mortgaging and purchase of land by the poor.

2. Primary Education

In preparing to undertake development work in a new area, IIRD always first conducts a household socioeconomic survey. The poorest approximately 40% families are identified through this survey and these families become the focus of poverty eradication work. For example, in a union of 15-30 villages, with say 4,000 families, about 1,600 of the poorer families would be identified. Land is arranged on donation from local people and a small center for development work established.

IIRD workers identify possible locations for setting up small, one-classroom schools, where there is sufficient concentration of poor families. Meetings are held with the identified communities, where the importance of primary education is discussed. Each community is informed that, if they are willing to begin a school, IIRD will help them educate their children. They must arrange land, construct a suitable thatch classroom and form an eight member Managing Committee from among the mothers of the children. IIRD then recruits an educated local woman as teacher, trains her, supplies the teaching and learning materials and monitors the quality of education.

In this way, from the beginning, the poor realize that the school is theirs and IIRD assists them. They repair and maintain the classroom, ensure proper and timely attendance, help resolve local social problems and build a sense of community by working together to manage the program. To cover the maximum number of children, IIRD provides two

years education, motivating parents to provide at least 3 more years schooling to each child at nearby government primary schools.

3. Women in Development

In Bangladesh rural society, women have not traditionally been involved in public life and development activities. Their social and economic status is also much lower than that of men. For example, women often earn 50-60% the amount men are paid for doing the same work (such as agricultural labor). Literacy of men has been 2 or 3 times that of women in most areas. Marriage and divorce customs, as well as many other social realities, show great favoritism to men over women.

IIRD has established 869 women's groups with 22,503 total members. Each group meets weekly for discussing social and economic problems of the members. The women create their personal savings; they get access to credit for economic development activities. Though many of the financed activities are carried out by men of their families, the fact that the resources come through them has proved a source of both social and economic empowerment.

Women take leadership in the development activities promoted through IIRD. They manage the small schools which educate their children; over 60% students are girls. About 80% employment in development activities is provided to local women including:

- i. All the teachers and school supervisors in primary education.
- ii. About 90% of those in tree plantation activities.
- iii. 95% of those in horticulture and poultry activities.
- iv. 40% of the main field workers of IIRD.
- v. 90-95% of those employed in IIRD's industry program.

Women have also taken a key role in public leadership activities. They have formed more than 90% of those taking part in public demonstrations to seek justice for the poor. They are forming 50% of new leadership groups being established among the poor for ensuring the human rights and dignity of the poor in society.

Through their ownership and management of the greater portion of development resources, women are gaining self-confidence and improving their status within local society. They are taking direct responsibility to resolve problems of repression and oppression of women in family and society resulting from traditional male domination of all societal structures.

4. Basic Health Infrastructure--Housing, Sanitation and Drinking Water.

IIRD considers it essential that the poor have early access to basic health infrastructure in order for them to be able to promote their economic uplift. Only those with subhuman standard housing--the bottom 10-15% families--are helped to get minimum basic housing assistance. A small amount of tin or corrugated iron sheet for roofing is provided, with

the poor contributing a token amount of the cost. The poor are responsible for the rest of the housing construction and labor cost. This subsidized assistance allows the very poorest to get a small but secure basis for healthy family living. There is no loan or other indebtedness to burden these hard core poor families. They sign a legal agreement requiring them to keep the tin for housing and not use it otherwise or sell it. As the family economy grows, the poor are able to increase the quality and size of their homes through their own efforts. The average cost of the housing assistance subsidy is USD 60 per family.

Safe drinking water is made available to clusters of families who do not have access to such and cannot afford this investment on their own. Drinking water hand tubewells, on the average costing USD 50 each (including installation), are provided by IIRD; each tubewell serves normally 8-10 families. These families contribute about 10% of the cost and sign a legal agreement which requires them to keep the well in good working condition. An IIRD mechanic provides free advice when villagers cannot identify the problems in dysfunctional wells.

Groups of poor women are recruited and trained to produce sanitary latrine parts. Cement rings and slabs are made by the women and marketed at subsidized rates to families of the area. Normally 5 rings and one slab constitute a latrine set, with production cost being USD 11-12. The poor can purchase a latrine set for about USD 2 and others for USD 7-8; all must bear the costs for transporting the parts to their homes, installing them and constructing the latrine sheds. IIRD enforces strictly the rule that the source of drinking water and location of human waste disposal must be kept sufficiently far apart to protect public health. In all three health infrastructure provisions, IIRD insists that people immediately become owners of these basic necessities of life. Sanitation and drinking water services must be managed by the communities served for providing a safe, healthy environment.

5. Tree Plantation

To protect the environment and provide ecological balance nationally, experts say that Bangladesh should have 25% land under forests; actually there may now be only 6-8%. In its working areas, IIRD gives high priority to tree plantation in order to both improve the environment and create valuable economic resources, which could help with poverty eradication work.

Firstly, tree seedling nurseries are established in each union (area with 15-30 villages). Likewise, poor families are provided training, technical help and credit to establish small, commercially viable homestead nurseries. Secondly, tree seedlings are provided from the nurseries at subsidized rates to all families of the area, with special efforts by field workers to motivate the poor to plant fruit and timber trees near their homes. Thirdly, IIRD signs legal agreements with local government for planting trees along roadsides. Poor people, mostly women, are employed to care for the trees in the first few years. The legal agreements provide that 60% income from regular trimming and eventual harvesting of the trees belongs to the poor (15-20 families are registered for each one

kilometer of plantations); 20% belongs to local government and 20% to IIRD. The poor are motivated to use this income for economic activities and not consumer ones, so they can permanently get out of poverty.

The empowerment of the poor through growing of their own valuable homestead trees and through a large ownership share in the roadside plantations has led them to increase their management capability of tree resources. Many families lose the first few trees they plant at their homesteads, mainly due to carelessness, allowing animals access to the young seedlings, failing to water them properly, etc. When they plant again new seedlings, however, they are much more careful. Likewise, with the roadside plantations, those benefiting from the income help prevent vandalism and theft, appreciating that these resources are largely theirs.

6. Landless Resettlement

There are many inland water bodies which officially belong to the government but practically are used by local people, usually the more wealthy and influential families, for their private benefit. IIRD motivates and gets the agreement of local people and then government permission for developing these water bodies and for permanently resettling landless families at the sites. Resettled families cultivate fish, plant gardens and trees along the banks of the water bodies, locate their homes there, with sanitation and drinking water facilities provided. Women's groups are formed and credit provided for economic uplift, small feeder schools are set up, IIRD provides supportive employment opportunities. The poor organize "Salish Parishads" to resolve internal problems and disputes; they hold meetings to promote self-management of their new community economic resources. They join local leadership groups of the poor to ensure the human rights and fair treatment of all the poor in surrounding villages.

Seven landless resettlement projects with 290 families have so far been established by IIRD. Though there remain some documentation problems and sometimes local tensions, the poor have effective ownership of these new resources. Their committed management of the resources has been leading to rapid eradication of poverty, which is proving sustainable.

7. Land Bank for De-mortgaging and Purchase of Land by the Poor

Perhaps the greatest cause of impoverishment of rural people is their loss of control over land. Development efforts normally do not lead to their reclaiming control over land; at most they are able to get sharecropping opportunities which are extremely disadvantageous to their overcoming poverty.

To reverse the process of increasing landlessness, IIRD has undertaken two special projects. A "Land Bank" establishes a revolving fund which is used by the poor who mortgaged their land in order to meet some family crisis. The mortgage system implies that the person loaning them money to meet the crisis takes control of their land till they fully repay the loan amount. IIRD provides loans, with 2% interest, to such families so

they can recover control of their land. They repay the loans by giving half income from each crop till the loan is fully repaid. A second project, called "Land for the Landless" allows those with no agricultural land to purchase small holdings of 8-10 decimals (.08-.10 acre) through interest-free loans. Repayment is made similarly to the Land Bank provisions. Plots of land are purchased where several landless can own land together and IIRD assists with low-cost, cooperative inputs for plowing, irrigation, sometimes marketing and other needs of the new land owners. 50 poor families have been assisted so far under the "Land for Landless" project and 163 families under the "Land Bank".

8. Ownership, Management and Development

In Dhunot Thana of Bogra District in northwestern Bangladesh, in each of 8 unions (15-30 villages and 4,000-5,000 families per union), an average 100-150 families per year are rising out of poverty. A few hundred more families in each union are making good progress towards this same goal. Poverty is not being simply alleviated but is being permanently eradicated by these families. The main reason for this astounding progress is that the poor--given direct ownership and management control of social and economic development resources--are proving capable of doing what no international, national or local organization working at poverty eradication has been able to do **for** them.

Development is being shaped by the poor families themselves. With its broad scope of development activities, flexible attitude and respect for the poor, IIRD is able to be available to those ready to move bravely ahead in their struggle for self-reliance and dignity. The poor own and manage their housing, sanitation, water supply, educational institutions, tree plantations, new landholdings, new fishery resources; they settle their own disputes, they plan for their development and they provide leadership for earning their long-denied rights in society.

IV. An Ecumenical Setting

About 85% population of Bangladesh belongs to the Muslim religion, 12% are Hindu, 1% Buddhist, 0.5% Christian and the rest belong to traditional tribal religions. IIRD treats everyone equally. As the artificial distinctions between women and men in society have more or less excluded women from the development process, IIRD reverses this trend and gives preference to women in development. Similarly, as religious differences have often led to divisiveness and to exploitation of minorities, IIRD strongly and purposefully respects each person's religious feelings and practices.

IIRD has been open to visitors and volunteers from any part of the world. IIRD workers welcome those who come, not as outsiders or foreigners, but as sisters and brothers, with a common concern for the poor. In the same way, IIRD collaborates with individuals, small groups and large donor organizations which provide resources for development, regardless of the personal or group values of the donors as long as the assistance is genuinely provided for empowering the poor.

This spirit of ecumenicity or universality is being extended to the villagers among whom IIRD lives and works, as those who come to IIRD always spend time in the field. The interaction and sharing is building both understanding and friendship. The concept of one world is taking flesh in IIRD.

APPENDIX

I. Introduction

The preceding paper has been entitled "Rural Development That Works: Self-management and Ownership by the poor of Social and Economic Resources in an Ecumenical Environment in Bangladesh". It is said that "The proof of the pudding is in the eating". Similarly, it may be said that the proof that a rural development system works is in the impact it has on the individual poor families participating within this system.

IIRD has developed a unique system for helping poor families in rural Bangladesh to eradicate poverty quickly and in large numbers. The system is functioning in 27 unions; a union typically has 15-30 villages, 4,000-5,000 families of whom 1,600-2,000 are food/nutrition deficient families. IIRD's system assists 100-150 families per union to dramatically rise out of poverty each year.

Several illustrations of this process are provided below from Netrokona and Dhunot Thanas/Upazilas or Sub-Districts, two of the four rural areas where IIRD presently works.

About 48 Bangladeshi Taka is equal to one US dollar. There are 100 decimals in one acre land.

II. Illustrations of Poverty Eradication from Netrokona Integrated Development Project (NIDP)

1. Woman Construction Worker Uplifts Family

Ratna Aktar and her husband Fazur Rahman with their three children lived in Abdullapur Village on their 2.5 decimals homestead land. Fazur worked as a day laborer for another family and was unable to even properly feed their 5 family members. In 1993 Ratna and similar poor women were trained by NIDP to make sanitary latrine parts which were sold to families of the area. From the income from this employment, Ratna was able to both help with the cost of feeding the family and to save some money for helping the family get out of poverty. From Tk. 3,500 of these savings, 20 decimals agricultural land was obtained on mortgage.

NIDP also provided the family assistance to get tin-roofing for their house. The family has purchased its own sanitary latrine. One of her daughters received two years education from NIDP and is now entering 4th class in a government primary school. Ratna is happy and has faith that her family's situation will improve even more in the future.

2. From Charity to Self-Reliance

Maya Rani wife of deceased Gojendra of Kamalgati Village lives with her young daughter. They had no land of their own, living in a thatch hut on another family's land. Maya was unable to get any employment and had to depend on charity of relatives; she and her daughter often only had one meal per day. In 1994 she was employed by NIDP as a roadside tree caretaker and kept this employment for three years. This allowed her not only to provide food and clothing for her daughter and herself, but she saved Tk. 300-400 monthly.

From her savings, she spent Tk. 7,000 to take on mortgage 30 decimals of land for cultivating it. She also has constructed a small tin-roofed home for Tk. 8,000. Her daughter attended 2 years of NIDP's schooling and is presently entering fourth class of the government primary school. Once the tree caretaker job ended she began basket making and selling to continue supporting herself and her daughter.

3. Cooking a Family out of Starvation

Hajera Khatun and her husband Jaban Ali of Shalpo Dugia Village, with their four children, have been living in the home of a relative. They were completely landless and had no home of their own. Jaban worked as a day laborer for another family; his income only allowed their large family to eat once a day.

In 1993 Hajera was employed by NIDP as a cook in the nutrition component of the primary education program. Though it took much self-control, she saved Tk. 200-300 per month while helping improve somewhat her own family's nutrition. Jaban and Hajera were able to take on mortgage 45 decimals agricultural land by paying Tk. 10,000 which they had saved. In addition, they received a loan of Tk. 6,121 from NIDP to purchase a rickshaw for their elder son. He is able to earn Tk. 80-100 most days.

The family has also purchased their own sanitary latrine. They are now food self-sufficient and optimistic about their continuing future development.

4. Wife Helps Husband also to Become Productive

Romela Aktar, wife of Abdul Kuddus of Sultangati Village lived with their two daughters in a small broken thatch hut. Kuddus worked as a day laborer for another family. They had trouble even providing enough food for their family. They had only 5 decimals homestead land.

Romela was provided employment as a roadside tree watcher in 1994. She also received 25 days training in silkworm rearing in 1995. She used Tk. 2,500 from the income of her silkworm rearing to take on mortgage 20 decimals of good agricultural land and provided her husband with Tk. 3,000 to begin selling clothes in surrounding villages. Her husband has been able to make a monthly profit of about Tk. 1,000. With the combined earnings

of Romela's silkworm rearing and her husband's small trade activity, their family situation has greatly improved.

The older daughter of Romela and Kuddus was entered in NIDP's two year primary education program and has continued till 5th class in a local government school. They also have purchased from NIDP their own sanitary latrine. They have confidence that their family situation will continue to improve and provide them full self-reliance.

5. A Widow Supports Five

Moina Aktar, wife of deceased Shamsuddin of Thakurakona Village, previously lived with her elderly mother and three children completely dependent on others. She owned no land and did not have her own home, working as a maidservant for another family.

In 1995 Moina received 25 days silkworm rearing training. From this silkworm activity she was able to feed her family and to save Tk. 7,000. She used this money to purchase 10 decimals of land. Then she saved enough to construct her own home on one corner of the land, using the rest to establish a guava garden of 35 trees. The trees are expected to begin bearing fruit within another 5/6 months. One of Moina's daughters has been entered in school. The family has its own sanitary latrine. The family is now self-sufficient for their nutritional needs and is expecting to continue increasing in economic security.

6. Silkworms "Produce" Calves

Aisha Aktar wife of Shabal Hossain of Shalpo Dugia Village got employment as an NIDP roadside tree caretaker in 1994. Aisha and Shabal have one son and two daughters. They had only a small thatch house on 5 decimals of their own homestead land. Shabal worked as a day laborer for another family; his income barely allowed their family two meals a day.

Aisha also learned from NIDP to raise silkworms. From the sericulture income, the family was able to purchase 5 decimals of land for Tk. 5,000 and two calves for Tk. 5,440. From the land they get a little of their own food. The calves have grown and are now valued at Tk. 9,000.

At a cost of Tk. 7,000 the family was able to arrange for the marriage of their older daughter. The younger daughter studied 2 years in an NIDP school and is now in fifth class of a local government school. The son has also begun his schooling. The family also has been able to purchase and install its own sanitary latrine.

Advancing Tk. 2,000, the family has taken on mortgage an additional 10 decimals agricultural land; Shabal also sharecrops other land. The family now can meet its basic needs and has confidence in its continuing development.

7. Bananas Fruitful for Poverty Eradication

Chand Mia of Shahapur Village in Rouha Union has a five member family to support. He only owned 5 decimals homestead land and was an unskilled casual laborer. Another villager allowed him free use of 12 decimals of land. With the help of NIDP which provided free training and technical help together with a loan of Tk. 2,000, he has been able to establish a banana garden of 105 plants. 100 of the plants have matured and are producing fruit. He expects to get Tk. 140 per plant for a total Tk. 14,000. After harvesting the crop he plans to plant again, on the same land, another banana garden. Chand Mia has confidence now that his family will soon be out of poverty.

III. Illustrations of Poverty Eradication from Dhunot Integrated Development Project (DIDP)

1. Worms and Vegetables Provide Land, Home and Education

Sanwara and her husband, with their one son and one daughter, lived in Nittipota Village of Kalerpara Union. The family was living in endemic poverty in 1992 when their family was enrolled in the IIRD/DIDP poverty eradication program. The husband worked as a casual laborer, but was often unemployed.

In 1992 Sanwara received training in silkworm cultivation and immediately took a loan from DIDP to raise silkworms. She has been continuing with this occupation for 7 years and the family is no longer poor. Using Tk. 18,000 of her income, they purchased 15 decimals agricultural land on which they raise some of their own food. Sanwara provided Tk. 10,000 to her husband who used it to establish himself in a profitable vegetable selling business.

The family has been able to construct a comfortable tin house for Tk. 16,000 and they installed their own sanitary latrine. Their two children have been entered in the government primary school. In the last season, Sanwara produced 24 kg. cocoons, worth about Tk. 2,000 from the 100 silkworm eggs she purchased.

2. Marketing "Environment" Helps a Family out of Poverty

Siaton and her husband Muktal Hossain, with their one daughter, are residents of Mathpara Village in Dhunot Union. Siaton enrolled in a women's group in 1992 but in 1995 discontinued group activities. She rejoined in 1996 and took a loan of Tk. 3,000 to begin a tree seedling nursery.

On the family's 10 decimals land, she raised 17,000 fruit and timber saplings. She has sold most of them (over 11,000) in the local market; from the income their family has taken on mortgage 45 decimals agricultural land, which her husband cultivates. She is planting another 12,000 seedlings in her nursery to add to the existing 5,600 seedlings; she has confidence in the family's continued economic progress. Their daughter's first two years primary education has been provided with DIDP's help and they will enter her in a local Government primary school this month.

3. Growing out of Poverty with Vegetables

Alia Khatun and her husband Hobibur Rahman have two sons and one daughter; they live in Boron Shahi Village of Dhunot Union. Their elder son works in their home and helps his father earn money. The second son has just completed two years schooling from DIDP and will be entering third class in the local primary school. Their daughter is a baby still feeding from her mother's breast.

In 1996 she joined a DIDP women's group in her village and the following year took a loan for Tk. 4,000 to cultivate vegetables on the family's 25 decimals agricultural land. Through 2 years regular cultivation of vegetables, Alia has been able to help feed the family and, by marketing most of the crop, she has made a profit of Tk. 17,500. She is now growing potatoes and eggplant. To expand the vegetable cultivation, some of the profit was used to take on mortgage another 20 decimals land. They have also built a more comfortable house and purchased a family sanitary latrine.

4. Kamala a Self-Reliant Woman

Kamala of Zalshuka Village in Chowkibari Union is the name of a self-reliant woman who once was very poor but who kept alive her dream for a better life and who worked hard to realise it. Her husband Siraj who married her 20 years ago and their 4 daughters used to live in a little, broken-down thatch hut. They ate one meal a day and on good days twice. She longed to educate her daughters but feared she would be unable to do so. When DIDP began a Child Development Center (CDC) in her village 9 years ago, her oldest daughter Shefali was one of the first students; Shefali is now in class ten and hopes to successfully complete her high school this year. The second daughter Moina also had the two year CDC class and is now in class seven of the government high school. The third daughter Rebeka similarly has progressed to class four.

On September 24, 1995 Kamala joined a DIDP women's group. In her first loan she took Tk. 1,000 which her husband used to purchase paddy seasonally from local farmers. At home he and Kamala would husk the rice and sell it in the local market, earning a profit of Tk. 150-200 per week. In other times of the year Siraj would work as a daily laborer and Kamala would stitch quilts. She could stitch 2 quilts per month, earning Tk. 300-350 which supplemented her husband's income.

Recently DIDP has developed an old unused canal and resettled 130 poor families along the canal banks, including Kamala and Siraj's family. They now share in a fish cultivation project which further enhances family income. It has been hard work over many years, but Kamala feels happy that her dreams are being fulfilled and life for her four daughter will be less difficult than it has been for her.

5. Forty-Five Landless Families Uplifted Together

Usman Ghoni and hundreds of other laborers worked several weeks in 1992 to turn a wasteland area called Banuka Dighi in Ujalsingh Village of Dhunot Thana in

northwestern Bangladesh into a 6.75 acre pond. Usman's family, together with 44 other landless families of the area, moved their small thatch huts to the sides of this pond. In a short seven years, this new community has gone from poverty to lives of dignity. Now these families can feed their children when they cry out from hunger. Usman's son Jinnah is the first person from these 45 families to pass the national matriculation test and graduate from high school. He has now gotten employment as a DIDP social worker. All children in this community now attend school, the families have proper sanitation and drinking water, the community has constructed their own small mosque as the prayer center to keep them united and faithful to the values of their Islamic religion. From the \$5,000 income from sale of fish from their pond in 1997, the families of Banuka Dighi purchased an adjacent low-lying plot of land, constructed a second pond and now use it as a fish seedling nursery to supply their large pond.

6. A Courageous Woman Named Josna

Josna of Kalerpara Village is a brave woman who turned a miserable existence into a life of dignity for herself and her son. Married in her early teens to a man of Ishorghat Village, 4 miles from her parents home, her first child died shortly after birth. Her husband began beating her. A second child was born and Josna began working to help the family but her husband continued beating her and then married another woman (a Muslim man can have up to 3 wives at a time).

Josna together with her young son then left her cruel husband and returned to her parents home. She was employed full time as a housemaid for a wealthy family of Kalerpara Village. She was given two meals a day as her pay; she saved the rice from one meal to feed and care for her son. When IIRD offered full time employment with regular pay for making sanitary latrine (toilet) parts, she immediately joined. From her income from this regular job, Josna not only improved the supply of food and clothing for herself and her son but also began sending her son to school and helped purchase a drinking water tubewell for the several families at her homestead. She joined an IIRD women's development group and, through the group, was able to become more courageous in her effort for self-reliance. She began a savings fund to eventually purchase land for her own homestead and to improve her home. She took a loan from the group's credit fund to buy a bicycle rickshaw which she rented out to men of the area and received extra daily income. Josna now is planning to purchase land of her own and construct a new home for herself and her son. She wants to help her son complete his high school education.

7. Chicks that Lay Golden Eggs

Rupali Khatun and her husband Yakub Ali with their one son live in Theokandi Village of Chowkibari Union. Yakub only inherited a tiny homestead plot from his father and had been supporting his small family through casual labor; due to low wages and insufficient employment, the family had been living in poverty.

In early 1997, Rupali received a 7 day training on poultry rearing from DIDP. She then took credit and technical help from DIDP to start rearing 250 one-day old chicks. After

two months the chicks average weight was 400 grams, when she sold them. She has continued this occupation, earning Tk. 2,000-2,500 each batch of chicks and keeps 4-5 chickens each time for providing eggs and meat to her family.

Rupali and Yakub now decide their family affairs mutually. From their extra income, they have taken on mortgage some agricultural land on which Yakub raises some of the family's food. They also constructed a new home, buying furniture they could not afford before. From DIDP's awareness building meetings, they have decided not to have more than 2 children. They will take good care of the children they have. They entered their one son in the DIDP primary education program. Their hope is to soon buy some land. Rupali and Yakub believe that, if everyone has opportunities and works in a planned way, it is possible to eliminate poverty.

8. A Blacksmith Becomes A Fisherman

Abdul Majid of Chowkibari Village was a blacksmith. Due to very low income from this profession, his family of five often only had one meal per day. In 1993, DIDP give him training in fish cultivation and gave him the use of a small pond (36 decimals water body) for helping him to uplift his family. DIDP had gotten the pond land on ten year free lease from another villager and excavated the pond.

Every year, Majid has been able to realize a profit of Tk. 15,000-20,000 from his new activity. Last year he produced 428 kg. fish which he sold for Tk. 21,368; his production cost was Tk. 3,180 leaving him a net profit of Tk. 18,188. He has used his increased income mainly to build up the family economy because he knows that the pond is only temporarily for his use. He purchased a motorized van which his 15 year old son drives and a bicycle rickshaw which he rents to another unemployed person. He also bought a young bullock and plans eventually to sell it when it matures. Besides these economic ventures, his eldest child, a daughter, has been married, the family housing has been improved and he is able to cover some of his living costs. The younger son completed two years in a DIDP school and is now entering 5th class in a local primary school.