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## SABALAMBY UNNAYAN SAMITY

- Development Area Appraisal Document -

Dhaka, Bangladesh

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## ACTIONAID BANGLADESH - DA4 --EXECUTIVE SUMMARY

1. The rationale for identifying new forms of partnership to assist the poor is given in the CSP of ACTIONAID Bangladesh. The proposed Development Area, which is in Netrakona District and situated in the centre north of the country, is the first effort to start a long term child sponsorship programme with an established local NGO in Bangladesh. To date all development assistance in the 3 DA's has been operational.
2. Netrakona District is amongst the most poor and vulnerable districts in Bangladesh and the proposed DA will be in Atpara thana which consists of 7 unions, 162 villages and covers 21,325 families. Initial work will start in 3 thanas.

These 3 thanas are Baniajan, Sarmaisa and Sonni, covering 35 villages with a total of 4606 families.

Human Development Indicators show that the district is particularly weak in providing health and education services. Information collected proves that the political environment is conducive for long term development activities by NGO's. The socio-economic conditions of the poor and vulnerable remain harsh and there are indications that the physical environment in which people live is deteriorating.

3. The target groups that have been identified include:
  - \* landless and marginal farmer families
  - \* widowed and divorced poor women
  - \* traditional working class families
  - \* drop-out children
  - \* disabled people
  - \* adolescent girls

The livelihood system is based on rice production and fishing and it is noted that changes in this system contribute to a further marginalisation of these target groups. Off-farm activities are limited. A poverty analysis of all the target groups has been done, the result of which gives scope for an integrated approach towards significant poverty reduction within poor communities.

4. SUS, the proposed partner NGO has been working in the thana of Netrakona-Sadar since 1986 and is well established and respected by government and other development institutions. It's a medium sized local NGO

which employs nearly 100 staff; SUS has developed an adequate management system with corresponding accountability standards. Its activities focus on the development of the community and the sustainability of SUS itself. Activities include institution building by organising women's groups through which SUS provides human development training and skills training. These groups constitute the mechanism for the provision of financial services to poor and underprivileged women. SUS also runs a successful non-formal primary education programme. The production and growing national and international sales of handicrafts generates income to enhance the potential for institutional sustainability.

5. ACTIONAID will in collaboration with SUS work towards the following goal in the thana of Atpara: " To make the target people self reliant in order to plan and implement different socio-economic and environmental issues with a view to set up an institutional framework to establish a balanced society". This will be pursued by an integrated approach and include interventions in the sectors of (i) health and primary health care education, (ii) education, and (iii) social development and institution building.

6. ACTIONAID Bangladesh and SUS have analysed both their strengths and weaknesses and there exists scope for mutual learning. The input by ACTIONAID concentrates on long term funding support that will lead towards a larger and better managed SUS effectively covering a growing number of the target groups. Keywords are training, research, financial services systems support, monitoring and evaluation, analysis and planning, and institution building.
7. SUS current work is funded mainly by Scandinavian donors coordinated by NORAD. ACTIONAID will fund an extension to SUS work in the thana of Atpara, there will be no overlap of funding. ACTIONAID will as from 1996 become the major funding organisation of SUS.
8. The preparation of this DA and the selection of SUS have so far been supported by the National Fund. It is proposed to convert it to a long term sponsorship funded development programme from 1996 onwards. Approval for this has been given by SDD in Chard and child case history collection would be completed by December 1995.
9. The budget for the period August-December 1995 amounts to £10,000. For the year 1996 a budget of £45,000 is proposed and for the year 1997 a budget of £48,000. These include allocations of central overheads.

10. YEAR	1995 (Aug.-Dec.)	1996	1997
Balance	0	0	0
Income	10,000 (N.F.)	5,000 (Sp.) 30,000 (N.F.)	58,000 (Sp.)
Expend.	10,000	35,000	48,000
Clos.Res.	0	0	10,000
No.Sponsors	0	400	400

The above table shows that:

- no overdraft is required;
- income will accrue 12 months after submission of case histories;
- two and a half months reserves will be built up before the end of 1997 and will be up to three months by 1998.

## 1.0. DEVELOPMENT AREA

### 1.1. General Description

#### 1.1.1 Netrakona District

Netrakona district has a population of 1,730,935 people and 327,379 households. It is part of Greater Mymensing and is located in the North of the country bordering India in the North, Mymensing in the west, Sunamganj in the east and Kishoreganj in the south (see Annexure A&A1). A part of the Dhaka Division (one of five administrative divisions in Bangladesh), Netrakona district is divided into 10 thanas and 92 unions.

#### 1.1.2 Physical infrastructure

Netrakona is a low-lying district, known particularly for its extensive *haors* (large low-lying land submerged in water during the rainy season). In six out of the 10 thanas, between 50%-80% of the land is covered with water for about four months during the rainy season. This makes the land particularly suited to rice production and fish cultivation - the two dominant economic activities in the region.

In a historical context, Netrakona has been a rice and fish surplus area. Most of its people - the rich and poor alike - have, therefore, tended to devote their land, resources and labour in the production of rice and the cultivation of fish. However, over the years the introduction and over-use of new technologies such as deep tube wells, HYV seeds and chemical fertilisers have not only adversely affected the eco-system but also the traditional system of subsistence farming. As a result, while Netrakona continues to be a rice/fish surplus district, increasingly disproportionate benefits are accruing to a very small number of people.

Today, it is estimated that the HYV BORO and IRRI have now overtaken traditional varieties as the main rice crop in Netrakona. BORO and IRRI cover nearly 60% of the cultivable land, while the traditional varieties such as Aus and Aman cover 35%. The remaining 5% is used for low yielding local varieties and jute. Apart from the implications this has for small and marginal farmers vis the high costs for inputs, only four out of the 10 thanas are planting rice in all three seasons while the remaining six concentrate on a one season rice (ie. BORO/IRRI). This means that for the landless, their access to income (which is Tk.50 during the harvesting period and Tk.35 during the planting season) is restricted to at best six months a year. The above has led to a continuing pattern of (seasonal) migration to the larger towns of Mymensing, Dhaka and to the tea growing areas of Sylhet District.

Fishing, the second important economic activity in Netrakona, is particularly lucrative for about six months of the year when the *haors* are full. However, since it costs approximately Tk.5-Tk.10 lakhs to lease and exploit one *haor*, only the rich benefit from the windfall profits that are made in fisheries. All added value processing activities are done outside of the area (Munshiganj and Bhairab) and thus employment in the fisheries sector is restricted to simply the catching.

The town of Netrakona with an estimated population of 150,000 inhabitants and the smaller thana centres of approximately up to 30,000 inhabitants provide virtually the only possibility for off-farm economic activities. These are primarily in the service sector (trade, transport and food).

While the level of off-farm economic activity is limited, it is expected to expand as communications between and within the district and thanas improve. Currently, off-farm activity is primarily located in Mohanganj, Kendua, Barhata and Netrakona thanas (because of better communication).

With regards to communication, road transport from Netrakona town to the other thana centres remains in most cases difficult. Bridges are lacking and ferry services are often out of order. Plans are under way to link all nine thana centres to Netrakona town with improved tarred roads by the year 1998. Communication within the thanas remains weak (most are earthen roads). During the rainy season local transport to villages and hamlets in the *haors* areas is done by boats and functions well.

For a summary of the main physical features of Netrakona district see Annexure B.

## 1.2. Criteria for Selection

In Bangladesh there are thousands of small NGO's, over a hundred NGO's the size of the identified partner SUS and more than 10 very large national NGO's, some of which even have annual budgets that can match the total budget of ACTIONAID UK.

The CSP provides the background and rationale for working with local and regional NGO's and indeed some of the national NGO's. The NGO Coordination Unit and the Disability Coordination Unit have started to work exclusively with these NGO's and concentrate on issues of technical support with training, strengthening management capacity / institution building as well as funding support.

With the current three DAs being operational ACTIONAID Bangladesh firmly believes that the time is ripe to start supporting small and medium sized Bangladeshi NGO's who are directly working with poor communities and who show capacity for further growth in terms of size and quality.

The proposed DA has been selected based on the (i) lack of development infrastructure, (ii) an assessment of the presence of NGOs working in the district and (iii) criteria for selection of thanas.

### 1.2.1. Lack of development infrastructure

In terms of human development indicators, Netrakona ranks among the five most vulnerable districts in the Dhaka division which totals 26 districts. The table below provides the relative positions of Netrakona district and the national averages vis-a-vis human development indicators.

The tables below clearly shows two key features in Netrakona's development infrastructure. 'Prevalence' refers to the objective situation in the region, while 'Service Delivery' refers to the levels of intervention in the area. From both angles, it may be seen that all indicators, apart from the prevalence of child malnutrition and of diarrhoea, are much worse than the national averages, particularly the indicators under service delivery. That the health and education situation is poor and that intervention is required is clear. However, it has been less easy to conclude that there is a need in terms of economic support, particularly in light of the fact that Netrakona is a rice/fish surplus region. This said, if it is assumed that 'Roofing' is a good proxy indicator of expenditure, then it would be safe to conclude that Netrakona could benefit from economic support.

Some of the well known national and international NGO's such as IDEAS, CARITAS and World Vision are prominent in the thanas of Durgapur and Kalmakanda working more or less exclusively with tribal minorities.

The map in Annexure C provides a visual description of NGOs in Netrakona district.

### 1.2.3. Criteria for selection of thanas

Since it is envisaged that AAB will develop DA4 in partnership with a locally based NGO, the choice of thanas in which to work in becomes fairly straight forward. In essence there are three overriding criteria (apart from the obvious one which is that there should be a need):

- (i) in thanas that have few NGOs; and/or
- (ii) where there is sufficient scope for expansion over a period of 10-15 years; and/or
- (iii) presence of one or two local NGOs that have the capacity and some experience to engage in long-term development work with the poor in partnership with AAB.

Using criterion (i), the choice of thanas becomes (a) Atpara, (b) Mohanganj, (c) Khaliajuri, (d) Madan and (e) Kendua. All other thanas have a very large presence of NGOs.

Adding the criterion (ii), the choice of thanas becomes (a) Atpara, (b) Mohanganj, (c) Madan and (d) Kendua. There is a very large CONCERN operational programme in Khaliajuri thana. Also while Kendua thana appears to have a number of large national NGOs working, it is a very large thana with 19 unions compared to an average of seven unions for all other thanas; there is therefore sufficient scope for expansion.

Adding criterion (iii), the choice of thanas become in order of preference (a) Atpara, (b) Kendua, and (c) Mohanganj.

### 1.2.4. Recommendations

The Pre-Identification Mission and the Identification Mission contacted all off the government offices at district and thana level and all the offices of the NGO's working in the district. A short field visit was also made to the programmes of the majority of the national and local Bangladeshi NGO's.

Most local NGO's have started their operations in the thana of Netrakona-Sadar, have over the years concentrated their work in this thana and only slowly developed work in the surrounding thanas, mainly to the east and to the south.

Following recommendations of the Pre-Identification Mission a number of NGO's were visited for the second time for further contact and verification (SUS, VDS, EDM, CDA, ASA, DAB).



Main elements to appraise a future possible long term working relationship with ACTIONAID included the following;

- Mission Statements and the origin of the NGO;
- The level of local engagement and good working relations/ties with the poor local communities;
- Contacts with Government and positive feedback from the Government and other NGO's working in the district;
- Professional approach showing from a variety of info such as availability of annual plans and evaluations carried out;
- Good or potentially good operational capacity of self developed programmes (not contracting for other organisations);
- Long term activities focusing on women, children and families of the poorest communities;
- Integrated approach leading to a variety of activities;
- Openness to new ideas and awareness of the need to improve the quality off development first! (sustainability, monitoring and evaluation, management);
- Potential for geographical expansion;
- Positive inclination towards child sponsorship.

Based on the above it was somehow disappointing that only a few NGO's show potential for a long term relationship with ACTIONAID. It should however be noted that the central and southern thanas of the Netrakona District have shown in recent years a remarkable growth in new NGO's and small groups of people wishing to become involved in the development of the area.

## 2.0. PARTNER ORGANISATION

### 2.1. General Description

#### 2.1.1. Legal status, history, philosophy, aims and objectives

Sabalambhy Unnayan Samity (SUS) is a private voluntary development organisation established in 1986. SUS gained registration with the Ministry of Social Welfare on 3 June 1986 under registration number 042. It was also registered with the NGO Affairs Bureau to receive foreign funds on 21 October 1990 under registration number 392.

While SUS was formally established in 1986, it was informally organised by four women and three men in 1985 under the charismatic leadership of Mrs. Begum Rokeya who is presently its Executive Director. Typically like many community based organisations, the driving force behind the formation of SUS was based on the strong personal experiences of its leader - Begum Rokeya - who had had to overcome many social obstacles to not only establish her rights in the community which had originally threatened to take these away, but also, remarkably, to gain recognition and respect in the process. That she could help other women in her community to do the same, therefore, became the basis for the formation of SUS. Working with poor and underprivileged women continues to be the philosophy with which SUS works.

Like many women in rural Bangladesh, Begum Rokeya married at the age of 15. She assimilated herself into her new environment, giving up her formal education for family life within a conservative household. After seven years of marriage and two children, she was divorced. However, unlike many other women who have gone through similar experiences as Begum Rokeya, she once again enrolled herself in to school, then in to collage and finally in to university. After graduation she took up a teaching position in a local school, where she remained until 1990.

The remarkable history of Begum Rokeya's personal life and her wish to see other women claim their entitlements found a sympathetic audience in Sweden. A small group of like-minded individuals who share in Begum Rokeya's 'dream' provided SUS with its first financial support in the form of 10 knitting machines, and with these SUS began its first activities - providing training on sewing and knitting to the poor and underprivileged women in the community. These sewing and knitting operations have now been transformed in to healthy income generation activities and the initial contacts in Sweden have formed themselves into a formal group which provides funds for more than a third of SUS' annual expenditure.

Since receiving registration from the NGO Affairs Bureau, SUS has become a professional development organisation covering 111 villages under seven unions in Netrakona thana (sadar). The main activities of SUS may be broadly classified in two groups: (1) *development of the community* through institution building, provision of financial services, health care and family planning, and education; (2) *sustainability of SUS* through revenue generation activities in handicrafts, cloth work, farming.

### 2.1.2 Activities and achievements

The core activities of SUS in the *development of the community centre* around institution building by organising women's groups through which SUS provides human development training (social awareness, leadership development, para-legal training, primary health care) and skills training (through a model farm that creates an environment for clients to accumulate different skills from poultry rearing and pisciculture to crop/vegetable cultivation and apiculture), and employment counselling (handicraft training, compulsory education). These groups also constitute the essential mechanism through which SUS provides financial services to poor and underprivileged women. Apart from these, SUS also provides non-formal primary education. Beyond these activities which mostly centre on women's groups and their children, SUS' other activities include the provision of family planning support to women in terms of motivation and distribution of material, and a residential counselling centre for abused and separated/divorced women.

The core activities in the *sustainability of SUS* is through the production of handicrafts and the produce from the model demonstration farm for sale in the local, national (only handicrafts) and international (only handicrafts) markets. These not only generate a healthy income (over £9,000 in 1994) that is ploughed back into development activities, but also add value to their development work through providing skills training and employment counselling.

### 2.1.3. Organisation structure and staffing

X SUS is located in Netrakona Sadar, the heart of Netrakona district. It completely owns its office premises and operates from here to cover 111 villages in Netrakona Sadar.

There are 10 members in the Executive Committee (EC). All the members of the EC are drawn from the community and they participate in decisions concerning the direction and the choice of funders for SUS. The General Secretary is also the Executive Director of SUS who exercises significant influence over the EC which is atypical of many community based organisations in Bangladesh.

The organisation is structured along sectors and projects. Each of the sectors and projects are headed by Project Coordinators (except for the model farm project which is headed by a Project Manager), all of whom report to the Programme Administrator, who in turn reports to the Executive Director. A detailed outline of the organisational structure can be found under Annexure D.

There are 94 paid staff of whom 32 are teachers in the non-formal education centres. There are eight senior staff, 13 mid-level staff, 35 junior staff, and 6 support staff.

### 2.1.4. Financial status and accountability systems

The accounts of SUS are managed by the Accountant position which reports to the Programme Administrator. It is acknowledged that as SUS expands its activities, particularly in savings & credit, a need for a senior accountant, with greater decision making authority, will arise. However, for the time being, the present structure is adequate. The financial management system has been reviewed by AAB and is felt to be satisfactory. Certain minor changes will need to be made to meet AA statutory requirements, most of which have been agreed upon during discussions with SUS.

SUS has been receiving foreign funds from 1990, and it is being presently funded by five international agencies, two para-statal and one national NGO. A list of funders against amount of funding and activity/project may be found in Annexure E. Total donations received in the 1994-95 period amounted to £44,239, while total expenditure for the same period was £45,726 - the excess of expenditure over income represents balances carried forward from 1993 and bank interest.

There has been some informal discussion between SUS and some of its present funders on formalising the funding process through organising a consortium of international funders, although the way funding is currently structured ( earmarked to specific projects with a core fund to primarily meet administrative overheads) it is unlikely that such an arrangement will bear fruit without significant alterations in the strategies of some of SUS' existing funders.

Consortia apart, AAB will be funding SUS for the expansion of its work (both in size and scope) in Atpara thana, and this will therefore mean that AAB will be the single funder for its work in Atpara. This will ensure greater programme and financial clarity in the statutory reports.

## 2.2. Criteria for Selection

Since April 1995, AAB has been in discussions with SUS on the possibilities of developing a long term partnership. Detailed discussions were made with the Executive Director, some staff and Executive Committee members of SUS, members of the local government and the community in which SUS works. These were followed up with a three month funding agreement through the national fund for a disability survey among the client-members of SUS, and a workshop - the main elements of which were to (a) identify local needs, vulnerable groups, causes of poverty and vulnerability, and areas of support, (b) identify the strengths and weaknesses of SUS and AAB to ensure effective partnership, and (c) plan future programme and implementation strategy/procedure.

SUS is being proposed as a project partner based on AAB's discussions with the various stakeholders in Netrakona, the output of the workshop and the initial partnership experience which AAB has gained through the disability survey.

The following are the criteria applied for selecting SUS as an AAB partner organisation:

The process of selecting the geographical area of the DA and identifying the partner organisation follows below:

### 2.2.1. Credibility with local community, administration and other NGOs

Since beginning its activities in 1986, SUS has developed an excellent relationship with the local community, administration and NGOs working in Netrakona Sadar. Its partnership relationship with the para-statal FPSTC (family planning) and Palli Karma Sahayak Foundation (which provides funding to NGOs for credit operations), as well as with other international donors, has earned it much credibility and respect from both the local administration and other NGOs. In the final analysis, however, SUS derives its legitimacy from the people with whom they work, and from both the programme visits in the field and discussions with SUS clients it is clear that SUS and its staff are well respected and admired for their work.

### 2.2.2. Strategic compatibility with CSP

From the very beginning of its work, SUS has been driven not only by a need to address the problems of the resource poor such as landless/marginal farmer families and traditional working class families, but also those who are socially vulnerable such as adolescent girls, widowed/divorced poor women and drop-out children. The work of SUS with both the poor and vulnerable is in line AAB's mission and strategy over the 1994-98 period. The workshop organised by SUS and AAB also helped to identify one further vulnerable group with whom SUS wishes to work - namely disabled people.

While a few activities have been developed to deal specifically with the problems unique to each group, by and large activities of SUS have attempted to provide solutions to the problems that are commonly faced by both the poor and vulnerable. Partnership with AAB will help SUS to build on their experience to addressing the common causes, while strengthen its capacity to plan and implement more specific programmes for the separate vulnerable groups.

### 2.2.3. Scope for learning

The SWOT exercise with SUS at the AAB/SUS workshop highlighted a number of areas of learning for both AAB and SUS. In broad terms, it was acknowledged that AAB with its long experience in the provision of financial services and research and in management and financial systems, that it is in a position to develop not only institutional capacity but also contribute to SUS' better understanding of financial services to the poor. Similarly, SUS with its strong base in the community and with the diversity of its programmes means that AAB has many opportunities to learn from SUS about the causes of poverty of those groups with which AAB has little experience. This will, in time, lead AAB to better articulate the experiences and needs of the poor and vulnerable in Bangladesh.

### 2.2.4. Transparency and willingness to work in partnership with AAB

Throughout AAB's discussions with SUS, one striking feature has been the high level of cooperation and transparency present at all levels of the organisation. Staff members genuinely participate in discussions that are normally the reserve of senior managers, and they have shown keen interest in gaining an in-depth understanding of AAB and its systems. Ad-hoc discussions and the workshop included from AAB its Country Director, staff of NCU, DCU, and finance department, and from SUS its Executive Committee Members, all senior and mid-level staff and a few junior staff. Additionally, field visits were also made by both AAB and SUS staff to their respective projects and DAs to gain a better understanding of each others' working practices. Finally, AAB's sponsorship manager has visited SUS twice and has found a positive response and interest towards child sponsorship.

### 3.0. DEVELOPMENT STRATEGY

#### 3.1. Situation Analysis

The proposed initial area of work in the DA will be in Atpara thana (see Annexure A2). Atpara consists of seven unions, 162 villages and covers 21,325 families.

Atpara thana is a low lying area spread over approximately 204 sq.km., most of which is available for cultivation. However, during the monsoon season, a third of all the unions are under water for about four months. Communication within the thana is, nevertheless, adequate.

The major groups that have been identified as being the most vulnerable in Netrakona include:

- landless and marginal farmer families
- widowed and divorced poor women
- drop-out children
- young adolescent girls
- traditional working class families
- disabled people

An identification of these groups came about during the AAB/SUS workshop mentioned earlier; SUS are already working with all these groups (with the exception of disabled people). This then led naturally to identifying the causes of their vulnerability. The recognition of the causes constitutes the analysis of the situation in which these vulnerable groups live (and die!).

#### 3.1.1. Landless and marginal farmer families

Exploitative system  
(patron-client & high  
interest local money  
market)

Use of modern technology  
(high costs leading to marginalisation  
and differentiation of peasantry)

Unequal distribution  
of resources & prohibitive  
access to capital

Drought

Over population

Landless and marginal farmer families

Illiteracy

Lack of awareness

Lack of knowledge of  
alternative IGAs

Lack of basic health and  
education facilities  
(vicious circle)

Lack of employment opportunities  
in agriculture and low wages

3.1.2. Widowed and divorced poor women

Patriarchy and inflexible social norms & customs (social discrimination & segregation)

Lack of awareness of social and legal rights (no compensation in cases of divorce & no inheritance)

Unequal access to resources & income (within h.hold & in employment market)

Lack of income earning skills

Unemployment

Widowed and divorced poor women

Lack of knowledge of alternative IGAs

Lack of basic health and education facilities

Lack of access to capital for IGA

3.1.3. Drop-out children

Lack of awareness of the importance of education on the part of the parents

The opportunity costs incurred in sending children to school (direct monetary costs of education and the expenditure savings foregone)

Drop-out children

Inadequate and uninteresting school curriculum

Poorly trained and uncommitted teachers

Lack of political commitment to primary education

3.1.4. Young adolescent girls

Early marriage  
(due to social pressure)

Dowry system &  
the consequences  
of non-payment

Poor family life education

Young adolescent girls

Social perception of being  
a burden on the family

Ineffectual legal system

Neglect of female education

3.1.5. Traditional working class families (such as puffed rice producers)

Lack of access to capital  
to continue with traditional craft

More efficient production  
methods marginalising  
traditional activities

Lack of education  
to plan business  
activity

Traditional working class families

Lack of knowledge of  
alternative IGAs

Lack of basic health and  
education facilities

Lack of access  
to resources

3.1.6. Disabled people

Lack of awareness of causes  
of disability

Poor health practices  
pregnant mothers

Untrained TBAs &  
health workers

Social practice  
of inter-marriage

Lack of treatment  
facilities

Disabled people

Lack of awareness of parents  
and community of needs of  
disabled people

Social taboos leading to social segregation  
& discrimination (in marriage, education &  
employment)

Lack of skills &  
lack of access to  
capital



### 3.2. Proposed Interventions

SUS has been intensively working with landless and marginal farmer families, widowed and divorced poor women, drop-out children, young adolescent girls, and traditional working class families for the past five years. During this time it has become an organisation whose staff have developed a profound and keen understanding of the problems faced by these people and how these relate to the community in which they live

Based on their experience of working with the groups mentioned, SUS proposes to expand its work both in size and scope. Its move to Atpara thana will constitute the expansion of their work in terms of size, and a more focused approach to vulnerable groups and the addition of disabled people in its target population will constitute the broadening of its work in terms of scope.

The overall goal of the project will be:

*"To make the target people self-reliant in order to plan and implement different socio-economic and environmental issues with a view to set-up an institutional framework to establish a balanced society".(sic)*

The initial approach of SUS will be to continue with a group based integrated approach to the development of the community. This will, therefore, initially involve interventions that address all of the common causes of vulnerability faced by the vulnerable groups it has identified. Broadly, these will include interventions in the sectors of (i) health and primary health care education, (ii) education, and (iii) social development/institution building.

In the health and primary health care sector, SUS will provide intensive training and awareness raising to the members of its affiliated groups in Atpara issues on environmental hygiene, immunisation, family planning, clean drinking water and nutrition. SUS will also closely collaborate with traditional health practitioners and government health workers to improve the latter's ability to provide safe and effective health services to the community.

In the education sector, SUS will work with parents and the community to provide non-formal primary education to its children. This will involve the establishment of education centres, motivation of parents and the community, and the continuous training of teachers. It will also provide adult functional education as a means of dealing with one of the root causes of poverty - illiteracy and lack of awareness of entitlement rights.

In the social development/institution building sector, the main thrust of the activities will include intensive training in skills and social rights, and the provision of financial services for small trades and agro-based .

Over time, as SUS consolidates its work to address the causes of vulnerability and poverty common to all the vulnerable groups, it will begin confronting some of the problems that are specific to each vulnerable group.

### 3.3. Project Financing

The first steps in preparing DA4 were taken at the end of 1994 and costs were supported by the National Fund to an amount of £2,374 out of a budget of £5,000. The agreed budget for 1995 was £10,000 out of which till July 1995 an amount of £1,084 has been spent. Planned activities during 1995 as proposed by SUS amount to £14,554 for the period of August - December 1995.

From August 1995 onwards a number of 400 case histories will be collected as agreed by SDD. In 1996 and 1997 SUS will be supported by sponsorship funds: 800 case histories are planned for 1996 and 1000 case histories for 1997. However it is not sure whether the number of sponsorships planned will actually be approved by SDD because of the constraints in recruiting new sponsors. As a result of this, Plans and Budgets for DA4 in 1996 and 1997 will have to show a cautious approach. It is further planned that throughout the life cycle of DA4 a maximum of 1000 sponsors per year may contribute to the funding requirements.

At the moment SUS is funded mainly by Scandinavian donors coordinated by NORAD while it receives small grants for specific projects from IVS and Bangladeshi organisations. Discussions with NORAD are scheduled to take place how future funding by ACTIONAID is to be coordinated.

### 3.4. Conclusion

The appraisal done follows the strategic options as developed in the CSP (1994-1998). While continuing its operational approach ACTIONAID-Bangladesh intends to put more emphasis on supporting local organisations some of whom may take the full shape of a DA. The proposed long term sponsorship funded partnership with SUS is the first of its kind. It aims to carry forward the goal of significant poverty reduction of poor communities in Netrakona District.

The appraisal has confirmed that:

- The Human Development Indicators in Netrakona District are much worse than the national average especially in terms of service delivery;
- The proposed target group, which predominantly consists of women and children, is the most disadvantaged group in terms of their poverty and vulnerability;
- The local political situation is conducive to long term development work by NGO's while the difficult socio-economic situation offers potential for the implementation of a variety of small scale projects with the communities;
- The partner organisation identified has a professional approach towards development, is therefore committed to develop its potential and experience, and has shown a genuine interest to do so with ACTIONAID Bangladesh;
- There is strategic compatibility between the proposed project partner and ACTIONAID;
- Some of the strengths of ACTIONAID can be instrumental in overcoming the needs and weaknesses of SUS and there is much scope for mutual learning.

It is therefore recommended that approval be granted to start a long term sponsorship based programme with SUS.

A formal Memorandum of Understanding with SUS and the necessary corresponding official documents will be signed once approval has been granted.

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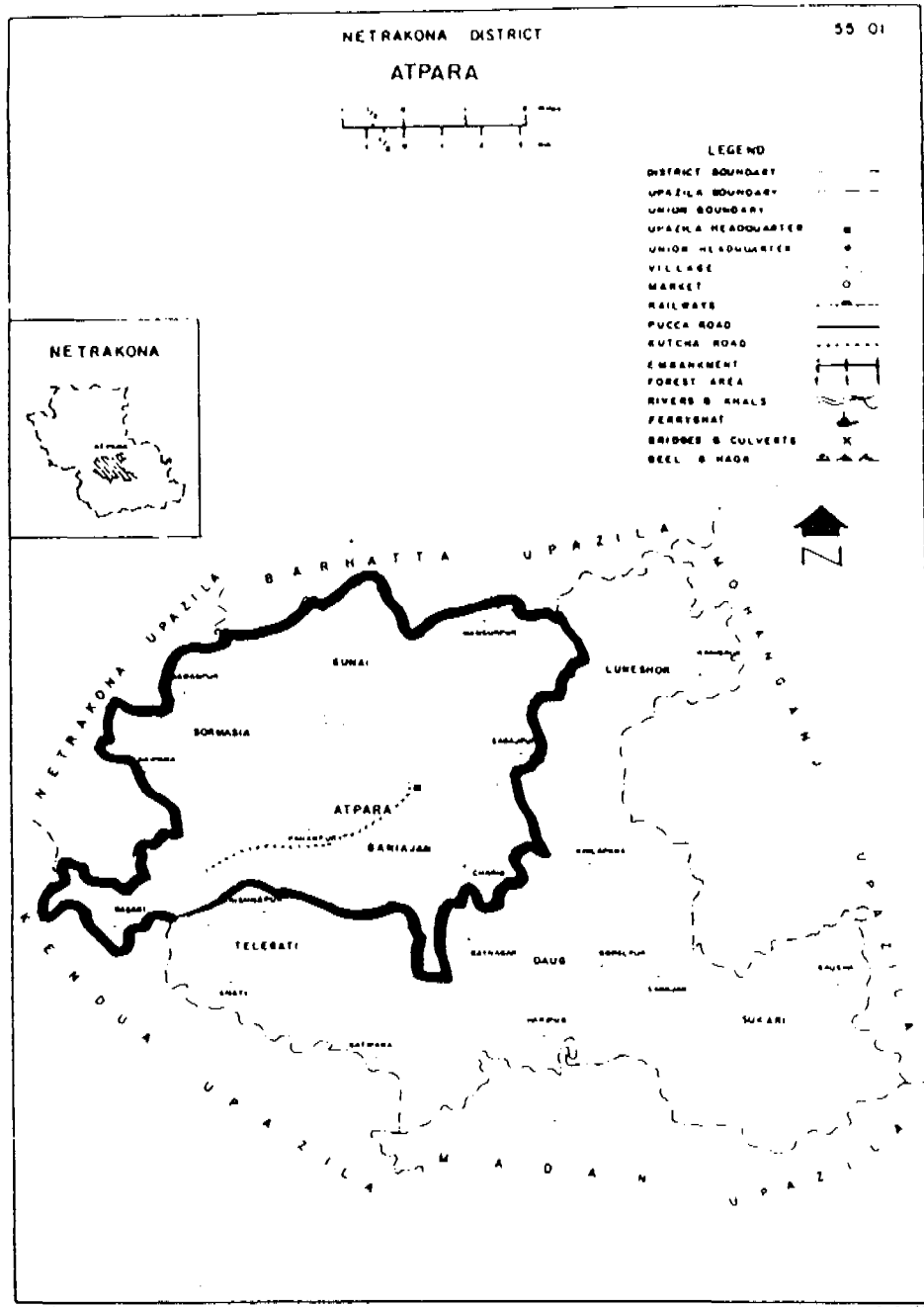
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June 1995

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Ton van Zutphen  
Mukul Rahman



**Annexure A2: Map of Atpara thana and SUS' proposed working area**

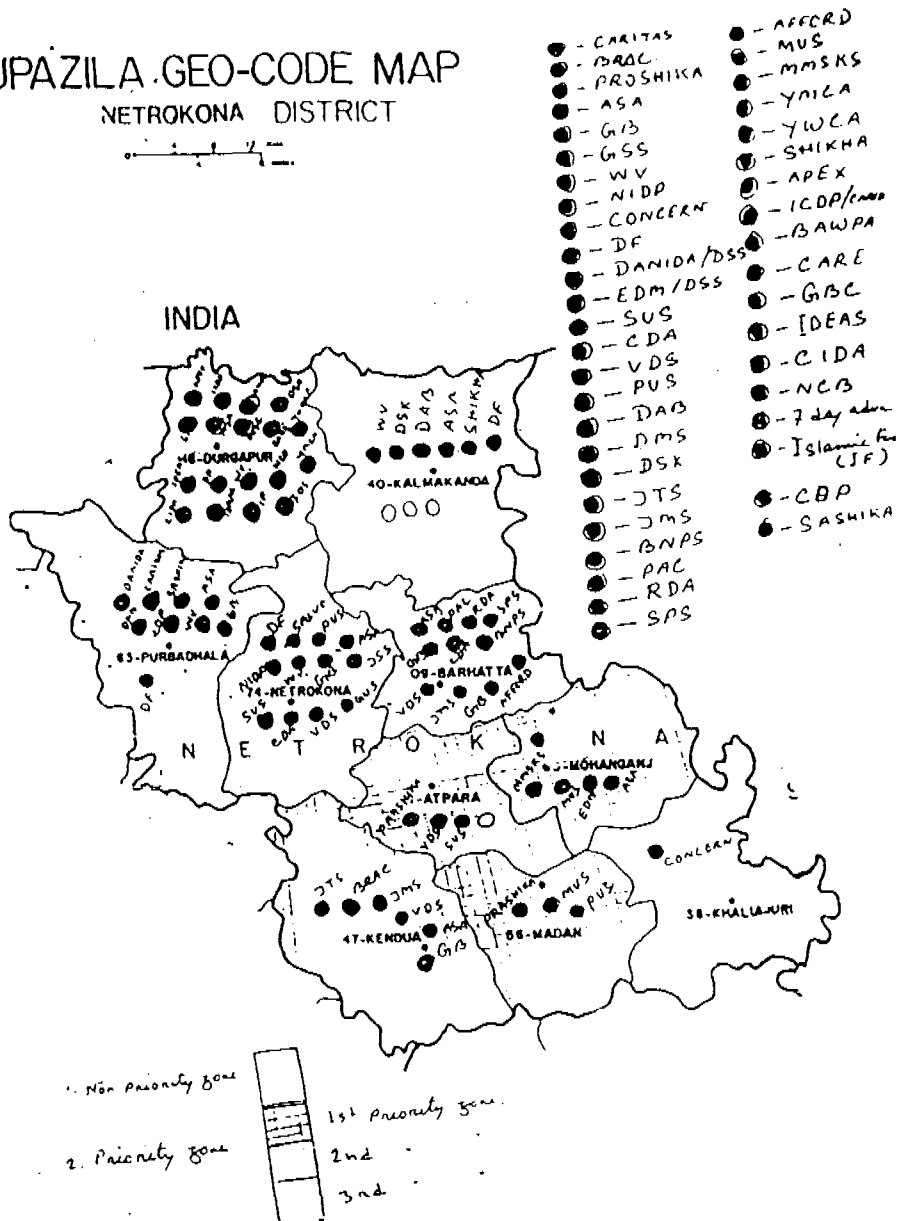
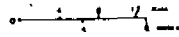


**Annexure B: Main physical features of Netrakona district**

Thana\	Main crop	Haors	Off farm activity	Communication (road + rail)
Durgapur	Boro/IRRI/Aman	Few	Low	Difficult
Kalmakanda	Boro/IRRI/Aman/Aus	Few	Low	Difficult
Barhatta	Boro/IRRI/Aman/Aus	None	Medium	Average
Mohanganj	Boro/IRRI	Many	High	Average
Khaliajuri	Boro/IRRI	Many	Low. (vcry)	Difficult
Madan	Boro/IRRI	Many	Low	Average
Kendua	Boro/IRRI/Aman/Aus	None	High	Good
Atpara	Boro/IRRI	Few	Low	Average
Netrakona	Boro/IRRI/Aman/Aus	None	Medium	Good
Purbadhala	Boro/IRRI/Aman/Aus	None	Low	Difficult

Annexure C: Physical presence of NGOs in Netrakona district

UPAZILA GEO-CODE MAP  
NETROKONA DISTRICT



**Annexure E: List of funders against amount of funding (1994)**

	<u>Name of funder</u>	<u>Taka</u>	<u>£</u>
1	NORAD	313,481	5,056
2	SUS Support Group in Finland	308,221	4,971
3	SUS Support Group in Sweden	282,019	4,549
4	Society of Friends in Sweden, Quaker	886,120	14,292
5	BRAC	124,729	2,012
6	FPSTC	<u>828,242</u>	<u>13,359</u>
		2,742,812	44,239