



Sankipara, Mymensingh
mati@matibangladesh.org
www.matibangladesh.org

Activities and Results in the “Millennium Village” 2012
A project of Stiftung Brücke and Mati
Report by Andrea Rahaman / Mati Project Coordination
Date 11/10/2012, revised 04/22/2013

Since the end of 2009, Mati and Stiftung Brücke have cooperated on implementing parts of the Millennium Development Goals in a participatory approach, together with the villagers of Harguzirpar, 5 km out of Mymensingh town/ District Mymensingh/ Bangladesh

Support-team for the Village

The project team that supports the villagers is headed by Jony Ghosh (coordinator), and consists of two more members of the Mati staff – Mamun (field motivator) and Sams Uddin (trainer) – as well as two village-women – Nila (pre-school teacher) and Rotna (sewing instructor). Several times a week, Chandon Robi Das and Razib join the permanent team with specific awareness trainings. Lenen and Andrea Rahaman bear the overall responsibility for coordinating the project. The German volunteers at Mati further support the weekly lessons at the pre-school, e.g. by building up Nila’s capacity on participative teaching methods.



Village Gathering

Evaluation of the Work 2010-2012

At the end of October 2012, Mati together with two external observers from ATD Fourth World asked the villagers to evaluate the work of the past two years. In discussions with groups of 20-25, the villagers described the strengths and weaknesses of the different areas and assessed them via a color scale. At the same time, the participants were encouraged to provide solutions to problems and ideas for further improvement.

The results of this evaluation and the suggestions of the villagers are reflected in the recommendations for 2013. The evaluation took two days of preparation, four days in the village itself, two days of data analysis and feedback, and two days for drawing up the reports. This work has been done free of charge by all participants (Mati management & ATD observers), even the travel expenses were borne individually.



Evaluation maps with colored assessments of the villagers (green = satisfied, yellow = some room for improvement, red = great further need)



Two village women placing their 'votes' Focus group discussion in front of the community centre

Overview of the project activities and results with focus on 2012

1. MDG 1: Between 1990 and 2015: Halve the proportion of people who live in poverty, especially in extreme poverty on less than one dollar a day.

Around 70% of the 300 households in Harguzirpar belong into that group. To move towards that goal, the inhabitants decided that income possibilities for women should be created through vocational training possibilities and loans for income-generating activities (link to MDG 3: eliminate gender disparity). Consequently, a) a sewing training facility was set up in the community center of the village and b) access to interest-free loans was arranged via the women groups and their savings program, accompanied by advice on debt-clearance and motivation not to take further micro-credits from NGOs who charge high interests.

1.1 Sewing Training for Women and Girls in Harguzirpara's community center



The aim is to access sources of income for women through qualified training possibilities, which in turn helps them to improve the family conditions. Since day one, the course is being led by Rotna (18 years, picture left), a young woman from the village, who was also able to improve her own skills over time and whose social status within the community has increased visibly since.

Results:

- 44 women have successfully completed the sewing training since its start at the end of 2010
- 26 women completed the training in three courses throughout 2012
- 10 women are participating in the current course which will finish in 2013
- 24 women have accepted a sewing machine on credit
- 13 women now earn an income between 500 and 1500 Tk (5-15 €). This still excludes the 4 women who have just accepted a sewing machine.

Younger girls are interested in the training in order to improve their prospects in choosing a husband. Several women have taken the course to be able to make inexpensive garments for their own families.

Stiftung Brücke has financed 25 sewing packages in 2011 and 20 packages in 2012. As not all women who completed the course also accepted a sewing machine, some funds are still available to finance further trainings.

Villagers' feedback

The overall assessment of the course was very positive. Some women remarked that they did not accept a sewing machine after completing the course, because they already had another outstanding loan with Mati. One woman explained her lack of experience kept her from taking up orders. Another woman said it was a problem that if you did not take the machine immediately after the course, you quickly lose the newly acquired skills.

Suggested solution:

1. In future the women will be able to take a sewing machine, even if they have another outstanding loan. The weekly repayment will increase only minimal, depending on the individual family situation.
2. Mati will offer retraining courses of 2-3 weeks to graduates from earlier courses. These will be held after each regular course, depending on the demand. Once the current running course finishes in June 2013, a retraining course will be offered.

The issue of gaining orders from outside the village will have to be tackled by the women themselves. Mati suggested setting up a cooperative, but so far without success. Mati will further try to encourage them to produce simple children's clothes and sell them a Mati stall in Mymensingh in June, where other Mati products also will be sold. This can be a test, if some women are able to produce for a market outside the village.

1.2 Loans for income generating activities

Those women who are interested in working with Mati have formed discussion and savings groups assisted by Mati field workers. Currently five groups exist consisting of around 140 women in total. The groups meet minimum once a week to discuss, to plan, to save, to apply for loans, and to pay their installments.

Results:

- The woman saved 432,540 Tk (app. 4,300 €) into the loan fund
- 117 women have so far received one or several loans
- Total sum of the loans in 2012 has been 819,500 Tk (app. 8,200 €)
- 14 women have repaid the loan they took in 2012 within the same year
- 498,145 Tk (app. 5,000 €) have been repaid so far in 2012. This money is now again available for further loans, e.g. to help fund winter packages (mattress, blankets, pillows, mosquito net).

The loans have been used as follows:

35 families - cost of land cultivation / land tenure
12 families - fishing, fish farming, fish selling
24 families - dairy cow / ox
15 women - sewing machine
14 families - shops/ peddling businesses (convenience shops, rice -,
fire wood- , cloth businesses)
1 family - rickshaw-van for pulling loads/ goods

The following loans were employed for activities that do not generate income, but still reduce poverty:

15 families - hut repair
1 family - sanitary toilet installation



Kulsum with her young ox that she wants to sell with a profit next year

The women groups were accompanied by bi-weekly trainings on the following topics:

- Child marriage and dowry
- Domestic violence
- Hygiene and diarrhea
- Livestock - rearing, sale, profit, illnesses
- Tree planting, tree nursery
- Trainings for married couples on mutual better understanding, importance of marital harmony
- Obstetric Fistula Awareness
- Eye diseases

All subjects are addressed again at regular intervals to refresh people's memory.

Villagers' feedback

1.) The women assess the fact that they have access to interest-free loans as very helpful. The overwhelming majority said that they were able to use the loan amount profitably.

They emphasized that they need loans to realize their ideas, and thought it consequent that Mati supports preferably those families who do not take up new micro-credits with ASA or BRAC (the two microfinance institutions that are active in the area).

In order to avoid credits with high interest rates though, they said they need to be sure that Mati will supply the funds that are needed. This points to an underlying conflict of interests: on the one hand the immense

financial needs of the families in all aspects of life, and on the other hand Mati's policy to motivate people to a responsible dealing with credits. At the same time the women were of the opinion that it is not beneficial to take up more loans than they can possibly pay back.

2.) The women expressed that they found helpful what they learned in the trainings and also that some of them were now economically active, earning own money.

3.) Some women, especially from very poor families did not join the Mati Women Groups in the beginning for various reasons. Some were reluctant, as they did not know if they should trust MATI, some did not understand what Mati's work was about, some were influenced by conservative quarters, who said that Mati's work was against Islam. When they later saw the benefits of the women groups they also wanted to join, but Mati felt at that stage, it was better to expand slowly, so these families had to wait and were dissatisfied.

Solution

Now that Mati has the feeling the work in the women groups has become stable and consolidated new members could form a new group of 30 families in 2013.

2 MDG 3: Promote gender equality and empower women: Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015 (a noble goal that is not even yet accomplished in the developed world ;-)



During all talks and discussions with the villagers, especially with the women, it became apparent how important the education of their children is for the families. At the same time it became clear how high the mental and financial burden is, which is caused by the immense cost for school attendance, mainly in the form of tuition fees, but also for costs like uniforms and books.

Mati opened a Pre-School in the Millennium Village in January of 2010, to enable the children to attend a government school afterwards. In the Pre-School the children obtain the knowledge that they need in order to pass the entrance examination for the first grade. The teacher is an educated woman from the village.

As long as there was no Pre-School many children could not go to school at all, because they lacked the required knowledge to pass the entry-exams for grade one.

Additionally, adolescents were given the opportunity to participate free-of-charge in the Mati computer-training course in Mymensingh. Stiftung Brücke financed the travel expenses.

Women from the village were given the opportunity to go on 'exchange-visits' to meet women from other Mati project areas and to see their activities. This allowed them to experience first-hand how other women managed to overcome obstacles that were considered unsurpassable and how they sustainably improved their social and economical situation and gained influence within their village, or how they simply expanded their radius of action and movement.

Results:

- 2011: 36 students were enrolled at the pre-school, 30 of whom passed the entrance exams at the local government primary school in the neighboring village (15 minute walking distance).
- 2012: 40 students were enrolled at the pre-school, forming two classes and 36 of them passed the entry exams to class 1 of the local Primary School
- In 2013 two more Pre-School classes welcomed a total of 40 children
- Mati volunteers from Germany also support the pre-school on a weekly basis, and introduced creative games and learning techniques.



Former pre-school students in their new uniforms at their first day of school, ready to leave for their walk to the new primary school in the next village.

- 30 new first graders in 2012 and 36 in 2013 received their new school uniform together with a paint box as a gift from Mati and Stiftung Brücke.
- All pre-school students received their slate, books, blocks and pens from Mati at the day of their 'enrolment'
- In 2013 school uniforms were donated also to the second graders, as a contribution to their education.
- 22 girls who either went to class 6 and higher or were age 13 and older were given a monthly schoolstipend to secure their education and prevent child marriage. The parents signed a "No to child marriage pledge".
- 3 young women and 5 young men attended the three-months computer-training course at Mati. 2 Women and 4 men were able to apply those skills during their college studies.
- 26 women from Harguzirpar visited the project area of Huzurikanda, including the women's bazaar. A group of Mati women from the neighboring village of Azmotpur visited the women in Harguzirpar to share their experience on setting up their women groups.

Villagers' feedback

Everyone is highly satisfied with the pre-school and the opportunities it offers to their children. The children obviously love their school - whenever you come and visit, they look at you expectantly and wide-eyed and greet you with a loud "Hello! Hello!". The children are very inquisitive and hungry for knowledge, and often ask their teacher or the volunteers "What will we learn today?" Their parents are visibly interested in the education of their children, and they are thankful that the pre-school is totally free-of-charge for them and Mati even supplies the school uniforms. Their big worry is the increasing cost for schooling from the sixth grade onwards. The yearly admission fee alone often equals the wages of a full month. Therefore the families put their hopes on the sponsorships for girls, and hope Mati can provide more of them.

Furthermore, the women loved the exchange-visits, not only because of the many things they learned, but also because they were able to have a wonderfully relaxed day trip without their husbands.

3. MDG 4 & MDG 5: Reduce child mortality and improve maternal health, crosscutting issue with MDG 6: Combat HIV/AIDS, malaria and other diseases, and MDG 7: Ensure environmental sustainability (access to safe drinking water, reduction of number of people living in slums)

Due to the generally poor healthcare in the village, those MDGs were rephrased to **Improvement of the villagers' health, with special focus on women and children**

With regard to health, the village community formulated the following goals:

- a) All families should have access to safe drinking water
- b) All families should have access to hygienic sanitation (toilets)
- c) All families should have access to affordable basic healthcare

The following measures were taken to improve healthcare:

- 4 collective water pumps were installed at locations chosen by the community, two in 2011 and two in 2012. Together they supply 50 families with safe drinking water.
- 1 double toilet was installed next to the community center, primarily for the pre-school children and the students of the sewing courses.
- 1 family has used a loan to build a further separate toilet (see MDG 1)
- 15 families have taken up loans to repair their huts, which helps to reduce illnesses during the winter and the rainy season
- 73 families have taken up loans to receive winter packages (mattress, blanket, pillow, mosquito net), which also helps to prevent illnesses (16 in 2010/11, 7 in 2011/12; 50 in 2012/13)
- 24 of the poorest families received a blanket free-of-charge in 2011/12, 25 received one in 2012/2013
- 25 families received a free winter package in the winter 2012/13
- The Mati paramedics, sometimes accompanied by a German medical specialist, offered six field-clinic days, and thus provided medical advice and if necessary free medication to 621 people
- 26 villagers were referred to the BNSB Eye Hospital in Mymensingh and treated there
- 1 'eyecamp' was held to help to identify eye problems among the villagers
- The contact with the ShujurHashi clinic was intensified, and assurance was given that they would offer their services also in Harguzirpar in the future



Woman with winter package

Child during medical examination

Villagers' feedback



The water supply situation was considered to be much improved. There were some families who claimed for various reasons to still not have satisfactory access to safe drinking water. The lack of hygienic toilets was still a subject of discussion, and improvements in that area were firmly requested. After the main problem areas had been identified, the women groups discussed which families would use the new collective toilet.

As the septic tank of the community double toilet at the pre-school is already full, this will also have to be enlarged.

The women feel it is very important to have regular access to medical advice, regular being defined as bi-weekly. Currently they pay 10 Tk per examination, but are getting necessary

medicine for free.

They again expressed their interest in the winter packages, and many 75 families received one in 2012. 50 families took it on loan-basis, and for 25 families Mati donated one free of charge, letting the villagers decide, who should get one.

The encouraging experience was the great solidarity of poor families, as some of the free packages were distributed to families outside the women groups. The women stated: "Even though we are very poor and have not enough to protect us against the winter cold, there are some families who are even in a worse condition, that is why we decided to give the free packages to them."

4. Outlook to 2013 - planned activities

4.1 Sewing training

- Continue the sewing training for as long as there is demand, the second course for 2013 has just started
- Offer additional retraining courses depending on demand will start in June 2013
- Consider initiating a 'cooperative' for the joint manufacture and marketing, coordinated by sewing instructor Rotna

4.2 Women groups & loans

- Step-by-step establishing a registered Women's Bank, led by women from the village, from 2013 to 2015
- Another women group with 30 families was established in April 2013, so now all families who had the wish to join Mati have joined.
- Integrating the extremely poor families into the next project phase of Mati's Development Program for Extremely Poor Families (contains a 15,000 Tk loan for income generating activities), co-financed by German Ministry for economical cooperation and development (approval should come in May).

4.3 Sanitary facilities:

- Plans for installation of at least one more water pump are currently being made.
- Install 8 to 10 further toilets, process has started.

4.4 Pre-School:

- Supply uniforms for the soon-to-be first and second graders from the village
- New pre-school classes in January with 40 children started
- Pre-school teacher received a salary increase

4.5 School education in general & preventing child marriage:

- 22 sponsorships for girls to ensure education and prevent child marriage (for this Stiftung Brücke has already allowed 2,370 € for 2013)

4.6 Provision of medical care

- Weekly visits of the trained nurse to discuss and treat health problems
- Offer HIV/Aids awareness trainings in the village

4.7 Infrastructure

- Repair of the road leading into the village is currently being done in a joint work effort of villagers and Mati volunteers.