

# Learning Document Series

# 6-8

Sharing development practices to create space for critical learning and discussion

December 2010



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Impact Assessment & Shared Learning (IASL)  
**ActionAid Bangladesh**

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*Learning Document Series*  
**6-8**

Dhaka, December 2010

*Edited by:*  
**Reefat Bin Sattar**

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## Prologue

'*Learning Documents Series 6-8*' is the outcome of our efforts to bring together the second series as a continuation of our previous Learning Document Series 1-5 (December 2009). The present series, the one before you, portrays three of our best development practices which we documented through writeshops in different phases in 2010. The series intends to harness and disseminate the embedded knowledge behind these development initiatives while understanding the underlying processes and experiences. In this process, we expect that it would offer ideas and scopes for state and non-state actors to replicate similar initiatives so as to further our concerted endeavour towards changing poor people's lives.

Most of these documents were initially written in Bangla and later translated into English. As you may note, all the series were contributed from the grassroots, reflecting a conscious effort from our end to have their perspectives and thoughts weaved into the documents.

It may be worth noting that the series did not limit itself to describing the positive sides only but also giving a candid reflection of the challenges and obstacles to present a holistic picture. We rest it to you to judge. We would surely appreciate constructive comments for future development.

Let me acknowledge the efforts by the ActionAid Bangladesh team for facilitating the process and heartfelt thanks to our valued partners for taking the mission forward. Last but not least, I must express gratitude to the grassroots people without whose efforts, the development initiatives would have been impossible to thrive and succeed.

Wish you a happy reading with the expectation that the following pages will be of use to you both professionally and personally.

Reefat Bin Sattar  
Head - Impact Assessment & Shared Learning (IASL)  
ActionAid Bangladesh

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# 6 People-managed and Owned Savings and Credit

**An Alternative to the Conventional Microcredit  
Concept and Practice**

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*This document is an outcome of a writeshop held in January 2007 along with some secondary information. It tells about an alternative to the conventional microcredit system. The Poor People-managed and Owned Savings and Microcredit System as an alternative to conventional microcredit was piloted successfully under the 'Sustainable Livelihoods for Fisher-folks and Hardcore Poor Programme' by ActionAid Bangladesh and its partners in Kurigram, Satkhira and Patuakhali. Conventional Microcredit System in Bangladesh has a glorious history with incredible appreciation from the world communities for its way of alleviating poverty. But this is not beyond limitations and criticisms. Our experience of piloting the programme towards making the microcredit owned and managed by the poor people tells about its effectiveness in creating changes in the lives of the poor and marginalised. This document describes our experiences and knowledge on how we assisted the poor to own and manage their savings and credit programme being totally independent from the facilitating NGOs. This series is indebted to **Sheikh Wazed Ali, Abdur Rahim, Amal Mazhi, Habibur Rahman and Shahidul Islam**, who participated in the writeshop from the implementing partners working in Kurigram, Satkhira and Patuakhali.*



## Introduction

Fatema's husband died four years back leaving a child but nothing else that could help her sustain. She had none and nothing left to carry her life and look after her child. She started living on a land of her neighbour and leading her life through working as an earth-cutting labourer. She could hardly earn the money that could support her sufficiently. Sometimes she could not even work due to lack of work available at her areas around Cherenga village of Kurigram district. She also failed to attend work due to sickness leading to face all the hardships of her lives. She was thinking of doing something that could help her survive. Fatema went to some loan providers in her village but those came to of no use rather she got trapped into a burden of debt. She then went to Grameen Bank<sup>3</sup> to get microcredit. She got some loan but failed to utilise those with her own capacity. As a result, she failed to repay the instalments and became burdened with loan. Along with interest, she got into burden of 5,000 taka loan that appeared impossible for her to repay at any cost.

This is a fact that microcredit has become a prominent approach all over the country. There are numerous NGOs to operate microcredit at every corner in Bangladesh. Almost all poor people (though it is claimed to be partially true<sup>4</sup>) in Bangladesh have been covered under microcredit support, mostly comprising of savings and credit. Sometimes, it includes the income generating activities (IGAs). However, our analysis suggests that the current process of the NGO-led savings and credit programme does not really fulfil the needs of the poor people. They are mostly not in favour of the poor people, it is also to be noted that the profits that generate more credit and subsequently also the profit from it do not go to the poor borrowers; instead

they make the microcredit institutions more sustainable. Moreover, the debt burden and the microcredit borrowing process seem to continue endlessly for most of the clients of the microfinance institutions (MFIs); not for the poor people. In this view, ActionAid Bangladesh intended to pilot a savings and credit programme that should be owned and managed by the poor people themselves, so that they can benefit from the profit and use it to become self-reliant and sustainable.

## The Sustainable Livelihoods Programme

Fourth Fisheries Project of Department of Fisheries (DoF), Government of Bangladesh implemented a series of pilots to support livelihood diversification among poor households in the coastal zone, and selected open water fisheries sites. The results from project monitoring studies and the Shrimp Action Plan found that previous fisheries project particularly Fourth Fisheries Project excluded the poorest fisher-folks triggering and causing negative impact in their lives. It was observed that the affected households were facing considerable hardship and had become extremely vulnerable to external stresses and shocks. The alternative livelihood component of Fourth Fisheries Project intended to mitigate negative impacts on target groups and found out a suitable solution through some pilot interventions. As a part of that, ActionAid Bangladesh took up Sustainable Livelihoods for Fisher-folks and Hardcore Poor Programme (SLFH) with assistance from the UK Department for International Development (DFID) and Department of Fisheries (DoF). The first phase of the programme continued from August 2004 to June 2005. Thereafter, it continued with financial and technical assistance from AAB till December 2006.

<sup>3</sup> A Nobel Peace Laureate and pioneer organisation for working on poverty alleviation through microcredit. Dr. Muhammad Yunus, popularly known as 'Banker of the Poor' and a Nobel Peace Laureate, is the founder of the Grameen Bank [[www.grameen-info.org](http://www.grameen-info.org)].

<sup>4</sup> It is alleged that the hardcore poor are not taken under the microcredit programme since they are less capable to repay the loan.



The programme covered 1200 households under 48 groups in Kurigram, Satkhira and Patuakhali. The programme mainly worked with poor fisher-folk communities. The main activities of the programme included i. Community-managed and owned savings and credit, ii. ensuring poor people's rights and access to natural resources, and iii. capacity building of the group members.

## The Conventional Microcredit

Consultative Group to Assist the Poor (CGAP)<sup>5</sup> (2003) defines microfinance as 'the supply of loans, savings, and other basic financial services to the poor'. Microcredit, a central theme of microfinance (Greene and Gangemi, 2006<sup>6</sup>), is broadly recognized as 'the practice of offering small, collateral-free loans to members of cooperatives who otherwise would not have access to the capital necessary to begin small businesses (Hossain<sup>7</sup>, 2002). Dr. Muhammad Yunus initially developed this innovative technique creating Grameen Bank<sup>8</sup> in Bangladesh. Today a huge number of NGOs are operating microcredit in Bangladesh and in many other countries. BRAC<sup>9</sup> also claims that it introduced microcredit first in 1974 in some villages in Bangladesh. Microcredit is operated in various ways by different organisations. But the common thing is that the poor people, especially the women are provided with small amount of money as loan with interest<sup>10</sup>, which is

incurred through small instalments. The credit providing organisations (NGOs) organises members from poor households into groups of 30-40 women. Then some meetings are taken place and members are motivated to make a savings, which is given and operated to the NGOs. After some weeks when it is felt that the members are regular in savings, they are provided with loans. Some organisations encourage their members to use their credit facilities in different income generating activities. Some organisations, such as BRAC, form village-based organisations. Some organisations now-a-days operate credit-plus<sup>11</sup> approach.

Although much successes through microcredit are claimed, it has been contradicted by intense criticism in the current literature, particularly regarding loan repayment, high interest rates, exploitation of women borrowers, ineffective microfinance provision to target groups, unchanging levels of poverty and failure to cater effectively to the target groups (Holt, 1994; Dignard and Havet, 1995; Christen, 1997; Mallick, 2002; Brau and Woller, 2004)<sup>12</sup>. This is also alleged that very poor individuals are often described as high risk due to their lack of collateral and unstable sources of income and hence timely repayment of loans is often not anticipated. And therefore, most often they are excluded from microcredit programme. This is a great concern that the rate of interest which is fixed legally is sometimes exceeded. This is confirmed by Mallick<sup>13</sup> (2002) who observes that the interest rate on income-

<sup>5</sup> CGAP (2003a): *What is Microfinance?* Available online at <http://www.cgap.org/portal/site/CGAP/menuitem.b0c88fe7e81ddb5067808010591010a0>. Accessed on 18 December 2006. Consultative Group to Assist the Poor.

<sup>6</sup> Greene, J. and Gangemi, J. (2006). Taking Tiny Loans to the Next Level, *Business Week*. New York. 27 November.

<sup>7</sup> Hossain, F. (2002). Small Loans, Big Claims, *Foreign Policy* 12, 79-82.

<sup>8</sup> Dr. Muhammad Yunus established the Grameen Bank in 1983, and this has been followed by subsequent adoption of microfinance by almost 70 countries worldwide.

<sup>9</sup> Bangladesh Rural Advancement Committee, now the world's largest NGO.

<sup>10</sup> In Bangladesh, nominal rate of interest charged by the microcredit institutes (MCIs) ranges from 10% to 18%, which is shown or claimed.

<sup>11</sup> BRAC operated this approach, where loans are accompanied by various forms of assistance for the borrowers, such as skills-training, provision of higher quality inputs and technical assistance as well as marketing for finished goods [[www.brac.net](http://www.brac.net)].

<sup>12</sup> Cited in Hossain and Knight (2008) - Financing the Poor: Can microcredit make a difference? Empirical observations from Bangladesh [[www.manchester.ac.uk/bwpi](http://www.manchester.ac.uk/bwpi)].

generating loans is 20 percent, which is notably higher than the 8% to 10% rates offered by Bangladeshi commercial banks. However, it is also acknowledged that, despite the detrimental effects of changes in interest rate, the actual rates themselves are substantially lower than those of the rural traditional money lender, ranging from 100% to 150% as confirmed by Hossain (2002). Ahmad (2007) shows that the nominal rate of interest charged by the microcredit institutions (MCIs) ranges from 10% to 18%. But in terms of interest rate based on average balance (IRAB) of loan and rate of effective cost of borrowing (RECB), it is found that, the rate is much higher in the leading MCIs. While IRAB and RECB in the case of Grameen Bank are as high as 27% and 31% respectively, these rates are much higher at 39-41% and 42-45% respectively in the case of BRAC, ASA and PROSHIKA (Ahmad<sup>14</sup>, 2009). There are also debates on microcredit. For example, Mallick (2002) questions the effectiveness of microfinance in this aspect and insists that poverty levels have not decreased in Bangladesh.

## The Poor People-managed and Owned Microcredit Group

In conventional microcredit, the poor people, especially the women, are grouped with a view to providing them with credit support. It helps the MFIs organise people to collect savings or give loan or collect instalments at a particular place. It also helps them give mutual responsibility to the members of the group to help them collect the instalments in time. But the conventional microcredit groups do not own their groups since they are not allowed to utilise their savings. They do not even take any collective initiative to change their lives and livelihoods together.

They act only as recipient and instalment-payer, seemingly under a patron-client relationship. They are completely left off the role of managing the groups.

But this is totally different in the Poor People-managed and Owned Microcredit Groups. All members own their groups as they themselves manage it. They generate savings of their own keeping those in their bank account that they open for their group. They take decision collectively on how they would utilise their savings as well as implement their plans. They also take loan according to their scheme that they plan for. They completely manage it according to their own way based on the principles they build for as well as by the skills that they achieve through training. It ensures full ownership of the groups to all members.

## Formation of People-managed Microcredit Groups

Under the SLFH Programme, formation of the groups was done following the process of PRA<sup>15</sup>. It was an intensive technique to forming the groups through the process of PRA. The facilitating organisations conducted transect walk, village profiling, village selection, social mapping, household information collection, ranking, focus group discussion, general meeting, etc involving a wide range of stakeholders to find out the potential participants of the programme. The process helped them find out the hardcore poor people who had been later taken under the programme. The households who got 1-25 scores were considered as the hardcore<sup>16</sup> poor. The scores were given in terms of the number of family members, occupation, monthly income, quantity of property, food intake, schooling of children, number of

<sup>13</sup> Mallick, R. (2002). Implementing and evaluating microcredit in Bangladesh, *Development in Practice* 12, 153 – 163. Cited in Hossain and Knight (2008) [www.manchester.ac.uk/bwpi]

<sup>14</sup> Ahmad, Q.K. (2007) – Socio-economic and Indebtedness-related Impact of Microcredit in Bangladesh, the University Press Limited, Dhaka.

<sup>15</sup> PRA is known as Participatory Reflection and Action. It is popularly known as Participatory Rural Appraisal.

income generating member, child labour, involvement in development organisations, etc. The scores also considered the collected information and the community people's opinion as well. Basically ownership of wealth and income of the households led the facilitating organisations finding out and selecting the members for the groups.

After selection of the hardcore poor people, focus group discussion was conducted with small groups. Facilitating organisations also held general meeting with the groups. After assessing interest of the hardcore poor people, the participants for the Poor People-owned and Managed Groups were selected finally and with the interested participants, the groups were formed. The regular participants of the meeting were included in the groups. Each group comprised of 22-27 participants. With the final groups, 2 meetings were held in a week. In the meetings, the participants were motivated to create savings of their own. A committee was also formed to advance the group fruitfully.

## Operation of People-managed Microcredit Groups

A committee for loan operation was formed for every group. The members of the committee were democratically elected. That was a five-member committee, where there was group leader, deputy group leader and three members for finance, advocacy and group management respectively. In group meetings, the members proposed for loan for implementing their own scheme that they planned and shared before the committee. All members discussed on individual schemes or projects. They also discussed on the amount of loan and its utilisation plan along with its risks and benefits. Based on their decision and consent, individual loan schemes were approved. Before disbursing

the loan, all participants were made aware of the rules, amount of loan and number and size of instalments. It was also decided and agreed by the members to give instalments by earning money through different income generating activities under their individual projects. After getting the loan, the members used those in their projects according to the proposed plans. It was also monitored whether the loans are used properly or not. Their spouses were also consulted during disbursing loan to the members so that full cooperation can take place to implement the projects.

This is to mention that each group had been provided with a certain amount of seed money. The groups as owner of the fund managed its capital, lent money to its members, kept members' savings and reinvested that. Based on the members' planned projects, loan was sanctioned to the group members from the fund. Besides the seed capital, a certain amount as insurance was saved for each group that acted as the safeguard during disaster. The members were authorized to draw it at times of mishap.

## Difference between People-managed Microcredit and Conventional System

In the conventional microcredit programme, microcredit groups are run basically by the principles set by the NGOs. They collect members and form groups by their own ways. Basically they follow some processes, which make it clear that how conventional microcredit programme that is not owned and managed by poor people or their groups is different from Poor People-managed and Owned Savings and Credit. Conventional microcredit has some characteristics, which are as follows:

- *Utilisation of savings:* The savings

<sup>16</sup> According to Bangladesh Bureau of Statistics (BBS), hardcore poor people are those people whose calorie intake is below 1820 kilocalorie per person per day.

made by the groups are totally utilised by the facilitating NGOs. The members never utilise their savings nor get that back during their membership.

Facilitating NGOs easily can utilise those savings in their purposes. This is also stated that those savings are used in giving loans to the members, where the full interest goes to the facilitating NGOs. Group members are not given any share of those.

- **Rate of interest:** NGOs take high rate of interest and full amount of interest and service charge goes to NGOs' ownership. Members are not given any part or share of those.
- **Pressure for instalment:** NGOs always keep much pressure to the loan receivers for instalments. This is to be noted that instalments start just after a week of disbursing loans. It does not notice whether the loan recipients start utilizing the loan or not. Very often the loan recipients start repaying instalments from the money that they received as loans.
- **Manners:** If any member is unable to give any instalment in time, field workers of NGOs behave unwell. They also give much pressure and compel them to manage instalment in alternative ways like selling wealth or giving up daily necessities.
- **Usage of groups:** Facilitating NGOs run their businesses through the members of microcredit groups. It is alleged that groups are formed for the sake of facilitating NGOs so that they can recover the loans smoothly.

The Poor People-managed and Owned Savings and Credit Groups are different to the conventional microcredit groups in different ways:

- **Savings in bank account:** The Poor People-managed Groups have bank account of their own, managed by their own signature.
- **Ownership of savings:** The savings that the members generate weekly, fortnightly or monthly are totally owned by the

members. And they keep those savings in their bank account. They can also utilise those savings by their own decisions and plans.

- **Ownership of interest:** The interest coming from loan transaction among the members is added to their savings. This is completely owned by the members. Facilitating NGOs do not take any share of it. The members of the groups are to pay only 5% interest.
- **Decision making:** Decisions regarding taking loans, giving instalments, utilizing savings, planning and implementing collective decisions – all are taken by the members by their own ways. All economic activities are also run based on the decisions of the members.
- **Transaction:** All transactions of the groups are managed through bank account.
- **Group management:** Groups are regulated through the principles made by the members.
- **Group insurance:** Groups have insurance facilities.
- **Instalment:** Members of the group enjoy the flexibility of giving instalment. Instalment does not start immediately after taking the loan. Instead it starts when the loan recipients become able to make profit through their projects they planned and shared. Moreover, no pressure is created for instalments.
- **Utilisation of loan:** With the individual projects, every member can generate income and repay the loan easily. Members can repay the loan as they are given options to give instalments at their convenience.
- **Further loan:** Members can easily take further loans immediately after repaying their previous loan. Members can take loans many a times as per their need.



## Ownership of Groups

In conventional microcredit groups, the members do not feel the ownership of the group. But the members of Poor People-owned and Managed Groups feel full ownership of their groups. There are many reasons behind it:

- Poor people-managed and owned groups have their own bank account.
- Savings and capital are totally owned and managed by the members.
- All kinds of transaction are made on the decisions of the group members.
- Interests coming from the loans also go to the ownership of the members.
- Members can take loan from the savings whenever they need.
- Members can take money from their savings in case of emergency.
- Members can take all decisions regarding taking loan, size of instalment, utilisation of savings etc by their own.
- Members can maintain all transaction through bank on their collective decision.
- Presence and discussion i.e. full participation of the members is ensured.

## Decision-making Process

Members of the Poor People-managed and Owned Groups take all decisions in their respective group. They also have the authority to implement those decisions. They take decision through the following process:

- **Meeting:** Meeting is the only way to take decisions of the groups.
- **Resolution:** Decisions coming from the meetings are taken up as resolution.
- **Participatory process:** Decisions come through discussion and understanding among the group members and all are ensured in a participatory way.
- **Participation:** Participation of all members is given high importance in the process of decision-making.
- **Protection of members' interest:** Complicated issues are discussed several times among the members in the meetings and decisions are taken

carefully so that the members' interest can always be protected.

- **Involving spouse:** Spouses of the members are also involved in the decision-making process so that implementation can be smoothly undertaken by both of the spouses.

## Fixing Savings, Interest Rate and Instalments

Members of Poor People-managed and Owned Groups themselves fixed the followings:

- Rate of interest
- Number and size of instalments
- Duration of loan
- Amount of loan
- Amount of savings
- Time of withdrawing savings

These issues were chalked out in the meeting of the groups. The members first raised the issues and discussed in the meeting. Considering their discussion, capacity, utilisation plan and project, the members fixed the rates and dealing system.

## Income Generation and Leadership Development

The facilitating organisations took various initiatives to lead the members of the groups towards income generation. They also took initiatives for leadership development of the members. Facilitating organisations of the Poor People-managed and Owned Groups imparted the following initiatives:

- **Training on IGAs:** Different types of income generating training (IGA) were organised for the members of the groups. Those trainings were imparted based on the demand made by the members. Trainings were organised on the following IGAs:
  - Vegetable gardening on homestead
  - Animal husbandry
  - Fisheries
  - Agriculture using advanced technologies

- Crab cultivation (particularly in Satkhira)
- Small trade
- Vaccination

Besides the training, the members were helped in selecting alternative income generating opportunities.

- **Leadership development training:** Leadership development trainings were also imparted to the members (especially to the president, secretary and cashier of the groups) so that they could manage their groups with their own capacity. Those trainings helped them attain ideas on their duties and responsibilities.
- **Management training:** The members of the groups had been also trained on group management and financial management so that they would be able to manage their accounts and savings.
- **Marketing of products:** The groups were also helped in marketing their products that the members produced after their training.
- **Communication for rights:** The members of the groups had been oriented on their rights and on the roles and responsibilities of the duty bearers. They were also provided assistance in communication with different service providing authorities as well as attaining their rights.

## Results of Poor People-managed Group Approach

Poor People-managed and Owned Savings and Credit Groups appeared to the hardcore poor with a visible difference. This approach and practice has resulted in positive changes in the lives and livelihoods of the hardcore poor people in the piloted areas:

- **Income generation started:** The loan that the group members took on their project clearly benefitted them as they got the scope of utilizing those after being skilled through different training. Market linkages were also facilitated. Facilitating organisations monitored whether the loans would have been utilised or not.

They also got time to utilise their plans and earn money.

- **Meeting basic needs ensured:** With the earning capacity that had been built through the process among the members helped them meeting the needs of their families. This is much important for the hardcore poor.
- **Women's empowerment advanced:** The women of the groups started earning to meet basic needs of their families. It has created a strong position for them in their families. They can take their decisions independently. It has also created a strong position in their society.

**Kamola** lost her husband 18 years ago. He went her off but to another wife leaving the burden of two children. 18 years have passed. Her husband did not come back to her. She alone looked after all the necessities of her and the children. Fishing in the Andharmanik river in Amtali upazila of Barguna district had been the only way to lead life. Life turned difficult and monotonous. She was unable to forebear the burdens. Her first son, though minor, started working as labourer. But she could not meet their needs with meagre income. Given the situation, she was selected and made member of *Newpara Daridra Nari Unnayan Samity* (Poor Women Development Association) at Nayabazira village of Amtali upazila in Barguna district. She made a loan of 6,000 taka and took lease of a plot of land and started paddy cultivation. Repaying the previous one, she made another loan of 2,000 taka and started rice trading. She started making a good profit from it. Now she dreams to enlarge her trading. Kamola did not like fishing in river. It gave her much hassle that she could not forebear. Actually she was compelled to do the job. She dreamt for starting a business that could help her lead a dignified and happy life. *Newpara Samity*, a poor people-managed and owned group has appeared as a platform to Kamola to materialize her dream.

- **Claiming and attaining rights started:** The members of the groups have been now capable to claim and attain services from government, especially from Union Parishads (UPs). Members of the groups attained sanitary latrines, VGD and VGF cards from UPs.
- **Poor people's empowerment advanced:** Through this approach poor people got a space for togetherness. It helped them feel true ownership and togetherness. Other people of their community started valuing them and counting them considering their unity and capacity of changing their lives and livelihoods together. Basically their status got increased after formation of the groups.
- **Alternative livelihood opportunities created:** Members of the groups started thinking of how the loans and savings could be utilised in best ways. Based on the training they received, they started initiating new livelihood opportunities. For example, some women in Kurigram started their professions as vaccinator of duck and hen. Some members in Satkhira started crab cultivation.
- **Access to natural resources increased:** Access to local natural resources of the poor people increased.

## Challenges

Introducing Poor People-managed and Owned Savings and Credit was not easy. The facilitating organisations had to face some challenges:

- During formation of groups, other microcredit providing organisations and money lenders tried to oppose this initiative. When it started to look into the loans taken by the members from other organisations and money lenders, it resulted in bitter experience.
- The people who were not eligible tried to be member of the groups. Having not succeeded, they tried to vandalize the initiative through creating rumours and divides among the members.
- Community conflicts also appeared as

problem in forming the groups with the poor people from different households.

- Maintaining the seed money i.e. the fund and savings by the members was also challenging.
- Natural disasters were also great threat to the initiative as the members faced difficulties in continuing their income generating endeavours.

## Postscript

Fatema got membership in *Cherenga Bhumihin Nari Samity* (Landless Women's Association). That Samity paid off her loan in Grameen Bank and made her debt-free. Fatema got a loan of 3,000 taka from their fund after some orientations and bought 3 rams and 10 hens. She earned 6,000 taka within 6 months selling her rams. Finding it a profitable business, she started ram rearing. She repaid her loan and took another loan of 6,000 taka. She was able to make a good profit. She took another loan after repaying the previous one. Soon, she started to dream for a ram farm. Apart from it, Fatema invested some in fuel trading. What she earned through it used in meeting her and her son's all necessities. She lived on a land of others. The land owner got envious of her progress. Fatema felt the necessity of freedom. She bought a piece of land with 10,500 taka. She has now her own homestead, where she gardens vegetables, rears ducks and hen and wanders with full of joy. She has also started sending her son to school. Now she dreams for a day full of joy and happiness and free from poverty and sorrows that she brings and her son fulfils the rest.

Like Fatema, every member of the groups has proved that Poor People-managed and Owned Savings and Credit can rightly help the poor getting out of poverty. And this is the proper way to empower women and poor in their family and society. In conclusion, it will not be an exaggeration to claim that Poor People-managed and Owned Savings and Credit System can serve as an effective alternative to the conventional microcredit programme.





# Community Rice Bank

A Means of *Monga* Mitigation

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*A writeshop on Community Rice Bank held in Chilahati, Domar, Nilphamari during March 2-4, 2010 is the main font of this series. The writeshop was participated by the actors who were closely involved in initiating and running this bank in communities and made the example of mitigating monga. Monga, a famine-like situation appears twice a year for 4-6 months in the northern districts of Bangladesh especially in the districts of Rangpur division, has got battered here. As a community initiative Community Rice Bank can help the poor people for at least four months to cope with monga. It really appears as a saviour to the poor women and men. This series depicts how community people innovated and initiated it and made an example for mitigating monga through a collective mechanism. This series is greatly indebted to **Morshida Akther**<sup>20</sup>, **Ambrish Chandra Roy**<sup>21</sup>, **Husne Ara**<sup>22</sup>, **Monoara Begum**<sup>23</sup>, **Nirmola Rani Roy**<sup>24</sup> and **Galo Bala**<sup>25</sup> for their participation in the writeshop.*

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## Background

Poverty has its different meanings and dimensions. People have different understanding on it. Poverty is also defined differently by the development actors. But one thing is common in explaining it – with the views of those who are in poverty – and this is absolutely lack of income opportunity or capacity to meet the basic necessities. It goes severe when the opportunities, capacities and support systems get collapsed. Some seasons or periods spiral the situation on to the peak, and thus disfavour the people to be out of the situation – instead they experience the worst of it. In greater Rangpur region of northern part in Bangladesh, a local term explaining a seasonal crisis and scarcity of food and works has been the buzzword in the development arena. This term is popularly known as *monga*.

Basically *monga* is a famine-like situation that appears twice a year when people lack income generating opportunities and capacity to buy foods and other necessities. *Monga* appears mostly in the villages of northern districts of Bangladesh while Nilphamari is one of the worst-affected *monga*-stricken districts. In *Ashwin-Kartik* (September-October) and *Falgun-Chaitra* (March-April) months of Bengali year, villages of this district face tremendous scarcity of food and other necessities. People then find no income opportunity thus losing their purchasing capacity significantly. Price of the basic daily necessities rises to a level that people can hardly cope with the situation. Starvation, half feeding and malnutrition appear as common phenomena. The people in plight try their best to cope up with. Agricultural labourers get compelled to sell their labour in advance at fewer wages than that of the normal period. *Monga* appears with such a voracious nature that they cannot find scope to claim even their expected minimum wages. Whatever they are offered, they cannot refuse or bargain but have to accept as they cannot find any other alternative. It indeed gives them a temporary survival assistance, but they finally get into

trouble when they start repaying the wages in full working period – they could earn a smart money instead they need to give more days to repay their previous loans. It turns into such a vulnerable situation that these marginalised people also become compelled to starve even in the full working seasons. Local money lenders grab this opportunity providing loan to the *monga*-stricken people at high interest rate. Women try to collect food free of cost from natural sources. Vegetables and leaves that grow everywhere naturally as weeds and even unimportant round the year, become the saviour to them.

In greater Rangpur, the word '*monga*' is used meaning 'expensive', when the price of daily necessities goes so high that most of the people cannot afford it. This also indicates scarcity of foods and other daily necessities. Today this is also related to high food price, poverty and hunger. *Monga* is an indicator of seasonal and chronic food shortage which prevails in some northern districts like Gaibandha, Kurigram, Lalmonirhat, Rangpur and Nilphamari. Recent studies reveal that *monga* is not only a consequence of natural disasters but also due to human interventions or ignorance causing extreme poverty.

Government, NGOs, development partners and the people themselves have been trying a lot to overcome the situation. Government has been trying to address it by introducing different social safety net programmes like Vulnerability Group Development (VGD), Vulnerability Group Feeding (VGF), Food for Work, Widow Allowance, Disability Allowance, Old Age Allowance, Food for Education, etc. But these are very few and inadequate in number. Moreover, this is alleged that these hardcore poor people are hardly provided with those facilities due to corruption. There are some initiatives from NGOs which are mostly tried through initiating projects covering a small number of people. And community-based initiative is also very few in the areas.

Community Rice Bank is a community-based solution to monga situation. It has appeared as the saviour to the poor people in communities. The bank has started ensuring the availability of the main part of food. In rural Bangladesh, rice is the main object of food. The poor people normally take this concern in mind, and hope that curries would be manageable from natural sources without making efforts and money.

## Monga: A Seasonal Crisis

*Monga* normally appears twice a year spanning for five months to suppress people with severe wants. In *Vadra*, *Ashwin*, *Kartik*, and *Falgun* and *Chaitra* of Bengali year it appears with its voracious manner. It normally takes advantage in the lean period, when people do not have works like harvesting of paddy, preparing land and plantation of saplings. Since paddy is the one and at best only crop in Nilphamari, availability of work depends mostly on agricultural labour i.e. on paddy cultivation. *Monga* mostly takes place on crisis of works. And price hike of daily necessities accelerates it. It goes severe and density of *monga* period gets inflated if it lags behind the required production of the area. Natural disaster like flood accelerates it extremely.

All recent studies state that Nilphamari is one of the worst *monga*-prone areas in

people in this area cannot make any savings to cope with the situation leading them to go starving. It clearly puts huge impact on women and children. And the impact of *monga* on women and children of poor families becomes quite severe and alarming. Women face violence most during this situation. They are very often sent to their parents demanding dowry. If it is not met, assault, battery, mental oppressions and even divorce take place there. There is an adage in this area: *Ekta kichhu koro re bhai, ekta kichhu koro, hate kaj na thakle bouke dhore maro* (Do something, if you do not have work at your hand, at least beat your wife). It results in creating harmful effects on children basically on their mental growth depriving them from delightful childhood and youth.



Women-headed households are the worst sufferer of *monga*. They cannot go outside to other areas in search of work. They do not

### Period of Monga

| Season<br>Crop\<br>works | Summer          |                 | Rainy season |                | Autumn       |               | Late Autumn   |                  | Winter       |             | Spring        |                |
|--------------------------|-----------------|-----------------|--------------|----------------|--------------|---------------|---------------|------------------|--------------|-------------|---------------|----------------|
|                          | <i>Baishakh</i> | <i>Jaishtha</i> | <i>Ashar</i> | <i>Shraban</i> | <i>Vadra</i> | <i>Ashwin</i> | <i>Katrik</i> | <i>Agrohayan</i> | <i>Poush</i> | <i>Magh</i> | <i>Falgun</i> | <i>Chaitra</i> |
| Paddy                    |                 |                 |              |                | *            | *             | *             |                  |              |             | *             | *              |
| Jute                     |                 |                 |              |                |              |               |               |                  |              |             |               |                |

\* *Monga* situation

Bangladesh. And within Nilphamari district, people in Domar *upazila* experience it most. *Monga* creates huge impact on poor people. Finding no income and employment opportunity during the period, the poor

even know how to communicate with others who have the services and facilities for coping with the situation. Also, being unaware and uninformed about the available government and non-government initiatives

in this regard, they do not even approach them for any support. The children also suffer as their parents cannot feed them well to ensure the nutritious ingredients of food amid the crisis. As a result all children in poor families suffer from malnutrition, leading them to different diseases. It also accelerates the high dropout rate of children from school.

It also affects the social orders. During *monga* situation social condition of the area also gets worsened. Different malpractices e.g. gambling, high interest loan, quarrels, stealing, trafficking in women and children, polygamy, demanding dowry, domestic violence against women, etc take place in the area.

The poor, especially the hardcore poor people, suffer the most from this seasonal crisis. They mostly depend on daily labours on agricultural lands of others. They suffer because of their lacking in finding out techniques for income generation. Widow, persons with disability and female-headed households suffer most from the crisis. Sharecroppers and small farmers also suffer a lot. Women and children are the worst victims. Starvation, half-feeding and malnutrition are the common phenomena in their life due to *monga* situation.

Local economy also gets affected because of *monga* situation. It turns down because of less generation and transaction of money. Therefore, the economic condition turns down. People try to cope with the economic crisis in different ways. They become mostly bound to sell their goats and cows at cheaper

price while their necessary and worthy belongings get included in the selling list at cheaper rate. They also become compelled to stop small business and other economic initiatives due to lack of necessary incomes, and fail to meet the daily needs to run their family.

Different causes trigger the *monga* situation in Nilphamari. In comparison with other districts of Bangladesh Nilphamari is basically a poverty prone area. Different factors including low literacy rate<sup>26</sup>, lack of employment opportunity other than agriculture<sup>27</sup>, lack of initiative to utilise the land<sup>28</sup>, landownership pattern<sup>29</sup> and lack of crop diversification<sup>30</sup> are the major reasons behind this.

## Coping with the Crisis

The people, especially the poor, in *monga*-prone areas cope up with *monga* situation in different ways:

***Dividing one meal into three:*** Poor people can hardly manage foods for one time a day. If it is possible, they distribute it into three times and thus have their meals thrice a day with insufficient amount.

***Taking loan with high interest:*** Poor people take loan from *mohajans*<sup>31</sup> at high interest rate. They normally need to repay it double during the harvesting period.

***Selling labour in advance:*** Selling their labour in advance is the common coping mechanism during the *monga* situation. But they are paid with very minimum

<sup>26</sup> In Nilphamari literacy rate of population of 7 years and above is 38.84, where the national rate is 52.49 (BBS, 2009).

<sup>27</sup> Occupations of the people are: agriculture 45.28%, agricultural labourer 27.81%, wage labourer 3.42%, commerce 8.65%, service 6.07% and others 8.77% (Banglapedia, 2006).

<sup>28</sup> Total land under cultivation is 128515 hectares, fallow land 10000 hectares. The land used for single crop is 24.08%, double crop 63.65% and triple crop land 12.27%. The land under irrigation is 45000 hectares (Banglapedia, 2006).

<sup>29</sup> Among the peasants 42% are landless, 45% small, 8% intermediate and 5% rich (Banglapedia, 2006).

<sup>30</sup> Main crops are paddy, jute, wheat, potato, tobacco, cotton and ginger. But the owners of the lands are interested in cultivating paddy only.

<sup>31</sup> Local money lenders, who lend money at high interest rate.



**Yeatun** (35) is a participant of Nirob Circle in Kamarpara of Vogdaburi union. She is a landless woman and her husband Rafiqul Islam (40) is also a landless labourer. She attended all meeting of the circle. All participants gave five taka each to the savings of the circle. But Yeatun failed to give money. Every participant had been able to create 400-700 taka savings but she could make a savings of 160 taka only. With a family of seven members (5 children – 3 daughters and 2 sons), they live on the land of others – on the bank of a pond. The landowner several times tried to throw them out. On their request, he could not finally oust them. Her husband works as a day labourer. He works but cannot manage as much as food items they need. Yeatun cannot go to work leaving her children behind. During *monga* situation her husband cannot manage works and thereby food that leads them to a very miserable condition. Yeatun one day attended a circle meeting. She was weeping. What happened, asked by someone and she replied that they could not manage food resulting in starving for three days. She collected the thick water comes out from rice cooking and served her daughter. She also gave her children some boiling arums. She was searching for work but it was difficult for her to manage works. With the rice she could manage, she cooked and shared among all children. One day her youngest daughter picked some fried rice seeing a girl was eating. She was slapped for it by the girl.

wages – almost half of wages than that they get normally in the harvesting period. They cannot even bargain getting afraid that lest they are not paid the advance.

**Doing odd jobs:** The poor people, though mostly day labourers, are bound to try out alternatives for their bread. They sometimes try to do some odd jobs which they are not fit for. For example, they are seen catching fish from rivers and selling them off though it is not their profession.

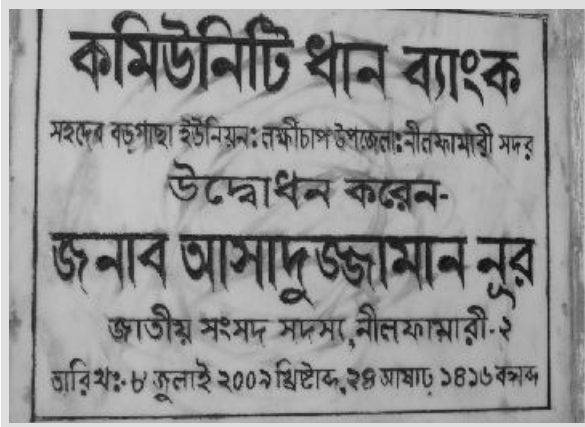
**Selling last belongings:** Finding no alternatives to cope with the situation, the poor people are often compelled to sell their necessary belongings to meet up their very minimum daily needs. Sometimes, it is seen that they even sell their beds (where they lay down) at a very minimum price. The poor who have their domestic animals cannot but sell those at very cheap rate. It also leads to selling their last piece of land or giving in contract, and thus they turn into landless and destitute.

**Sending wives to parents for dowry:** Demanding dowry and making pressure on wives for that becomes very common during *monga* situation. During the period the wives always get scared to manage the situation. The wives are sent to their parents for dowry; otherwise tremendous pressures and violence are made against them.

**Sending children to work:** *Monga* has huge impact on children. It also imposes embargo on them so they cannot continue their education especially during *monga* situation. Instead they are sent off to work for collecting food from natural resources.

## The Community Rice Bank

In Community Rice Bank the members deposit rice, especially paddy, to address their crisis and hardship during *monga* situation. Normally the poor people who are the worst victims of *monga* and face the difficulties in earning bread during the situation get membership in the bank. They first form a group and decide how they would start and manage the activities in bank. They start in a way where the members decide to deposit equal amount of rice (normally paddy) to the bank. They all deposit the rice during the harvesting period when all of them work and earn and can easily buy an amount of paddy they need to deposit. They deposit and withdraw the same amount of paddy during the *monga* situation and thus try to mitigate *monga*. The



### **Sahodeb Barogachha Rice Bank: The first replication**

Observing the successful operation of *Shishatoli Community Rice Bank*, the poor of Sahodeb Barogachha village felt it necessary to initiate it in their locality. They first formed a group of 233 members. Now the total members are 254. Of them, only 43 are male. They first initiated a savings by sharing two taka each for a week. Then they subscribed 100 taka and 10-kg paddy each to initiate the bank. They also shared a charge of 100 taka each for storage. Since they also felt the need of a concrete house to store their paddy, Bangladesh Freedom Foundation (BFF) and *Udayankur Seba Sangstha* (USS) contributed them a total of 380,000 taka while a rich man named Jagadish Chandra Roy donated them the land. An expatriate also donated them 125,000 taka. With that money they bought paddy for the bank.

The members of the bank now take paddy twice a year when *monga* situation appears, and thus mitigate *monga* effectively.

amount of rice they deposit can easily help them meet the need for two months in *monga* period.

## **Genesis of Community Rice Bank**

The idea of Community Rice Bank emerged through a long process. It was first thought by Professor Dara Shamsuddin of Jahangirnagar University. He shared his view regarding this in a seminar on *monga* situation held in Rangpur. He emphasized on depositing food for the *monga* situation. He said that if a system could be developed by which poor people could take rice during *monga*, it would have been possible to address *monga* easily. He then visited some villages in Nilphamari in the working areas of the USS, a DA partner organisation of ActionAid Bangladesh. In 2006, some groups were formed in a number of villages in Laxmichap union of Nilphamari district. The groups also had their own thoughts and ideas on mitigating *monga*. "Dara sir proposed to set up rice banks in communities. He gave us a total of 1.5 lakh taka to start it. Six groups came together and started the first Community Rice Bank at Shishatoli village of Laxmichap union under Nilphamari district," informed the members of Shishatoli Community Rice Bank.

The members of the groups themselves bought paddy with the money they got from Professor Dara Shamsuddin. They stored the paddy in a go-down that they rented in a local bazaar. Then they kept the paddy in a store room of local union *parishad* (UP) building but there they did not feel secured of storing. They thought if they had a house of their own, they might not have any problem. They also noticed that the amount they stored had been reduced. They then started thinking of setting up of their own house for Rice Bank. They first thought of making a house made of tin. But concern of security came again to the fore. Then they finally decided to build a concrete house. With their subscriptions they had been able to collect a total of 33,000 taka. They made a budget of two lakh taka. They also convinced their UP Chairman who let them cut some UP-owned trees and they could manage a



total of 70,000 taka from it. Two rich men named Laxmikanta Roy and Jagadish Chandra Roy gifted them the land they needed for building the house. Professor Dara Shamsuddin gave them the rest of the money they required.

## Community Rice Bank Helps Mitigate *Monga*

During *monga* situation, poor people cannot avail work that can help them manage food and other daily necessities. To cope with the situation, they become compelled to sell their labour in advance at a very low wages. They also sell even their small trees, ducks-hens and cows-goats at cheaper price. In order to get relieved from this unexpected losing situation, Community Rice Bank has been initiated. Through this bank, the members deposit paddy as much as they need in *monga* season. This helps them to manage rice needed<sup>32</sup> to maintain food security during the *monga* situation.

**Parvin Begum**, a participant of *Basunia Kamatpara Meghna Circle*, suddenly fell into difficulties because of her husband's chronic illness and thus inability to work. Parvin was at stake to find out ways to run the family. They had no way but starve. Parvin shared her distress with other members of Meghna Circle. Listening to her problem, all members decided and lent her one *mand* and five kgs paddy. She husked the paddy and managed rice for her difficult period. Thus the bank rescued her family from hardship.

As rice is secured through the bank, they do not need to think much about their food security. It additionally helps them stop



### Community Rice Bank: Replication in DA-35

Community Rice Bank was replicated in DA-35 of ActionAid Bangladesh in 2008 in some villages in Vogdaburi and Ketkibari unions of Domar *upazila* in Nilphamari district. Some *Reflect Circles* like Dangapara Circle, Joba Circle initiated this bank with a view to mitigating *monga* situation in their areas. For example, Rice Bank was initiated at Kaola Chowkiderpara under Domar *upazila* of Nilphamari district. It has a total of 30 members who deposit 100-kg paddy each for a season. When they repay the paddy, they repay 10-kg extra as an interest, which is also distributed equally among them. They first started depositing with 60 kgs each. Now they are giving 100 kgs each. They have built a house of tin with their subscription and a contribution from the USS.

selling their belongings during the *monga* situation.

The members can now take paddy from the bank easily and meet up their necessities of rice to survive. They are now relieved from selling their labours in advance.

<sup>32</sup> In rural area, especially to the poor people, rice is the main food. If they can secure and manage the availability of rice, they do not think much. Other foods like curry are essential but they do not think much for it. They rather think that curries can be managed in some ways. Though this is a great part of nutrition, they do not take it on their shoulder as pressure. They apparently think to manage rice giving it all priority. Considering this, they have been able to make a tremendous success.

## Community Rice Bank can do a lot

The Community Rice Bank can ensure food security for four months a year. This bank was initiated to address *monga* situation that appears basically for four-five months a year. The banks those started operating earlier are now capacitated enough to fill the gaps in food security during *monga* situation since the members now have the capacity to deposit more. But the members of the Community Rice Banks around Vogdaburi union of Domar *upazila* in Nilphamari district cannot manage the rice necessitated for four-five months through the banks. They can

hardly manage food for two months with what they can deposit at in the banks. But what the banks can do is huge to the participants. To them, “*Bhat thakli nun di khawa jai. Bhat-e main* (Rice is main. If it’s managed, this is possible to have it with salt even).”

Normally the members deposit paddy to the bank during the full harvest of paddy. That time the price of paddy remains low. Price rises to the high during *monga* situation. It sometimes goes double. The members used to take loan from *mohajans* at high interest rate and they had to repay double. For example, they had to repay two *mands* paddy in the harvesting period against the loan of

### “Dhan Bank Hamar Ghorer Vat”

Mahmuda (26) lives in the village of Gosaiganj in Domar *upazila* under Nilphamari district. Her parents married her off when she was only 12. She is now a mother of two sons and two daughters. Her eldest son has vision impairment. Her husband is a landless day labourer who used to claim dowry from Mahmuda. Mahmuda’s parents were very poor to pay heed to their daughter and son-in-law, even though sometimes she was sent to her parent’s house forcefully to get dowry.

But her parents had never been able to pay it. Eight years ago when Mahmuda was waiting for her husband to take her from her parents, she heard that her husband got married again. Mahmuda came back to her husband’s house by herself but her husband ousted her from house where he placed his second wife. Mahmuda was dropped into a deep sea since her husband stopped giving expenditure. Getting no other alternative Mahmuda started working as agriculture labourer. She tried to feed her babies with what she could earn. But in *monga* situation she could not work out and earn to feed her babies. Maximum days, she and her babies starved. She was even compelled to take loan with high interest or sell her labour in advance.

In 2008, Mahmuda got involved in *Dangapara Shanto Circle*. She participated in the regular activities of the circle for claiming and establishing their rights. They also set up a Community Rice Bank in their community. Mahmuda deposited rice there. In the last *monga* season, she took back one *mand* and 20-kg rice and thereby could manage food for one month. She had been able to feed her babies in that situation of food crisis and could avoid taking high interest loan or selling labour in advance. She can easily give back the rice in the harvesting season when the price of rice gets lower.

Mahmuda wants to be self-reliant. She is now making a savings in the circle. She says, “*Dhan Bank hamar ghorer vat* (Rice Bank is our food security at our home).”



one *mand*. But now, because of the Rice Bank, they need not take advance wages for their labour. They can now also avoid selling their belongings, domestic animals, last properties, etc. The Community Rice Bank thus saves many by ensuring multiple benefits for the poor.

Most importantly the Community Rice Bank can now ensure food security during *monga* situation for the member families. This is important because it significantly creates a scope for addressing *monga* together. It rightly empowers especially the women economically and socially through running the bank in communities by adding some values relating to creating economic benefits for their family and society.

Still the Community Rice Bank cannot help meet up all necessities during *monga* situation. The amount of deposited rice cannot be used for generation of more rice or profit. That is kept idle for eight months. Moreover, the members are not yet capacitated enough to think over it to make it more profitable.

## The Impacts

The Community Rice Bank has been successful in creating impacts on the families involved in it. One of the bank members expressed at a stretch, “The *monga* we experienced before is no more now. Now, we need not take loan from others. During *monga* the price of cows and goats remains low. We need not sell our cows now. We need not take loan at high interest rate. We can even utilise the paddy we deposit in the bank in our agriculture. A goat could be sold at 800 taka during the *monga* period which is 1,200 taka in other seasons. We can now avoid selling those during *monga*.” Truly the bank has many more specific impacts on the families involved in:

- **Dignity increased:** The members need not think now to work in the house of others as maid servant.
- **Food security ensured:** The members

**Rupali Begum** is a member of *Basunia Kamatpara Meghna Circle*. She looks after her family. She managed some money by a lot of struggle. She took two *bighas* lands in contract from a landowner with the savings. But she had no money after taking the lands to purchase seeds for paddy cultivation. Rupali then shared her distress to the circle. All circle members decided to lend her one *mand* and five kgs paddy from their bank. She sold the paddy and bought seeds and cultivated paddy on two *bighas* land.

can have the availability of rice that they need to cope with *monga* situation. Their children can have rice for three times a day. As a result, they can now avoid the mental stress they had to endure earlier in *monga* period.



### “What shall we eat?”

Rasheda (20) lives in Dhangapara village in Domar *upazila* of Nilphamari district. She is also a participant of Dangapara Shanta Circle. Her husband is a van puller who can earn round the year. But during the *monga* situation, his income goes low, and therefore, he faces difficulties in managing the daily necessities. Rasheda has two babies. For about a year she could not go outside for work leaving the babies at home, and, in turn she could not manage rice to deposit in the bank. She was repenting, “What will happen to us? What shall we eat in the *monga* season?”



- **Domestic violence decreased:** Quarrel between husband and wife has decreased to a large extent. The practice of wife beating and sending the wives to parents' house has also decreased.
- **Burden of debts decreased:** The members of the Rice Bank now have the availability of rice that they need to cope with the *monga* situation. It has created a scope for them to avoid taking loan at high interest rate from the *mohajans*.
- **Belongings saved:** The Rice Bank has capacitated the members to save their last properties or belongings and domestic animals like cows, goats, ducks and hens from selling in the *monga* period at lower prices.
- **Stealing decreased:** *Monga* created some problems in the society. Some people upheld unfair means for their livelihoods though it was not their regular means. This is not happening now by the people who have direct involvement in it.
- **Violence against women and girls decreased:** This was a common scenario in the poor families that the wives were oppressed and pressurized to bring dowry from their parents. It was sarcastic that all the wants i.e. lacks of earning means and bread caused in difficulties for women as they had to take least food during that time because what they could manage was served to the male members first in families as tradition.
- **Child labour decreased:** This is also sarcastic that *monga* situation led the guardians to stop their children from going to school. They then emphasized on helping them in earning some money by doing work for the solvent families as domestic help. It has been decreased also in the families where their parents are involved in a bank.
- **Selling of advance labour decreased:** Selling of advance labour was also common during *monga* situation. But the members of the Rice Bank can strongly avoid it now.
- **Borrowing money from mohajans lessened:** The trend of borrowing money from *mohajans* at high interest has been decreased to a great extent. Now the members can manage their food security for *monga* period through the Rice Bank, and thereby they can successfully avoid borrowing from *mohajans*.

## Community Rice Bank – the Future

The members believe that the Community Rice Bank will finally take them out of *monga*

### Community Rice Bank and Swapna's Dream

Swapna (25) lives in the Chandukhana village under Domar *upazila* of Nilphamari district. Her husband Shushil prepares handicrafts with bamboo and sells in the bazaars and thus earns their bread. There are four members in their families depending fully on hand to mouth. Want never gave them relief. They had to face it in the *monga* situation the most because Shushil could not sell his crafts, and in turn, they could not feed their children well. Swapna sometimes tried to work as agriculture labourer but she could not manage it. Sometimes she used to take wages in advance to cope with the situation.

Swapna got membership in a *Reflect Circle* in 2008. The USS gave them a grant of 2,500 taka. With that money they thought of setting up a Community Rice Bank. They finally decided to purchase rice and store for coping with *monga* situation. They decided that they would take rice as loan from the bank and repay that in the period of harvest. After implementation of the decisions, Swapna had been able tackle *monga* situation smartly in the last two years. She could avoid selling her labour in advance. Her husband was not in a position thereafter to spend and loose his capital. Swapna now dreams, "I'll rear cows and goats and thus help my husband to increase his capital. I have a plan to buy a van for my husband. I'll ensure education for my daughters. I can now think to buy a piece of land and build a house for living."

completely in future. And it would help them manage all their necessities round the year. They also have a dream for finding the bank as a profitable institution in their area. They also hold the vision for extending it through replication in other *monga*-prone areas where the bank would take the poor people out of *monga* from their areas too.

Other people are very much delighted seeing how some poor people have won over the plight of *monga* situation through the bank. They also now express their interest in Community Rice Bank. The people of the community are getting interested to deposit paddy by their own way at their home. Thus it is helping others create awareness on savings for coping with *monga* situation.

This is possible to replicate this bank in other areas of Bangladesh where *monga* or other seasonal food crisis is huge. It may need some technical support. NGOs can take this strategy and replicate it in other areas to address *monga* and seasonal food crisis.

## Conclusion

“It is told that there exists no *Laxmi* (goddess of wealth in Hindu religion) at Laxmichap union. But we want to change the image of our union. We must do it through Community Rice Bank. We want to develop our union in a way where nobody will need relief or external assistance,” says the President of *Barogachha Sahodebpur Rice Bank* of Laxmichap union in Nilphamari district. The Community Rice Bank has created such a hope among the people by which they can now dream it would serve them a lot. With the Community Rice Bank they have found their way to mitigate their *monga* situation ensuring the availability of rice during *monga* situation. This is not thus far possible to find the bank likely to address poverty fully of the members. But without a doubt the Community Rice Bank has appeared to the poor participants with a promise to help them manage the *monga* situation by creating some potentials of it. And definitely this is possible if they plan confidently to make their dream true and turn it into a bank where all hopes and means of ending poverty would meet together. Initiating different programmes keeping the bank at centre can be one way to really make the Community Rice Bank a real friend in need.

# 8

## Midday School Meal

**A Way of Establishing Right to Education**

**Abu Said Md. Juel Miah<sup>33</sup>**  
**Abdul Aziz Munshi<sup>34</sup>**  
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*This series has also been prepared through a writeshop organised in Dhaka during May 10-11, 2010. A number of primary stakeholders, who are closely involved in the implementation process of Midday School Meal Programme in Dewanganj upazila of Jamalpur district in Bangladesh, participated in the writeshop. Midday School Meal Programme - quite a new initiative in Bangladesh - was first piloted by ActionAid Bangladesh in partnership with Bangladesh Association for Community Education (BACE) in two government primary schools in Dewanganj, Jamalpur. The pilot initiative was introduced in 2009 with a view to demonstrating its result and effectiveness to the government and other concerned actors in education sectors. This document series is expected to tap in their support and resources for replicating and mainstreaming this model in the poverty-stricken areas of Bangladesh so that school dropout can be combated and thereby education for all can be achieved countrywide. This series is profoundly indebted to Md. Abdul Kader<sup>36</sup>, Md. Reazul Haque<sup>37</sup>, Bijli Moni<sup>38</sup>, Md. Ruhul Amin<sup>39</sup>, Md. Azim Uddin<sup>40</sup>, Md. Golam Rahman<sup>41</sup>, Fulpari Begum<sup>42</sup>, Md. Kamrul Hasan Khondoker<sup>44</sup>, Khandaker Lutful Khaled<sup>45</sup> and Asgar Ali Sabri<sup>46</sup>.*

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## Background

Masud had not a good start. Masud got admitted in January 2008 in Sabujpur Government Primary School, Dewanganj, Jamalpur. Shortly after his admission and attending in classes, one day he got sick all of a sudden in the class room. The teachers noticed his acute weakness to go through the classes at a stretch. Malnutrition was the cause – they clearly found it out. Masud returned home that day being helped by some other students of his village. That unpleasant incident stopped him attending his classes for many days. His parents were so poor to take care of his health and education. His father Afsar Ali (55) was just a day labourer. He was the only earning member of an 8-member family. Both of his parents had a strong fancy over Masud. They got him admitted to school centring a strong vision. They got upset seeing the misfortune and tried to heal him through treatment. But they could not succeed due to lack of their capacity.

Even so Masud was strong in mind. One day he decided and made his second step to

school bearing his sickness and weak health. He resumed a blissful time when the programme on Midday School Meal was just initiated at his school. Being blessed by the programme, Masud had been fortunate enough to have nutritious food during the tiffin period. It was indeed a crying need for his recovery from sickness and malnutrition. Shortly after his return, it became evident that Masud appeared fully cured. Masud is now on track with his education successfully. Now he is a student of class-III. He comes to school everyday. Masud plays with other students and takes part in other co-curricular events regularly. He is also doing well in his study. His guardian and teachers strongly believe that it is Midday School Meal Programme that keeps Masud going on education in good health.

Like Masud, many children slip every year from the track of education due to malnutrition and hunger. This is acute in all poverty-stricken areas of Bangladesh since most of the people need to struggle there for managing their minimum bread to live. Schooling of their children is still a luxury to their eyes since they can hardly afford it

**Dewanganj** is the second smallest *upazila* of Jamalpur district in respect of population. This *upazila* occupies 266.59 square km including 20.67 square km river area. The geographical feature of Dewanganj is significantly dominated by river erosion. This is the most crucial factor of ensconcing poverty of this area. Once a family is dispossessed of their land, they have to move to other places. This irreparably undermines their stability and increases their vulnerability. A very few people get back their land. They lead their life becoming refugee as internally displaced persons. They have been placed either on the embankment or someone's land on a temporary basis. This transience of dwelling places and continuous uprooting erodes their meagre savings and puts even subsistence into considerable peril.

because of their poverty. Lack of appropriate programmes from government and other actors for ensuring primary education for all also inculcates it commonly. Indeed there are different programmes covering different poverty pockets in Bangladesh, but those are not sufficiently likely to address poverty, hunger and malnutrition of the children from poor families, and thereby their right to a full course of primary education.

The Midday School Meal Programme is an innovative programme, managed through community participation to address hunger and malnutrition of the children from poor families who face difficulties in their endeavours to continue their education. As a main part of the programme, hot meal is served to the students at school during tiffin period. This is done with an objective to increase attendance and attention of students at classes, decrease dropout and malnutrition and ensure community people's participation in the local education system. Being piloted<sup>47</sup>

in two schools in Dewanganj *upazila* of Jamalpur district, the programme has been proved very effective in ensuring primary education for all children from poor families. It was initiated within the scope of ActionAid International's HungerFree Campaign. As a component of *MongaMukta Bangladesh Prochar Obhijan*, ActionAid Bangladesh initiated the Midday School Meal Programme in Dewanganj, Jamalpur in partnership with BACE.

## Poverty, Hunger and Education

Poverty and hunger create a huge impact on education. Poor people cannot afford to send their children to school due to lack of their financial capacity. On the other hand, this is also evident that lack of education contributes to poverty and hunger. With the skills added to lives through education, people can easily win over poverty and hunger. The areas like Dewanganj are the examples where poverty and hunger appear to be the impediments to education and likewise this is also evident that due to lower education rate poverty and hunger situation is also alarming in the areas.

Dewanganj *upazila* in Jamalpur district is completely a poverty-stricken area due to different disasters and deprivations. This area is seriously exposed to severe river erosion and floods every year. Due to land erosion, people lose agricultural lands and belongings and, in turn, way of livelihoods all of a sudden. Getting displaced from their houses, they take shelters in different places. By this natural phenomenon, there have been 16,581 families who are landless. A large number of population in the areas depend mainly on agricultural activities but

<sup>47</sup> ActionAid Bangladesh (AAB) in partnership with BACE (Bangladesh Association for Community Education) started piloting Midday School Meal Programme in 2009. BACE as a long term partner of AAB has been implementing the "River Education Project" in Dewanganj and Islampur *upazila* of Jamlapur district. The goal of this project is to ensure quality education in the project area and strengthen the mutual respect on asset distribution among the poor and hardcore people. Developing people's plan of action, mainstreaming good practices, community audit of education intervention, strengthening SMC-PTA Forum are the key focus of the project.

agricultural lands are getting fewer compared to the huge population. Due to the floods every year, people cannot run their agricultural activities more than once a year. The agricultural system dominated by single cropping due to floods, and land ownership by a few people cannot absorb much people into employment. It consequently leads to huge unemployment and poverty situation. It also leads to huge out migration. The earning male members go outside in search of works leaving their families behind but very likely many of them do not get back. The women are engulfed with tremendous difficulties while working as domestic help remains as the only solution to them. There are some government services under social safety net programmes<sup>48</sup> but those are not sufficiently likely to combat the tremendous poverty situation prevailing in the areas. Moreover, poor people who are eligible for the services cannot reach those due to corruption in the selection and distribution system.

Disasters and deprivations create poverty and hunger situation in Dewanganj *upazila* as the intervening factors. Here, a significant number of people are agricultural labourer (28.77%) and wage labourer (3.76%). Among the peasants 14.04% are landless, 40.96% marginal, 27.82% small, 13.58% intermediate and only 3.60% peasants are rich (Banglapedia, 2006). It has a very negative impact on education. In Dewanganj, only 41% people are found educated up to primary level. While national primary school enrolment rate is 66.8%, this is only 61.7% in entire Jamalpur district. Net attendance in primary school is 82.8% in Jamalpur district and the dropout rate is 0.9% in primary schools (*Progotir Pathy*, 2009).

Analyzing the causes of lower education rate in Dewanganj identified in the writeshop, the link can be set between poverty and lower education rate. The participants identified

that the causes like displacement of houses due to river erosion, landlessness, poverty, child labour, child marriage, lack of awareness among the guardians, lack of sufficient schools at the vicinity of the new places of the children from the families got displaced, malnutrition, lower proportion of teachers compared to students, lack of infrastructure and furniture at schools, long break of schools due to floods every year, lack of stipend to all children from poor families and lack of coordination among the teachers, guardians and SMCs are the key factors for lower education rate in Dewanganj *upazila*. These factors are mostly borne from poverty, and similarly low education rate contributes to the vicious cycle of poverty in the areas. The poor people cannot find out the ways for winning over poverty due to lack of education.

## The Midday School Meal

The Midday School Meal is a hot meal served at school to the students during tiffin period. The objective of the meal is to increase attendance and attention of students at classes, decrease dropout and malnutrition, and ensure community people's participation in the local education system. This meal is made with the products purchased from the villages, and managed, cooked and also served by the community people.

The goal of the Midday School Meal Programme is to help the marginalised children to complete quality and relevant education in public schools. The objective is to improve retention of marginalised children in education promoting innovative incentive scheme and reforming education curriculum linking it more strongly to the basic life skills. The expected outputs are:

- Development, dissemination and adoption of provision for Midday School Meal in rural pockets of poverty.
- Education curriculum reforms initiated to

<sup>48</sup> Under the programmes, Government of Bangladesh run the schemes like vulnerability group development (VGD), vulnerability group feeding (VGF), widow allowance, old age allowance, disability allowance, 100 days works etc.





link it more strongly to life skills required by the marginalised children.

## Rationale of the Midday School Meal

Dewanganj, a poverty-stricken *upazila* in Jamalpur district, is having a total of 126 primary schools. This is very few compared to the number of children living there.

Besides, the people are mostly remaining floating as they are frequently displaced from their homes due to river erosion. They cannot earn their bread easily. It is normally beyond their capacity to send their children to school since they cannot afford the expenses of education. Nonetheless they sometimes enrol their children but cannot continue due to lack of their capacity. Moreover, the children cannot concentrate to their studies due to malnutrition and hunger. Very often they suffer from different diseases leading to high dropout rate in the areas. Most of the children cannot continue their attendance in classes after tiffin period due to hunger – their parents cannot afford the meals they need during tiffin. Therefore, hungry children always flee from classes during tiffin period. The guardians do not feel that much importance to enrol their children to school due to lack of their financial capacity and awareness on the importance of education.

Government has different schemes to enhance primary education for all children. A total of 13,303 children, marking 40% of the

total students, of different schools in Dewanganj are provided with stipend for their education. Government has also different programmes like observance of education week, children survey in the catchments, formation of School Management Committee (SMC), and Parents-Teachers Association (PTA), mother and guardians' assembly, home visit by teachers, rewards to performing students, etc. Non-government organisations are also playing their roles by ensuring education in the villages, where the primary school is absent. They also work for building awareness among the guardians for regular schooling of their children. But these supports and services for all are not sufficient compared to the needs to ensure primary education. Although school enrolment has increased remarkably over the years, the impact remains low owing to increased trend of dropout.

Considering the situation, it was felt that Dewanganj *upazila* is appropriate for piloting the Midday School Meal Programme. It was seriously needed to introduce the programme in some unions where poverty and hunger is acute due to river erosion, floods and lack of employment situation. It was also a crying need to address the dropout of the children due to malnutrition, hunger and child diseases. Quality education was also an issue to address. It was felt that providing food during tiffin could stop the dropout of the children. It would help the students pay concentration to their study in classes. Consequently it would help ensure quality education at school, increase enrolment rate, decrease dropout and child labour and fleeing away from classes. Children would get nutritious food to prevent malnutrition and hunger and thereby diseases. It was strongly considered that an area like Dewanganj where education for all is a great concern would have been a case for addressing the issue through the Midday School Meal Programme.

## Areas for Piloting

At its pilot phase, the Midday School Meal Programme targeted all school-going children around two government primary schools situated in the most poverty-stricken areas in Dewanganj *upazila* of Jamalpur district. The programme was piloted in the following schools:

- Kharma Purbopara Government Primary School, Union: Dewanganj, *Upazila*: Dewanganj, District: Jamalpur
- Sabujpur Government Primary School, Union: Hativanga, *Upazila*: Dewanganj, District: Jamalpur.

## The Implementers: A Collective Action

Alongside ActionAid and BACE were the community people and the respective schools

had been the important actors for implementing the programme. They had enormous contribution to making it a reality. The whole process was executed by a committee named Midday School Meal Management Committee formed by the community people. The implementation of the programme was also ensured with active participation and involvement of respective School Management Committee, teachers, guardians and the community people. There was also an *upazila* level committee comprised of *Upazila* Nirbahi Officer (UNO), *Upazila* Education Officer (UEO) and some other allies from the civil society and local NGOs.

Some specific duties and responsibilities were performed by the respective stakeholders and community people being guided by the Midday School Meal Management Committee to make the programme a success:

| The Actors                              | Responsibilities   |
|---|--|
| Midday School Meal Management Committee | <ul style="list-style-type: none"> <li>- Purchasing of goods from local bazaar</li> <li>- Fixing the ingredients for everyday's meal</li> <li>- Selection of two volunteers for each day</li> <li>- Preparing the vegetables for cooking</li> <li>- Serving the food</li> <li>- Checking the food value and nutrition of foods</li> <li>- Looking after cleanliness during preparation and serving the foods</li> <li>- Ensuring hand washing of the students before eating</li> <li>- Collection of vegetables produced in localities</li> <li>- Sharing ideas on Midday School Meal with other people</li> <li>- Getting feedbacks from students on foods</li> <li>- Solving the problem, if arisen, regarding the meals</li> <li>- Communication with local peoples' representatives and other stakeholders</li> <li>- Helping the schools for vegetable gardening and looking after</li> <li>- Maintaining timing for serving the foods</li> <li>- Maintaining coordination with SMC and teachers</li> <li>- Contributing to building school fund</li> </ul> |



| The Actors                        | Responsibilities  |
|-----------------------------------|---|
| School Management Committee (SMC) | <ul style="list-style-type: none"> <li>- Helping the meal management committee in purchasing goods, serving food and maintaining the standard</li> <li>- Solving issues relating to midday school meal in SMC meeting</li> <li>- Sharing different issues and demands with the government officials at <i>upazila</i> level</li> <li>- Controlling the enrolment of students from the catchments of other schools</li> <li>- Taking information about the students, if found absent some day</li> <li>- Helping the teachers in organizing mothers assembly</li> <li>- Informing the Midday Meal Committee about any complaints</li> <li>- Helping to protect school assets and resources</li> </ul>  |
| Guardians                         | <ul style="list-style-type: none"> <li>- Helping in preparing the foods</li> <li>- Washing the dishes before and after feeding</li> <li>- Cutting and washing vegetables</li> <li>- Serving foods among students</li> <li>- Looking after the vegetable gardens at school</li> <li>- Cleaning the school campus</li> <li>- Collection of goods produced by different guardians and providing to meal management committee</li> <li>- Working for Midday School Meal for whole day by every two guardians by rotation</li> </ul>   |
| Teachers                          | <ul style="list-style-type: none"> <li>- Ensuring hand washing by the students before eating and maintaining discipline and order -Checking the outsiders' entry during serving the foods</li> <li>- Providing the attendance of students to the cooks before cooking</li> <li>- Ensuring gender parity and mixed seating</li> <li>- Communication with concerned offices</li> </ul>  |
| Other stakeholders                | <ul style="list-style-type: none"> <li>- <i>Upazila</i> Education Officer and Assistant <i>Upazila</i> Education Officer visit the schools and give instructions for proper functioning of Midday School Meal along with keeping the education system in place</li> <li>- <i>Upazila</i> Parishad Chairman, <i>Upazila</i> Nirbahi Officer, Vice-Chairmen, <i>Upazila</i> Health Officer visit the school and give relevant instructions</li> <li>- Contributing to the midday school meal programme by <i>Upazila</i> Nirbahi Officer, <i>Upazila</i> Education Officer, <i>Upazila</i> Health Officer as the member of <i>Upazila</i> Midday School Meal Committee</li> <li>- Sanitary Inspector of <i>Upazila</i> Health Complex test the food value and quality of foods</li> <li>- <i>Upazila</i> Agriculture Office gives directions for vegetable gardening on the school fields</li> <li>- <i>Upazila</i> Agriculture Office also provided training to the guardians on vegetable gardening</li> <li>- <i>Upazila</i> Animal Husbandry Office provided training on goat and hen rearing to the guardians</li> <li>- Union Parishad repaired the link road to the schools from the main roads</li> <li>- Journalists from both print and electronic media covered the news on the programme</li> </ul> |

## Food Items

Only hot and instantly cooked foods were served to the students under the programme. The responsible groups purchased goods from villages or local bazaars everyday. The food items were also cooked everyday at the school premises. Since the students of the areas had the problems of malnutrition and hunger, it was strongly monitored to ensure proper calorie and nutrition that a child

needed for its normal growth. *Khichuri* is such a menu that contains major nutrients that is required for a child for its growth. Moreover, this is easy to manage and serve among many children. Considering the availability of ingredients, taste to the children, nutritional value, easiness for cooking and serving and time for management, the Meal Management Committee mostly arranged *khichuri* for all children studying in the schools. This included some sorts of *khichuri*:

| Type of <i>khichuri</i>   | Ingredients   |
|---------------------------|---|
| Vegetable <i>khichuri</i> | Main ingredient is rice. This is cooked together with tomato, papaya, pumpkin, carrot, potato and lentil.   |
| Egg <i>khichuri</i>       | Main ingredient is rice cooked together with tomato, papaya, pumpkin, carrot, potato and lentil. With it an egg is served for each of the students.     |
| Meat <i>khichuri</i>      | Main ingredient is rice. This is cooked together with tomato, papaya, pumpkin, carrot, potato and lentil. Mutton curries or chicken are served with it. |
| Plain rice                | Vegetables and lentil are served with plain rice.   |

## The Children Like the Foods

The ingredients of *khichuri* were mixed considering the taste, choice and familiarity of those to the children. The children liked the foods very much because:

- This type of menu was familiar to the children and they used to have it at their home.
- Taste was made different in different days so that the children might not feel boredom.
- The ingredients like rice, lentil and vegetables together made a balanced diet or ideal food.
- The food is easily digestible for the children.
- Less use of spices made the foods healthier.
- Use of different vegetables contains multi vitamins.
- Since the food had been

cooked instantly and served hot, there was least scope to have germs to affect the children's stomach.

- Children could eat as much they needed with satisfaction.

## The Upshots

The piloting of Midday School Meal Programme marked an enormous evidence to prove its effectiveness. Its results on the

### Attendance of Students in Sabujpur Primary School

| Year | Class-I | Class-II | Class-III | Class-IV | Class-V |
|------|---------|----------|-----------|----------|---------|
| 2008 | 67%     | 73%      | 78%       | 82%      | 84%     |
| 2009 | 91%     | 93%      | 94%       | 93%      | 97%     |

Source: Sabujpur Primary School

### Attendance of Students in Kharma Purbopara Primary School

| Year | Class-I | Class-II | Class-III | Class-IV | Class-V |
|------|---------|----------|-----------|----------|---------|
| 2008 | 73%     | 73%      | 75%       | 78%      | 85%     |
| 2009 | 92%     | 92%      | 93%       | 93%      | 96%     |

Source: Kharma Purbopara Primary School

students (of both Sabujpur and Kharma Purbopara Primary School) proved that this is necessary in some areas where the challenge for ensuring school enrolment and continuation of education for the children from poor families is acute due to poverty and hunger.

***School enrolment increased and dropout rate decreased:***

The Midday School Meal Programme made a tremendous impact on school enrolment of the children in the catchments of the schools where the programme had been being implemented. The dropout rate of the students from the schools also decreased to a great extent. In Kharma Purbopara Government Primary School, enrolment rate increased by 9%. Before the programme was started, the enrolment rate of the school was 86% and in December 2009 it turned into 93%. That was also significantly evident in Sabujpur Primary School. There the enrolment rate increased by 6%, from 90% to 96%. The dropout rate significantly turned into zero in both schools in 2009 while in 2008, it was 21% and 8% in Kharma Purbopara Government Primary School and Sabujpur Primary School respectively. All students enrolled even from the poor families including the girls have the mind-set now to continue their education.

**Weight of students in Sabujpur Primary School**

| Name of Students | Class | January 2009 | December 2009 |
|------------------|-------|--------------|---------------|
| Ranjana Akter    | IV    | 30 Kgs       | 31.5 Kgs      |
| Khokon Mia       | III   | 20 Kgs       | 22 Kgs        |
| Anwara Begum     | II    | 21 Kgs       | 23 Kgs        |

Source: Kharma Purbopara Primary School

**Height of three students in Sabujpur Primary School**

| Name of Students | Class | January 2009 | December 2009 |
|------------------|-------|--------------|---------------|
| Sagar Ali        | II    | 3'7"         | 3'8.25"       |
| Swarna Akter     | III   | 4'           | 4'1"          |
| Sanchita         | IV    | 4'4.5"       | 4' 5.5"       |

Source: Sabujpur Primary School

**Height of three students in Kharma Purbopara Primary School**

| Name of Students | Class | January 2009 | December 2009 |
|------------------|-------|--------------|---------------|
| Rezu Ahmed       | IV    | 4'3"         | 4'4"          |
| Helena Akter     | IV    | 4'           | 4'1"          |
| Munu Mia         | II    | 4'7"         | 4'8.5"        |

Source: Kharma Purbopara Primary School

**Weight of students in Sabujpur Primary School**

| Name of Students | Class | January 2009 | December 2009 |
|------------------|-------|--------------|---------------|
| Mukta Akter      | IV    | 45 Kgs       | 46 Kgs        |
| Rubel Mia        | III   | 20 Kgs       | 22 Kgs        |
| Rina Akter       | II    | 17 Kgs       | 19 Kgs        |

Source: Sabujpur Primary School

**Rate of Passing of the Students in Kharma Purbopara School**

| Year | Annual Exam |          |           |          |         |
|------|-------------|----------|-----------|----------|---------|
|      | Class-I     | Class-II | Class-III | Class-IV | Class-V |
| 2008 | 75%         | 69%      | 50%       | 88%      | 95%     |
| 2009 |             |          |           |          | 100%    |

Source: Kharma Purbopara Primary School

**Rate of Passing of the Students in Sabujpur Primary School**

| Year | Annual Exam |          |           |          |         |
|------|-------------|----------|-----------|----------|---------|
|      | Class-I     | Class-II | Class-III | Class-IV | Class-V |
| 2008 | 86%         | 84%      | 66%       | 71%      | 96%     |
| 2009 | 96%         | 96%      | 87%       | 100%     | 100%    |

Source: Sabujpur Primary School

### ***Attendance of students at schools***

***increased:*** Attendance of students at both the schools increased significantly. At Sabujpur Primary School, average attendance was 77% in 2008. In 2009, it rose up to 94%. That was also significantly improved in the



### ***Addressing Inclusiveness***

Nayeem (7) is an autistic child. He is student of class one in Kharma Purbopara Primary School. Due to biological reason, it always creates saliva from his mouth that other children of his class could not want to pay sympathy to him before. It always hurt him a lot. At the time of taking meal together with other students at school when the Midday School Meal Programme was started, sitting beside Nayeem was not taken easy by them. They always tried to avoid sitting beside him. The teachers noticed that and tried to convince the students how they should behave with an autistic or children with disability. After that other mates started behaving well with Nayeem. They started sitting with him and even helping him take foods and other works at school. Nayeem now feels more interest in school. His parents are happy with the enabling environment for their child.

Kharma Purbopara Primary School. There was also 77% average attendance rate in all classes. In 2009, it also changed up to 94%.

### ***Malnutrition of the students decreased:***

Evidence shows that malnutrition decreased significantly among both the school students being resulted in having the students healthier than ever before. Weight and height of the students also increased over the year significantly. The trend of facing diseases by

the students also decreased. Average growth and weight increased significantly among both the school students.

***Results improved:*** The students from both of the schools started doing well in the final examinations after the programme, and their aggregate numbers also increased significantly. There also added different co-curricular activities and the students found those effective. Their performance on the activities also improved satisfactorily.

***Different qualities added:*** Some clear differences were viewed in the characteristics of the students. Mutual cooperation and positive gender relationship among the students were also viewed through the process since the teachers always maintained gender parity. All were treated equal in the programme. All were seated together during serving the foods. A mentality for sharing among each other also increased among the students. Maintaining discipline among the students also developed. The performance for carrying out assignment and the maintenance of cleanliness among the students also increased to a great extent.

### ***Impacts in community and neighbouring***

#### ***Supplying Rice for Investing in Education***

Babli is a student of class one in Kharma Purbopara Primary School. Her father Babul Mia (45) is the only earning member of his family. He was in a stress to run a five-member family with his meagre income as a day labourer. Babul Mia very often took loan to run his family. He was unable to bear the educational expenses of his children. Once he started trading rice taking an amount of loan. After initiation of the Midday School Meal Programme, Babli started supplying rice to the Meal Committee at Kharma Purbopara Primary School. Since then he has been supplying rice every week with a quantity of 136 kgs. This regular supply has been helping him a lot to earn bread as well as to bear his children's educational expenses.



***schools:*** The impact of the Midday School Meal Programme in community is also significant. The following examples prove that clearly:

- Community people did not have much involvement in school activities before. Now they have tremendous helping hands for the schools.
- People now have very positive attitudes towards the activities that the schools initiate.
- The students from poor families now



### ***Dreaming for a Bright Future***

“My mother could not serve me food after my return from school. I understood all – how could she collect food for me,” recalled Ful Mia, a student of class-V in Sabujpur Primary School, Dewanganj, Jamalpur. Ful Mia’s father Reaz Uddin is the only earning member of his family being a day labourer. He cannot earn much to run a six-member family. Ful Mia with family was very often bound to go starving. “I very often went to school without having any food. My mother could not manage food. I could not concentrate to my study,” recalled Ful Mia. To his teachers, he was good at his study but sometimes he could not attend school due to hunger. Ful Mia informed, “Middday Meal has helped me a lot. Like me, many students from poor families have found a way to have food. We can now happily concentrate to our study. I am now regular at my class. I am healthier now. I might have gone to Dhaka for works instead of studying, if the Midday Meal would not be here,” said Ful Mia. Ful Mia has stood first in class-V. He dreams for a bright future having a good job and earning much to make his mother happy.

have the capacity and stamina to compete with other students of their classes.

- People in communities now can sell their vegetables to the Midday Meal Committee and get fair prices.
- Some people in community got a number of livelihood options including producing and supplying vegetables and other items for the Midday Meal.
- People from neighbouring villages started demanding such a programme in their nearby schools.
- Teachers from other primary schools visited the programme and learnt how to run it.
- Interaction between schools and community has developed markedly.
- Teacher of the primary schools in other villages started requesting other NGOs to initiate such a programme.
- Teachers of primary schools started pressurizing the *upazila* education office to initiate this programme at all schools.

### ***School that gives education to students and bread to guardians***

Shanu and Momy are the students of class-III and II respectively in Sabujpur Primary School, Dewanganj, Jamalpur. Their parents do not have agricultural lands. Their father Khairul Bashar (45) is a rickshaw-puller and mother Hasina Bashar (38) is a housewife. Their income was very meagre to run a seven-member family. But they continued supporting Shanu and Momy for their education. They sometimes failed to buy them the necessary materials for education. Hasina could not take it easy. She was searching for some earning opportunity. Getting informed, she went to the Midday School Meal Committee at Sabujpur School and got a goat for share-rearing. After six months the committee sold the goat and gave her the share. Hasina got a share of 825 taka (50% of total). With the money, this is now easy for Hasina to take care of her daughters’ education. She already has showed her interest to run more share-rearing.

They have been raising this issue in their cluster meetings.

- Some people including government officials had some confusion over the programme that has been removed seeing the success in it.
- Observing the successes and good result of the students, guardians from other schools also started pressurizing the teachers at their nearby schools to ensure learning environment and good results.

## Addressing Poverty and Hunger

The Midday School Meal Programme has relieved the poor guardians managing food for one time a day for their children who are in primary school. They can now save the money that they needed before to spend for tiffin and meal for lunch. Moreover, the students are now free from severe hunger and malnutrition. The food that is served under the programme is enriched with food value and nutrition. This programme has added some economic activity also in the villages adjacent to the schools. The farmers are now easily selling their agricultural products to the Midday Meal Management Committee at fair price. It has also created some income generating opportunities for the people. Some people are now engaged in supplying rice, some in supplying vegetables and some in supplying meats. Production in local entrepreneurs has increased now

### Lessons Learnt

- Proper planning and strategy can make a big project manageable and a great success.
- A platform comprising of community, SMC and teachers can easily create consensus and help effective implementation of any initiative in education.
- Midday School Meal alone can contribute to ensuring 75% quality education for all.

because of their demand in Midday Meal. The farmers are selling their rice, potato and vegetables, poultry farmers are selling eggs and many others are earning by supplying fuels. The Midday Meal Committees take lease of land and give contract to poor farmers who can earn their bread being involved in it. They also have bought goats and given those to some poor people for share-rearing. Poor people now are enjoying the opportunity to gain economic return through this initiative.

## The Challenges

The programme has been being piloted only in two schools out of 126 primary schools in Dewanganj *upazila*. And being a new initiative in Bangladesh, the programme has faced many challenges throughout its planning and implementation process. Some are as follows:

- The *upazila* education administration showed reluctance in permitting the programme in the government primary schools making an excuse that it would break the normal functioning and education trend in the school. They initially assumed that the students and teachers would have to remain engaged whole day to manage the meals instead of taking classes. The *upazila* administration was also reluctant to support this initiative.
- There was shortage of teachers, inadequate number of furniture and classrooms to support the initiative.
- Seeing the programme that provides hot meals at school, other children from different catchments were eager to enrol in the schools. Many children enrolled meanwhile that increased the cost of the programme. It was also challenging to manage the programme by a few number of teachers compared to huge number of students.
- Some people from community tried to take advantage from the programme. They tried to show enthusiasm to take unfair facilities from it. Their unfair

- influence sometimes created problem in implementing the programme smoothly.
- There is huge pressure from teachers and guardians from other areas who influence to initiate this programme in their schools.

## Future Plan

The Midday School Meal Committee, teachers and community people are inclined now to create more pressure to government, NGOs and donor to see it continue in their schools. They have planned to carry out lobby and advocacy at local level so that government takes it as option to ensure hundred percent enrolment and completion of primary education by all children. They also have planned to take some initiatives to create a community fund so that the community itself can continue it. They are also communicating to local union *parishads* so that it can incorporate the issue in their annual development plans and budget. They also have planned to take lease of local haat, ghat and khowar<sup>49</sup> to increase income generating options for the fund they have planned for.

## Conclusion

Piloting of Midday School Meal Programme in two schools in Dewanganj, Jamalpur has showed that this is highly possible to address poverty and hunger through this programme. This is also a crying need for the children in other areas who are at stake to enrol in school or complete their education due to lack of their parents' financial capacity to afford educational expenses. Government should replicate this model in other primary schools in the areas where poverty and hunger are major hindrances for ensuring education for all. There are many poverty pockets in

Bangladesh where people struggle for a plate of rice and a piece of cloth. This programme is an ideal one to be replicated there.

Government has made a clear promise in the *Poverty Reduction Strategy Paper* (PRSP) to invest ten taka in education for each of the children. A Midday Meal costs only 15 taka per student that government can easily make it possible by adding extra five taka. There are some other safety net programmes like Food for Education or stipend programme for the students from poor families. Government can even replicate the Midday School Meal Programme instead of all those programmes since there is very clear return from the programme. Donor agencies and NGOs also have different programmes for ensuring nutrition of the children. But most of the projects provide biscuits to the students, which are not familiar to our children. Moreover, there is less scope to also benefit our local markets through the programme. But there is a clear link between local market and midday school meal programme that is totally managed by community people, with the local food items and ingredients that clearly contributes to the local economy and creates community attachment with schools and finally it creates community ownership and thus promotes mutual and collective responsibility in education.

In the *National Education Policy 2009*, it is also indicated to ensure school meal programme and government is also trying to implement the initiative in all primary schools. Recently government has declared to ensure tiffin in all primary schools. The Midday School Meal is now a proven model that serves a lot in stopping dropouts and increasing education and nutrition of all school-going children. Government can adopt and replicate it all over the country to ensure right to quality education for all children.

<sup>49</sup> *Haat* is village market that takes place every week in a common place where people sell their agricultural products and buy their daily necessities.

*Ghat* is the place, from where people cross river on boats to go to somewhere other side of the river.

*Khowar* is an authorized place, where people send domestic animals of others for punishment. It happens if they find that domestic animals of others damage their crops.





# From Document to Learning

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