

AN ASSESSMENT OF LIVELIHOOD SECURITY OF GRADUATED WOMEN IN THE RURAL MAINTENANCE PROGRAMME



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EXECUTIVE SUMMARY

Started in 1983, Rural Maintenance Programme (RMP) of CARE covers 93% of rural Bangladesh in 61 districts. The Programme was designed to employ destitute women for maintaining rural roads with a fixed amount of daily wage and provide them extensive training. During four-year cycle, CARE provides RMP women life management skills training to enable them for independent income generating activities (IGA) operation for sustainable income and empowerment. Till November, last year, RMP created employment of 1,66,750 women. It is assumed that after being trained, these women would be able to face and overcome difficulties applying relevant skills and should not go back to previous destitution levels.

The objectives of this study were to: assess to what extent the socio-economic status of graduated RMP women improved compared to their previous status; assess to what extent RMP contributes in improving her dignity at family and community level; document the major issues/causes of why RMP graduates are not being able to succeed (in some cases) and recommend concrete measures that could be incorporated in the project strategy; assess to what extent Income Diversity Component (IDC) of RMP is contributing towards achieving the overall goal and objectives of RMP.

Keeping in mind the above objectives, this study explored both quantitative and qualitative methods. The respondents of the quantitative survey were the women who were enrolled during May 1999-April 2000 and have graduated within April 2003-March 2004. On the whole, a total of 602 questionnaire interviews, 14 Focus Group Discussions (FGDs), 7 Case Studies, and 14 Key Informant Interviews (KIIs) were conducted in the study.

The Programme and training with mandatory savings contributed to the betterment of life of RMP graduates. It has made a profound impact on their living standard such as, increased income and savings, involvement in income generating activities, increment of household assets, mobility, participation in decision making, knowledge about rights, equity and public health issues. It has impacted positively on both the human and social development of destitute women and their families. It is found from the study that household monthly income has increased above the RMP wage level. It seems that these women are doing well in IGA's or household members' earning is contributing to raise family income. Currently 30% of graduated women have been upholding a daily income equivalent or greater than the RMP wage level of Tk. 49 (which is the average RMP wage level during June 2002-2004).

Regarding investment of escrow and FDR money, 42% of RMP graduates invested their escrow account for income generating activities, 25% used their savings for leasing land and about 7% in money lending. One-third of respondents used FDR money in leasing land, one-fifths invested in IGA. Currently 84% of the graduated women are involved in running diversified IGAs including livestock/poultry/fishery, money lending, land mortgage, vending. Highest investment in IGAs does not show a significant increase in income (return-investment). As highest investment in IGAs does not always provide highest return in different regions, the women in those regions might need more skills to maximize their profit with higher investment, or with smaller investment, they need to work harder.

The RMP graduates perceive small stock business, money lending, land mortgage, hawker / vending, livestock/poultry rearing, setting up grocery shops as most profitable IGAs in different regions. They also prefer to invest their money on these businesses. There should be a strong drive locally and regionally to explore more productive IGAs.

Having one's 'own home' is a lifetime dream of a destitute woman, many RMP graduates women still do not have their own dwelling. However, most of their mandatory savings was spent for house construction. Moreover, despite the encouragement for organizational affiliation, a remarkable proportion of the RMP graduates are not able to utilize the benefit of such resources. This issue should be dealt with aggressive coordination, management and marketing thrust, such as, with national and multinational companies for product marketing, NGOs for micro-credit, banks for loan facilities, etc.

A significant drop out in child education is prevalent among RMP households. It may be the fact that the RMP graduates could not realize the role of education in alleviation of poverty. Therefore, the promotional activity to encourage them to educate their children can be enhanced.

Despite the encouragement of the RMP graduates for organizational affiliation in order to diversify their income generation activities, a remarkable proportion of them fail to utilize the benefit of such resources. The matter should be dealt with more openly and elaborately. Relatively low knowledge coefficient on certain crucial public health issues of RMP graduates requires attention and can be dealt during in-service training of the RMP crew.

After graduation, some of the women faced different crises (natural calamities, financial, familial, health risk, social, etc). As a result, they are unable to sustain their income, and some are about to resort back to destitution.

The aggregate human development score for all RMP women and the extreme poor category reveals that both extreme poor and all RMP former crew after their graduation have continued their development, mediated through human development indicators.

The RMP's poverty alleviation initiatives for destitute women have acted as an accelerator in the development of the extreme poor. It implies that RMP is not only pro-poor, but also a pro-extreme poor endeavor.

Based on the findings of the assessment of livelihood security of graduated RMP women, the following recommendations are put forward for consideration:

1. Most RMA women consider money lending and land mortgage as profitable and secured business. They prefer to invest their money on these. There is a need to explore for more productive IGAs – both locally and regionally.
2. Most women invest a large share of their money from escrow and FDR into 'own home' construction. As a result, no or insufficient money is left for business. In this connection, the following suggestions put forth by RMP women themselves worth considerations:
 - Increase RMP daily wage
 - Increase RMP duration from 4 to 8 years
 - Increase 'forced savings' part of savings
 - Provide low interest loan for housing during RMP
 - Provide low interest business loan.
3. Many women faced different crises (natural calamities, financial, familial, health risk, social, etc) at several times. As a result, they were unable to sustain their income. Some of them are about to resort back to destitution. Therefore, coping scheme, for example in the form of insurance (social health insurance to cope with catastrophic expenditure), low interest loan during lean season, support during flood, can help them to sustain their earning for longer period.

4. RMP staff should give more time and effort in intensive supervision and monitoring of women – in-business, at least for the first year of their involvement in business.
5. Promotion of organizational affiliation should be encouraged further and issues like how to utilize/mobilize the resources in a meaningful way should be focused with additional attention toward Income Diversity Components.
6. Awareness of the RMP graduates regarding their attitudinal change towards children's education should be promoted.
7. Training, orientation, and education regarding nutrition value of different food items and more of nutrition related issues should be included in the programme to satisfy necessary nutrition requirement of RMP women and members of their households.
8. Imparting entrepreneurship training on local demand-based subjects will impact more on the success of IGAs.
9. More trainings on areas such as maternal and child health, vaccination of poultry/livestock, coping strategy with various types of crisis will be beneficial to sustain the benefits of RMP.
10. Appropriate campaign to raise the awareness of the RMP women about the symptoms of ARI as well as the role of Vitamin A in the prevention of night blindness should be strengthened.
11. The issues pertaining to various human and legal rights should be discussed with more attention and elaboration. Specific information regarding their legal rights to divorce should be considered in particular.
12. In order to ensure that RMP benefits reach more number of deserving destitute women, the number of RMP beneficiaries can be increased from 10 per union to 30 per union (or as per the demand in each union).
13. Since RMP is not only pro-poor, but also a pro-extreme poor endeavor – the poverty alleviation programmes of other agencies can find it useful to review the RMP's output and impact to their own benefit.