

**WOMEN'S EDUCATION AND HOME DEVELOPMENT
PROGRAMME**

Third Annual Report
July 1965 to June 1966

**PAKISTAN ACADEMY FOR RURAL DEVELOPMENT
COMILLA, EAST PAKISTAN**

**Women's Education and Home Development
Programme**

**THIRD ANNUAL REPORT
July 1965 to June 1966**

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CHAPTER I

INTRODUCTION

This is the third report on the Women's Education and Home Development Programme, a pilot experiment being conducted by the Comilla Academy. The report covers the time from July, 1965 to June, 1966. A summarized background of the project is included here for the convenience of the readers of this report.

BACKGROUND*

It has long been recognized by the Academy that development work with the women of our rural areas should not be neglected. In January, 1962, nearly two years after the beginning of the Comilla Co-operative Project, the Academy undertook such a responsibility in a systematic and sustained way.

(A) OBJECTIVES

The justification and the purpose of the project as stated by the Director of the Academy in his

* For detail information the reader is requested to read First and Second Report on "Women's Education and Home Development Programme", published by the PARD, Comilla.

speech during the Third Women's Rally^{1/} may be quoted as follows :

“When the Academy got involved in the development of Comilla Thana, one thing was quite obvious that one of the biggest obstacles to progress, to rapid change, to adoption of new methods whether it be in the fields of agriculture, health or education, was the segregation of the Muslim women. If you look at their percentage of literacy, it is distressingly low. If you look at their idea about the outside world of what is going on, what has already happened in other countries, well it is pathetic. We realize that unless some movements of ideas take place among the women, it would be very difficult to get the men moving.

“- - - - -the customary thing in the village is that a woman should stay at home, and should not get around, to visit any body except the nearest relatives.

“- - - - -The women are completely helpless, they have been segregated, they have been confined, they have become diffident. So we should begin by first of all releasing them from this confinement, teaching them to be independent, free and self-reliant, and learning how to lead a trully economic life”.

Thus for the last four and a half years the Academy has been trying to develop a feasible working model for improving the health, education,

^{1/} Speech by Dr. Akhter Hameed Khan at the Third Women's Rally held on 6th March, 1966 at Thana Training and Development Centre, Comilla—(Not yet published)

social and economic conditions of the village women based on the changing socio-economic structure of the community which could be duplicated elsewhere.

(B) REVIEW OF PAST ACTIVITIES

Reviewing the past activities of the Women's Programme, one can see distinct lines of development. During the first one and half years the programme was mostly concerned with orientation, which involved an explanation of basic problems and outlined the possibilities of working with the village women and making people conscious of these problems. The co-operative members were briefed again and again on the importance of the women's programme and women's meetings were held in the villages to discuss common problems. Moreover orientation programmes were organized at the Thana Training Centre with the purpose of breaking the tradition of seclusion of women. In this connection the Director may be quoted again, "We found that it was almost impossible to organize a village meeting for the women, because the women were literally confined to their homes and so we said that the first thing we will do is to break this segregation. We will request these women to come out of their homes, not to the adjoining quarter, not to a home in the villages, but to a place five miles away, right in the middle of the town, and there they would for the first time, be released from the oppressive atmosphere of the village, and they would see the outside world."^{1/} At the beginning

^{1/} Speech by Dr. Akhter Hameed Khan at the Third Women's Rally, held on March 1966.

it was very difficult and some of the women faced strong opposition from the influential people of the villages. But still the women continued to come and "it was this thin edge of the wedge, which ultimately led to the growth of the programme".^{1/} During the first one and half years as many as twelve hundred village women came for their first orientation programme and for listening to the new ideas. A few training courses in various home development fields were also organized for selected representative women from the villages.

During the next two years of the project, the main emphasis was on extension, training and programme development. The range of activities has been expanded to create and sustain the interest of the village women. The training of village women to teach in adult education centres and in the primary schools, the making and selling of garments and silk-screen printed saris, caring for poultry in cages, taking of loans from the cooperative for cow, goat, poultry or vegetable projects, installing of water-sealed latrines in their homes, planting of seedlings of the fruit trees, purchasing sewing machines, establishing a maternity and Child Health Centre at Abhoy Ashram to serve mothers and children and increasing the family's income through the sale of home produced vegetables and livestock products are all achievements made in this period. The programme has been extended to 61 new co-operative villages especially in the form of training of midwives and Women Adult Teachers. As many

2/. Ibid.

as 28 training courses in 13 different subjects were organized only at Thana Training Centre for the selected representative women from the villages. The number of participants increased nearly four times during this period from the first one and half years of the programme.

CHAPTER II

MAJOR EVENTS DURING THE YEAR.

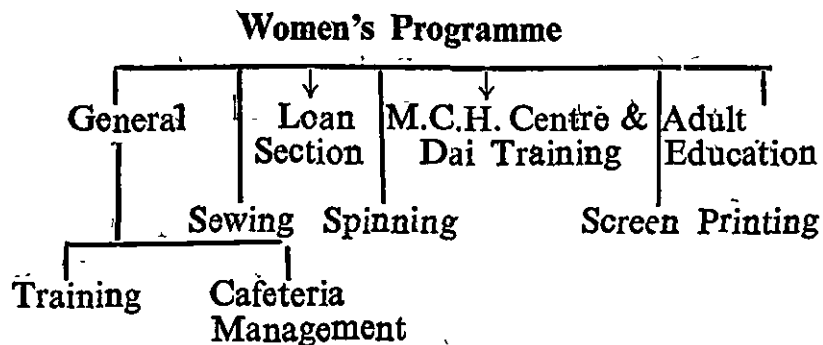
During the report period more stress was placed on consolidating the Women's Programme and with improving the organisation of the projects. Improvements have been made in the administrative as well as in the record keeping procedures. A card system has been introduced which helps in timely realization of loans as well as in maintaining and processing loan records. The introduction of control boards in different sections helps with presenting continuous and current information on different activities. In the field of training also, the emphasis has been on strengthening the knowledge and efficiency of the women organizers and adult teachers who are acting as leaders and guides in the fields of women's activities in the villages, rather than organization of the training courses for the teachers new villages as was done in previous years. Moreover the programme for leadership training has been undertaken to train the young educated girls in the methods of working with the village people.

ADMINISTRATIVE CHANGES AND ORGANIZATION OF THE SECTION.

Several changes in policy and working patterns were made during the report year to suit the needs

of the programme. Stress has been placed on consolidating the programme and on minimizing its cost so as to make it more feasible its duplication in other areas. The associate Instructor of the Academy has been relieved of all administrative responsibilities though the responsibility for programme development still lie with her. The programme has been placed under the Kotwali Thana Central Co-operative Association with a view to planning and working in close co-operation with other development programmes. There are however separate plans of activities and separate budgets for each section. The sectional heads are authorized to operate their own budget and maintain accounts. The programme is developing under continuous support and guidance from Mrs. P. Johannes, the advisor from Laubach Literacy INC. Her devoted efforts have been invaluable towards the overall development of the Women's Programme. The Laubach Funds has made it possible to give loans to greater number of women. These women have been benefited by getting involved in various economic projects. The Laubach funds has also supplimented Literacy Programme, with financing new projects.

The following organization chart will provide more information at a glance :



The experiment in new methods of poultry raising in battery cages, which was started by the section and mentioned in the last year's report was taken over by the K. T. C. C. A* on a larger scale and the project has been shifted to the Kotbari premises from the Thana Training Centre. Besides this the production unit of the Sewing Section discontinued working for a few months due to some reshuffle of the staff of the section. However the unit has started working again since February, 1966.

STAFF AND STAFF DEVELOPMENT

Due to a change in policy and working pattern there was some staff retrenchment at the initial stage of this report period. However, later on new recruitments were made to meet the demand of the intensive programme. The number of staff working in different capacities in July, 1966 was 15.

Besides the regular weekly staff meeting, there were a few staff development courses organized during the year to increase the knowledge and efficiency of the staff members.

Four staff members undertook a course in "Organization and Management of the Co-operative Societies" along with the chief inspectors of the co-operative societies. The course was organized and conducted by the K. T. C. C. A.

Two lady inspectors were trained in procedures of loan-issue and in the card system for main-

KTCCA -- Kotwali Thana central co-operative Association.

taining the loan records. The training was given by the Project Director, A. C. S. F* and the Deputy Project Director, Accounts.

Moreover a functional English class and an exercise class have been introduced with the purpose to prepare them for higher education and to help them to be healthy and self disciplined. These girls may be later on selected for leadership training and may be posted in other areas to organize the programme. These classes are regularly attended by the staff members of the Section.

Apart from this, two educated young girls were taken for three months' leadership training to know and understand the procedure of work with the village women. They were later on appointed by the Academy.

SCOPE OF ACTIVITIES.

The programme of the section mainly consists of training services and organization of activities in the fields of health, economics and literacy, covering the following :-

1. Dai Training,
2. Maternity and Child Care,
3. Home Sanitation,
4. Co-operative, Savings and Loans,
5. Spinning,
6. Screen Printing,
7. Sewing,
8. Cafeteria Management and
9. Adult Education for Women.

A. C. S. F. Agriculture Co-operative Societies Federation.

The basic approach of the education programme of the section is based on the proposition that community education should be carried out by the women from the villages. This is because they live in the community, are intimately related to it, and use of these people permits greater economy in the programme. The training programmes in various related fields are conducted at the Academy for selected representative village women who work as teachers and organizers of their respective villages. These teachers and organizers act as media for imparting knowledge and dissemination of information to other village women and are responsible to see whether those instructions are carried out in the villages. Certain basic services are provided by the section. Some of these are supervised credit for small projects, Maternity and Child health clinics, supply of materials like sewing machines and the improved variety of seeds which help the women in the proper utilization of their training.

CHAPTER III

PROJECTS

GENERAL EDUCATION

The increase in the quality of human skills is a prerequisite for any kind of development programme and therefore the organization of training courses for the village women representative has been given a high priority by the Women's Section. During the period under report there were not very many courses organized for the teachers of the new villages as was done in the previous years. Instead, intensive training courses were set up for the women organizers and adult teachers, to improve their knowledge and efficiency. One such training course, once a week for three months, was established for the women organizers, adult education teachers and '*Dais*'. Two other courses of the same nature and of one week duration were put together only for the women organizers. The K. T. C. C. A. experts from different fields were invited to give courses in co-operatives and savings, family planning, poultry raising, maintenance of records, vegetable gardening, health and nutrition. The table below page 12 gives a general picture of the total training

programme during the period under report at the Women's Section :*

Category	Total No of courses	Total No. of trainees completed course	Duration of the course
Organizer's course	3	33	One Course 2 weeks Two courses 1 week
Adult Education	2	24	One month
Spinning	1	8 (still continuing)	3 months
Screen Printing	1	4 (-do-	6 months
Dai			
One month	8	34	One month
One year	1	10	1 year

Besides these courses, weekly orientation classes for the various women groups were continued where reporting of the activities by the women and discussions were held on various problems faced during the process of work in the villages. Table below shows the average attendance of the women in weekly orientation classes.*

Category of groups	Total No. of participants	Total No. of meetings	Average No. of days attended by each participants
Women Organizers	33	48	46
Dais (Association)	87	24	20

Data collected from the record maintained at Women's Section.

HEALTH ACTIVITIES

A.M. C. H. CENTRE

The Maternity and Child Health Centre which started functioning in July, 1964 received on average 334 patients per week during the report period. Out of the total patients 33.8% were children and out of the remaining 66.2% mothers only 2.7% were reported as prenatal cases. This shows that mothers are not yet very conscious about the utility of the preventive health services. They report to the centre only when they are sick. Yet, the experiment has proved that women are very much concerned about the health of their children and their families. They will come to the centre without any remuneration for travelling to and from the centre. Moreover they are prepared to pay a small charge for the service. The table below shows the number and percentage of mothers according to complaints and diseases* at M. C. H. Centre during the period July, 1965 to June, 1966.

Complaint/diseases	No. of Women	%
Intestinal Diseases	3491	30.40
Female Diseases 2	1827	15.90
Others 3	6164	53.70
Total	11482	100%

Data collected from the M. C. H. Centre at Thana Training Centre.

Intestinal diseases include Dysentery, Diarrhoea, Constipation, Worms, and indigestion.

2. Female diseases include Erosion of the cervix, white discharge etc.

3. Others include, anaemia, cramping, Neuritis, skin diseases, sticky eyes, fever, cough & cold etc.

Data Collected from the records maintained at the Women's Section.

The age of the mothers vary from 16 to over 56 and the largest group of mothers come from the age group 26 to 35 years. The table below states the number and percentage of mothers received at the M. C. H. Centre according to age group during the period July, 1965 to June, 1966.*

Age in year	No. of Mothers	%
16 - 25	1948	16.97
26 - 35	5050	43.98
36 - 45	2383	20.76
46 - 55	1490	12.97
56 and over	611	5.32
Total	11482	100%

Data received from the record maintained at the M. C. H. Centre at Thana Training and Development centre, Comilla.

The majority of the children who were served by the centre during the year belonged to the age group 2 to 5 years (or pre-school age, though most of the school age children do not attend the school) and a high percentage of these were suffering from intestinal diseases, such as dysentery, diarrhoea, worms, indigestion and constipation. Besides this a large number of children were also suffering from various kinds of skin diseases. The tables below give the number and percentage of children according to (I) age and (II) complaints and diseases at the M.C.H. Centre from July, 1965 to June, 1966.

Table 1

Age in year	No. of Children	%
Below 1	880	14.90
2 - 5	2749	46.56
6 - 9	1517	25.69
10 - 13	759	12.85
Total	5905	100%

* Data collected from the records maintained by the M. C. H. Centre, Thana Training Centre, Comilla.

Table 11

Complaints/diseases	No. of Children	%
Intestinal Diseases		
1. Dysentry	476	8.1
2. Diarrhoea	703	11.9
3. Indigation	661	11.2
4. Warm	483	8.2
5. Constipation	282	4.5
General		36.3
6. Weakness	202	3.5
7. Fever	602	10.2
8. Sore throat	805	13.7
9. Cough	524	8.9
Skin Disease	1041	17.6
Eye Disease	94	1.6
Teeth (bleeding gum)	32	.6
Total :	5905	100%

The Centre remains open for 36 hours a week in all week days. Medicines are received from UNICEF through the Health Directorate, Government of East Pakistan. Besides services to the mothers and children, the centre also serves as the training ground for the various types of 'dai' training courses. In this connection the centre has undertaken a specific case of malnutrition for observation and study, under the supervision of the consulting-doctor Dr. Mohuddin.

B. 'DAI' TRAINING

The 'dai' training programme which began approximately four years back and is one of

the most important projects of the section is in full operation at present. Although accurate mortality statistics are difficult to obtain, simple records maintained in the section suggest that the infant and maternal mortality rate, with trained mid-wives in attendance has declined considerably in comparison with the overall figure in Pakistan, which is approximately 155 deaths per thousand live births.

The village 'dais' are usually widows or married women whose low income has forced them to become mid-wives despite the low status of this occupation. Their knowledge of child-birth is limited to indigenous practices and what they have been able to learn by assisting relatives or other mid-wives. For their services seldom do they receive cash and are usually compensated (if the family can afford) for their services with food, a sari or something in kind.

During the one-month training session, the 'dais' are instructed in modern methods of pre-natal and post natal care of mother and child and in modern delivery techniques. They receive both theoretical and practical courses in the maternity centre and at the District Hospital. Upon completion of the month's training, trained 'dais' receive a CARE midwifery kit. Out of the one-month trained 'dais', outstanding 'dais' are selected to attend a one-year training course at the Academy and at the District Hospital, on Government Scholarships and under the guidance of

the Lady Health Visitor and Lady Doctor Trained 'dais' of both the categories come once in a fortnight to attend meetings of the 'dais' Association at the Thana Training Centre. The current status of the project may be seen below.*

Duration of training	Villages covered	Mid-wives trained
3 - days 1/	93	229
1 - month	73	111
1 - year	20	20

Data received from the Women's Section (March, 62-June '66)

1. Discontinued.

C. WATER SEALED LATRINES

Another aspect of health activities which the section has undertaken for the last three years is the installation of water sealed latrines in the village homes to prevent intestinal infections such as dysentery, diarrhoea, and worm infestation etc. The record maintained in the M. C. H. Centre shows that approximately 37% of the total mothers and children reporting to the centre are suffering from various intestinal diseases. The water sealed latrines are becoming popular in the programme villages, and to date nearly 150 latrines have been installed by the village women.

ECONOMIC ACTIVITIES

A question often asked by the visitors who come to visit the project is, "which programme is

most successful and interests women most ?”
The answer is a simple one, that is the economic programme or the programme which brings tangible results in improving the economic condition of the family, because most of the women who join the programme are from poor families and are much concerned in “making both ends meet”.

A. MEMBERS, SHARES, SAVINGS AND LOANS

The women are deeply interested in economic activities such as the purchase of shares, saving of money and investment of savings and loan money in projects, such as goat and poultry rearing and vegetable growing. The number of female members at present in the primary co-operative societies is 413 who between them own a share capital of Rs. 7,440/ and have a total saving deposits of Rs. 4,380/. The total saving deposits is less than last year's figure which was Rs. 7,949/. This is because some of the money has been transferred as share capital while some of it has been withdrawn by the members because of the drop out of the bad societies.

The women members of the co-operative societies are given loan for various economic projects. The women from each village bring a production plan showing the purpose for which a loan would be needed and the return they would get by using the loan. The plan is signed by the manager of the primary co-operative society of that village assuring that the women are members of the society and are in a position to utilize the loan. The

plans are then scrutinised by the Lady Inspectors in charge of loan. A requisition is made to the K. T. C. C. A. for supplying the total loan to be issued and loans are sanctioned on approved plans. An analysis of loan cards maintained by the women's section on vegetable and poultry loan issued during the year reveals the following facts :

Particulars	Vegetable Loan	Poultry Loan
Total loan issued	Rs. 2000/-	Rs 2000/-
Terms of repayment	6 months	1 year
No. of Women Issued Loan	27	34
No. of villages	22	25

Loan repayment position are shown in the table below *

	Vegetable		Poultry	
	Amount	%	Amount	%
Repaid, within due date	1,488 50	72	1,735 00	52
Amount Due	578.00	28	1,166.25	48

* Data collected from the loan cards maintained in the Women's Section.

Out of the total number of women who received vegetable and poultry loans nearly 71% and 74% respectively repaid in due time. These include women who did not pay interest in time; non payment of which is presumably because of oversight and inexperience on the part of the collector.

The above figures show that though 73.52% of total women repaid poultry loan in due time

only 52% of the total loan was realized. This is because three defaulters were given a total amount of loans varying from Rs. 115.00 to Rs. 300.00 which is much more than the average amount of loan issued which varies from Rs. 21.00 to Rs. 60.00. This shows that the women are not yet ready to handle large amounts of loan. This was also true with cow loans, where the amount of loan issued varied from Rs. 300.00 to Rs. 500.00 and out of the eighteen women issued cow-loan, ten were defaulters. A decision has been taken that henceforth more small, short term loans will be issued to the women. The records show that by the end of June, 1966 almost all short term loans have been repaid and fresh loans were issued to the women whose repayment records were good.

Assessment of actual benefit gained by the loan programme is the subject of a research study, which is not yet completed. A rough estimate presented by the women who utilized loans for vegetable projects shows that an average of Rs. 100.00 to Rs. 115.00 gross profit has been made by the women in one season.

Most of the profits earned by the women are invested in land. From conversation with the women it has been gathered that out of the sixteen women, eleven of them reported to have either purchased land or taken land on mortgage. There are also instances where women have repaired their houses or have fixed a tin roof.

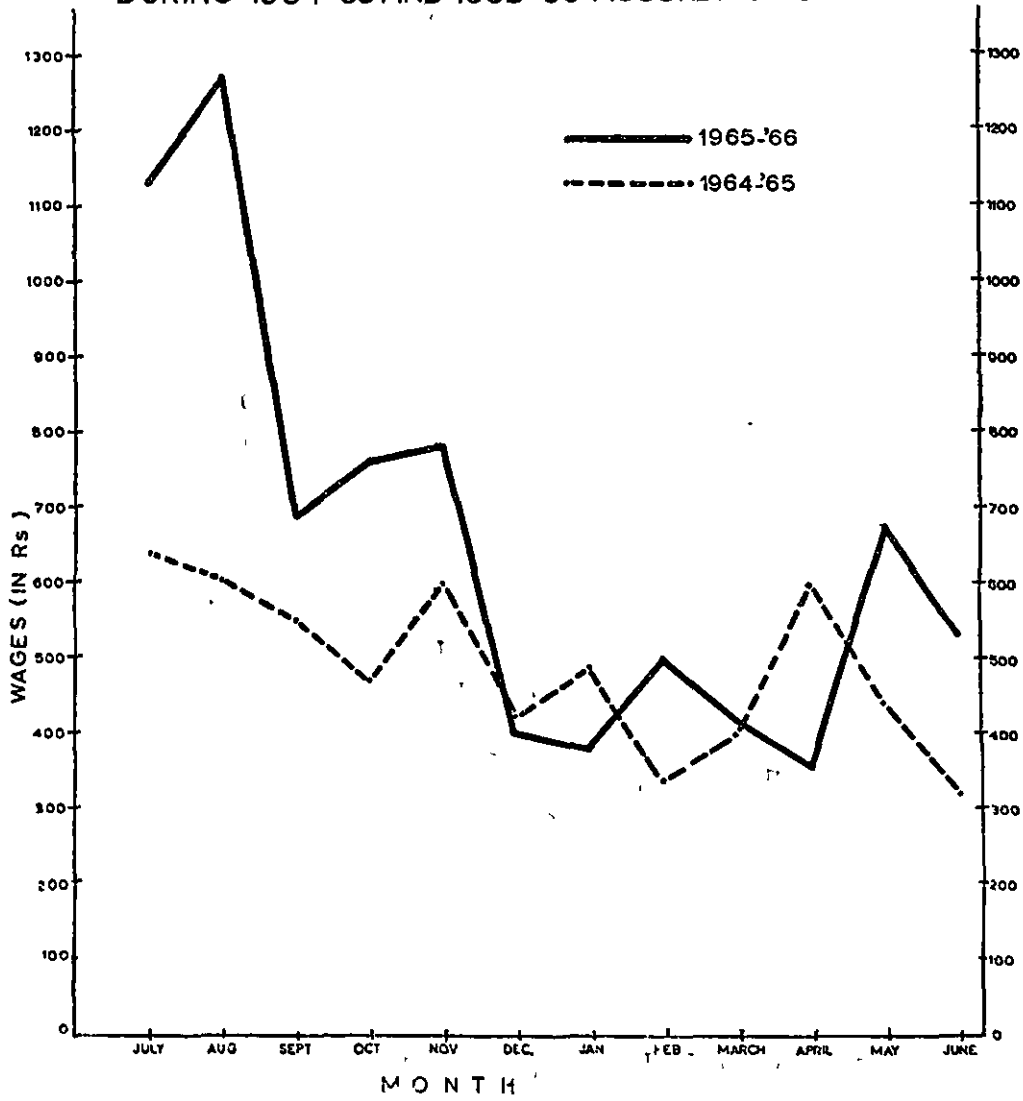
B. COTTAGE CRAFT.

The spinning in amber charkha¹ has been introduced in the villages to provide earning opportunities for the women. By the end of the report period there were 187 spinning machines running in seventeen centres. The total wages earned by the women spinners during the year was Rs. 7,904.69. One woman from Rasulpur has received a wage of Rs. 205.13 during the report period.

There were some problems due to non availability of the cotton as well as rise in the price of the cotton. However, this problem has been partly solved by approaching local Textile mills. Both Halima Textile Mill and Chisti Textile Mill have supplied cotton at reduced prices. Over and above these problems there were times, especially during harvesting seasons and Eid festivals when the women were considerably busy with other household activities and could not spend enough time on spinning. Total wages earned by the village women during the period 1964-1965 and 1965-1966 on a month-wise basis are shown in the graph at page 26.

The figure shows that during the months of September (Aus¹ harvesting) and December (Amon² harvesting) income earned by the women from the spun yarn had gone down. Moreover during the year 1965-66 due to good winter crops, in tubewell villages, women were again busy with harvested crops in the month of April and could not spin yarn at the same rate.

TOTAL WAGES EARNED BY THE VILLAGE WOMEN
DURING 1964-'65 AND 1965-'66 ACCORDING TO MONTH



C. SCREEN PRINTING

The screen printing section which has been opened to provide new job opportunities to women as well as to make Khadi³ cloths more attractive to the buyers by improved prints has made considerable progress during the year. The quality of the print both in design and in colour has improved. More and more women are taking interest in this work and are now engaged in other printing activities rather than mere copying designs and cutting stencil. The problem of marketing still remains as it was before.

D. CAFETERIA

There was mention in last year's report that the Cafeteria at the Thana Training and Development Centre was taken over by the Section and renovated and reorganized. The objectives of this change were to create a new climate of liberation of women, by introducing improved nutritional diets and inculcating the habit of cleanliness and sanitation. Thirty village women, two at a time, were assigned to have one week's training at the Cafeteria. The programme is still continuing. At this stage it is hard to say whether this will be a successful project or not, but this much can be said that women are trying hard, in spite of various limitations and obstacle from the village society: A statement of accounts on the Cafeteria supplied by the account section of the K. T. C. C. A. shows that the Cafeteria

1. Spinning wheels.

has made a net surplus or profit of Rs. 1,804.26 during the period July, 1965 to June, 1966.

Whatever may be the case, the main point of emphasis in the project is to develop a procedure of work through which women can find out their own way of improving their family condition.

ADULT EDUCATION

It has been universally recognized that for lasting results in the fields of social and economic advancement, education of the population is essential. A vast majority of the population in Pakistan is still completely illiterate and unless illiteracy is removed, man-power cannot be utilized to its full capacity.

Under such circumstances, the Institute of Adult Education was established by the Government at Comilla in the year, 1963. The institute is jointly working with the Academy and the Laubach Literacy Fund to make men and women both literate.¹

The problem of illiteracy is more acute among women than men. This is again due to the segregation of women and the common notion that "when a girl is more than ten or twelve years of age, she should not go to a co-educational school"² The experiments have been made by the Adult Education Section to discover a model through which village adult women can also be made literate.

-
1. Summer paddy
 2. Autumn paddy.
 3. Cloth made out of home spun yarn.

During the first two years of the project an "Extensive Approach" was tried in which the Adult Education Centres were organized in the co-operative villages and located in places where literate men and women were available for teaching in the centres.

In February, 1966 an intensive programme was started in eleven villages out of which ten are co-operative villages. The basis for selection of the villages was:

- (a) An area of 500 to 1,000 population in a Geographical Unit.
- (b) Availability of the number (at least 8 to 10) of teachers, both male and female.
- (c) Local initiative for which local committees have been set up in each and every villages.

One teacher-organizer is appointed in each selected unit under whom the teachers work. He works as liaison officer between the local Adult Education Centres and the Thana Adult Education Organizer. The Thana Adult Education Organizer is primarily responsible for operation of the programme. The programme has been linked up with the economic activities such as imparting knowledge about kitchen gardening, improved

1. For detail information see "Report on pilot project on Adult Education, East Pakistan, (January, 1965 to June, 1966) Published by East Pakistan Education Directorate, Adult Education Section, Comilla.

2. Speech by Dr. A. H. Khan at Third Women's Rally.

poultry keeping and better home management. Up to the end of the report period there were 52 Adult Education Centres in the villages exclusively for the women. The table below shows the number of centres, enrolment and the number of various certificates issued to the women according to extensive & intensive programme in Comilla Kotwali Thana during the period January, 1965 to June, 1966.*

Types of Programme	No. of centres	Enrolment	Certificate Literacy	Issued	
				1st	2nd
Extensive (from 1.1.65 to 30.6.66)	41	1391	549	768	643
Intensive (from Feb., 1966 to June, 1966)	52	1456	105	672	376

Figures received from the "Report on Pilot Project on Adult Education, East Pakistan January, 1965 to June, 1966.

CHAPTER IV

OTHER ACTIVITIES

WOMEN'S RALLY

On 6th March, 1966, the Third Women's Rally was held at Abhoy Ashram. The purpose of the rally was to honour and show appreciation to those village women who are working with sincerity, to improve their condition. Moreover this was an attempt to acquaint the outside world with the basic problems of the village women. Nearly three hundred women from more than fifty co-operative villages participated in the programme. A sports event involving the village women was an added attraction of this year's programme. Begum Salima Ahmed, the Director, audit and accounts and the President, All Pakistan Women's Association (Dacca) acted as the chief guest.

PUBLICATIONS

The Second Report on Women's Education and Home Development Programme and a small brochure on the same subject were published during the year. Besides, "Village Women as I saw them", an observation report written in Bengali on various aspects of the life of women in twenty co-operative villages is ready for the press. The purpose of this observation was to have a first hand knowledge about the different aspects of the women's life, for instance—marriage,

purdah, religion, education, property right, health and recreation. Some of the observation were :—

- (a) Though all women (except small children) observe purdah, the degree of purdah varies according to status of the family, age, and relationship of the women in the family.
- (b) The burkha, along with status has given freedom of movement to the village women.
- (c) The Dowry is mostly offered by the boy's side.
- (d) Though 'Mohrana' ¹ is fixed during marriage and women know that they can get a share of their fathers' property. Very few of them claim either mohrana or share of the father's property. However the system is changing in the villages with the introduction of new institutions as well as with increased contact with the outside world.

1. Bride price

CHAPTER—V
OBSERVATION AND OUTLOOK FOR THE
COMING YEAR

Reviewing the past activities the following observations and conclusions may be made :—

- (a) Though the programme has covered a considerable number of co-operative villages, still the number of families involved as well as the volume of activities in each of the programme village is quite low. Out of 9516 households in 67 programme villages only 2/3 per cent has been covered and out of the total of nine different programmes only in 48% villages does the number of programme vary from 5 to 9. In the other 52% villages the programmes vary from 1 to 4 in number.
- (b) More programmes need to be explored in order to maintain the interest of the people as well as to attract more women.
- (c) Co-operative organizers in some villages are still reluctant to enrol female members, causing the savings programme to suffer.
- (d) Marketing of goods still continues to be the major problem of the production units such as the screen printing unit and the sewing section etc.
- (e) Some of these units are also suffering from the lack of managerial skill.

- (f) The maintenance of records should be more systematized for future reference and guidance.

However some future plans have already been proposed and are in the process of execution, for consolidation and strengthening of the project. A target has been fixed to cover 10% of the total household in the programme villages as well as to increase the volume of activities during next year. The targets for shares, savings and membership have also been fixed and it has been decided that more short term small loans will be issued to female members of the co-operatives. The village co-operative meetings will be frequently attended by the staff to explain the problems and to disseminate new ideas. The new Marketing Officer of the K. T. C. C. A. has been approached regarding the possibility of creating a market for the goods produced in the section. Possibilities are being explored for new job opportunities, such as weaving and mat making, etc. There is also a plan for organizing comprehensive and frequent training in various fields of activities for staff development.

CONCLUSION

After four and half years of experiment the programme is now taking a definite shape. The programme should now be studied carefully and after a systematic assesment "it should be started all over the country, that every thana should have with the Thana Council a Women's Section, a Women's Programme, and a serious, a concerted, determined and peristent effort should be made to emancipate the village women specially the Muslim women".¹

1. Speech by Dr. Akhter Hameed Khan at Third Women's Rally.

APPENDIX I
Statement of Expenditure on Women's Programme
July 1965—June 1966
(Actual)

Source of Receipt		Expenditure	
1. Academy's Research Fund	25,000.00	1. Staff Salary	35,560.22
2. Laubach Literacy Fund U. S. A. Inc.	44,114.49	2. Allowances	6,571.67
3. Wheat Associates U S. A. Inc.	17,536.41	3. Jeep operation	1,387.41
4. Health Directorate	5,400 00	4. T A. to village women for attending classes at the Academy	9,497.01
5. EPSIC (including other receipt)	54,452.61	5. Stipends & honorarium to village women & trainees	11,678.20
		6. Cost of Materials & equipments	14,035.30
		7. Promotional materials	851.12
		8. Miscellaneous	3,750.12
		9. Balance	63,172.46
	<hr style="width: 100%; border: 0.5px solid black;"/>		<hr style="width: 100%; border: 0.5px solid black;"/>
Total :-	1,46,503.51	Total :-	1,46,503.51

APPENDIX II

Women's Education and Home Development Budget 1966—67

Receipt			Expenditure
Academy Research Fund	Rs. 25,000.00	1. Staff :	
		2 Lady Inspectors @ Rs. 210.00 each per month	
		$210 \times 2 \times 12$	= Rs. 5,040.00
		One peon @ Rs. 92.00 per month	
		92×12	= Rs. 1,104.00
		2. Honorarium for 7 women supervisors	
		@ Rs. 30.00 per month	
		$30 \times 7 \times 12$	= Rs. 2,520.00
		3. Honorarium for 40 organizers	
		@ Rs. 10.00 each month	
		$40 \times 10 \times 12$	= Rs. 4,800.00
		4. T. A. for 50 organizers for attending weekly meetings at the Academy	
		@ Rs. 2.00 each	
		$2 \times 50 \times 52$	= Rs. 5,200.00
		5. T. A. for 50 teachers for attending monthly meetings at the Academy	
		@ Rs. 2.00 each	
		$2 \times 50 \times 12$	= Rs. 1,200.00
		6. Allowance for one month training for dais	
		@ Rs. 30.00 each per month	
		$30 \times 4 \times 4$	= Rs. 960.00
		7. T. A. for Dais for attending meeting once in fortnight, 300×12	= Rs. 3,600.00
		8. Misc.	= Rs. 576.00
			<hr/>
			Rs. 25,000.00

Receipt	
Laubach Literacy fund	Rs. 42,570.00
Balance from previous year	Rs. 22,035.52
Expected receipt from Laubach Literacy fund for construction of Building	Rs. 45,000.00
	Rs. 109,605.52

Expenditure	
1. Staff :	
One organizer for adult literacy @ Rs. 230 00 per month 230×12	= Rs. 2,760.00
One assistant organizer for adult literacy @ Rs. 185.00 per month 185×12	= Rs. 2,220.00
Three Lady organizers for adult Literacy in there other project areas (Natore, Gouripur, Gaibandha) @ Rs 185 00 each per month. $185 \times 3 \times 12$	= Rs. 6,660 00
One manager for Cafeteria @ Rs. 150 00 per month 150×12	= Rs. 1,800.00
One assistant manager for Cafeteria @ Rs. 120.00 per month 120×12	= Rs. 1,440.00
One accountant @ Rs. 265.00 per month 265×12	= Rs. 3,180 00
T. A. for adult teachers attending weekly meetings @ Rs. 600.00 per month 600×12	= Rs. 7,200 00
Loan to village women	= Rs. 5,000 00
	30,260 00
Construction of Building	= 45,000.00
Reserve	= 34,345.52
	1,09,605.52

Note : An Amount of 10,000 has been promised by Laubach Literacy fund for building for the Women's programme. This budget will be transferred wholly to K.T.C.CA. for operation by Project Director.

Receipts

Previous balance from EPSIC fund.

Rs. 36,630 62

Expenditure

1. Staff :		
1. One Supervisor for Amber Charkha Programme @ Rs. 135.00 Per Month (including T. A.) 135×12	= Rs.	1,620·00
2. One Mechanic for Amber Charkha, @ Rs. 110.00 per month 110 × 12	= Rs.	1,320·00
3. One incharge for Screen printing unit @ Rs. 175.00 per month 175×12	= Rs.	2,100·00
4. One supervisor for Screen Printing unit @ Rs. 100.00 per month 100×12	= Rs.	1,200·00
II. Honorarium for 25 organizers of Amber Charkha @ Rs. 10.00 each 10×25×12	= Rs.	3,000·00
III. T. A. for 25 organizers for attending weekly meeting of Amber Charkha @ Rs. 2 00 per week 25×2×52	= Rs.	2,600 00
IV. T. A. for training of women in Screen Printing.	= Rs.	2,000·00
V. Equipments for Screen Printing and Amber Charkha.	= Rs.	4,000·00
VI. Miscellaneous	= Rs.	1,000·00
VII. Revolving fund	= Rs.	17,790·62
		<u>Rs. 36,630 62</u>

Note : This budget will be transferred to the K.T.C.C.A. for operation by Project Director.

Receipts

Health Directorate

Rs. 5,400.00

Rs. 5,400.00

Expenditure

Stipends for 10 midwives Rs. 45.00 each
45 X 10 X 12

Rs. 5,400.00

Rs. 5,400 00

T. Ahmed

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1. Khan, A. Z.
How to organise village groups
for Pump Irrigation. Rs. 2.00
2. Islam, Nurul Md.
Report on the family planning
Seminar, February 7-9, 1966. Rs. 1.50
3. PARD
Fishery extension program Manual.
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Fishery extension program-Report.
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5. PARD
Thana family planning officer's
training manual. Rs. 1.50
6. Khan, A. Z.
Trail of 302 IRRI varieties of rice
Aus, 1966. Rs. 1.50
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Effect of combinations of fertilizers on
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8. Khan, A. Z.
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IRRI rice seed multiplication. Rs. 1.50
9. PARD
The works programme in Comilla ;
a case study November 1966. Rs. 5.00
10. Ahmed, T.
Women's education and home development
programme ; third annual report, 1965-1966.
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11. Ali, Qazi Azher.
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November, 1966. Rs. 1.00
12. Haq, H. Nurul.
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November, 1966. Rs. 1.00
13. Fairchild, H. W.
A new rural co-operative system for Comilla
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1. Qadir, S. A.
Village Dhanishwar—three generations
of man-land adjustment in an East
Pakistan Village 1960 Rs. 3.00
2. Rahim, S. A.
Diffusion and adoption of agricultural
practices ; a study of the pattern of
communication, diffusion and adoption of
improve agricultural practices in a village in
East Pakistan. 2nd ed. 1963. Rs. 2.50
3. Khan, Anwaruzzaman.
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4. Rahman, Mahmoodur.
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5. Rahim, S. A.
Communication and personal influence in an
East Pakistan Village. Rs. 1.50
6. Rahman, Mahmoodur.
Cost and return study ; a study of irrigated
crops in Comilla villages. 1966. Rs. 3.00
7. Mannan, M. A.
Knowledge and interest of the farmers
in winter irrigation. May, 1966. Rs. 1.50

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1. Khan, Anwaruzzaman.
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1. PARD, Comilla.
Fourth annual report ; June 1962- May
1963. 1963. Rs. 2.50
2. PARD, Comilla.
Fifth annual report ; June- 1963 May
1964. 1964. Rs. 3.00