

Skills Development Training Centre

Enhancing local capacity and economic growth

(Baseline study for establishment of a garment training centre in the *monga*-affected ecologically vulnerable belt of Nilphamari/Lalmonirhat in Northern Bangladesh)

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CONTENTS

1. Enabling Them to Help Themselves	3 - 6
Momena of Char-Khoribari	
Of Want, for a Way Out	
Garment Training and CSR Intervention	
2. Exploring the Poverty Terrain	7 – 10
Finding Momena and others	
Research Period and Methods	
Selection of the Area	
The World that is theirs	
3. Getting to Know Them	10 - 13
On the Trail of Want	
The Young Rule	
4. Taking Stock of Available Options	13 - 21
Of Want and Closed Doors	
Income Earners, Women Unemployed	
An Apparent Paradox	
Migration Exists, but...	
Education—One Major Handicap	
Two-pronged Limitations	
5. Need Work, Need Skills	22 - 25
Garment as a Viable Option	
18-30 of Today and Tomorrow	
Training—More than One Dimension	
6. Concerns and Challenges	26 - 31
Weaknesses, Pitfalls, Special Needs	
Why Not a More Central Place	
7. Getting Down to Work	32 - 33
The Centre could Look Like...	
A few General Observations	
LAST NOTE	34
Dreams that can be Shared, Realised	
Reference	35
Annexure-I: Dimla and Hatibandha Located on District Maps	36 - 37
Annexure-2: Additional Tables	38 - 41
Annexure-3: Training Centre—Basic Structure	42 - 43
Annexure-4: Budget	44 – 46

Enabling Them to Help Themselves

‘How long can people suffer? I no more want to face this hardship throughout the year, and year after year. I pray to God that he grant me power to stand on my own two feet and grow towards a better future. I do not wish for much—just three square meals a day and a patch of land that we can claim as our own. Mother and I now live on someone else’s land, in this flimsy shack that offers no protection from rain. And God barely feeds us twice a day.’

Momena Khatun; Char-Khoribari, Nilphamari

Momena of Char-Khoribari

Three huts built of jute stalks and thatched with straw stumble upon a tiny yard, closing its three sides. On the open side, a rickety calf munches on grass. Momena Khatun’s mother has adopted it for rearing from a better-off neighbour. In return, she will get half of the price it fetches as a cow. Momena’s brother, who is a van-puller, lives in one hut. He hardly makes enough to feed his wife and two children. In another lives Momena’s elder sister with her four small children and a disabled husband, who begs in the village for a living. Momena and her mother live in the third hut.

When the river Tista eroded his lands decades ago, Momena’s father had become a farm-labourer. And then blinded by cataract, he depended on beggary to support his family. Momena used to help him on his village rounds. Since his death in 2006, she has been working as a daytime help at the house of a well-off neighbour. Momena gets to eat breakfast and lunch there and is paid daily with half to three-quarters a kilogramme of rice, worth around 20 taka. This rice is cooked for the dinner of the mother-daughter, with a portion saved soaked in water for the mother’s brunch next day. It’s this neighbour’s land that the three dirt-poor households occupy.

Momena’s education had to stop at class V. She can just about write her own name and read a little. ‘I would go for any work that brings us some money,’ says the 20-year-old girl. ‘I am eager to learn the necessary skills. Since mother cannot offer any dowry, no marriage proposal comes for me. I would rather secure my own footing first. Some people wear nice dresses, go places, and watch television and CDs. I wouldn’t even be able to clothe myself, without the pieces kindly given once or twice a year by my employer.’

Bones protrude from Momena’s thin shoulders. The emaciated face of this tall dark girl and her timid eyes light up with the dreams she dares to have, ‘With money you can get even tiger-eyes. Given an income, I hope to refresh and further my education. Education gets you good jobs, which I cannot get now.’

Of Want, for a Way Out

Momena lives in Nilphamari, one of the five poverty-infested districts of greater Rangpur where the persisting want gets extreme during the September-October lean season in agriculture. This is the season called *monga*, literally meaning *want*. This is the season when the landless majority of the region, who survive by selling agricultural labour, find availability of work and wages both touching the bottom.

Similar economic situations and concurrent *monga* used to prevail in several other zones of the country even in the 1990s. Agricultural diversification, improved communication and migration have brought in changes there. And these days *monga* is concentrated in the five districts of Kurigram, Rangpur, Nilphamari, Gaibandha and Lalmonirhat, clinging especially to their flood and river-erosion prone parts. (1)

This *monga* or the season of acute hunger in the upper-north has drawn much mitigation efforts in recent years. Researchers and policy planners have however found the majority of these to be short-term crisis management and ‘safety-net’ in nature (1) & (2).

The Research Area Highlights:

The present research, conducted in 2009, explored a probable long-term answer to the needs of thousands like Momena and her extended family members. It focused on two Tista-eroded areas in Nilphamari and Lalmonirhat districts. The research finds that despite a few recent broader-based Go-NGO interventions in the region, the situation in the twin areas remain largely or effectively unchanged.

It seems, every year *monga* hits and the cycle of government-NGO ‘relief’ work follows. But the core problems of scanty, unsustainable livelihood means and perpetual poverty do not go away. Particularly vulnerable are the *chars* or sandy river islands and river-encroached lands.

The present research also finds that *monga* is the worst manifestation, but the poverty and its contributing factors are deeper-rooted and have broader dimensions. Findings highlight five major realities:

1. Landlessness is predominant in the region but the economy and livelihood options are essentially limited within agriculture. The majority therefore have to depend on agricultural labour, wages for which are generally low here on top of having acute seasonal drops. Agriculture here lacks in diversification too. Poor communication and lack of growth of industry or market stunt the scope of any immediate diversification of livelihood means locally. Scarce skills and poor educational status of the poverty-stricken workforces are two other delimiting factors.
2. Seasonal crises in this agriculture-based economy add to and reinforce the cycle of already ingrained poverty. And *monga* is not the only menace. The *monga* season of September-October corresponds with the end-Bhadro to mid-Kartik in terms of Bangla months. Another agricultural slack season hits the region towards the end of the Bangla calendar and continues till the next year’s first month. With two slack seasons on the platter, varying intensity of want and hunger stays in these areas for the better part of the year.
3. Seasonal crises and other features of want are compounded and further reinforced by floods and river-erosion. The sudden shocks of these calamities aside, river erosion leaves its long-term impacts as landlessness, degraded sandy soil and pauperisation of the affected populations.
4. On another front, the realities and limitations particularly block the participation of half the workforce in income-earning activities—the women. Findings clearly show that three-fourths or 75 percent of the working-age women in the area have no work, though they clamour for it. The onus of feeding the household falls on the male members. More than one member’s efforts cannot make ends meet. Women, who do get work, earn pittance. Inland labour-selling male migration, mostly seasonal, is considerably high but female migration is marginal.
5. While there isn’t enough work to meet the present demands, near about half the population surveyed in the research area is below the age of 18. Sooner or later more and more young people will be looking for workable livelihood options.

Palli Karma-Sahayak Foundation—PKSF, the government organ that provides micro financing funds to NGOs, did baseline surveys (2006-07) in the five affected districts before launching its *monga*-eradication programme (2). The 2006-07 *monga*-research of the think-tank Power and Participation Research Centre—PPRC covered four of the districts (1). Both these research works support the first three observations in the above list and highlight the need for diversifying the livelihood options of the *monga*-affected peoples. In 2009, this seemed to be a crucial need in the areas studied under the present research.

Garment Training and CSR Intervention:

The present research had started on three major premises. These were:

1. A woven and knitwear garment training centre, set up in the heart of the monga-region, could develop the skills of the poor and deprived youth. Linked with job provisions, this initiative could bring them much-needed livelihoods.
2. The readymade garment sector would welcome and absorb the trained workforces. By providing skilled workers, the centre would equally benefit this prospering major industry of the country.
3. Corporate houses could make use of their social responsibility or CSR funds to set up and run the proposed centre. This would bring them an opportunity to directly contribute to poverty alleviation.

The research confirms the validity of the first two premises and finds strong justification for the third one:

1. The situations of extreme-poverty and lack of options in the twin Tista-eroded communities indicate that the proposed centre would fit well with the realities there. The research in all its explorations finds people, especially the women, asking for sustainable livelihood means and mentioning that they do not want to remain relief-dependent. They give unanimous approval to the idea of the training centre. The local government representatives and key persons of the local administration too welcome the idea. The findings also decide on and justify a probable location of the centre deep within the vulnerable communities, highlight the expectations of the people, and pinpoint a few concerns and challenges.
2. The leaders of the garment and knitwear entrepreneurs promise to extend necessary assistance for the training and facilitate employment of the trained workers. They mention social commitments and acknowledge a high and unmet demand for skilled workers.
3. Explorations suggest that skills development of the younger population and regular incomes to them could bring about small but crucial changes at household-level poverty. This could usher in scopes such as educating the children.
4. Thus the proposed centre could play a humble role in helping the people bring about broader changes eventually to realise their core dream—a fulfilling and worthwhile future. The project could thus transcend its immediate goals of developing necessary skills and providing jobs to a people who need it badly.
5. For corporate houses, this project could be a worthwhile diversion from usual CSR practices. This could open up a new and fulfilling horizon of sustainable long-term direct involvement in poverty alleviation efforts. This would mean enabling the people to help themselves in breaking the cycle of poverty. This would mean working directly for the capacity development of the underprivileged youth. At the same time, it would mean assisting the readymade garment sector by providing skilled workers.

Estimated Total Beneficiaries:

The proposed centre, as designed by the research team, could aim at training 1050 persons yearly. The first year would however need some preparatory time and train 750 persons only. Over a period of ten years, it could thus hope to train 10,200 persons. Through these trainees, the project could in effect benefit 10,200 households. Multiplying this number by the average household size found in the research area, the total number of indirect beneficiaries would come to be 61,200.

Dreams Unfolding and Dreams Crushed

Ferdousi, a young girl from a village in Rangpur, had to stop her studies at higher secondary level when her father died of cancer. The family had a burden of debts, no male member, and all avenues seemed closed. But Ferdousi was not to be defeated. She knew about the nearby training centre of the BKMEA and managed to get enrolled there for the one-month course. Today she has a job in a factory in Gazipur at a salary of 3,000 taka monthly. She has managed to pay back all the debts within the first year and is now into saving for future. At home, her mother has bought a goat from the money Ferdousi sends her. When the research team spoke to Ferdousi, she was planning to go home for the 'mango-season' with some cash in hand.

'I want to ensure that mother never feels the absence of a son,' says Ferdousi. She now wants to marry off her elder sister: 'I will take care of the family just as a son would do. And then I will organise my own life.'

Ferdousi of Rangpur had access to education and got an opportunity to avail garment skills training. Momena of Nilphamari neither had access to education, nor does she have any opportunity to develop any skills. Ferdousi's dreams can unfold; Momena's timid dreams remain crushed. The two girls are of about the same age. A garment training centre near home could bring Momena a lifeline, just as the BKMEA centre did for Ferdousi.

The Following Sections: After explaining the research methodology and selection of the area, this paper will present the key observations and findings. Based on that, it will outline the major challenges. And then the last section will present a tentative outline and plan for the proposed centre together with estimates of costs.

Exploring the Poverty Terrain

Finding Momena and others

The fieldwork for this research began with the hunt for an appropriate locality in Nilphamari or Lalmonirhat district, where a garment training centre could reach some of the worst suffering communities. It checked people's livelihood needs and availability of options in three different places. This first phase also checked broadly, if the proposition was acceptable to the people and if the centre was a viable idea. These explorations led to the selection of the twin areas in the same locality but representing both the districts.

The second phase assessed situations of poverty and options at the upazila and union levels in the selected areas. Then focusing on two villages it explored in-depth:

- The state of poverty at household level
- Livelihood options available to the people
- The profiles of the population; the scopes and limitations of the human resources, particularly of younger age-groups relevant for the research purpose
- Views on and acceptability of garment jobs
- The livelihood status of women; their options and limitations; their views on garment jobs
- The prospects of and challenges to the proposed training centre; a suitable location for it; issues of community involvement and ownership; a viable structure and mode of operating; factors important for its sustainability

Research Period and Methods:

The fieldwork for the two-phase research spanned March to mid-May, 2009. Data processing, analyses and further cross-checking with key informants at local level took about another month. The research methods briefly were:

- **Focus Group Discussion—FGDs:** Six in total. The first-phase three FGDs for area selection had been prearranged, ensuring participation by cross-sections of the communities including the key local government and NGO representatives. The final three FGDs spontaneously gathered groups of young men, women and a cross-section of population in the selected two villages.
- **Household Questionnaire Survey:** 50 households; divided equally between the two villages and selected as the first ones in a row in a neighbourhood. The main section of the questionnaire was meant for the household head; in his/her absence a representative person—in most cases, the male head's wife—was interviewed. One section sought response from a senior female member.
- **In-depth Interviews:** With two women in each village; with the Chairmen of the two concerned union councils.
- **Situation Analyses:** Gathering information from local government/administration representatives at upazila and union-levels and assessing local situations.
- **Visiting Similar Institutes/Centres:** Visits to two similar training ventures; one run by the Bangladesh Knitwear Manufacturers and Exporters Association—BKMEA near Rangpur Town; another a joint initiative of the Bangladesh Garment Manufacturers and Exporters Association—BGMEA and the government in Lalmonirhat Sadar. Follow-up interviews with the BGMEA-BKMEA leaders.
- **Literature Study:** Study of a few policy and research/survey papers/exercises on poverty and *Monga*.

Selection of the area:

The first phase of the research checked the following areas:

1. Village: Khedabag; union: Borobari; upazila and district: Lalmonirhat
2. Upazila headquarters; upazila: Hatibandha; district: Lalmonirhat
3. Village: Dalia; union: Khalishachapani; upazila: Dimla; district: Nilphamari

All three areas had more or less high levels of poverty and the people were interested in the centre. A brief overview of the poverty situation in the *monga* region would clarify the comparative picture.

Where Poverty Reigns: Poverty Maps 2005, the latest updates by the Bangladesh Bureau of Statistics—BBS, the World Bank—WB and the World Food Programme—WFP, was released in April 2009 (3). The maps mark the five *monga*-districts with the top two grades in ranking poverty. This goes both for poverty and extreme poverty. Poor households are those below the upper poverty line, i.e. whose expenditures on food cannot meet the costs of basic food/calorie needs. Extreme poor households are those below the lower poverty line, i.e. who cannot meet just the costs of basic food/calorie needs even if they spend all their incomes on food. In Bangladesh, the extreme poor households generally earn 20 percent less than the poor households.

Translated into text, the poverty maps 2005 would read:

- About or over 61 percent of the population of entire Kurigram, Rangpur except for the Sadar upazila and Nilphamari minus Saidpur upazila live in poverty. About or over 44 percent of them are extremely poor.
- In the two upazilas excluded above and in the remaining two *monga*-districts, i.e. Lalmonirhat and Gaibandha, 49-60 percent of the population are poor. Except for the Sadar upazila of Lalmonirhat, the areas in this list have 33-43 percent people living in extreme poverty. In Lalmonirhat Sadar, the extreme poor constitute 30 percent of the population.

Nationally, the poverty rate is 40 percent only. As we will see later, there are significant variations within a district and even within an upazila.

Making a Choice: In addition to the features of poverty and eagerness of the people about the centre, the research team had five main considerations for area selection. The first three criteria also helped gauge the relative states of poverty:

- Ecological Vulnerability—the pockets affected by floods and river-erosion
- Remoteness—away from the centre of Rangpur or other district headquarters
- Neglect—places where little or no sustainable assistance reach
- Connectivity—an area covering vulnerable communities of at least two districts; where a centre could connect and be easily reachable by the people from different villages.
- Suitable location for the centre—availability of about 50 decimals of land in the locality or close by, that would have security, electricity, easy access to a bank and workable roads.

District headquarters have existing training facilities or similar efforts. Though Kurigram is marked as the worst-poverty district, the team had decided not to go there as it already has much national focus. Nevertheless the team checked the Khedabag village in Lalmonirhat Sadar Upazila because it bordered with an upazila of Kurigram. But the first-phase FGD showed that Sadar facilities including scopes of training were close by. So this was discarded.

Reaching Poverty Frontiers: Initial explorations had suggested that the Tista-entrenched remote zones of Nilphamari, near the country's upper-northern border with India, remained largely unattended. However, the team checked the headquarters of neighbouring Hatibandha upazila of Lalmonirhat in order to explore if a relatively central place would better suit the proposed centre. But after the FGD at the third place, Dalia in Khalishachapani union of Dimla upazila of Nilphamari, the surrounding Tista-eroded areas seemed to fit the criteria for selection best.

Suitable land for the centre could be found there in two adjacent unions of Hatibandha. The best possible option would be by the Tista Barrage in village Doani of Goddimari union or around the Borokhata marketplace in Borokhata union close by. A centre in either of the

locations could in fact give direct coverage to entire Dimla and Hatibandha upazilas, especially their river-affected zones. Eventually or simultaneously, it could also accommodate similarly deserving trainees from other nearby high-poverty areas such as Domar or Jaldhaka upazilas of Nilphamari.

Thus, following the Dalia trail, the research team found Momena and reached one of the worst-affected areas of Hatibandha as well. This helped locate the two villages for the questionnaire-survey, FGDs and other explorations at the second phase of the research. Before going into the details of the main findings, a closer look into this world is in order.

The World that is theirs

Momena's village Char-Khoribari, a *charland* encircled by the river Tista, is in Dalia-adjacent Tepakharibari union of Dimla. It borders with the Goddimari union of Hatibandha.

Adjusting with the 2001 Census, the upazila administration estimates the present population of Dimla to be 249,310. Poverty mapping 2005 says, of them about 76 percent are poor while 62 percent are extremely so. The estimated population of Hatibandha is a bit smaller. The proportions of the poor and the extreme poor there are considerably less, but high nevertheless. The total number of the poor in these two upazilas comes to around 324,000, and three-fourths of them face extreme poverty.

Poverty is deeper in the pockets that fall right into the clutches of the river Tista. Each of the two upazilas has six out of its 10 unions affected by river-erosion and these include Tepakhoribari and Goddimari. Adding up the figures provided by the respective union council chairmen in Dimla and by the Hatibandha Upazila administration, more than 200,000 in these 12 unions are affected by river-erosion. With erosion an omnipresent reality, Hatibandha has 40 and Dimla has six resettlements of river-erosion victims—cluster villages.

River-erosion affected population in Dimla and Hatibandha Upazilas

Dimla (Total Population- 249,310)		Hatibandha (Total Population- 235,620)	
Union	Affected Population	Union	Affected Population
West Chhatnai	23,000	Borokhata	10,394
Khoga-Khoribari	22,000	Goddimari	15,987
Khalisha-Chapani	28,000	Shingimari	8,703
Junagachh-Chapani	30,000	Shindurna	8,949
Tepa-Khoribari	21,281	Patikapara	9,625
East Chhatnai	18,000	Daubari	14,326
Total	142,281		67,984

Source: Chairmen of Unions and Administration of Dimla and Hatibandha

As for the Tepakhoribari and Goddimari unions, more than half of the populations are affected by river erosion. Their total number could be near about 30,000. Focusing on this Tepakharibari-Goddimari belt, the team picked up the villages Char-Khoribari and Nij-Goddimari for in-depth research.

Remote, Excluded, Deprived: The Tista Barrage in Doani of Goddimari stands as a milestone for this belt. This is 62 kilometres from Rangpur town. The distance gets bigger with limited or no bus services, bad roads, and prolonged flooding in monsoon. From the barrage area, even the 6-7 kilometres travel to nearby *char* villages like Char-Khoribari can be a strenuous experience. From such villages, 19-20 kilometres travel to the upazila headquarters of Dimla or Hatibandha is difficult, costly and time consuming.

Dhaka seems worlds away from this landscape, where the stark beauty of the Tista and lushness of fields of rice or maize in the season cannot hide the reality of harsh poverty. Apart from the massive Tista irrigation project, there is little sign of any development. And

village elders believe that the barrage has actually heightened erosion for the lands north of the embankment. They say, since the construction of the project, huge chunks of land have gone into the river and sand has been creeping in.

Except for a few bigger marketplaces by the main road, the shabby bazaars of the region have few things to sell. Buyers are fewer. Neither Char-Khoribari nor Nij-Goddimari village has electricity. Villagers say development rarely goes their way. Upazila and union-level key people including officials mention that getting to the remote *char* areas is very difficult. Even government officials designated to provide different services in agriculture and skills training do not visit these places. The chairmen of the two union councils—Tepakhoribari and Goddimari—say only the BRDB officials, who supervise credit and savings cooperative societies, occasionally visit these villages.

Among the villagers, the overriding perception of NGO activities is that they mostly do micro-credit. The perception is a negative one. Of the two villages, Nij-Goddimari sees more of NGOs. Like Char-Khoribari, this village too is a few kilometres from the barrage in Doani. But being adjacent to the highway eastwards from the barrage and close by the big bazaar of the neighbouring union of Borokhata, Nij-Goddimari is relatively more connected to happenings. While both the villages are close to and affected by the Tista, Char-Khoribari is on the north-west of the barrage, across the river, and remoter.

SECTION-3

Getting to Know Them

On the Trail of Want

According to recent counts by the respective union councils, Char-Khoribari has a population of near about 4,000 and Nij-Goddimari has about 4,700 people. The numbers of households are 586 and 877 respectively. The questionnaire survey covers 25 households in each of these villages. Both could serve to represent other similar-status villages in their localities.

Nij-Goddimari accommodates a cluster village of the type known as *Adorsho Gram*. As this is at one entrance to the village, the survey population there are mostly from this settlement. Some noticeable differences between the two communities within larger similarities provide interesting insights into the dynamics of poverty while showing its overarching nature. The comparison helped fine-tune some of the indicators derived from the research.

Of Households and Members:

Members of the 50 surveyed households totalled 284, numbers being almost the same for both the villages. Thus the average household size in both sets and for the aggregated total comes to nearly 6. Nationally this size is nearly 5 (4). Nearly one-third of the households however had 7 to 10 members. Between the two villages, households this large were much more of a phenomenon in Char-Khoribari. Interestingly, so were three-member small households.

Male-female Ratio: About 52 percent of the surveyed population was male. Disaggregating, males were pronouncedly higher in proportion than females in Nij-Goddimari. In the other village however females slightly outnumbered males. For every 100 females, Char-Khoribari

had 96 and Nij-Goddimari had 120 males. Nationally this ratio is 100:105 (5). The 18-or-above i.e. working-age population however had more males than females, more so in Nij-Goddimari.

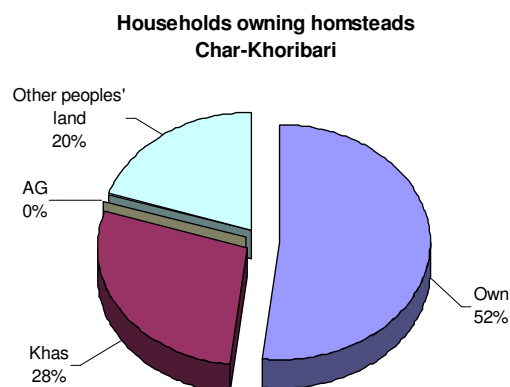
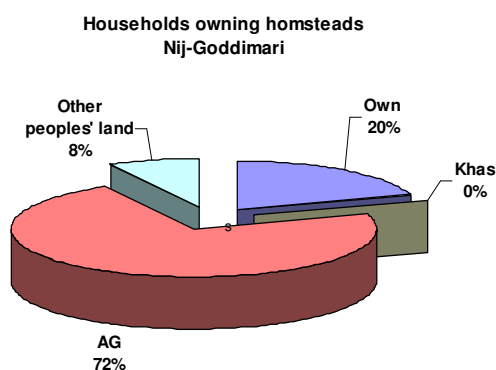
Female-headed Households: Some 4 percent of the surveyed households were headed by females. The proportion was the same for each village. Poverty studies recognise female-headed households to be generally more vulnerable than male-headed ones.

Hunger: Full-meal months in a year

Full-meal Months	Char-Khoribari Sample Households (%)	Nij-Goddimari Sample Households (%)	Both Villages Sample Households (%)
0 months	8	12	10
1-4 months	60	76	68
5-8 months	16	4	10
9-11 months	0	4	2
12 months	16	4	10

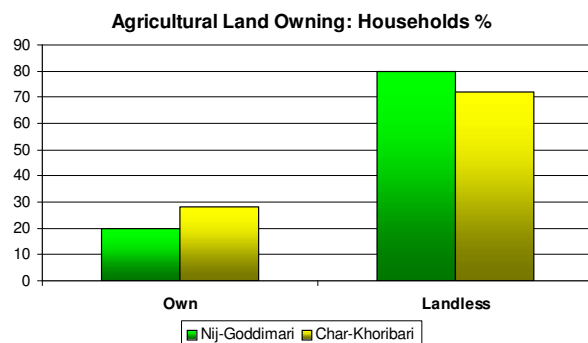
Of Hunger:

How many meals a day, followed by, how many months a year—these are sensitive and hard questions for people who know hunger well and are always groping for strategies to stave it off. This part of the questionnaire reveals a pattern that is, one could say, an approximate evaluation or a feel of reality by the respondent. Of the total 50 households surveyed, about 10 percent reported going without three meals a day all months of the year. The same proportion reported the upper extreme—three meals a day throughout the year. The rest mentioned getting inadequate meals for three to 11 months in a year, the bulk at the lower end. Hunger is at its highest and more widespread during the *monga* season. Disaggregating, considerably more households in Nij-Goddimari reported hunger and specified much less full-meal months.



The Hunger for Land:

Nearly two-thirds of the total number of sample households did not own any homestead plot. However, in Nij-Goddimari the large majority had secure tenancy in the cluster village. On the other hand, nearly half of the households in Char-Khoribari lived either on *khas* (state-owned) or other people's land.



There is more to the hunger for land than homesteads. Around three-fourths of the sample households did not own any agricultural land. The remaining one-fourth were mostly marginal holders. About half of them owned around or less than 50 decimals of cultivable land. Only a very tiny minority

owned more than 150 but less than 200 decimals.

Disaggregating, agricultural landlessness was higher in Nij-Goddimari than in Char-Khoribari. Some of the landholders in Char-Khoribari had however mortgaged their lands.

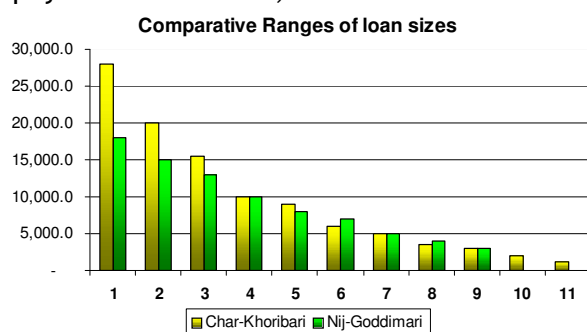
Meagre Assets:

Asked about assets, the large majority of the household respondents mentioned gold or brass nose pins of women, wooden or bamboo beds and cooking pots. Nose pin in this region is a social must for a married woman. Only 12 percent of the 50 households owned cattle, an important asset for an agrarian household. Marginal percentages owned livelihood assets such as a van, sewing machine or fishing net. Between the two villages, more households in Char-Khoribari owned cattle. Stray households in Char-Khoribari also had assets such as a water pump or a horse and a cart.

Debts—Small but Huge:

A quick look at the current debt status of the surveyed households shows a common pattern but different accesses and a few different purposes for the two villages.

In total, nearly 70 percent of the households were in debt. The majority of the loans had been taken in 2008 and 09, with marginal percentages taken in 2007. In Nij-Goddimari, however, one household head had taken 3,000 taka from Krishi Bank in 1999. His total amount repayable was now 22,000 taka.



The most prevalent loan sizes ranged from 1,000 taka up to 10,000 taka. Between the two villages, the proportion of households in debt was much higher in Nij-Goddimari with a frequency of taking loans twice in a year. Small loans too were comparatively more common there. The biggest loan there was of 18,000 taka, taken by a household for maize cultivation.

Buying food remained a dominant common purpose for loans in both the communities. Respondents also mentioned taking loans of staples from neighbours and grocery shops frequently. Food aside, procuring agricultural inputs and other livelihood supports is the most mentioned and more of a need in Char-Khoribari. The biggest amount as loan, 28,000 taka, was found there. Taken from a cooperative society registered with the BRDB, this was utilised for cultivation. Small proportions of households in Nij-Goddimari had taken loans for education of children and for marrying off daughters.

Households in Debt: Sources of loan (%)		
Loan Source	Char-Khoribari	Nij-Goddimari
NGO	8	64
Dadon	0	8
Krishi Bank	0	4
Personal Loan	40	0
Private Shomiti	8	0
Cooperative society	4	0
Total	60	76

While most of the loans in Nij-Goddimari were NGO micro-credit, personal sources and private associations (*shomiti*) dominated in Char-Khoribari. Micro-credit NGOs are relatively new

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entrants to that remote *char* village. Besides, people say, paying in rapid instalments is difficult for them.

The private lenders take exorbitant interests though. For example, a loan of 20,000 taka was to be returned after four months with 12,000 taka in interest—the yearly rate of simple interest thus coming to 180 percent. The lone female household head in Char-Khoribari bears the burden of a 5,500 taka loan taken by her son to buy a cow. The son later died and the cow died as well.

The Young Rule

Populations surveyed in both the villages were predominantly young. Nearly half—46 percent—were below the age of 18. If the age range is extended up to 30, the young would take up nearly three-fourths—73 percent—of the total population. Elderly people, those aged 40 or above, made up the larger chunk of the remaining population.

Looking into the composition of the young, children up to 10 years of age, i.e. young dependents made up around 31 percent of the total population. The transitional age-group of 11-17 comprised around 15 percent. And the young adults—from 18 stretched up to 30 years of age—formed around 26 percent of the population. Between the two villages, Char-Khoribari had a slightly larger share of young dependents, while Nij-Goddimari was stronger in young adults.

Age and Gender wise distribution of Sample Population, Both Villages Aggregated

Age-group (Years)	Female	Female %	Male	Male %	Age-group Total	Age-group %
0-10	46	34	43	29	89	31
11-17	18	13	25	17	43	15
18-30	39	28	36	24	75	26
31-40	14	10	17	12	31	11
40+	20	15	26	18	46	16
Total	137	100	147	100	284	99

For its purpose, this paper will eventually look into the profiles of the young, particularly those in the 18-30 age-group. This is the age group that will be the clientele of the training centre. In the sample households, nearly all males of this age-group were working. While females in this group and other working-age groups remained a much unutilised workforce, livelihood options for them and in general were very limited.

SECTION-4

Taking Stock of Available Options

Of Want and Closed Doors

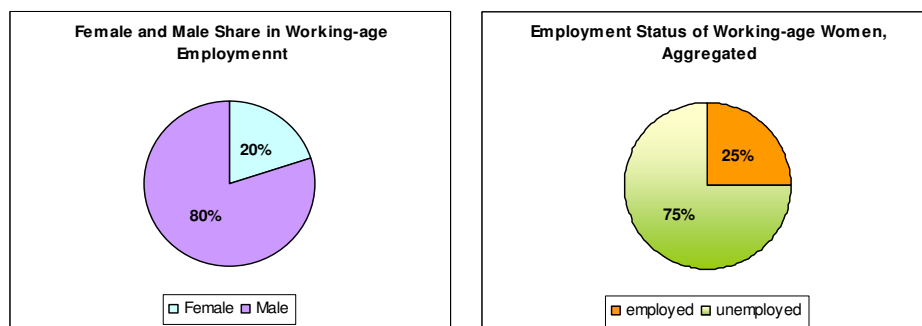
The FGDs and the questionnaire survey both showed the majority households making livings out of patchworks of different activities within the limited range of livelihood options available. Seemingly, no single occupation could ensure a sustainable living.

Slightly more than half the households in both the locations had two to three members engaged in income-earning. Some 12 percent households in Nij-Goddimari had four to six

members working. Seemingly, whenever possible more than one member of the household joined efforts and even then want persisted for the large majority.

Income Earners, Women Unemployed:

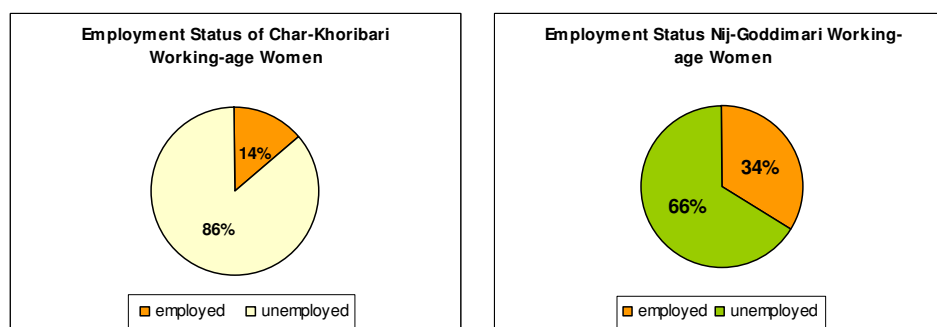
More than half—54 percent—of the total population surveyed were 18 or above years of age. About 48 percent of them were women. This segment of the population numbered 152. Around 61 percent of them were engaged in income-earning activities. And they were overwhelmingly male.



In every 100 income earners of working age, 80 were men. On the other hand, in every 100 dependents or unemployed of working age, 92 were women engaged in housework. This is much like the population swimming with the aid of one arm only.

In fact, only 25 percent of the women aged 18 years or above were earning incomes. The others—75 percent—were unemployed house-workers. In contrast, about 94 percent of men of the corresponding age-groups were working. Thus, conversely, the unemployment rate for women was 12.5 times higher than that for men. These trends were more pronounced in the 18-30 age-group, with 77 percent of the women unemployed.

On another front, only some 6 percent of the total income earners were under 18 years of age—all male and mostly in Char-Khoribari.



Between the two villages, income earners in total and women workers were both considerably more in Nij-Goddimari. Only 14 percent of the working-age women in Char-Khoribari had work. The female employment rate was nearly 2.5 times higher in Nij-Goddimari, with 34 percent of the working-age females engaged in income earning. Or, conversely, we could say that the female unemployment rate was 1.3 times higher for Char-Khoribari. Being close to the highway and a few markets including the Borokhata bazaar, Nij-Goddimari has relatively more opportunities than does Char-Khoribari. The latter is isolated by a long stretch of humpbacked embankment, the river and *charlands*.

Options, Nil or Scanty:

In both the villages, at FGDs and while responding to the questionnaire, women talked about lack of work. A frequently uttered phrase was, 'Ei deshe Meyeder kono kaaj nai'— in these parts there is no work for women. They also said, work is scarce and options are limited not just for women but for men too. As said Mossammat Amena Begum of Nij-Goddimati, 'It's a desert like area—all sand. In the monsoon you have flooding. Water stays for three-four months. Poultry, cattle nothing survives. Fishing in ponds is only possible after floods go.'

Farmers at FGDs said their produces could not fetch good prices or profit because of bad communication. The only bus service near Char-Khoribari remained stopped for quite a while because of bad roads. At the union-level, the only transport is rickshaw-van and the cost is much. Monsoon increases sufferings.

The region has no industrial growth. An Export Processing Zone—EPZ set up in 2001 in Saidpur, the relatively better-off upazila in Nilphamari, remains largely unutilised. Upazila officials mention absence of gas supply as one main hindrance. On another front, the local economy cannot sustain small or cottage-based ventures and no effective market linkages exist. The weak local economy, bad communication, lack of market access and lack of capital also limit the scopes of small business or skills-based trade.

Farm-Labour Dominates:

Available work and no-work therefore revolve around agriculture. With landlessness or marginal farm holdings setting the norm, the large majority of the total income-earners of all ages—45 percent—were farm-labourers. Slightly more than one-fourth of them were women. Another 11 percent, very few of them women, were non-farm labourers.

Thus more than half of the income-earners depended on daily labour and the majority of them reported not getting work regularly. On another front, 60 percent of the households had this income uncertainty, with one or more members doing such work.

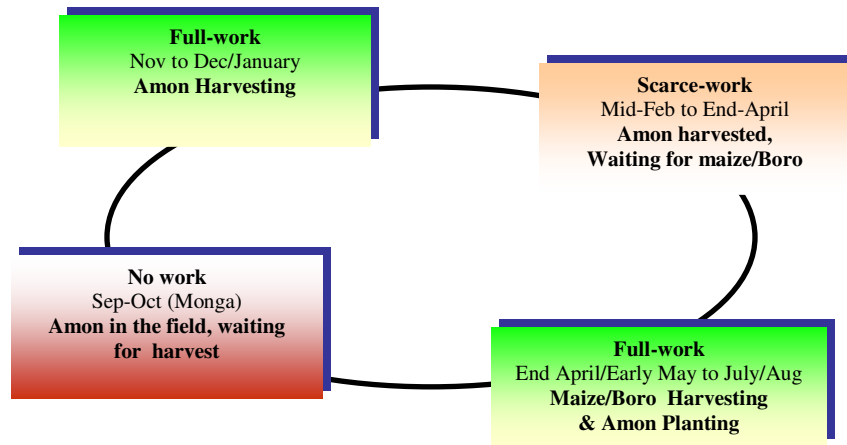
Between the two villages, Char-Khoribari had larger proportions of both farm and non-farm day-labourers. Available non-farm work there mostly was gathering and chipping stones, found in the riverbeds and underground. The non-farm labourers in Nij-Goddimari included some day-labourers working in Dhaka and Chittagong for prolonged periods.

Farmers Few: Some 15 percent of the income earners mentioned farming as their principal occupation. They covered about one-fourth of the 50 households. Of the two villages, Char-Khoribari had much higher percentages of farmers and farming households. Farmers included sharecroppers and *khas*-land workers too. These small farmers often engaged in agricultural or other sorts of daily labour as well.

Seasons and Wages:

For the large majority, work and income thus followed the agricultural cycle. People mentioned two more or less full-work seasons. The main one is November to December-January, when the major crop *amon* is harvested. The second one begins in end-April or early-May with harvesting of maize, a relatively new major crop in the area. This is the season for *boro* harvesting also but in the sandy soil of the *chars*, *boro* is not a viable option.

Maize harvesting period is short. This is however followed by *amon* planting that may last till July-August. But this second work season comes tailed with uncertainty as this corresponds with the monsoon floods.



Other than these six or at best seven months, lack of work persists. The worst time, which people term as ‘no-work’ season is of course *monga*, September-October, the period between *amon* planting and harvesting. For work available, if at all, wage reaches the bottom. Participants at FGDs said, given any option people would work but this is a period when they have to rely on relief for survival.

Pre-maize/*boro* harvesting season is another severe one, spanning *Falgun-Chaitra* halfway through *Baishakh*, i.e. mid-February to end-April. Thus for the households in these areas, want remains a more or less constant factor the year round. As said a woman interviewed in Char-Khoribari, ‘Our year does not have any difference between good time and bad time.’

Wages—Low to Lowest: In the full-work seasons, daily wage for a man is usually 100 taka plus two to three meals; it may go up to 120 taka depending on the demand for labour. For women, this ranges from 50 to 60 or at best 80 taka, sometimes with the number of meals cut down. In Char-Khoribari, women mentioned being paid per day with five kilogramme of maize only, which would not be worth more than 60 taka.

The rest of the year, for six months or more male-wage remains below or close to 100 taka and female-wage below 60 taka. The workdays too go down. In the ‘no-work’ seasons the daily wage for men could go down to 50 taka, usually around 80 taka perhaps, and that for women to 30 taka. At an FGD, one woman reported the wage to be just about one kilogramme of rice only.

Some said male wage could perhaps remain around 120 taka during lean seasons too, but scarcity of work was the main problem. In full seasons, 20 work-day months seemed to be the pattern. During lean seasons, work could be available for 10 to 15 days a month. In *monga* it could get down to zero days.

Cornered Always: Those badly in need of work may have to accept compromised rates throughout the year. Zaheda Khatun of Char-Khoribari heads a family of three minors. She reported getting on an average 30 taka a day for an odd mix of jobs in the fields and at household levels. This too she can get hardly for 20 days a month.

The Self-employed and Others:

Rickshaw-van pulling, tailoring, petty trade, carpentry—grouped as self-employment, these occupations were held by 18 percent of the total workers among the surveyed population. Such self-employed income earners were found in 26 percent of the 50 households. Between the two villages, both the proportion of self-employed workers and that of households with such workers were much higher in Nij-Goddimari than in Char-Khoribari. Some of the Nij-Goddimari self-employed worked in Dhaka or Chittagong.

Occupational Distribution of Income-earners of all Ages

Occupation	Char-Khoribari (%)	Nij-Goddimari (%)	Both Villages (%)
Farmer	20	11	15
Agri Labor	48	43	45
Non-agri Day labor	14	9	11
Self- Employed	11	24	18
Regular Job	7	2	4
Garment	0	9	5
House help	0	2	1

*Total workers of all ages: 98; Char-Khoribari: 44 and Nij-Goddimari: 54

Grouped in self-employed, marginal percentages depended on fishing, which is also a side occupation for a considerable proportion. Some 7 percent of workers in Char-Khoribari had regular jobs, in the village or away from home. About 11 percent of Nij-Goddimari workers had regular jobs in Dhaka or Chittagong, with some recently availing garment work.

Rough Monthly Household Income:

About 96 percent of the 50 households could mention amounts for monthly cash income. There was however noticeable differences in the pattern of income between the two villages. The monthly-income index appeared better for Nij-Goddimari.

About half of the sample 25 households in Char-Khoribari reported making 1,500 taka a month or less. For Nij-Goddimari, this median or mid-point monthly income was 2,500 taka, with just about 16 percent making in the range of 1,500 or below. In Char-Kharibari, the modal monthly income too was 1,500 taka, while the average income was 1,900 taka only. The modal monthly income in Nij-Goddimari was 3000 taka, the average being 2,500 taka.

The incomes were rough averages worked out by the respondents though. They were mostly calculating from daily wages. The majority of the Nij-Goddimari respondents were interviewed in May during the maize harvesting season, while the majority of the Char-Khoribari interviews were done in the slack period of April. The ongoing rates could have somewhat influenced the responses. Discussions had also revealed that monthly incomes could go down depending on the availability of work.

An Apparent Paradox

Between the two villages, Nij-Goddimari enjoys slightly better communication, has comparatively more diversity of wage-based work, slightly better wages, relatively better monthly cash incomes, longer duration migrants, and more workers including women. And yet the households surveyed there reported a comparatively higher experience of hunger.

This variation in reporting hunger between the two more or less similar-status villages could have many a complex and contextual reason. For example the community surveyed in Char-Khoribari, though badly affected by river-erosion, has more or less a secure root. The Nij-Goddimari community on the other hand, being of an *adorsho gram*, is largely a rootless one.

Trying to explain the hunger factor, land cultivation seems to be a crucial factor. We have seen that in both the villages, only small percentages owned agricultural lands. But people did access land for sharecropping. The trend was more prevalent in Char-Khoribari, with an additional practice of cultivating *khas* land.

Though farming as the main occupation is mentioned by far fewer, in Char-Khoribari 56 percent of the 25 households mentioned crops in their annual income pots. In Nij-Goddimari, this was the case for just half the proportion—28 percent. For both the sets, the land in use, owned or not, were small however. It ranged from 14 to 162 decimals, with the large majority

having access to below 100 decimals of land; many indeed cultivated less than 50 decimals. This factor tells us that the paradox of hunger is a small and perhaps an apparent perception.

Inadequate, Land or Cash:

Although land cultivation seemed to assure relatively more food security in Char-Khoribari, this was by no means adequate or evenly distributed. In both the villages, the households engaged in farming reported getting only one month's to six months' food from crops in a year. On top of landholdings being generally small, the sandy soil of the *char* region is mostly fit for two crops a year and the yield is generally poor. Even relatively bigger landowning households identified principal occupation of members as farm-labour.

On another front, though wage rates appeared to be slightly higher in Nij-Goddimari, larger total amounts were mostly concerted efforts by two or more members in both the villages. Besides, except for a few skills-based self-employments such as carpentry or the scanty regular jobs, cash incomes were coupled with uncertainty. Some 32 percent of the sample households in Char-Khoribari reported monthly incomes between 3000 taka and 4500 taka but they also reported getting full meals only for 2-4 months a year. Thus the amount of cash that can be earned in the locality was not being enough—be they relatively bigger or marginal.

In this context, a look into inland labour migration patterns and remittances reveals some interesting aspects.

Migration Exists, but...

From a 10-member household in Nij-Goddimari, five members had recently gone to Dhaka with money gathered by selling the household's only cow. This is one of the households that reported half-meals 10 months of the year. Three of them including a woman found employment in garment factories. Others were to return after earning some cash by doing daily labour. None sent any money home yet.

Looking at the history of recent times, one finds that migration is a common coping-strategy for many. Nearly 40 percent of the total 50 households had members migrating inland for work. Often more than one member made seasonal migrations, often twice a year. While Nij-Goddimari had more longer-duration labour migration, the trend in Char-Khoribari was seasonal migration. Differences existed in type of work and destinations, as well as in yearly remittance amounts.

Male members from 40 percent of households in Char-Khoribari seasonally migrated mainly to villages of Dhaka, Bogra, Tangail, Gazipur, Feni or Naogaon districts for agricultural work. A marginal percentage would also go for unskilled non-farm labour.

About 36 percent of households in Nij-Goddimari had migrant members and they were mostly into unskilled non-farm labour. A sizeable proportion worked at embankments in Sirajganj, some in ship-breaking yards in Chittagong, and others were rickshaw-pullers in Dhaka. About 8 percent households had male or female members in garment work. Both the villages had marginal percentages of households with members holding petty jobs in Dhaka or nearby towns.

Interestingly, the respondents did not mention the *monga* period as one when they migrate for work. Skilled in agricultural labour, during this period there is no work for the majority elsewhere as well. A major proportion in Char-Khoribari said they go out for farm-labour in peak seasons too as wages are more elsewhere.

Remittance Hints: Remittances in general were smaller for the Nij-Goddimari migrants, their yearly or occasional remittance ranging from 1000 to 3000 taka. The Char-Khoribari migrants on the other hand could add yearly up to 12,000 taka to the family pots. Mostly upper range, www.mrdibd.org/csr/investigation/skill_training

the household modal amount was found to be 4,000 taka there. While the amounts in both the groups are small anyway, it also points out that longer-duration migrants cannot possibly send much money home, especially if the work is low paying. This would form one of the major concerns for our proposed project.

Few Women Migrants: On another front, 8 percent of the 25 Nij-Goddimari households had women working in Dhaka. No woman from the surveyed Char-Khoribari households had left home for work in recent times. Thus female migration was very low from the region. At FGDs and during questionnaire survey in both the villages, a good number of women however said they wanted to go to the cities for work, but did not know how to go about it. They were mostly young housewives and young adults from poverty-ridden households.

Education—One Major Handicap

About 18 percent of the members of the surveyed 50 households was aged five years or less and yet to go to school. Nothing was mentioned about the educational status of some 1 percent. Excluding these groups, we have 231 persons of five-plus ages, nearly equally divided between the two villages. About 48 percent of them were females.

5-plus Population: Education at a Glance

Educational Status	Female (%)	Male (%)	total (%)	Female : Male Ratio (%)
Illiterate	18	15	16	53:47
Non-formally Literate	32	32	32	49:51
Primary Attained	15	18	16	45:55
Primary Attending	23	20	22	52:48
Class VI - VIII Attained	5	9	7	35:65
Class VI - VIII Attending	4	1	2	80:20
Class IX - X Attained	1	1	1	50:50
Class IX - X Attending	1	2	1	33:67
SSC and Above Attained	0	1	0.4	0:100
SSC and Above Attending	0	3	1	0:100

*Total 5-plus Sample Population: 231; Female-111 & Male- 120

*Please note that the 5-plus population has been calculated excluding 3 males from Nij-Goddimari, whose educational status was unavailable.

About 16 percent of the five-plus population was illiterate; females a little more so than males. Another 32 percent was non-formally literate—meaning they could barely read and write or sign names. Males and females were about the same in proportion.

Limitations of Formal Education Exposure: Leaving aside the illiterate and the non-formally literate, we have near about 52 percent of the population of five-plus ages who had either attained or were attending formal education. Females lagged behind males. They comprised 46 percent of those with formal education exposure.

From another perspective, near about 50 percent of females and a little over 53 percent of males of five-plus ages had this exposure. Formal education exposure—of males and of females—was concentrated at the primary level though. Beyond-primary attainment was very limited, attendance rarer.

Attainment and attendance taken together, the beyond-primary exposure was mostly concentrated at the junior secondary level i.e. between class VI and class VIII. And the highest rung, either for attainment or for attendance, was higher secondary. For females this rung was at the secondary level i.e. class IX-X.

Breaking down Formal Education: A breakdown of the formal education exposure scenario would further clarify the educational handicap of the survey population. We will separate those with attainment i.e. meaning who are no longer studying or drop-outs from those who are still studying.

About 25 percent of the five-plus population had formal education attainments. The bulk of this segment—16 percent—had dropped out of school at primary levels. About 9 percent had beyond-primary attainments. The overwhelming majority of them had dropped out at junior secondary levels. Class IX-X and SSC-or-above (higher secondary at the most) achievers together comprised just a little over 1 percent of the five-plus population.

The attendance scenario is a wee bit brighter than the attainment picture. A little over 26 percent of the five-plus population was still studying. The bulk was at primary schools—22 percent. That leaves almost 5 percent studying beyond the primary level, junior secondary goes with a marginal lead. And as we have already mentioned, the highest rung for attendance was higher secondary classes.

Beyond Primary Females Few: There was not much difference between males and females in the segment without any formal education. But females generally lagged considerably behind males in formal education attainments, even as primary-level achievers and especially in beyond-primary achievements.

Only 6 percent of females of five-plus ages had attained schooling beyond primary—around 5 percent had dropped out at the junior secondary level and 1 percent at class IX-X. Nearly twice as many males as females had attained such beyond-primary schooling. While the rate remained small for males as well and their concentration too was overwhelmingly at junior secondary level attainments, a fractional percentage of males had HSC or higher secondary achievement. No female had made even up to the end of the secondary school or the SSC level.

Females were in a comparatively better position amongst those still studying, but at the lower rungs only. In the primary-goer group, 52 percent were girls and they comprised 23 percent of the five-plus females. The female proportion rose dramatically amongst those attending junior secondary classes, 80 percent, courtesy to the Nij-Goddimari girls. The group however was tiny. Besides, females tapered off at higher rungs with only 1 percent of them studying at class IX-X and none beyond that.

We have already seen that even males and females taken together, the group studying beyond primary was tiny anyway. The lonesome percentage of the five-plus population studying at the SSC to higher secondary levels, the uppermost limit, was all male.

Char-Khoribari Farther Behind: Between the two villages, Nij-Goddimari showed comparatively better trends as regards illiteracy, formal education exposure, female education and beyond-primary attendance.

About 6 percent of the five-plus population in Nij-Goddimari was illiterate. This rate was 4.5 times higher—27 percent—for Char-Khoribari. In both the villages, the illiteracy rate of females was higher than that of males.

The rate of exposure to formal education too was higher in Nij-Goddimari—55 percent as against 48 percent in Char-Khoribari. Some 53 percent of five-plus females in Nij-Goddimari had this exposure as against nearly 47 percent in Char-Khoribari. Nij-Goddimari had an upper hand in the rates for male formal education exposure too.

In both the villages however males were ahead of females. But compared to Char-Khoribari, Nij-Goddimari females had a relatively better educational status especially because of their trends.

Primary achievers and goers formed the biggest chunks in the formally educated populations of both the villages. In primary attainments, the female share was smaller than that of males

in both the villages. In primary attendance however, Char-Khoribari girls were ahead of boys, in addition to the group being bigger.

The significant upper hand was Nij-Goddimari's though and that was in beyond-primary education, especially in attendance. The beyond-primary exposure in Nij-Goddimari—18 percent of its five-plus population—was double than the rate in Char-Khoribari. While males outdid females in beyond-primary attainment, girls were far ahead in attendance. Altogether 8 percent of the females here had junior secondary attainments, while some 9 percent were attending junior secondary (VI-VIII) and secondary (IX-X) classes—largely at the latter though.

In Char-Khoribari, only 5 percent of the females had beyond-primary attainments while no female were studying above primary. In fact only 1 percent of the 5-plus population there was studying beyond primary, all male. Stray percentages in Char-Khoribari had secondary and higher secondary attainments, not indicative of any trend though.

On another front, formal education was almost solely a phenomenon of the young population. Around 90 percent of the over-30 populations in both the villages was illiterate or had attained non-formally literacy. Illiteracy was far higher among the Char-Khoribari older generations.

We will take a closer look at the education profiles of the young as per age-groups when we list a few challenges for the proposed training centre. Both the BGMEA and BKMEA prefer the trainees, i.e. entrants to their factories to be under-30 and have at least class VIII achievements.

Few Schools in Chars: Meanwhile one needs to note that *Char* areas have few schools and they are badly run. Char-Khoribari has two government and three registered primary schools for its population of near about 4,000 but no secondary school. The government schools especially have a constant problem of absentee teachers. The only secondary school in the vicinity is in Hatibandha Upazila, about an hour's walk away, which gets particularly difficult in monsoon.

Two-pronged Limitations

This state of education obviously stunts the population's work options. Besides—as already mentioned—weak capital, communication and market limit the scopes of skills-based trade, cottage industry or small business. A local NGO under a CARE-funded project and the Youth Development Directorate of the government occasionally provided skills training in tailoring, cattle rearing, poultry or fishery. While the training is limited in scale, the government bit absent in Char-Khoribari, participants at FGDs said they did not have any capital to start these ventures with. They also said that given the floods, poultry or cattle farming might not be sustainable either.

The above factors especially limit the options for women. In Nij-Goddimari, two young girls Rabeya Akhter Shilpi and Aleya Akhter had left school at class IX and X to learn tailoring from a neighbour. They needed to add to the family pots and help send younger sisters to school. Shilpi's father lived separately with his second wife and family. Her mother bought her a sewing machine by taking loans. Aleya's father is a van-puller and she got an old machine from an uncle who is also a tailor. Six months had gone by and neither could make more than 500 taka. Shilpi is also skilled in fancy mat weaving but has no buyer.

With the present poor qualification of the human resources and the state of local economic bases and opportunities, very few avenues are actually open—at least for the current generation of working-age population and for those fast approaching it. One of the few options could be systematic skills-training linked to prospective job markets (1), something that the proposed garment training centre could achieve.

Need Work, Need Skills

Garment as a Viable Option

For Mosammat Sajeda Khatun, separation from her husband early in the marriage had been followed by the death of her father. Sajeda then worked as an agricultural labour to raise and give education to her younger brother and a son. And then the Jamuna engulfed their home and scanty land in the district of Jamalpur. Sajeda migrated to Char-Khoribari, where she had an uncle. The brother, an SSC graduate, took up a job in a sweater factory in Narayanganj.

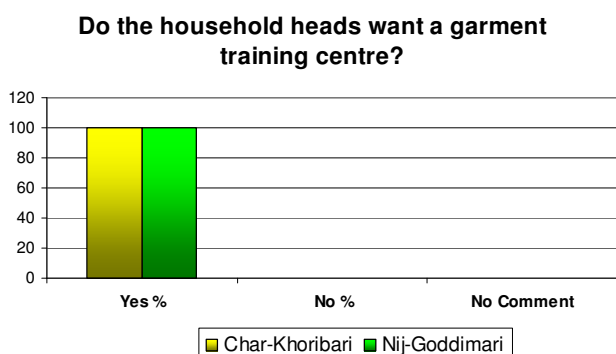
With the remittance sent by him and with her own hard work, over the years Sajeda bought some homestead and agricultural land. She herself worked the land while her son studied. Then a sudden crisis in the family stopped the son's education just before he was to sit for his SSC exams. He too eventually found a job in the sweater industry. He now makes around 7,000 taka a month. At an age past 40, Sajeda still works hard to make the most of the remittance.

Sajeda is all for a garment training centre in the region. This is what she has to say: "I have prospered because of the opportunity *garments* provided. Would I be able to survive, if it weren't for *garments*? There is no work in these villages." Mafidur Rahman, the headmaster of a local registered primary school says, "Sajeda was a 'nobody'-a pauper, no better than a beggar in the street. We now recognise her as an equal."

Of Attitude and Need:

This research however found an ambivalent attitude towards garment-job in almost all its probes. The FGDs for example revealed a hesitant but general perception that it is not befitting especially for women to go away from home and work in a factory. At the same time, it was eagerly welcome as a probable source of regular income. While handling this attitude has to be recognised as a major challenge for the proposed centre, there seems to be no reason to read this as off-putting.

The survey questionnaire asked the household respondent what would be his or her preferred job. The large majority in both the locations wanted either daily-labour i.e. earthwork, roadwork or tending roadside plantation, 'any job', or 'light job'. These are the jobs that come their way as part of various GO-NGO projects. Less than one-fourth of the 50 household heads mentioned garment job as a preferred option.



But the next three specific questions got overwhelmingly positive responses. The first one asked whether they wanted a garment skills training centre in the region. One hundred percent of the interviewees in both the villages said 'yes' to that. Each respondent was then asked to give a number for probable trainees from his/her household. The large majority—76 percent—of the households had at least one member

to offer. The majority respondents mentioned assurance of jobs as a precondition though. In this aggregated list, women outnumbered men. Between the two villages, Nij-Goddimari had a greater share of interested households and female candidates.

The third question asked them whether they themselves would go or send members to the city for garment jobs, if available. An overwhelming majority—96 percent of the 50 household heads—responded positively. About 44 percent wanted to avail the opportunity for self and

members both. A tiny proportion—4 percent—had only themselves as job seekers. The rest of the willing households— 48 percent—had only members as prospective workers.

Garment jobs: Probable candidates in households, Disaggregated		
Job Aspirants	Char-Khoribari (%)	Nij-Goddimari (%)
Only Head	8	0
Only Members	56	40
Head and Members	28	60
Not mentioned	8	0

Disaggregating between the two villages, 92 percent of the 25 household heads in Char-khoribari welcomed garment jobs for themselves and/or for household members. The remaining 8 percent was unsure or did not have any suitable candidate. In Nij-Goddimari, all respondents—100 percent—said they had members to offer as garment job candidates. On top of it, 60 percent of them also wanted such opportunities for themselves. In Char-Khoribari, only 36 percent of the household heads wanted such jobs for themselves, while 84 percent had other members as candidates.

Of Need and Demand:

With about three-fourths being under-31, the age compositions of the twin populations show that a lot of people need sustainable livelihood now and a lot more will be needing soon. The limitations imposed by access to diversified skills and education remain true for many, thus narrowing the range of viable options.

On the other hand, Abdus Salam Murshedy, the President of the BGMEA, told the research team that the sector was short of 2,00,000 workers. He said if a corporate house funds a garment training centre in the research area, the owners' association would be ready to facilitate training as per the need and ensure jobs for the trained people.

At the time of the research, BGMEA and the government of Bangladesh with support from donors were jointly running woven and sweater knitting and linking training centres in four of the *monga*-affected districts except Rangpur. Similar programmes were on in several other districts including Bogra in the north. The apex body of the other half of the readymade garment sector, BKMEA, runs a knitwear and sweater training institute in Pairaband near Rangpur town. These prioritise trainees from the DFID-funded *Chars* Livelihoods Programme of the government. The Nilphamari, Gaibandha and Kurigram centres, in which the Bangladesh Army also had a pioneering role, broadly cater to the *monga*-affected populations.

The leaders of the woven and knitwear garment sectors said these training centres were serving twin purposes—developing skilled labour and contributing to poverty alleviation with immediate employment. Fazlul Hoque, the president of the BKMEA, emphasised the need for many more training centres especially in the remote areas. Referring to the twin benefits of capacity development of the underprivileged youth and meeting the industry's labour need, he termed such provisions as a 'social win-win' situation. Mr. Hoque said his association was financing the Pairaband institute out of such inspiration and would welcome similar initiatives with training and employment supports.

The More the Merrier: In March 2009, the Pairaband Institute of the BKMEA had a waiting-list of 1400 males and 1050 females. The coordinator of the institute said, it would take a couple of years for the last one in the list to get enrolled. He said each district could do with one such training facility.

The chairman of the Tepakhoribari union council, Dimla, said that the BGMEA-government centre in Nilphamari asks for per batch one male and one female trainee from each union. For picking up just two, he has to refuse many aspirants. The Chairman said his union alone could

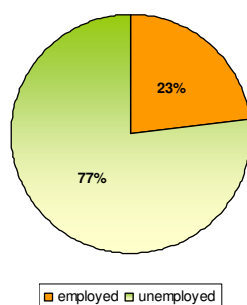
provide yearly four hundred to five hundred trainees. The proposed centre, being deep within the vulnerable communities, could accommodate fresh groups who are generally left outside recruitment opportunities. This could especially benefit the women in the remote *char* areas who are deprived of any scope to develop income-earning skills.

18-30 of Today and Tomorrow

We have singled out age-group 18-30 as the clientele of the training centre. Roughly one-fourth of the sample population—75 in total—belonged to this age-group. About 52 percent of the group were women.

Comprising 45 percent of the total income-earners, this age-group formed the single largest workforce. About 59 percent of the age-group was engaged in income-earning. And they were predominantly male. The trend of male-female proportion in employment is similar to overall working-age scenario, only more pronounced and acute. Nearly 80 percent of the income earners were men. In contrast, nearly 97 percent of the dependents or the unemployed were women.

Employment Status of 18-30 Women



From another perspective, in every 100 women of 18-30 ages 77 were unemployed. On the other hand, in every 100 men only 3 were not into income earning. This tiny percentage of men was studying at the higher secondary level. In other words, those of the age-group neither studying nor income earning were all women. They were all currently married and engaged in housework. And female unemployment rate was nearly 26 times higher than the male unemployment rate.

As with the overall working-age employment trend, between the two villages, Nij-Goddimari 18-30 population had lesser rates of unemployment—in total and both for men and women. We have previously seen that the overall female unemployment rate was considerably higher in Char-Khoribari. But the rates got much closer for this age group. The female unemployment rate was 78 percent for Char-Khoribari and 76 percent for Nij-Goddimari.

Employment of 18-30 population

Income Earners	Char-Khoribari	Nij-Goddimari	Both Villages total
Female (%)	22	24	23
Male (%)	78	76	97
Total (%)	55	62	59
Female : Male Ratio (%)	22:78	19:89	20:80

* 18-30 Sample Total Employed: 44; Male: 35 & Female: 9; Char-Khoribari Total: 18, Male: 14 & Female: 4; Nij-Goddimari Total: 26, Male: 21 & Female: 5

While men and women were half and half in the Nij-Goddimari group, in the Char-Khoribari sample, women outnumbered men by 20 percent. Women workers in Char-Khoribari were overwhelmingly concentrated in this age group. All men of this age group in Nij-Goddimari were engaged in income earning. The student in this age group was in Char-Khoribari, comprising some 7 percent of its 18-30 men. The rest of the men there were into income earning.

We have already scrutinised the limited and unsustainable livelihoods available to the surveyed household members. About 41 percent of the income-earners of 18-30 ages were agricultural-labours, one-third of them women. Women workers were mostly concentrated in agricultural labour. Another 16 percent was non-farm day labour. Women comprised just

about 14 percent of them. These two occupations taken together, about 57 percent of the 18-30 workers survived with the uncertainty of daily incomes.

Some 11 percent was garment workers, all new entrants and one-fifth of them women. A mere 5 percent had regular jobs including NGO employment, half of them women. The self-employed and the farmers were all males.

Between the two villages, day labourers—especially agricultural labour—were considerably more in Char-Khoribari. The self-employed and the farmers were mostly in Nij-Goddimari. Garment workers were only in that village, while regular jobs were solely a Char-Khoribari phenomenon.

One however needs to keep in mind that the majority of these workers needed to do more than one type of work and even then their incomes mostly remained inadequate to feed the households throughout the year. The point is clear: most of them could do with more regular and better livelihoods, especially the daily-earners and above all the non-earning women.

Besides, while the population in this age-group needs better alternatives immediately, another sizeable number is approaching the age and will soon be clamouring for work. This age-group, 11-17 years old, formed around 15 percent of the total survey population. About 42 percent of them were girls.

Training—More than One Dimension

At the FGD with a group of young men in Nij-Goddimari, Monir Hossain recounted how he had availed training at a private centre in Savar, Dhaka, paying some 1500 taka for getting a garment job. That was in 2001. Monir recently returned quitting his last job because the pay was no longer compensatory enough. That is another issue important for the purpose of this research. Meanwhile, Monir said that without training, the pay was worse. A few other returnees present had the same opinion.

Households with at least one member for training

Char-Khoribari (%)	Nij-Goddimari (%)
72	80

Participants also highlighted the following points at different FGDs:

- People were much interested in garment jobs but feared the unfamiliarity.
- Along with the physical distance to the garment districts, the psychological distance was a big barrier.
- Some people had gone to work in garment factories but could not last because they could not fathom the job.
- Training would make work easier as well as bring good salaries at the start.

By March 2009, the Rangpur training institute of the BKMEA had provided jobs to 672 graduates. They included the majority passing out. Out of the eight batches that graduated by then, a fractional percentage had dropped out. Trainees cherished the certificate as a green-card to jobs. They said, one of the main attractions was that with this certificate one could start straight off as an operator, skipping the ‘helper’ threshold. Trainers there, who themselves were skilled workers, said training increases bargaining power. They also said that training provided a much needed orientation and helped in confidence building.

An elderly farmer in Char-Khoribari said, ‘Our children would need to learn etiquettes as well. Some may even need to be taught a bit of basic reading and writing or signing names.’ This takes us to one major challenge for the centre: the educational status of the trainees.

Concerns and Challenges

Weaknesses, Pitfalls, Special Needs

The major challenges for the proposed centre at the planning level could be broadly identified as:

- Shortcomings in basic qualifications of the probable trainees; need for some concessions and their implications
- Special issues concerning women
- Wage expectations of the trainees and job seekers
- Modes of recruitment
- Ensuring the right balance in community involvement and ownership
- Securing the right balance in involving the local government and upazila administrations
- Dovetailing the curriculum to the needs of the employers; working in close cooperation with them

A few key operational considerations will be listed along with the outline of the project.

Qualification Hurdles, Confidence Building:

The educational profile of the 18-30 age group was rather discouraging, more so of women. Around 8 percent of the age-group population was illiterate; of them women were double the men. Another 32 percent was non-formally literate, women's share remaining close to double. That leaves us with about 60 percent of the age-group population who had some degree of formal education exposure; of them men were 1.25 times higher in proportion than women. In this age-group, except for around 1 percent—men only—all the rest had stopped studying.

Education of 18-30 populations: Both Villages Aggregated

Educational Status	Female (%)	Male (%)	Total (%)	Female : Male Ratio (%)
Illiterate	10	6	8	67:33
Non-formally Literate	38	25	32	63:37
Primary Attained	33	42	37	46:54
Class VI - VIII Attained	15	22	19	43:57
Class IX - X Attained	3	0	1	100:00
SSC and Above Attained	0	3	1	00:100
SSC and Above Attending	0	3	1	00:100

*Attainments in the last three categories are actually represented by just one person in each.

For 37 percent of the 18-30 population, education had stopped at primary level. Some 19 percent had junior secondary—class IV to class VIII—attainments. A little over 1 percent—all women—had class IX-X attainment. Women's educational attainments stopped there. Men limped along a bit higher up, but their proportions remained similarly poor. The upper limit for male attainments and attendance both were higher secondary levels.

The largest chunk of female attainment was non-formal literacy, closely followed by primary-level attainments. The above table shows the tapering off attendance of females against the slightly better profiles for men. In addition to bigger percentages of formal education attainments, both the illiteracy and non-formal literacy rates were moderate for the 18-30 men. But even then the scenario does not look very bright.

Education of 18-30 Populations, Disaggregated

Educational Status	Char-Khoribari				Nij-Goddimari			
	Female (%)	Male (%)	Total (%)	Female: Male Ratio (%)	Female (%)	Male (%)	Total (%)	Female: Male Ratio (%)
Illiterate	17	13	15	60:40	5	0	2	100:00
Non-formally Literate	39	7	24	88:22	38	38	38	50:50
Primary Attained	28	53	39	38:62	38	33	36	53:47
Class VI - VIII Attained	11	13	12	50:50	19	29	24	40:60
Class IX - X Attained	6	0	3	100:00	0	0	0	0
SSC and Above Attained	0	7	3	00:100	0	0	0	0
SSC and Above Attending	0	7	3	00:100	0	0	0	0

Between the two villages, illiteracy was far higher in Char-Khoribari's 18-30 population. Non-formal literacy was considerably lower too. At 15 percent, the illiteracy rate in Char-Khoribari was about six times higher than that in Nij-Goddimari. The primary-achiever group was a bit larger in Char-Khoribari while Nij-Goddimari was comparatively much stronger in junior secondary attainments.

While overall formal education exposure rates were about the same for this age group in the twin villages, Char-Khoribari was far weaker in female but a bit stronger in male attainments. Marginal percentages in Char-Khoribari also had secondary and higher secondary exposures, while none had reached these levels in Nij-Goddimari. But judging by the overall educational picture, these could be stray phenomena rather than a trend.

Implications: This data has the following implications for the proposed training centre:

- Only a small proportion of trainees could be expected to have the preferred class VIII attainment for garment jobs. The proportions could be smaller for women and for those from the *char* pockets. That means, the centre will have to be ready to accept trainees with not much formal education. If the *char* populations, especially the women are left out, the core concept of the project would suffer. This therefore would have to be negotiated with the would-be employers. Training centre/centres run by them too make this concession.
- The curriculum will need to have a strong component of elementary general education, i.e. signing names, reading or writing simple messages, and above all, introduction to English words associated with the machinery and other aspects of the garment trade. Trainers at BKMEA's Rangpur institute use a list of such words written in Bangla script.
- The goal is that the proposed centre will benefit the poor from the *char* and other remote and vulnerable areas. These will be people who are unfamiliar with Dhaka or big cities, who go there only seeking work in crisis periods and who need orientation to the urban work culture. The trainers and management would need to be sensitive to this and courses should include/touch upon this aspect.
- The overall training programme and atmosphere will need to take care of the need for confidence building, especially as regards the trainees from remote *char* areas. The BKMEA institute employs trainers who are all from the north Bengal, especially from greater Rangpur. This helps the trainees overcome the barrier of dialect and initial feelings of inadequacy or fear. Trainees, most of them young and for the first time away from home for a long period, feel secure with local people. Besides, local trainers themselves have a special motivation. One trainer at the BKMEA institute said, 'We want to prepare them in a way so that when they go for work, no one can slight them by calling *mafiz* i.e. a nobody, slang used to describe the poor people from the Rangpur region.'

Women, Ambivalence, Concerns, Hopes:

While heads or their representatives of the surveyed households overwhelmingly welcomed the prospects of training and job, it would be wise to bear in mind the rather negative social attitude towards garment jobs, especially as regards women. Before listing the cautions and do's, a quick look at certain aspects of the status of women is in order.

The FGDs maintained that child marriage, once pronounced in the region, still prevails especially in the *char*-areas. In Char-Khoribari, the modal age at marriage for women was 12, while both the mean and median age was 13. In Nij-Goddimari, the mean and median age at marriage for females was 14, while the modal age was 16. Therefore, in both the villages girls were being married off at very young ages. All women in the 18-30 sample population were currently-married.

Women: Age at marriage		
	Char-Khoribari	Nij-Goddimari
Mean Age	13	14
Median Age	13	14
Modal Age	12	16

One of the questions put to a senior female member in each household was, whose approval would be needed should a woman member gets a garment job offer. About three-fourths of them referred to the family head, mostly terming it as 'husband's approval'. A small proportion hoped the decision would be a joint one. Much less than 10 percent said they would decide on their own.

Between the two villages, the decision seemed to depend overwhelmingly on the husbands in Nij-Goddimari. This appeared to be a comparatively smaller phenomenon—high nevertheless—in Char-Khoribari. Combining joint decisions and own decisions, a relatively larger proportion of women there seemed to have more share in decision-making. But then a considerable proportion in Char-Khoribari had chosen not to respond or show any interest.

Women Representing Households on Decisions about Garment Jobs

Deciding on Garment Jobs	Char-Khoribari (%)	Nij-Goddimari (%)	Both Villages (%)
Head's Approval	60	88	74
Father-in-law's Approval	4	0	2
Joint Decision	16	4	10
Own Decision	4	8	6
Not mentioned	12	0	6
Not Applicable/Not interested	4	0	2

At the FGDs people mentioned about religious or social barriers in sending women to garment jobs but it was presented with a condition—if work and income is ensured, people would go for it. As said a village elder at a Nij-Goddimari FGD: 'Money will give respect to the job.' A father there said, if it's good for her daughter, he would have no objection to it. And a young girl said, 'If it does us good, develops the future, one would need to go even if parents forbid.'

Implications: In order to overcome these barriers, here is a list of suggestions from the people and from the research team:

- Jobs must be ensured.
- The guardians and the community key people must feel reassured about security at the centre and later at workplaces. Occasional meetings with cross-sections of the population would help.
- Maintaining security and discipline at the centre would need particular care as this will have to be residential to cut down travel time and catering to deserving candidates from across districts.
- Since most of girls of the preferred age-group would in all probability be currently-married, in some cases couples might need to be recruited.

- The *char* women lag behind more and they are the ones who need to be covered more. Plans of orientation meetings at community-level would be important.
- Strategically, recruiting a number of girls from the same area would help overcome inhibitions. This would help secure approval and confidence both at household and social levels.

Hopes for the Future

While the educational profile of the survey population generally shows a trend of dropping out of schools, the profile of the 11-17 age-group gives reasons for hope. For this age-group, illiteracy was very marginal and non-formal literacy was not much. These two rates together covered about 12 percent of the age-group population of 43. They were mostly boys. Primary drop-outs formed a similar percentage—more boys than girls.

A tiny percentage had dropped out of junior secondary classes. These aside, some 49 percent of the 11-17 population attended primary schools—more girls than boys. Some 21 percent were attending junior secondary to higher secondary classes. Girls were overwhelmingly more at junior secondary classes, while boys were the loan runners at the SSC and higher secondary levels.

This steady trend of continued school attendance beyond the primary level was solely contributed by the Nij-Goddimari boys and girls. All the 11-17 girls in that village were attending schools, 57 percent of them at junior secondary and secondary levels. The larger concentration of the boys there was studying at primary levels. A good proportion of boys however—36 percent—were attending junior secondary up to higher secondary classes. No boy or girl of this age group in Nij-Goddimari was without formal education exposure.

Illiteracy and non-formal literacy in this age-group were found only in Char-Khoribari. Drop-out rates too were a bit higher there. No one was attending schools beyond primary. The primary-goers however were of a good size, comprising 55 percent of the age-group population and covering 73 percent of the girls. Nearly one-fourth of the age-group population there—all male— was engaged in income earning.

This again implies that special considerations for the charlands will need to continue for quite some time to come. Meanwhile, income to the households could mean this group not having to drop out of schools eventually.

One significant aspect is that no girl of this age-group was married in Nij-Goddimari. In Char-Khoribari however about 9 percent of the 11-17 girls were already married. Teachers at FGDs said, char girls drop out of schools more because of early marriages.

Wage—A Tricky Point:

Nasima Akhter of Nij-Goddimari had worked in a garment factory for 7/8 months before her marriage. She couldn't go back to the job because her in-laws objected to it. Nasima used to get altogether around 2,500 taka a month. She did not regard that amount to be very useful.

Saleha Begum had worked for five years in a knitwear factory for five years. She came back to the village because of an illness and wanted to go back again. As a sewing machine operator, she could make 5,000 taka a month. 'That's a lot of money,' said Saleha.

It appeared that regular remittances helped build household resources such as land or capital and could at least partially substitute loans. But the amount has to be compensatory. We have seen how low-income longer-duration migration did not really help in the case of Nij-Goddimari.

From the perspective of sustainability of the project, wage expectations would thus be a major challenge. While people are cash-hungry, once they start working in Dhaka, the living expenses there show that 3000-4000 taka is not enough. They can hardly send any money home. A father at the Char-Khoribari FGD said it wasn't a good deal. But his son still did it because no work was available near home. In Nij-Goddimari a bitter returnee said that 100 taka earned in the village had more value than 200 taka in Dhaka. After working for eight years in the knit sector, he found work getting less and irregular. Production-based pay was no longer much and with the inflation it was no longer compensatory for him. He strongly felt, just training would not do, wages needed to go up.

Implications: Keeping in mind this aspect, the training courses should be designed well so that the graduates gain in competitiveness:

- In addition to the curriculum provided by the BGMEA and BKMEA, the centre may need to incorporate skills that would raise the bargaining capacity of the worker. That is why we stress the general education and orientation components.

Recruitment Debate:

The BKMEA and BGMEA institute/centres recruit trainees through the DFID-funded *Chars* Livelihoods Programme of the government. Probable trainees are identified through the union councils. While this makes life easy for the training authorities, the common people rejected the suggestion. At all the FGDs and during informal discussions they were sceptical and said that the Chairmen or members would favour their own folks and the poor would be deprived. The people did not want the NGOs to handle it either. They apprehended that the NGOs would favour people from their respective credit groups. Union council representatives however strongly felt that the local government needed to be involved in the process.

Implications: Through the discussions with the community, a consensus framework that emerged is:

- The centre authority should directly handle and finally decide the selection but the process should involve a committee comprising representatives from the working poor people, local elites including school teachers, member/s and Chairmen of the concerned union councils, representatives of the respective upazila(s) administration, and representatives of the highest-profile NGO/s in the locality.
- The committee should notify the communities and seek applications directly.
- Strict criteria for recruitment should be maintained, giving priority to the landless and/or households depending on day-labour, marginal farming, rickshaw-van pulling, petty trading, fishing and other such livelihoods. The centre authority and the committee should judge the qualifications, as well as the economic status of the applicants.
- *Char* areas should get priority. While the number of male-female trainees would be the same, women should be sought out with special attention and granting viable concessions.
- The PPRC and PKSf data-bases locate the vulnerable unions and poor households covering the *monga*-districts pretty thoroughly. The poverty maps locate vulnerable areas. The centre could explore these for identifying recruitment areas and households.

Community Ownership and Involving the Local Government/Administration:

The recruitment issue points out the need for involving the community in a balanced way. Established in an area away from the district or upazila headquarters, the sustainability and security of the centre would depend much on community-involvement. The community needs to feel a shared ownership of the centre.

Household Heads on Paying for Training

To Pay or Not to Pay	Char-Khoribari (%)	Nij-Goddimari (%)	Both Villages Aggregated (%)
Willing to Pay	44 (Tk. 50-200)	88 (Tk. 50-100)	66 (Tk. 50-200)
Should be Free	56	12	34

From the point of view of community-ownership of the training project, the questionnaire probed the issue of a token training fee. While some 66 percent the total 50 household heads were willing to pay a fee ranging from 50 taka to 200 taka, there was a sharp difference between the two villages. In Char-Khoribari, more than half of the respondents felt that the training should charge nothing. Those who were willing to pay said the fee should be 50-200 taka a month. In Nij-Goddimari however the overwhelming majority was for paying a small fee within the range of 50-100 taka a month.

This issue was probed during all the six FGDs and initially the responses were divided. However, once discussion progressed, people seemed to come to consensus that free training usually was not of good quality. Many also felt that people do not take free training seriously. A significant proportion nonetheless pointed out that they could not afford to pay at all.

The dilemma is best summarised in the words of Sahir Mondal, a farm-labourer in Char-Khoribari: 'We live on daily income. If I am to go for training, I would need help for supporting my family, let alone paying for it. It would however be good to pay something. If I pay even 10 taka, I can claim my money's worth. I will then have a say on whatever goes on. All sides considered, perhaps the centre could charge a one-time fee of 100 to 150 taka.'

The question of providing support to the family during the training period was also raised by Momena of Char-Khoribari, whose daily income in rice feeds her mother.

Implications: The project should begin with a well-planned introductory phase:

- The issue of free-or-small-fee, perhaps for registration only, would need further exploration once the project prepares to get going. The issue of support to the families during training would perhaps remain beyond the reach of the proposed project.
- Seeking community involvement, meetings should be held with cross-section of people in the campus locality, the concerned union councils and major NGO representatives, the UNOs and upazila officials especially those belonging to the departments imparting training to the people.
- Efforts should be made to build on the goodwill initiated at the research stage with the administration of the upazilas and the union councils. Both fronts have been ready to help with information and welcomed the idea of the training centre.
- The proposed recruitment committee should sit from time to time to keep things smooth.
- The BKMEA institute has contracted out its canteen operation to two members of the local union council. This helped them get rid of some petty disturbances and resistance faced at the initial stage.
- Regular visits by the funding company would help enhance the image of the centre, as well as strengthen bonding with the communities.

Involving the Employers:

The centre will need to work closely with the probable employers:

- Their help would be needed from curriculum development to procuring trainers and for ensuring jobs. At preliminary discussions, the BGMEA and the BKMEA leaders said, training modules and curriculum were available. Providing trainers could be explored if approached with definite plans.
- The certificate may also need a sanction from them.

Why Not a More Central Place

The FGDs at Nij-Goddimari and Char-Khoribari voiced apprehensions that if the centre is set up even in the upazila headquarter of Hatibandha or Dimla, *char* people would be deprived as networks and cliques of the elites and the powerful there would favour their own folks. Besides, for the project to be really successful, sustainable and effective, it would be essential that the communities feel it to be their own institution. It is important that they do not regard it as belonging to people coming from cities and from far different social levels.

Proximity would create much reassurance. If the people see that it exists in the middle of their disadvantageous belt, they would feel closer to it. This would facilitate more community involvement.

Getting Down to Work

The Centre could look like...

1. As transportation is difficult, time consuming and expensive in the *char* area, the centre will have to be residential.

- The site selected for the centre will have to have:
 - ✓ Basic facilities such as electricity, bank, security, bus service, easy access to a bazaar
 - ✓ Proximity to the target population
- Suggested possible locations:
 - ✓ Doani, Goddimari Union, Hatibandha Upazila, Lalmonirhat district—if negotiable, on lease within the Water Development Board complex near the Tista barrage. The other alternative is buying or renting land nearby.
 - ✓ Borokhata Bazaar area, Borokhata Union, Hatibandha Upazila, Lalmonirhat District—buying or renting land by the main road.

Going Prices of Land: Casual enquiries about prices showed that land would be available around Borokhata Bazar at Tk. 40,000 to 50,000 per decimal. It would be negotiable. Prices could be less around Doani.

2. We are proposing 150 trainees per batch and 45-day courses. Allowing a few months for setting up, the first year could aim to accommodate five batches. Afterwards the centre could cater to seven batches per year. This size of a batch could make the project more useful. As for the duration, shorter courses could make it possible to accommodate more batches per year. But trainers at other centres suggested that a 45 days would ensure better training.

- A residential coeducational centre with this big a group of young trainees will require extra care in overall management, and particularly in ensuring security and maintaining a responsible image. The head of the centre and other staff members, especially the trainers, will need to be residential.

3. A Two-tiered structure of management would work best:

- Management at the Central-level: A body to supervise overall management of the project. Responsibilities would include:
 - Stage-1: Finalising the location of the centre and see through the land procurement or tenancy processes; Liaising with the community, local government and administration; Setting up the project and the centre campus; Chalking out the organogram; Liaising with the BGMEA and the BKMEA and develop the curriculum; Recruitment of personnel—centre manager/administrator/principal/supervisor, trainers and other staff in consultation with the BGMEA and BKMEA; Budgeting and setting up modes of financial management; Procuring the machinery and training accessories for the centre; Setting up the processes and modes of recruitment of trainees; Forming a Community-Committee comprising representatives of the centre authority, local community, local government and local administration for recruitment of trainees and for responding to/arbitrating community responses as and when applicable; Setting up the modes of finding employment for the graduates and of handling their initiation-period requirements
 - Stage-2: Providing necessary support to the centre authority for recruitment of trainees with the help of the committee; Liaising with the employers and the centre management; Handling employment and placement of graduates; Organising transportation of the employed graduates and overseeing their orientation period

requirements as per the mode set; Setting up a mode of periodical monitoring of the employed graduates and the overall functioning of the centre; Overseeing financial management.

- Management at the Centre-level: The management staff headed by the centre manager/administrator/principal/supervisor. Responsibilities would include:
 - Liaising with the central body; Liaising with the community, local government and administration with the help of the recruitment committee; Handling trainee recruitment as per the mode set; Ensuring regular meetings of the Community-Committee apart from the recruitment sessions to hear out suggestions and complaints; Looking after the needs of the resident trainees; Ensuring security and discipline at all levels; Ensuring smooth functioning of the centre; Supervising financial management; Ensuring supply of training accessories in liaison with the central management body; Informing the central body about accomplishments and capacities of the graduates thus assisting in the process of finding employment for them.

A few General Observations

- Selection of the centre-head is of utmost importance. S/he will be the face of the organisation at local level. The BKMEA experience shows that somebody of local origin would work best. The centre head will have to be good at negotiations with the community people and capable of ensuring discipline. S/he Will have to be a resident.
- The benefits of having trainers who belong to the northern districts cannot be overemphasised.
- With 150 trainees and proportional residential staff members, the centre will need its own basic medical care and regular sports and entertainment facilities.
- Irregularity of electricity supply costs a lot in fuel for generator. The possibility of using solar panels should be explored.
- Having a student counsellor would be helpful.
- Conscious commitment for gender equality in training categories would be essential. Discussions at the BKMEA institute revealed, women are placed mostly in the sewing section, while the sweater knitting section is all male. While the quality control will have a need for higher educational qualifications, in other sections conscious efforts have to be made for ensuring gender balance.

Dreams that can be Shared, Realised

The poverty reduction strategy of the country recognises elimination of *monga* in ecologically vulnerable parts of northern districts as a key component of the fight against extreme poverty (1). By financing the proposed centre, corporate social responsibility initiatives could discover a new horizon of fulfilment.

It would simply mean, helping people like Momena help themselves and live.

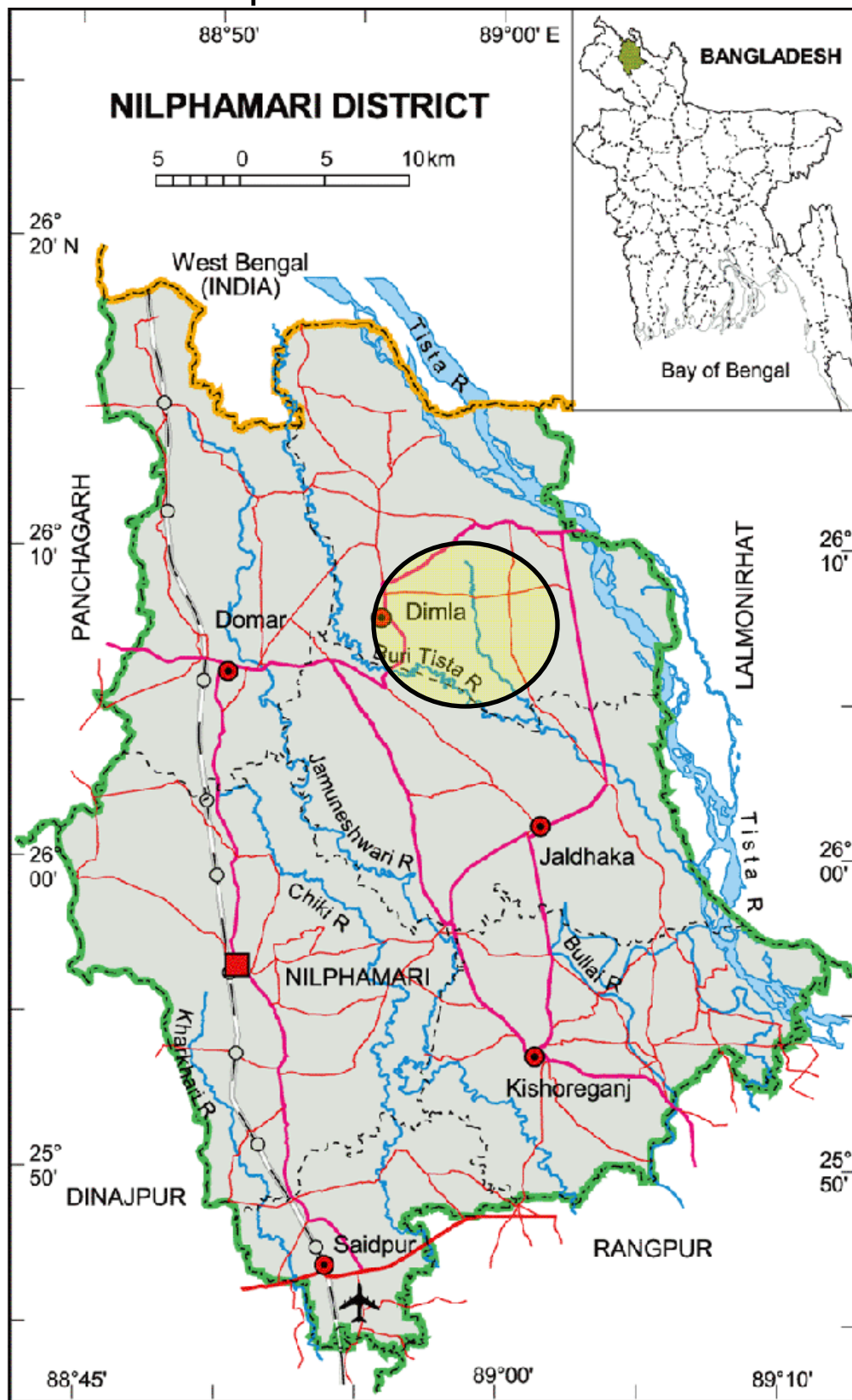
One small step leads to another. And step by step the destination is reached. The very young in the twin villages form around 18 percent of the total population surveyed. They have just reached or are below five years of age. This group is yet to start school. The primary school attending group is also big. If families could earn a little better incomes, these young ones would stand a better chance of joining or continuing school.

A group of young girls in Nij-Goddimari had said they wanted to study higher and become doctors, teachers or engineers. Perhaps it would not remain just a dream for some of them, someday far or near. And the proposed centre could then be there to share the joy.

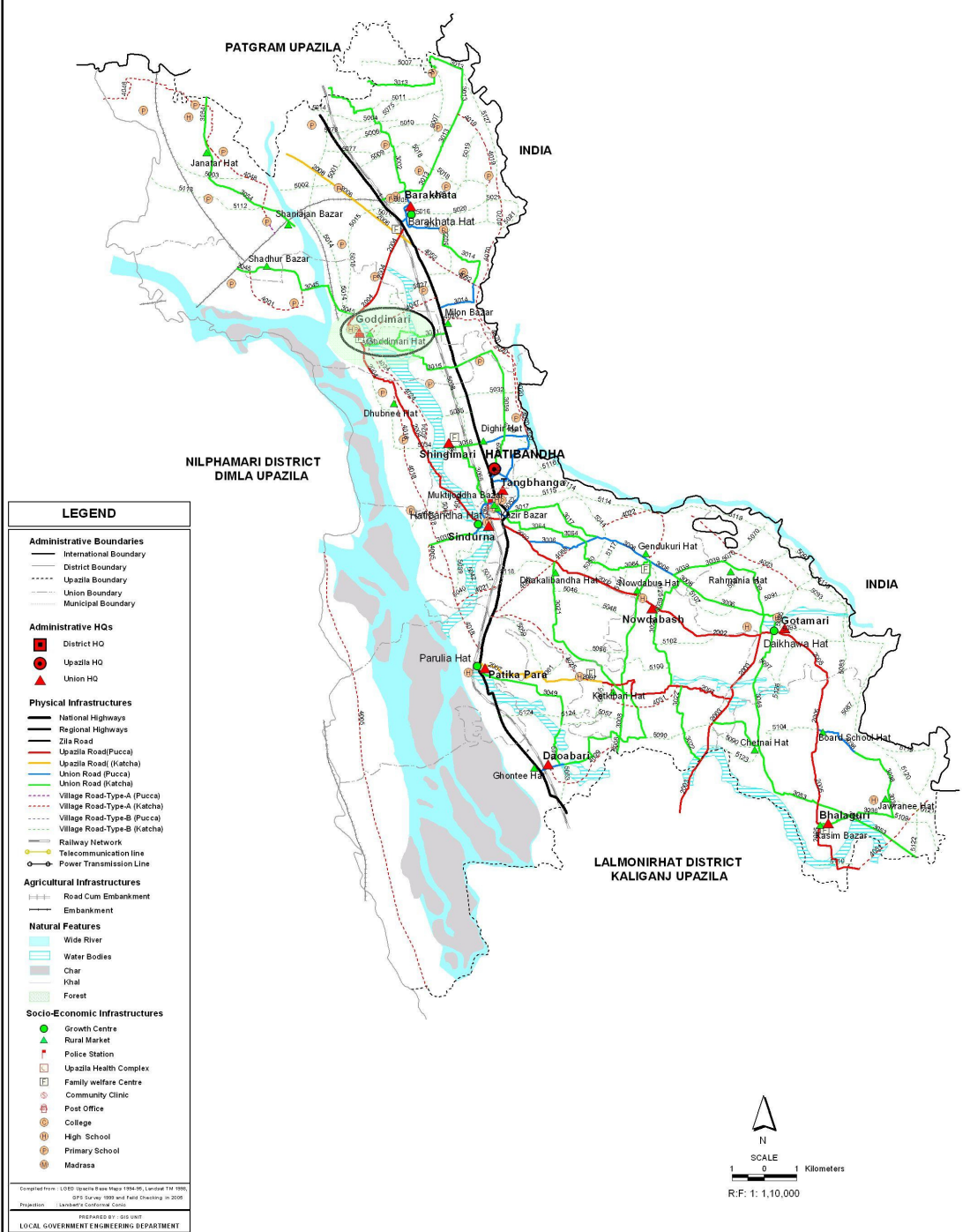
Reference:

1. *Mora Kartik to Bhora Kartik*, PPRC Policy Paper, Hossain Zillur Rahman, 2007
2. *Annual Progress Report of Programmed Initiatives for Monga Eradication (PRIME) and Learning and Innovation Fund to Test New Ideas (LIFT)*, Financial Year 2007-08; Palli Karma Sahayak Foundation (PKSF)
3. <http://one.wfp.org/bangladesh/?m=184&k=90>; links: Poverty Map—Upper Poverty Line; Poverty Map—Lower Poverty Line; Poverty Incidence at Upazilas; Presentation, the World Bank; Presentation, the WFP
4. www.bbs.gov.bd; *Link Census Results at a Glance*
5. *Statistical Pocket Book of Bangladesh 2008*, published January 2009, as per the *Sample Vital Registration Survey Report (July 2008)*

Annexure -1 Maps



ROAD MAP HATIBANDHA UPAZILA LALMONIRHAT DISTRICT



Annexure - 2

Additional Tables

Table-1

Upazilas of Lalmonirhat & Nilphamari: Incidence of Poverty 2005

District	Upazila	Poor (%)	Extreme Poor (%)
Nilphamari	Dimla	75.70	61.50
Nilphamari	Domar	71.00	55.80
Nilphamari	Jaldhaka	74.00	59.30
Nilphamari	Kishoreganj	71.80	56.20
Nilphamari	Nilphamari Sadar	69.20	54.00
Nilphamari	Saidpur	59.20	43.20
Lalmonirhat	Aditmari	55.70	35.50
Lalmonirhat	Hatibandha	56.50	36.90
Lalmonirhat	Kaliganj	52.70	32.80
Lalmonirhat	Lalmonirhat Sadar	49.10	30.40
Lalmonirhat	Patgram	53.30	33.50

Source: Poverty estimates produced by The World Bank (WB) and Bangladesh Bureau of Statistics (BBS) in collaboration with World Food Programme (WFP)

Table-2

Populations & Households in Villages Char-khoribari & Nij-Goddimari

Village	Total Population	Total Household	Sample Household	Sample Population
Char-Khoribari	4,000	586	25	141
Nij-Goddimari	4,700	877	25	143
Total of Two Villages	8,700	1,463	50	284

*Total Population and Household numbers are rough estimates provided by the respective Union Councils

Table-3

Age and Gender wise distribution of Sample Population, Disaggregated

Age-group (yr)	Char-Khoribari				Nij-Goddimari			
	Female	Male	Age-Group Total	Age-Group %	Female	Male	Age-Group Total	Age-Group %
0-10	26	21	47	33	20	22	42	29
11-17	11	11	22	16	7	14	21	15
18-30	18	15	33	23	21	21	42	29
31-40	6	11	17	12	8	6	14	10
40+	11	11	22	16	9	15	24	17
Total	72	69	141	100	65	78	143	100

Table-4

Employment: 18-plus population

Income Earners	Char-Khoribari	Nij-Goddimari	Both Villages Aggregated
Female (%)	14	34	25
Male (%)	81	95	94
Total (%)	54	66	61
Female : Male Ratio (%)	13:87	25:75	20:80

Table-5

Gender-wise Occupational Distribution of Income-earners of all Ages

Occupation	Female Workers (%)	Male Workers (%)	Total Workers (%)	Female : Male Ratio (%)
Farmer	6	18	15	07:93
Agri Labor	67	40	45	27:73
Non-agri Day labor	6	13	11	09:91
Self-Employed	6	21	18	06:94
Regular Job	6	4	4	25:75
Garment	6	5	5	20:80
House help	6	0	1	100:00

*Total income-earners of all ages: 98; Male: 80 and Female: 18

**Working-age income-earners: 92 (94% all of income-earners); Male: 74 (92.5% of male income-earners) & Female: 18 (100% of Female income-earners)

***Under-age workers: 6 (6% of all income-earners); 7.5% of male income-earners & 0% of female income-earners

Table-6

Nij-Goddimari Households with migrant members

Households	No. of persons	No. of Times in a Year	Remittance	Destination	Type of work
1	4	2	3000	Dhaka	Rickshaw-puller and Mess-food supplier
2	5	2	Not yet	Dhaka, Chandpur	Agri-Labor, Rickshaw-puller, Garment Job
3	1	1	1500	Shirajganj	Day-Labor
4	2	1	3,000	Savar	Knit-wear
5	1	1	1000	Shirajganj	Day-Labor
6	1	1	1000	Votmari	Day-Labor
7	1	1	1000	Shirajganj	Day-Labor
8	1	1	Not yet	Dhaka	Construction worker
9	2	1	Not yet	Dhaka, Chittagong	Contractual Job

Table-7

Char-Khoribari Households with Migrant Members

Households	No. of persons	No. of Times in a Year	Remittance	Destination	Type of work
1	2	1	4000	Bogra, Feni, Tangail	Agri-Labor
2	1	1	2500	Bogra, Tangail, Feni, Ghoraghat	Agri-Labor
3	1	2	6000	Tangail, Bogra, shantahar	Agri-Labor
4	1	2	6,000	Dhaka, Tangail, Bogra, Nauga	Agri-Labor
5	2	1	5000	Dhaka	Agri-Labor
6	1	1	4000	Dhaka	Agri-Labor
7	1	2	4000	Gazipur	Agri-Labor
8	1	1	12000	Nilphamari	Bakery Job
9	1	1	3000	Narayanganj	Day-Labor
10	1	1	1000	Bogra	Agri-Labor

Table-8

Nij-Goddimari

Marital Status of Women as per Age-Group Populations (%)

Marital Status	Age Range				
	0-10 Yr	11-17 Yr	18-30 Yr	31-40 Yr	40 and above Yr
Currently Married	0	0	100	100	89
Never Married	100	100	0	0	0
Widow	0	0	0	0	11

Table-9

Char-Khoribari

Marital Status of Women as per Age-Group Populations (%)

Marital Status	Age Range				
	0-10 Yr	11-17 Yr	18-30 Yr	31-40 Yr	40 and above Yr
Currently Married	0	9	100	100	91
Never Married	100	91	0	0	0
Widow	0	0	0	0	9

Table-10

Education of 11-17 Population, Disaggregated

Educational Status	Char-Khoribari				Nij-Goddimari			
	Female (%)	Male (%)	Total (%)	Female : Male Ratio (%)	Female (%)	Male (%)	Total (%)	Female : Male Ratio (%)
Illiterate	0	9	5	00:100	0	0	0	0
Non-formally Literate	9	27	18	25:75	0	0	0	0
Primary Attained	18	18	18	50:50	0	7	5	00:100
Primary Attending	73	36	55	67:33	43	43	43	33:67
Class VI - VIII Attained	0	9	5	00:100	0	7	5	00:100
Class VI - VIII Attending	0	0	0	0	43	7	19	75:25
Class IX - X Attained	0	0	0	0	0	0	0	
Class IX - X Attending	0	0	0	0	14	14	14	33:67
SSC and Above Attained	0	0	0	0	0	0	0	0
SSC and Above Attending	0	0	0	0	0	14	10	00:100
Not Mentioned	0	0	0	0	0	7	5	00:100

*Please note that the 5-plus population for overall educational status has been calculated excluding the Nij-Goddimari segment of 'Not Mentioned', which comes to be very nominal—a fractional percentage—in the context of the total survey population.

Table-11

Education of 11-17 Population, Both Villages Aggregated

Educational Status	Female (%)	Male (%)	Total (%)	Female : Male Ratio (%)
Illiterate & Non-formally Literate	6	16	12	20:80
Primary Attained	11	12	12	40:60
Primary Goers	61	40	49	52:48
VI-VIII's Attained	0	8	5	00:100
VI-VIII's Goers	17	4	9	75:25
IX-X Goers	6	8	7	33:67
SSC-plus Goers		8	5	00:100
Not Mentioned		4	2	00:100

*Please note that the 5-plus population for overall educational status has been calculated excluding the Nij-Goddimari segment of 'Not Mentioned', which comes to be very nominal—a fractional percentage—in the context of the total survey population.

Annexure -3

The Proposed Training Centre - Basic Structure

1. Location: Hatibandha, Lalmonirhat

2. Course Duration: 45 Days

3. Courses, Trainees and Trainers:

Course	Trainee	Trainer	Assistant Trainer
Sewing operator (Knit)	40	2	2
Sewing operator (Woven)	40	2	2
Knitting Operator	15	1	1
Sweater Linking	15	1	1
Pattern, cutting & Design	15	2	1
Quality Control	15	2	-
Machine mechanics	10	1	-
Total	150	11	7

4. Total Human Resources:

Job Title	Nos.
Project Coordinator	1
Chief Instructor	1
Project Officer	1
HR & Admin Officer	1
IT Officer	1
Accounts Officer	1
Trainer	11
Assistant Trainer	7
Teacher (Basic Education)	1
Store Keeper	1
Machine Maintenance	1
Electrician	1
Security	6
Peon	6
Cook	4
Cleaner	6
Visiting consultant for Compliance, productivity, reproductive health & HIV (Remuneration & Conveyance)	3
Total	53

5. Trainee Qualifications:

5.1. Age: 18-30yrs

5.2. Economic Condition: Poor, Char living, Landless, Divorced, Destitute

5.3. Education

Course	Qualifications (min)
Sewing operator (Knit)	Class VIII
Sewing operator (Woven)	Class VIII
Knitting Operator	Class VIII
Sweater Linking	Class VIII
Pattern, cutting & Design	SSC
Quality Control	HSC
Machine mechanics	Class VIII

*** Educational qualification should be negotiable

6. Infrastructure

6.1 Training Centre Building: 7 Class rooms, 1 faculty room, 1 room for officials, 1 for project coordinator, Store room, Generator room, 4 toilets. (16 rooms)

6.2 Dormitory Trainee (Female): 19 bed rooms (4 person per room), Dining, Kitchen, Recreation room, Reading room, 4 toilets. (27 rooms)

6.3 Dormitory Trainee (Male): 19 bed rooms (4 person per room), Dining, Kitchen, Recreation room, Reading room, 4 toilets. (27 rooms)

6.4 Dormitory Trainers and Officials (Male): 6 bed rooms (2 person per room), Dining, Kitchen, Recreation room, 2 toilets. (11 rooms)

6.5 Dormitory Trainers and Officials (Female): 6 bed rooms (2 person per room), Dining, Kitchen, Recreation room, 2 toilets. (11rooms)

6.6 Residence for Project Coordinator & Chief Instructor

7. Land Required: 100 Decimal

8. Curriculum: To be provided by BGMEA & BKMEA

9. Job Placement: To be provided by BGMEA & BKMEA

10. Trainee Recruitment Process:

- Consultative Committee with local people, government and NGO representatives
- Project authority

Annexure -4

Budget

Budget for Training Institute				
* Budget to deliver at least 150 skilled workers in 45 days				
A. Fixed Cost				
1. Machines, Equipment, Furniture & Supplies	No. of unit	Unit cost	Cost in BDT	
1.1 Machinery				
Flat Lock Cylinder Bed	15	100,000	1,500,000.00	
Flat Lock Flat Bed	15	100,000	1,500,000.00	
Over Lock 4 Thread	15	80,000	1,200,000.00	
Plain Machine (Knit & Woven)	40	55,000	2,200,000.00	
Pipe Cutter	1	25,000	25,000.00	
Cutting Machine (8")	1	50,000	50,000.00	
Cutter	150	30.00	4,500.00	
Others (Waste Box, Scissor etc.)	150	200.00	30,000.00	
Sub-total Machinery			6,509,500.00	
1.2 Equipments				
Desktop Computer with UPS (For Office Use)	2	50,000	100,000.00	
Printer	1	30,000	30,000.00	
Laptop (For Training Sessions)	1	50,000	50,000.00	
Photocopier	1	100,000	100,000.00	
Projector	1	100,000	100,000.00	
Telephone (Land Connection, Cabling, Set)	2 Lines, 3 Sets	20,000	20,000.00	
Installation Cost for Internet Facility	1	10,000	10,000.00	
Fax Machine	1	20,000	20,000.00	
Television (Plus Dish Line Connection)	4	30,000	120,000.00	
Transportation Cost for Machine & Equipments Supplies (Average)			100,000.00	
Sub-total Equipments			650,000.00	
1.3 Furniture, Fixtures & Utensils	No.	Cost (Tk)	Total	
Cutting Table, Check Table (quality inspection), table, chair, Bench, Shelves, Drinking Water Facilities for Class Rooms (Average)		300,000.00	300,000.00	
Electrical Works-Special Lighting Arrangement (Sewing, Cutting, ironing Section) and Fans and lights for mid level class room(Average)		150,000.00	150,000.00	
Utensils for Cooking in Dormitory Kitchen	4	20,000.00	80,000.00	
Basic Commodities (Cleaning, Stationery etc)		10,000.00	10,000.00	
Bed & other Utensils for Trainees, trainers and officials	175	3,000.00	525,000.00	
Fan, Light & related Electrical Works for Dormitory	76	2,500.00	190,000.00	
White Board & other Training Materials (1st Aid, PPEs, Fire Fighting Demonstration Equipments)	1	500,000.00	500,000.00	
Games Equipment for Dormitory Residents	4	10,000.00	40,000.00	
Sub-total Furniture, books, Fixtures and utensils			1,795,000.00	
B. Running Cost (Monthly)				

2.1 Human Resource (General, from first year)	No	Salary/month	Total	
Project Coordinator (for academy)	1	20,000.00	20,000.00	
Project officer	1	15,000.00	15,000.00	
Accountant	1	12,000.00	12,000.00	
HR and Admin officer	1	15,000.00	15,000.00	
IT officer	1	10,000.00	10,000.00	
Electrician	1	8,000	8,000.00	
Machine maintenance	1	8,000	8,000.00	
Store keeper	1	7,000	7,000.00	
Security (For Ladies Dormitory & Overall Institute)	6	4,000	24,000.00	
Peon	6	4,000	24,000.00	
Cook	4	5,000	20,000.00	
Cleaner	6	3,000	18,000.00	
Visiting Consultant for Compliance, Productivity, HIV & Reproductive Health Care (Remuneration plus Conveyance)	3	10,000.00	30,000.00	
2.2 Human Resource (for Workers' training, from first year)				
Chief instructor	1	20,000	20,000.00	
Trainer	11	10,000	110,000.00	
Teacher	1	8,000	8,000.00	
Assistant Trainer	7	8,000	56,000.00	
Subtotal			405,000.00	12x405000=4860000
3. Office & Actions	Monthly Requirement	Unit cost	Total	
3.1 Training Materials				
Printed Paper (Layout of Mock Sewing)	2000	4.00	8,000.00	
Fabric for training (200 Kg/Day, 60Tk/Kg, 26 days per month)	1820	50.00	91,000.00	
Sewing Thread (250 Cone/Week)	600	35.00	21,000.00	
Needle (Over Lock- 100/Week, Single Needle 75/Week, Flat Lock-50/Week)	225	20.00	4,500.00	
Machine Oil (20 Liter/Month)	20	110.00	2,200.00	
Label	1500	4.00	6,000.00	
Lubricant	3	300.00	900.00	
Stripe Color Thread (100 Cone/Week)	400	35.00	14,000.00	
Machine Parts & related equipments (Average)			20,000.00	
Papers, Stationary for Theoretical Sessions	1	5,000.00	5,000.00	
Course Completion Certification of Trainees	150	20	3,000.00	
Sub-total Training Materials			175,600.00	12x175600=2107200
3.2 Utility Services	Monthly Requirement	Unit cost	Total	
Electricity Bill (Training Class plus Dormitory)	1	30,000.00	30,000.00	
News Paper, magazine etc	1	1,000.00	1,000.00	
Water Supply and other maintenance Support	1	10,000	10,000.00	
Telephone plus Internet Bill	1	5,000	5,000.00	
Fuel Cost for Generator	26	2,000	52,000.00	
Sub -Total Utility			46,000.00	

3.3 Food, Living & transportation(Per Month)	Requirement	Unit Cost	Total	
Sewing Operator, Quality and others For residential Trainees, 3 Times Food plus Afternoon Tea @120Tk. Daily	150	120.00	540,000.00	6480000
Travel Cost & Pocket Money for residential trainees (Home to Training)150 trainees. Total 7 batch a year.	150	400.00	60,000.00	420000
Sub -Total Food, Living and transportation			600,000.00	
1.4 Publication(worker level)	Monthly Requirement	Unit cost	Total	
Training Manual on Compliance Issues	150	50.00	7,500.00	
Training Manual on Reproductive Health Issues	150	50.00	7,500.00	
Poster,leaflet,sticker,banner etc for training		5,000.00	5,000.00	
Hand book on Sewing operation, quality, cutting etc	150	50.00	7,500.00	
Training Manual on Productivity Improvement Issues	150	50.00	7,500.00	
Subtotal			35,000.00	
Budget Summary				
Heading of Cost	Cost per Month (Tk)	Cost For 1st Year (Tk)		Comment
Machinery	0	6,509,500.00		Fixed Cost for 1st Year
Equipment	0	650,000.00		Fixed Cost for 1st Year
Furniture & Fixture	0	1,795,000.00		Fixed Cost for 1st Year
Human Resource	405,000.00	4,860,000.00		Running Cost
Training Materials	175,600.00	2,107,200.00		Running Cost
Food, Living & transportation	600,000.00	6,900,000.00		Running Cost
Publication (Average of 7 Batch)	35,000.00	245,000.00		Running Cost
Utility	46,000.00	552,000.00		Running Cost
Sub total	1,261,600.00	23,618,700.00		
Establishment cost	8,954,500.00			
Total Cost in 1st year	23,618,700.00			
Monthly operation cost	1,261,600.00			

Estimate may vary on current market prices of equipment and accessories.

Note: This budget is a tentative one. Besides, certain costs have not been estimated:

1. Land and Building Construction Costs
2. Costs for water supply, which may require procurement of a deep tube-well
3. Costs of a generator depending on the capacity required
4. Additional operational costs for recruitment processes, meetings of the recruitment committee, security accessories etc.