

Rural Integrated Program

Introduction

Despite increasing urbanisation, Bangladesh is unusual in today's world because around three out of four people still live in rural areas. Amidst the beauty of the verdant green rice paddies and winding rivers, the ugliness of poverty continues to grip about half of Bangladesh's rural population. In seeking to serve these women, men and children Symbiosis continues to have rural Bangladesh as its heartland.

In addressing poverty, Symbiosis recognises that there are various different, but interrelated causes of poverty. Rarely does a simplistic solution that addresses just one or two of these causes produce lasting change. Rather, change must occur in all dimensions of the life of the poor person. For this reason, an integrated approach, involving multiple and diverse activities is vital to help bring total development.

Out of the 25 projects that Symbiosis operates, 11 are part of the Rural Integrated Program. The term 'rural integrated' refers to both the location of the projects and the way a combination of activities are utilised. These activities help to achieve objectives in five key areas: *cooperation, education, economic security, health and awareness*. At the same time, all Symbiosis rural integrated projects also seek to address issues such as human rights and the environment that impact on all other areas.

Goal

In their respective working areas, all projects in the Symbiosis Rural Integrated Program work towards the following goal:

“empowerment, poverty alleviation and sustainable development”

Projects

During 2006-07, the Symbiosis Rural Integrated Program consisted of eleven projects:

Project Name	Acronym	Donor/s
Tangail Rural Development Service	TRDS	Baptist World Aid Australia
Netrakona Rural Development Service	NRDS	
Dhobaura Phulpur Rural Development Service	DPDS	
Sarishabari Development Project	SDP	TEAR Australia
Dhunot Development Project	DDP	
Madarganj Development Project	MDP	
Gazipur Rural Integrated Project	GRIP	
Manikganj Rural Development Service	MRDS	Action Aid Australia
Jamuna River Development Project – Area A	JRDP-A	
Jamuna River Development Project – Area B	JRDP-B	
Gypsy Sander Development Project	GSDP	Symbiosis International OGHS (USA)

Objectives

Although activities vary between projects, during 2006-07, all projects within the Rural Integrated Program were working towards the following objectives:

1. **Cooperation:** Develop and strengthen organisational capacity
2. **Education:** Increase functional literacy and numeracy levels
3. **Economic Security:** Increase savings and income levels
4. **Health:** Improve health and nutrition
5. **Awareness:** Increase social and environmental awareness

Activities

The activities within the Rural Integrated Program are tailored to suit the specific needs and desires of the project beneficiaries in each location. However, many activities are common to most of the projects. These are shown in the following list:

- primary group formation
- secondary group formation
- flood repatriation trusts
- functional education
- community libraries
- pre-school education
- peer savings
- income-generation activities
- child growth monitoring
- health awareness-raising
- hygienic latrine installation
- nutritious food demonstrations
- kitchen gardening
- traditional birth attendant (TBA)
- tree planting
- arsenic testing
- environmental awareness-raising
- social issues* awareness-raising

*issues include: women's rights, disability, adolescent issues, smoking and drug etc

Beneficiaries:

During 2006-07, a total of 1240 women, 220 men and 1053 children were directly involved in the Rural Integrated Program. Thousands more attended one-off activities such as community-wide awareness raising seminars.



Output Summary: 2006-07

The following tables provide a summary of the main combined output achievements of all projects in the Symbiosis Rural Integrated program during the 2006-07 activities year:

Objective 1 - Cooperation: Develop and strengthen organisational capacity		
Output	Year (2006-07)	
	Target	Achieve.
New primary groups/members: women	58/1160	62/1240
New primary groups/members: men	15/300	11/220
Secondary group development	19	17
Tertiary group development	2	1

Notes:

- There was less demand for men's primary groups than anticipated, so extra women's groups were formed
- It is difficult to plan precisely for secondary and tertiary group development

Objective 2 - Education: Increase functional literacy and numeracy levels		
Output	Year (2006-07)	
	Target	Achieve.
Functional education groups/members: women	58/1160	62/1240
Functional education groups/members: men	15/300	11/220
Functional education successful graduates: women	754	930
Functional education successful graduates: men	195	165
Community library establishment	17	17
Number of book loans	1560	2145

Notes:

- There were less men available for functional education, so extra courses were run for women
- The community libraries were well patronised, as indicated by the book loan achievement

Objective 3 - Economic Security: Increase savings and income levels

Output	Year (2006-07)	
	Target	Achieve.
Peer savings groups/members: women	58/1160	62/1240
Peer savings groups/members: men	15/300	11/220
Income generation activity participants: women	320	889
Income generation activity participants: men	95	208
Micro enterprise (ME) development: women	6	4
Micro enterprise (ME) development: men	2	2
Agrofiseries training	20	20

Notes:

- Desire to commence income generation activities far exceeded original expectations
- Most peer savings groups are operating well, with a good degree of harmony amongst members

Objective 4 - Health: Improve health and nutrition

Output	Year (2006-07)	
	Target	Achieve.
Health awareness lessons to group members	1706	2164
Child growth monitoring	1150	1053
Hygienic latrine installation	648	647
Nutritious food demonstrations	32	38
Kitchen gardens	1210	1300

Notes:

- Group members were keen to learn more about health issues, so extra health awareness lessons were provided
- Kitchen gardens were also very popular, with achievement above target. Group members grew summer as well as winter season vegetables.



Child growth monitoring in Symbiosis Rural Integrated Program

Objective 5 - Awareness: Increase social and environmental awareness

Output	Year (2006-07)	
	Target	Achieve.
Environmental awareness lessons	1150	1509
Tree planting	12800	13954
Social issues awareness lessons	1046	1122
Social issues awareness seminars	14	19
Democracy awareness seminars	10	0
Disability awareness seminars	29	22
Smoking and drug awareness seminars	28	29
Adolescent issue awareness seminars	22	28

Notes:

- Group members were keen to receive extra environmental awareness lessons so these were provided
- Tree planting has become a very popular activity, as people now realise the importance of trees
- It was not possible to carry out democracy-related activities due to the political situation in Bangladesh

TRDS – Fast Facts 2006-07

Full Name: Tangail Rural Development Service

Operating Time: 12 years

Location: Five upazilas (Ghatail, Bashail, Modhupur, Dhanbari, Bhurapur) in Tangail district. Tangail is located in central Bangladesh, on the eastern side of the Jamuna River.

Beneficiaries: 320 group members: 160 female, 60 male; 311 children & 13,023 community members (includes one-off attendees of seminars and other community-wide events)

Staff: 26 staff: 9 female, 17 male. Manager: Mr Raju Ahmed

Budget: AU \$50,500 (BD Taka 27.8 lakh)

Donor: Baptist World Aid Australia

Operational Highlights:

- Three primary groups (two female, one male) have done exceptionally well. Their story has spread throughout the community and many people now want to join Symbiosis groups.
- With encouragement, group members have started to grow vegetables during the wet season – a time when many thought it was not possible.
- Groups have shown care and support for individual members.

Operational Challenges:

- One group separated during the year due to disagreement amongst members.
- The State of Emergency declared by the Government prevented democracy-related activities from occurring.

NRDS – Fast Facts 2006-07

Full Name: Netrakona Rural Development Service

Operating Time: 12 years

Location: Two upazilas (Pubadhala and Netrakona Sadar) in Netrakona district. Netrakona is located in central northern Bangladesh, east of Mymensingh district.

Beneficiaries: 314 group members: 314 female, 0 male; 100 children & 5,623 community members (includes one-off attendees of seminars and other community-wide events)

Staff: 13 staff: 5 female, 8 male. Manager: Mr Abdul Rashid

Budget: AU \$28,500 (BD Taka 15.7 lakh)

Donor: Baptist World Aid Australia

Operational Highlights:

- Enthusiastic participation by women despite discouragement by leaders within particular sections of the community.
- The realisation by group members that borrowing money from local money-lenders at high rates of interest creates more problems than it solves. It is better to borrow from the group's own funds.
- A good working relationship with Government officers and a good reputation in the community.

Operational Challenges:

- Like in TRDS, one group separated during the year due to a disagreement amongst members.

Shafiqul the Rickshaw Puller

Shafiqul is a young man who lives in the very north of Mymensingh district, in a village called Bahra in the Purbadhola upazila. Bahra is very remote and has no electricity and most of the people that live there are very poor. They mostly do agricultural labouring work, but this is very seasonal, so for large parts of the year there isn't enough to eat.

Unable to read and write, Shafiqul was forced to eke out a living doing labouring work and pulling a cycle rickshaw. He struggled to earn enough for his family, in part due to the rent he needed to pay each day to the rickshaw fleet owner.

When Shafiqul met some of the staff of Symbiosis' DPDS project he was excited to hear about the possibility of learning to read and write. He joined with a group of other men and completed a functional education course. Not only did he become literate, he learnt about all sorts of other important health, social and environmental issues.

Shafiqul also learnt about the principle of savings and how, even giving a small amount each week, it is possible for a group to build up a sizeable fund. From this fund, loans can then be given to group members who repay the loan with interest into the group's fund. Starting with weekly contributions of just Tk 5 per week (8 cents), Shafikul's group eventually built up a fund of Tk 10,000.

Realising the opportunity that he had to free himself from the grip of the rickshaw fleet owner, Shafiqul took a loan from his group for the amount of Tk 4,000 and purchased his own rickshaw. Then, instead of paying rent, he paid instalments to the group until eventually he owned the rickshaw outright. In this way, he has increased his income significantly and he is better able to provide for his family.



DPDS – Fast Facts 2006-07

Full Name: Dhoboura Phulpur Development Service

Operating Time: 7 years

Location: Two upazilas (Dhoboura and Haluaghat) in the northern part of Mymensingh district. This part of Mymensingh district is in central northern Bangladesh, close to the Indian border.

Beneficiaries: 160 group members: 160 female, 0 male; 383 children & 682 community members (includes one-off attendees of seminars and other community-wide events)

Staff: 13 staff: 5 female, 8 male. Manager: Mr Abdul Aziz

Budget: AU \$31,000 (BD Taka 17.1 lakh)

Donor: Baptist World Aid Australia

Operational Highlights:

- Community people say Symbiosis is different from other NGOs because it serves the poor without expectation of profiting from them.
- The success of the group members is being noticed by the community leading to increased desire for involvement and greater respect for project staff.
- The preschools are highly regarded, so local teachers are very happy to accept students from the DPDS preschools into their classes.

Operational Challenges:

- There has been some disharmony within a few of the groups, sometimes caused by the interference of women's husbands.
- Communications is very difficult within the project working area.
- Many of the people living in the working area have moved there from other parts of the country, so the population is less stable and unified than in most locations.

SDP – Fast Facts 2006-07

Full Name: Sarishabari Development Project

Operating Time: 6 years

Location: Two upazilas (Sarishabari and Jamalpur Sadar) in Jamalpur district. Jamalpur is located in central Bangladesh, north of Tangail district, on the eastern side of the Jamuna River.

Beneficiaries: 120 group members: 120 female, 0 male; 156 children & 480 community members (includes one-off attendees of seminars and other community-wide events)

Staff: 19 staff: 9 female, 10 male. Manager: Ms Salma Khatun

Budget: AU \$29,200 (BD Taka 16.1 lakh)

Donor: TEAR Australia

Operational Highlights:

- The group of families that formed a flood repatriation trust have become very strong and successful. This has been noticed by the wider community and has helped enhance the reputation of Symbiosis.
- The community libraries are becoming more popular and people are using them regularly.

Operational Challenges:

- Some of our group members are being affected by pollution from the Jamuna Fertiliser Factory, so we are looking at ways of advocating on their behalf to solve this problem.

DDP – Fast Facts 2006-07

Full Name: Dhunot Development Project

Operating Time: 2 years

Location: Dhunot upazila in Bogra district. Bogra is located in central Bangladesh, on the western side of the Jamuna River, opposite Jamalpur district.

Beneficiaries: 150 group members: 120 female, 30 male; 180 children & 869 community members (includes one-off attendees of seminars and other community-wide events)

Staff: 8 staff: 3 female, 5 male. Manager: Ms Shahanaz Begum

Budget: AU \$31,300 (BD Taka 17.3 lakh)

Donor: TEAR Australia

Operational Highlights:

- Many group members have now moved beyond just making weekly savings contributions and have started using group funds to start income-generation activities.
- There has been a good response to awareness-raising about hygiene and the importance of using latrines.
- The group members are taking good care of the trees that have been planted.

Operational Challenges:

- Most of the working area is subject to river erosion and flooding, so the beneficiaries have received a great deal of flood relief over the years. This has given them a 'relief mentality', which project staff have had to help them overcome.

Aleya the Handicraft Maker

Aleya is a 30 year old woman who lives with her husband Noyola in the village of Pakurihata in the Dhunat upazila of Bogura district. Prior to her involvement with Symbiosis, Aleya was illiterate and very poor. Although she had previously developed skills in making handcrafted items, she did not have the resources needed to establish an income-generating enterprise. Aleya's family were very unhappy with their situation, but could not see any way of escaping from the cycle of poverty in which they lived.

Things began to change for Aleya when she came into contact with staff from Symbiosis DDP project. The staff encouraged Aleya to join a women's group and to participate in functional education. For Aleya, this was an empowering experience. Starting with learning to write her name, she moved on to more complex reading and writing tasks. She also learnt about her rights and about important social and environmental issues.

After a while, the group started contributing regular savings to a group fund and eventually there was enough money to start giving loans. With her handicraft skills Aleya decided to take a loan for Tk 1000 so that she and her husband could start a business together. After purchasing bamboo and other raw materials, Aleya set to work making baskets. These sold well and Aleya was able to repay the loan in full. She took another loan, this time for Tk 1500 and continued to grow and expand the business.

Now Aleya and Noyola are earning around Tk 125 per day from their business. It's not a huge amount, but compared to before, it represents a significant boost to their family's income. They have been able to repair their house, install a tube-well and their son is now going to school. Aleya says that now that she is earning, her husband respects her more and that they make decisions jointly about their family.



MDP – Fast Facts 2006-07

Operating Time: 1 year

Location: Madarganj upazila in Jamalpur district. Jamalpur is located in central Bangladesh, north of Tangail district, on the eastern side of the Jamuna River.

Beneficiaries: 80 group members: 60 female, 20 male; 200 children & 442 community members (includes one-off attendees of seminars and other community-wide events)

Staff: 3 staff: 1 female, 2 male. Manager: Mr Abdul Hamid

Budget: AU \$10,800 (BD Taka 6.0 lakh)

Donor: TEAR Australia

Operational Highlights:

- The work in arsenic mitigation is particularly appreciated, as no one else is addressing arsenic problems in Madarganj.
- During 2006-07, it has been possible to establish MDP as a small, but significant project in its own right.

Operational Challenges:

- Madarganj is a very isolated area and has very little infrastructure. This means the project faces significant challenges with transport and communications.
- There is issues related to coordination with other NGOs and groups who are also working in the same area.

GRIP – Fast Facts 2006-07

Full Name: Gazipur Rural Integrated Project

Operating Time: 2 years

Location: Sreepur upazila in Gazipur district. Gazipur is located in central Bangladesh, immediately north of Dhaka district.

Beneficiaries: 80 group members: 60 female, 20 male; 105 children & 338 community members (includes one-off attendees of seminars and other community-wide events)

Staff: 4 staff: 2 female, 2 male. Manager: Ms Khemily Akter

Budget: AU \$11,300 (BD Taka 6.2 lakh)

Donor: TEAR Australia

Operational Highlights:

- Community libraries are running well, with many people regularly visiting the libraries to read newspapers or to borrow books.
- The peer savings activity has allowed group members to give loans for various income-generation activities



GRIP Staff in front of project office

MRDS – Fast Facts 2006-07

Full Name: Manikganj Rural Development Service

Operating Time: 2 years

Location: Two upazilas (Harirampur and Manikganj Sadar) in Manikganj district. Manikganj is located west of Dhaka in central Bangladesh, on the eastern side of the Padma River.

Beneficiaries: 100 group members: 80 female, 20 male; 200 children & 510 community members (includes one-off attendees of seminars and other community-wide events)

Staff: 4 staff: 2 female, 2 male. Manager: Ms Johura Parvin

Budget: AU \$10,800 (BD Taka 6.0 lakh)

Donor: TEAR Australia

Operational Highlights:

- There has been a good response to the functional education courses. One person reported that the FE course was one of the most special opportunities in her life.

Operational Challenges:

- It was not possible to give income-generation training to the men's group because the men were very busy with their other work.
- Manikganj has high levels of arsenic, so diligence is required in arsenic testing of tube-wells and provision of filters where necessary.

Aleya the Pumpkin Grower Extraordinaire

Aleya (yes, another one!) lives in a village called Sunbanda outside Manikganj town. Aleya is 35 years old and her husband Noyab is 45. They have three sons and prior to their involvement with Symbiosis, they struggled to earn enough to live on.

When Symbiosis began a new women's group in her area, Aleya decided to join. She participated in functional education and learnt to read and write. She participated in the savings activities, but with a great business idea, she just couldn't wait to get started. Together with her husband, she took a loan of Tk 4,200 from project micro-enterprise funding to lease land for growing vegetables.

Later, when the group's fund had increased, she took a second loan of Tk 5,000 and expanded her vegetable garden. When this too was successful, she took a further loan of Tk 3,200 to secure even more land.

With one crop of pumpkins Aleya and Noyab recently earned Tk 15,000! She has totally changed her economic status and her life is transformed. Her boys are all going to school. Her next plan is to set up a shop in the local bazaar so that she can market her vegetables directly. But even with all these changes, Aleya hasn't forgotten the group that helped her get started. Fittingly, her role these days is Treasurer.



JRDP-B – Fast Facts 2006-07

Full Name: Jamuna River Development Project – Area A

Operating Time: 4 years

Location: Kajipur upazila in Sirajganj district. Sirajganj is located in central Bangladesh, west of Jamalpur district. Kajipur is a char (sandbar) area in the middle of the Jamuna River.

Beneficiaries: 100 group members: 100 female, 0 male; 205 children

Staff: 9 staff: 6 female, 3 male. Manager: Mr Lutfor Rahman

Budget: AU \$12,200 (BD Taka 6.8 lakh)

Donor: Action Aid Australia

JRDP-B – Fast Facts 2006-07

Full Name: Jamuna River Development Project – Area B

Operating Time: 1 year

Location: Extension of JRDP-A working area

Beneficiaries: 100 group members: 80 female, 20 male; 178 children

Staff: 8 staff: 3 female, 5 male. Manager: Abu Kaiser

Budget: AU \$13,100 (BD Taka 7.2 lakh)

Donor: Symbiosis International

Operational Highlights JRDP-A & JRDP-B:

- The group of families that formed a flood repatriation trust have become very strong and successful. This has been noticed by the wider community and has helped enhance Symbiosis' reputation
- The schools are very popular and well attended.

Operational Challenges:

- It has taken time to develop a good relationship with the community and to resolve issues such as land on which to locate the school building. The relationship with the community is now good.

GSDP – Fast Facts 2006-07

Full Name: Gypsy Sander Development Project

Operating Time: 6 years

Location: Jheniagati and Sherpur Sadar upazilas in Sherpur district. Sherpur is located in central Bangladesh, close to the Indian border between Jamalpur and Mymensingh districts.

Beneficiaries: 80 group members: 80 female, 0 male; 40 children

Staff: 7 staff: 3 female, 4 male. Manager: Mr Joshim Uddin

Budget: AU \$16,700 (BD Taka 9.2 lakh)

Donor: OGHS (USA)

Operational Highlights:

- Members within the Bede and Sander communities are beginning to realise the need to move away from aspects of their traditional lifestyle that were harmful to their development.

Operational Challenges:

- There are still those within the community that prefer to continue the traditional activities such as snake charming (below), even though this is no longer profitable within current-day Bangladeshi society.



Afroja the Cowgirl

Afroja lives in the village of Kulurchar in Jamalpur district. She is 28 years old and is married with two sons and two daughters. Before her involvement with Symbiosis, Afroja was very poor. Although her husband had a small business, it was not very profitable and the family struggled to survive. Afroja wanted to help her husband, but she didn't know what she could do.

Things began to change when Afroja met some staff of Symbiosis GSDP project. After listening to her story, they encouraged her to join a women's group and to begin functional education lessons. Afroja agreed and she was soon learning to read and write and do basic arithmetic.

Before long she also began contributing a small amount of money to the group's savings fund. Eventually she was able to take a loan and purchased some small goats. After carefully raising these goats, Afroja was able to sell them and even after repaying the loan (with interest) she made a good profit.

Moving up in the world, Afroja decided her next move would be to buy a cow. She took another loan from the group and now gets three litres of milk a day from her fine cow. With the money she gets from selling the milk she is able to repay her loan as well as having money left over to contribute to her family's income. Afroja feels much more content now and is sending all of her children to school.

