

WOMEN OF ACTION



Releasing potential, overcoming poverty

BANGLADESH 2009 - 2011

An opportunity to help women break the cycle of poverty and oppression

Our vision is to see thousands of oppressed Bangladeshi women journey out of poverty and despair.

You can join us in helping the poorest women in Bangladesh to discover their potential, restore their dignity, and take their rightful place in their family and community life.

Kate Marsden, Food for the Hungry



Food for the Hungry

Food for the Hungry is a Christian relief and development charity, currently working in 26 countries worldwide. We are at work within some of the poorest communities in South America, Asia and Africa - with a global staff numbering over 2000. Our community development programmes are designed to meet the needs of local people effectively and in culturally sensitive ways.

Women of Action

Women of Action is an initiative of Food for the Hungry, supporting women in Bangladesh as they lift themselves and their families out of poverty.



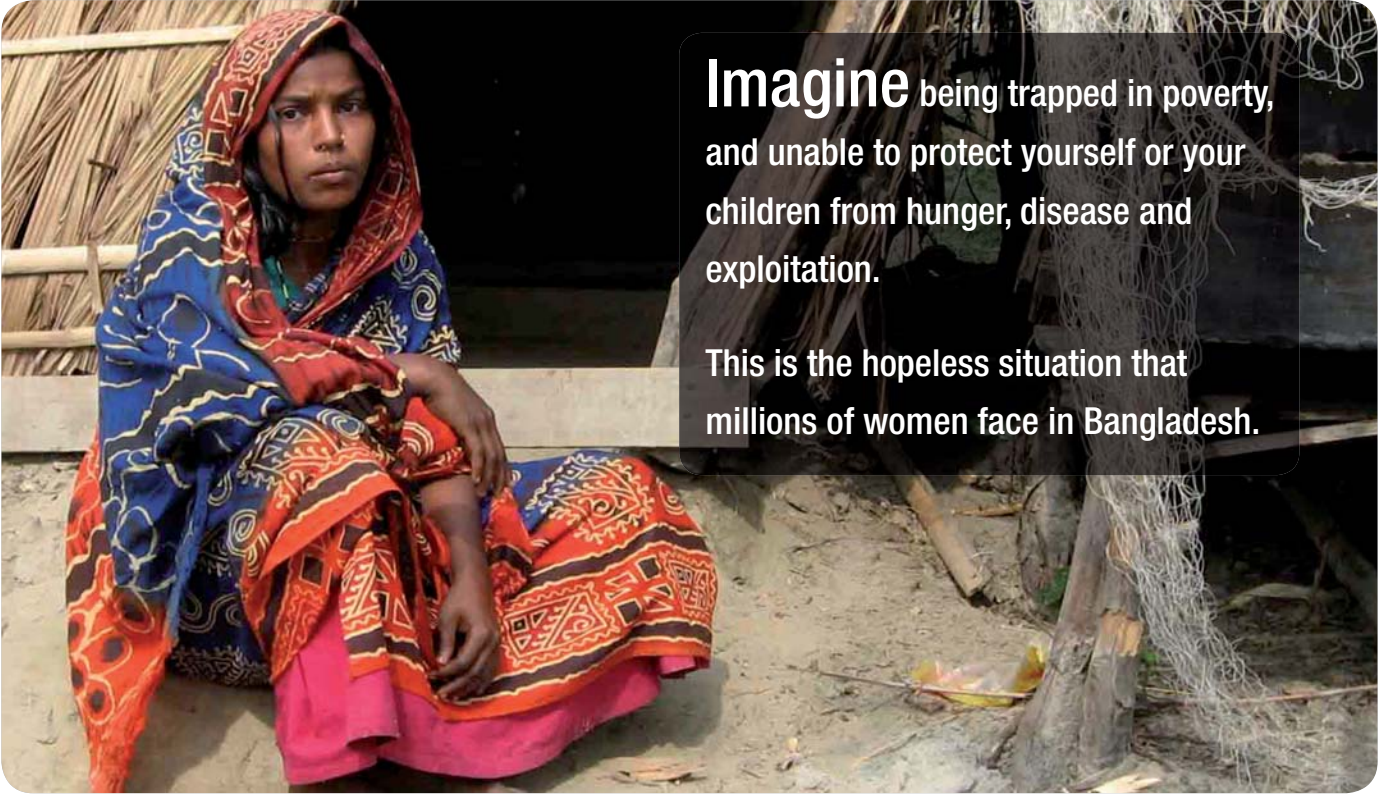
Making a difference in Bangladesh for over 30 years

Bangladesh, suffering from extensive corruption, disorder and political violence is one of the poorest countries in the world. Situated on the world's biggest river delta, it is also subject to harsh monsoon seasons and floods, which regularly devastate thousands of lives.

We started working in Bangladesh in response to the famine after the Liberation war in 1971. We have built up a good reputation in this country, which has enabled us to co-ordinate major crisis response initiatives. Over the years, as Bangladesh has progressed, we have also been working to promote education and sustainable development. Today, under the direction of John and Kate Marsden, we have over 200 local Bangladeshi staff helping communities to address the root causes of poverty. We are currently directly helping over 13,000 of the most disadvantaged families in Bangladesh.

Bangladesh fact file:

- Over 80% of people live on less than £1 a day.
- Over 30% of people live on less than 50p a day
- 1 of the most vulnerable nations in the global food crisis
- Infant mortality is high at 77 per 1000 live births
- Over 48% of children are underweight
- 1 of the most densely populated and corrupt countries in the world
- 47% of Bangladeshi women have been physically assaulted by their husband or partner
- 300,000 women and children have been trafficked from Bangladesh for the sex industry
- 2007 Cyclone SIDR: 155mph winds and 16ft tidal surges affected nearly 7 million people
- Over 3,000 people were reported dead and 1.2 million homes were damaged or destroyed.



Imagine being trapped in poverty, and unable to protect yourself or your children from hunger, disease and exploitation.

This is the hopeless situation that millions of women face in Bangladesh.

Powerless women: subject to suffering and abuse

In Bangladesh, many families live in fear that their homes could be destroyed or washed away by river erosion. Parents can rarely afford basic medical care or school fees for their children, and often have to turn to corrupt money lenders to provide for their children's needs. They are easily exploited through being illiterate and unaware of their legal rights.

Women living in these increasingly poor conditions are also oppressed and commonly abused due to cultural perceptions of gender inequality.

In Bangladesh there is a strong male domination in most areas of life, even within the family home male relations eat first, causing many women and their daughters to be malnourished.

This cycle of oppression continues, as girls are forced to marry at a very young age, denying them an education and the chance to discover their potential. Treated like slaves, these girls grow up unable to free themselves or their children from the poverty and injustice that they endure.

Empowered women: a hidden hope for Bangladesh

The potential of women to learn new skills, run small businesses or lead local community groups has traditionally been dismissed or neglected in Bangladesh. However, we believe that women have a vital role to play in the community development process.

Over the last decade, we have been particularly focused on working with women to improve their status and release their potential. Today, our learning and savings groups are empowering over 8,000 women across the flood plains of Bangladesh, to pursue opportunities alongside men and transform their poverty-stricken communities. Through Women of Action we are aiming to expand and increase the impact of this work.



Learning and savings groups

Transforming the lives of women and their communities

After living overshadowed by shame and fear, our learning and savings groups are providing a safe and supportive environment for women to realise their value and potential. At weekly meetings, groups of 12-20 women receive encouragement and teaching to help them build a better future for themselves and their families. With your support, we can offer more oppressed and overlooked women this life-changing opportunity and hope for the future. Outlined on the following pages are some of the ways that your support will help disadvantaged women to find an escape route from poverty and injustice.



Saving for the future together

Many families rely on their daily earnings as their only means of survival so ill health or lack of work can have devastating effects. At group meetings women are encouraged to contribute 5 taka (4 pence) each week to a savings account. Saving together provides security and enables them to invest in an income-generating activity.

The economic component of learning and savings groups is built entirely on the participants own savings. It takes some time to build up but in this time they develop a habit of saving and discover the advantage of making small regular productive investments.

Within a few years a group may have the equivalent of several years family income. All money saved belongs to the participants, and is held in their own group bank accounts. Our staff do not touch the participants money and the funds do not show in Food for the Hungry's accounts. Participants learn to monitor and audit their own finances.

Groups are generally making 20% to 30% return on their savings. In well established groups, profits and further saving mean that group funds are growing at more than 50% per year. At the end of 2007 the participants own savings and investment funds exceeded £170,000.



Learning to read and write

As over 65% of women in Bangladesh are illiterate offering basic literacy and numeracy skills makes a great difference to women and their families. Once groups are established, the first nine months is spent teaching literacy and numeracy.

On the foundations of regular saving and literacy classes participants grow in confidence and group solidarity. This creates a good foundation for further learning and progress.

“This is the first year that none of us have been hungry.”

“No one will be able to take away the knowledge and education that Food for the Hungry have provided me”

“Before, many of our children got diarrhoea and some died. But now we know how to avoid and treat this illness.”

“ After having values lesson I feel responsible to serve my community people.”

“ Food for the Hungry opens my eyes and gives me confidence so that I can lead the group on my own”



Developing small businesses

Women can choose to develop specific craft or agricultural based skills suited to their area for generating an income. After 15 months of saving together groups usually have enough savings to invest in their chosen income generating project, for example, renting a field to grow crops or purchasing raw materials to sell as hand crafted products.

With the help of our staff the group learn how to build a financially sustainable living by managing and investing their savings and developing their own small businesses. Our groups have established many new handicraft, candle making, shemai (noodle) manufacturing and agricultural businesses.



Raising healthy families

To reduce Bangladesh's high infant and child mortality rates, learning and savings groups enable women to develop an understanding of health, hygiene and nutrition. As access to health care is limited, our staff also teach women about the spread and symptoms of common diseases and illnesses, and how to administer basic first aid.



Strengthening communities

As groups realise they are no longer trapped in poverty, our staff also help them to work together and build their families and businesses on Biblical values. We have seen many groups lead transformation in their communities, as they have aimed to work with integrity, promote justice and equality, and help those in need.



Teaching leadership skills

Strong emphasis is given to developing group leaders, with the aim of helping groups to become self-sustaining. Each group elects leaders who receive special training in their area of responsibility. The group leaders, with the help of our staff, teach and guide the rest of the group.

Each group appoints a chairman, a secretary and a cashier, as well as a health, law and education leader. These leaders receive training in group dynamics and leadership development, they learn how to set an agenda, facilitate group decisions, record resolutions and solve problems.

"We never understood that all human beings had equal rights, but after getting to know Fh, we have learnt how to communicate, understand, and also live happily."

"Before we were lonely having to stay inside, but now we meet each other regularly and have unity."

"Now we cannot be cheated anymore."

আস্থা

astha: confidence



Raising self esteem

Females are seen as so inferior that mothers often weep when they give birth to daughters. Bearing a son in Bangladesh is one of the few ways that women can gain any status and security.

Simply training women, who all their lives have believed that they have a subservient position in society, is not enough. That is why our staff team help women to restore their dignity and gain confidence by sharing Biblical values, such as the belief that all relationships should be based on equality, love and respect - regardless of gender or social position.

Discovering they have rights

Women are particularly vulnerable in the area of family law. Some men take a second wife or divorce women simply for having daughters or being infertile. Divorced women are often ostracised in their community and stopped from fetching water from the well.

We teach women about their legal rights in areas of family conflicts such as divorce, dowry and multiple marriages. With the support of our staff women are equipped to challenge injustice and prevent themselves and their children from being exploited and sidelined.

"My family were arranging the marriage of my 14 year old daughter, but the other group members objected and persuaded my family to stop the marriage."

"Now I'm happy, my daughter will be able to finish school"



Preventing child marriages

Our staff also educate communities about the illegality of child marriages. Girls are often married by the age of 12, yet the legal age is 18.

We help group participants to understand the negative social and economic effects that it can have. Young brides are at greater risk of health problems in child birth and of receiving physical and emotional abuse from their spouses family.

We encourage families to value their daughters and keep them in school.

“Since we have been able to read and write, and bring income into the family our husbands value us more. We are now included in family discussions and decisions. Before, we had no voice in family decisions.”



Helping men to value their wives and daughters

After the women in a village have been invited to form learning and savings groups, there is also sometimes a need to set up male groups, often for husbands of female group participants. As well as providing training and support for these men, we also help them to discover that women have equal value to them.

We encourage men to treat their wives and daughters with love and respect, and offer marriage support and anger management training where needed. Walking alongside men in formal group settings and the wider community is as important part of changing cultural perceptions of gender inequality, and raising the status of women.



Learning how to cope with natural disasters

Some of the most devastating natural disasters in recorded history are the tropical cyclones that hit the low-lying region now forming Bangladesh. Among them, the 1970 cyclone, which claimed more than 500,000 lives, and the 1991 cyclone which claimed over 143,000 lives. Natural disasters, such as floods, tropical cyclones, tornadoes and tidal bores occur almost every year in Bangladesh. Severe cyclones now occur about every 15 -20 years.

We are experienced in responding to emergency situations, and helping communities to recover from regular natural disasters. In November 2007 we were able to help over 4,500 families restore their lives in the aftermath of Cyclone Sidr.

Our learning and savings groups help families to cope with natural disasters by giving them the capacity to prepare, and the opportunity to build up reserves. We help groups to establish emergency procedures and in some areas set up emergency savings funds. Group members are also able to develop skills that they can use to protect and provide for their family and community during and after a disaster.

Turning their lives around



"Having spent time in countries where there is extreme poverty, I realise the importance of educating women and enabling them to develop skills which will give them income to support their families. However small the projects, they are incredibly valuable, and grow to have an influence on whole communities."

Fiona Castle
Author and campaigner

Jyotsna's story: from struggling with debt to self-sufficiency

At the age of 12 Jyotsna's father died, and her mother, Niyoti, struggled to provide for her family. Unable to make ends meet, Niyoti eventually had to arrange a marriage for her daughter, Jyotsna.

Jyotsna began her new life with her husband in the low-caste Hindu community of Wari. Her husband had a job as a street-sweeper in the market. His income was very small, and when they eventually had a daughter their financial difficulties increased, so they were forced to turn to the local moneylender. They took a loan with an exorbitant interest rate, making their financial condition even worse.

One day, Jyotsna told of her problems to a member of Food for the Hungry who suggested she should join one of the learning and savings

groups in her community. Jyotsna soon became a member of one of the women's groups, and started saving a little money each week.

Always keen to learn, Jyotsna loved meeting with her group and learning to how apply new knowledge and skills to her life. She was eventually able to increase her family's income by using her newly acquired tailoring skills. Jyotsna and her husband carefully managed their finances, and used this valuable extra income to break free from their crippling debt.

Inspired by Food for the Hungry's values, Jyotsna decided to train as an adult literacy teacher. Now qualified, she encourages and helps other disadvantaged women.

shadinota: freedom

স্বাধীনতা



Peyara's story: from illiteracy to leadership

Peyara Begum lost her straw house three times in two years due to flooding. Often, she and her family went hungry and even became sick from drinking river water. Peyara felt helpless and cheated by people who made her work hard and paid her little money.

When she first joined a learning and savings group Peyara felt ashamed that she couldn't read and unsure that she had anything to offer to the group. But the leader welcomed her and encouraged her to participate in discussions. In the months that followed, with a loan from her group, Peyara turned her vulnerable situation around.

Today Peyara is a leader in her village and is trusted by her neighbours with managing a large group savings fund. She can write, read and do accounts. Her family have a tin house, uses a tube-well for drinking water, has a sanitary latrine and a stable income through keeping livestock. Peyara is one of thousands of participants in learning and savings groups who are transforming their communities daily, as they help one another out of poverty and injustice.



“Not long ago I thought that women were just supposed to keep home, and were only meant to carry out the orders of their husbands. Now I see there is much more.

I am no longer limited to the four walls around me. I am a successful woman.

I feel dignity now in my family and in society, and I thank Food for the Hungry for this.”

Eti,
Bangladesh

shomman: dignity

শোমান

Eti's story: from domestic abuse to business success

Married at the age of 9, Eti had to give up her education without being able to discover her capabilities and potential. She lived in poverty and was abused everyday by her alcoholic husband and mother-in law. The situation became so severe that Eti's parents sought to end the marriage and take her home.

However in 2003 Food for the Hungry started working in Eti's community, and she joined the Doel learning and savings group. Eti finally received the support and skills she needed to transform her life.

While Eti's skills and abilities were improving, her marriage was still in trouble. Concerned for her well being, one of our staff invited Eti and her husband to attend a marriage support day. Eti's husband agreed, and together they learned about how to develop a caring relationship.

They learned to value each other as equal partners, to respect each other's opinion, and to appreciate each other's contributions to the family. Eti's husband took these lessons to heart, which started a remarkable change in his life, including an end to his alcoholism.

In her group Eti continued to learn new skills such as tailoring, block-boutique printing, and hairdressing. With the help of a loan from her group, she was eventually able to buy a sewing machine and start-up materials for a beauty parlour.

She began her own tailoring and beauty parlour business out of her home, and now earns an additional 1000 taka a month to support her family! Eti feels satisfaction from being able to contribute to her family in a new way, and is finally happy in her marriage and family life.



Sustainable futures for communities



Where we work

Currently we have over 600 groups across 6 areas of Bangladesh, highlighted in the map to the left. We have chosen to run learning and savings groups in these areas as they are particularly needy and vulnerable places, where women are deprived and mistreated. In many of these places we originally carried out emergency relief work in response to natural disasters. Eventually our groups help disaster torn communities to develop and recover in a sustainable way.

Other communities that we choose to work alongside are disadvantaged from either being remote and hard to access, or a low-caste minority group, such as the Hindu communities within many city slums. 9.2% of people in Bangladesh adhere to Hinduism yet the major religion practised in Bangladesh is Islam (89.7%). We work successfully within both these communities, and are experienced in helping them to develop in culturally sensitive ways.

Once we have a management base in an area we expand into nearby locations based on needs assessment. For example in Bogra our intention is to increasingly focus on the western fringes of the Jamuna river where there is more poverty and many people displaced by river erosion and flooding. So as one project matures another will open further along the river side.

As well as expanding along the Jamuna river, we also are aiming to set up groups in the river eroded areas and emerging sandbanks in the Meghna estuary, and on the Southern coastal area of Kalapara. There is desperate need in Kalapara due to the affects of cyclone Sidr.



Strength through unity

In the initial phase of establishing learning and savings groups within a new village, our staff assess the local needs and invite women to join learning and savings groups. After this initial phase every group has continued to run successfully.

Often we start with an average of 3-5 groups in a village so that they have the capacity to unite and meet the needs of local families. Eventually our staff help groups in a whole region to unite and form a Community Organisation: a local organisation that helps it's community. Each organisation can represent up to 70 groups.

When we start to work in a new area our aim is to eventually set up at least one Community Organisation. Helping learning and saving's group members to form Community Organisations is a vital part of ensuring the future sustainability of our work in Bangladesh, as members of these organisations are trained to maintain and lead the groups that they represent.

Our first Community Organisation

Shochesta, which means honest self endeavour, was our first Community Organisation. This organisation represents 22 female and 3 male learning and savings groups. Run by elected learning and savings group participants, Shochesta is now a registered organization in its own right. Shochesta has it's own office and worker, and continues the develop work in the Badda slums with only mentoring support from our staff.



How our groups develop

1. Group formation and learning together

Groups elect leaders and receive literacy, health, legal and business training. Groups discuss long term goals and plan their own development with the support and guidance of our staff.

2: Promoting responsibility and ownership

Groups are prepared to take the primary responsibility for operating their group, and start to work together within their village. Group members from local villages unite to form a Community Organisation.

3. Groups reach out to their local communities

Groups develop in their ability to address community problems and needs. They begin to self-finance community development initiatives. We provide further training and advisory support, and walk alongside them until they are fully self sustaining. On average it takes 10 years to reach this stage.

Unlocking potential and stirring up hope in the Kallanpur Hindupara village

In 1999 Food for the Hungry started a learning and savings group for women in the village of Kallanpur Hindupara, in the district of Bogra. Most families in this Hindu minority village were extremely poor yet very industrious. However, limited access to education, corrupt money lenders and damaging superstitions trapped these people in a cycle of poverty. After years of struggling, most people seemed to have lost the will to try to improve their lives.

The women in this learning and savings group called themselves 'Rajloki', which means 'a woman blessed by God for her hard work'. Initially, they started saving just 3 taka per group member (which is about 2 pennies), but as they began to see the value of the savings, they all decided to increase their contributions to 5 taka each.

Every week they got together to save and to learn how to read and write. Slowly they began to use the basic arithmetic they had learnt to manage their joint savings accounts. As time went by they began to discover how to improve their living conditions and how to look after their children's health. They started to hope for a better life.

Eventually, their collective savings enabled these women to invest in purchasing a rickshaw van, a cow and a land lease. This was a huge step for them. Income from these small but sustainable businesses enabled them to feed their children and provide clean drinking water and a sanitation system for their village.

As our staff member, Zakir Hossain, continued to teach and encourage the group, it became clear to group members that education was an important part of their development. They could see how their lives had been limited without an education, and they did not want their children to suffer in the same way.

In 2002, with the help of other learning and savings groups in their village and some materials donated from Food for the Hungry, the Rajloki group started a preschool for more than 16 children. Our staff supported the group in this process and trained their teacher, but the group paid his salary.



The once helpless people of the Kallanpur Hindupara village are now taking responsibility for their own development and the future of their children. Together groups in this village have also invested in a crop irrigation project, helping over 100 farmers and creating valuable new jobs.

In other villages many groups have also organized projects to repair roads and have established their own medical bill grants and welfare funds for social insurance, all without subsidy from Food for the Hungry. This shows that the members of our learning and savings groups are able to lead their villages out of poverty, they just need our help in unlocking their hidden potential.

How you can make a difference

Food for the Hungry exists to meet the great need of those living in the world's poorest countries. In Bangladesh, millions of people urgently need our help to break free from the poverty and injustice that they endure. The Women of Action initiative will be focusing on enabling Bangladeshi women to generate a sustainable income and make their communities better places for all. By the end of 2009 we are aiming to support 150 learning and savings groups, directly helping over 1,800 women, and indirectly benefiting over 36,000 people in their communities. To accomplish this vision we are seeking to raise £65,000.

Will you join us in helping more women to develop the skills, knowledge and confidence that they need to lift themselves out of poverty? Your support can empower these disadvantaged women to realise their potential and create better futures for their families.

Yearly gifts

- £10,800 | supports 25 groups, directly helping over 300 women and their families
- £4,320 | supports 10 groups, directly helping over 120 women and their families.
- £2,160 | supports 5 groups, directly helping over 60 women and their families.
- £432 | supports 1 group, directly helping over 12 women and their families.



'It is a real privilege to support women in Bangladesh as they grow in confidence and develop their own small businesses.'

'Through Women of Action we can make a lasting difference to the lives of some of the poorest people in the world and help them escape from poverty.'

Louise Heasman
Co-Founder of The Athena Business Women's Network



"Since we formed the group we have learnt so many things. Now our eyes are really opening. We were in darkness, but now we are moving forward to the light, we are grateful to you for your support."

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Dhonnobad: Thank you



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For more information about the work of Food for the Hungry in Bangladesh and how to support Women of Action please:

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www.womenofaction.co.uk
www.uk.fhi.net

Getting involved

There are many ways that you can participate in Women of Action and help communities to break out of poverty in Bangladesh:

Major one-off gifts – are vitally important to the fulfilment of all the aspects of the Women of Action initiative. Facilitating the launch of new learning and savings groups, training staff and group leaders, encouraging and supporting existing groups, and working within communities to change cultural perceptions of gender inequality, are all activities that require considerable financial resources. Substantial investments can have a dramatic impact upon our ability to reach out to new communities, bringing hope to thousands of families.

Regular gifts via standing order – The process of empowering oppressed and illiterate women to lift themselves out of poverty does not happen overnight. Women in Bangladesh face many obstacles to overcome poverty, and we are committed to supporting and equipping them through this journey.

To help us make lasting change in the lives of women and future generations across Bangladesh we would welcome pledges of financial support over a three year period. If you so wish, you can direct your support towards sponsoring specific learning and savings groups, and journey with them as they discover their potential and work together for a better future.



Corporate partnerships – Could your company sponsor groups of potential business women or promote the Women of Action network? There are many valuable ways that you and your business can partner with Women of Action, and help Bangladeshi women to escape from poverty to build a financially sustainable living.

Community partnerships - Could your community bring hope to women and children in desperate need? Through fundraising and donations your community can support neighbouring learning and savings groups, helping them to transform their own community in Bangladesh.



Advocates - are at the heart of the Women of Action network. Our advocates are committed to sharing the plight of women in Bangladesh, and inspiring others to stand along beside them as they break the cycle of poverty. If you are passionate about seeing women released from oppression, abuse and poverty, please get in touch to find out more about advocacy.

Vision trips - Take a few days out to experience Bangladesh, meet our staff, and see the impact of our work. You will have the opportunity to attend learning and savings groups, and be inspired and welcomed by women who are taking action against poverty each day.

Trips can also include visits to income generating and community projects and Community Organisation meetings. We hope that you will be inspired to return home and share how people are overcoming the challenges of life in Bangladesh.

Staying in touch

As a supporter you can receive our Women of Action e-newsletter with stories of Bangladeshi women overcoming poverty, and details of Women of Action activities in the UK. If you so wish, you can also receive yearly updates on specific groups or communities that you are supporting. You will also have the opportunity to send notes of encouragement to women within these groups via our postcards.

References can be supplied if needed.

All information in this document was correct when printed in September 2008.

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