

Programmed Initiatives for *Monga* Eradication (PRIME): Design and Challenges

by

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Background

- ❑ Monga is a famine like situation or seasonal shortfall in employment during Bangla month of Ashwin to Katric in the greater Rangpur region.
- ❑ The cause of Monga include:
 1. Lack of employment opportunity immediately before harvesting of *aman* crop.
 2. Lack of wage employment
 3. The situation become more worse due to river erosion of *Dharala, Teesta* and 18 other river

Consequence of Monga

- ❑ Sale of land.
- ❑ Advance sale of labor and standing crop.
- ❑ Borrow from money lenders at a exorbitant rate.
- ❑ Internal migration

Why PRIME

- ❑ Various organizations have been working with isolated programs during lean season without regard to the issue of sustainability and leave when the lean season is over.
- ❑ Again Monga hits every year and again the development agencies come up with program interventions to rescue people from the monga.

PKSF's Deepening Efforts : Road to PRIME

- ❑ In 2002,PKSF first addressed the poorest with microcredit and disbursed Tk 3.5 million without any flexibility.
 - ❑ PKSF piloted 'Financial Services for the Poorest Project' between 2002-2005 with flexibility. Two landmark achievements were made:
 - 1.Reached lower strata of people who were unreached by Microcredit.
 - 2.Reached to those areas where never ever microcredit program was placed.
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PKSF's Deepening Efforts : Road to PRIME

- ❑ At last, PKSF, in 2004 launched Ultra poor program with more flexibility.
- ❑ In greater Rangpur region, there remains a traditional concentration of the Poorest people affected by seasonal cum chronicle poverty creating wider concerns of GOB, Development agencies and think tanks. Thus to address problem in the north, PKSF initiated PRIME in 2006.

Objective of PRIME

- To eradicate Monga through creating self-employment and wage-employment opportunities for Monga affected family.

Design of the program

Duration of Intervention	Name of the Interventions
Year round	<ol style="list-style-type: none">1. Flexible loans.2. Establishment of labor intensive small industries.3. Support services for IGAs such as livestock and agriculture activities.
Lean season	<ol style="list-style-type: none">1. Emergency loan (Consumption Loan).2. Generating cash for work for the affected people by involving them in infrastructure development activities.

Design of the Program

1. Subsistence Through Employment Generation:

To provide employment opportunities through involving them in infrastructure development activities during lean season.

Design of the Program

2. Emergency Loan:

- ❑ The people, did not fit in the in cash for works were given cash support to face *monga*.
- ❑ Borrowers use this loan to meet the immediate consumption needs.
- ❑ The modality of emergency loan is very flexible.
- ❑ The size of the loan is maximum Tk 3,000 to be given in two installments on 4% rate of service charge.

Design of the Program

3. Suitable Microcredit:

This loan is given on 10 percent or below interest to the ultra poor beneficiaries.

Some distinct features of the flexible microcredit of the PRIME :

a) Loan size:

- Loan size is flexible depending on the income generating activity (IGA) of the borrower.
- No limit of loan has been set at any stage.

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Design of the Program

b) Savings:

- ❑ The members are encouraged to deposit according to their capacity.
- ❑ They are also allowed to withdraw it whenever they need.

c) Repayment Schedule:

- ❑ Repayment schedule of the loan is very flexible.
- ❑ The installment can be paid on weekly, monthly, three-monthly, six monthly or yearly.

Design of the Program

d) Group Attendance:

- ❑ Considering the occupational aspects, attendance at group meeting has been made flexible.

e) Use of loan:

- ❑ Borrowers are insisted to use the loan money to undertake productive IGAs.
- ❑ Borrowers are also encouraged to purchase easy saleable assets to create multiple sources of income in the monga-prone areas.

Design of the Program

4. Establishment of Labor-intensive Small and Cottage Industries:
- Support is provided to establish labor-intensive industries for creating employment.
 - Additionally the POs are encouraged to search for capable borrowers to establish such industries

Design of the Program

5. Support Services :

- ❑ No prescription about the perimeter of support services.
 - ❑ The participants of the program define their needs with POs playing an auxiliary (and sometimes a catalyst) role.
 - ❑ The participants are given skill enhancement training, technical support in their crop and help migrant worker to transfer money to their families.
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Program Implementation Activities

1. Selection of the Program Areas:

Preference was given the areas with:

- High percentage of Ultra poor.
- wide extent charland.
- High vulnerability to river erosion, flood and similar natural disaster.
- gross scarcity of employment opportunities.

Program Implementation Activities

2. Targeting of population:

- ❑ A census was conducted in the whole of Lalmonirhat district (excepting Lalmonirhat *pourosava*, although slum-people were not excluded) in 2006 to identify the most *monga*-affected population.
- ❑ At first focus group discussions (FGDs) were conducted over all the population.
- ❑ Households having Tk 1,500 monthly income or below, or dependent on day-labor, or less than 50 decimal land were accepted for the census/survey.

Program Implementation Activities

- A similar methodology was adopted in 2007 towards expansion of the program 18 *upazilas* of the four districts (Kurigram, Gaibanha, Nilphamari and Rangpur).
- The degree of vulnerability of the population were also measured in terms of food consumption (in two lean seasons), access to microcredit, advance sale of labor and/ or standing crops, and economic migration of the people.

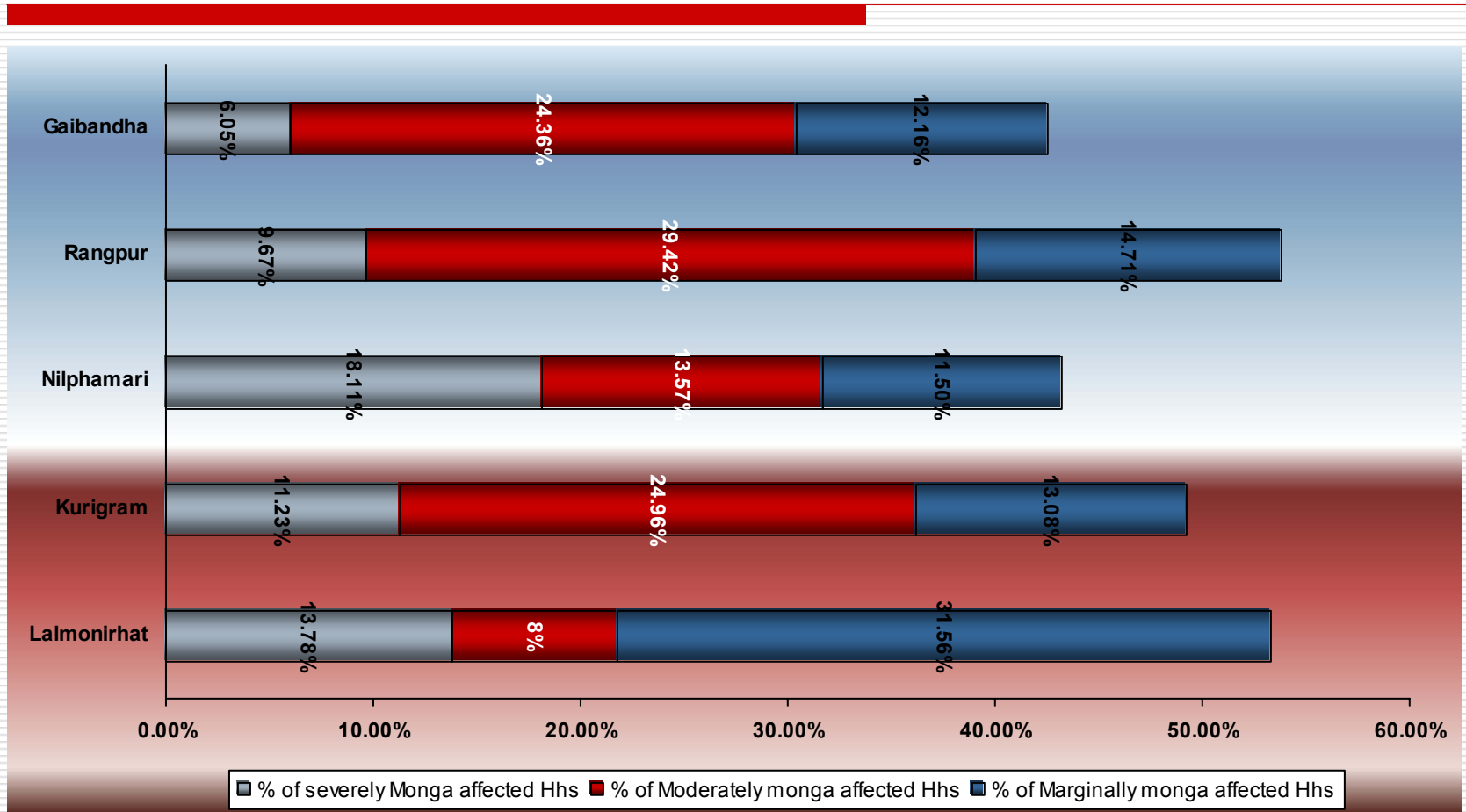
Program Implementation Activities

Name of the Districts Covered	No. of Upazilla Covered	Total Population	Vulnerable to Monga	Severely Affected	Moderately Affected	Marginally Affected
Lalmonirhat	5 (all)	2,25,000	1,20,000	30,995	18,000	71,005
Kurigram	8 (out of 9)	3,44,135	1,69,537	38,652	85,880	45,005
Nilphamari	3 (out of 6)	1,48,712	64,213	26,925	20,180	17,108
Rangpur	3 (out of 8)	1,36,695	73,552	13,221	40,221	20,110
Gaibanha	4 (out of 7)	2,89,600	1,23,283	17,513	70,560	35,210
Total	23	11,44,142	5,50,585	1,27,306	2,34,841	1,88,438

Total Hhs and Hhs Vulnerable to Monga



Highest density Monga affected people



Program Implementation Activities

3. Selection of Partner Organization:

- ❑ Potential & capable POs.
- ❑ Interest in working with the poorest,
- ❑ Demonstrated record of work with the poorest,
- ❑ strong organizational capacity and human resource base, and
- ❑ financial ability to cross subsidize additional expenses to run the program activities,
- ❑ A total of 11 POs have been involved to implement the PRIME activities in the five districts of the Greater Rangpur. These are:

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Program Implementation Activities

- 1) Eco-Social Development Organization (ESDO)
- 2) Assistance for Social Organization and Development (ASOD),
- 3) Rangpur-Dinajpur Rural Services (RDRS),
- 4) Peoples Oriented Program Implementation (POPI),
- 5) Thengamara Mohila Sabuj Sangha (TMSS)
- 6) Padakhep Manobik Unnayan Kendra (PMUK).
- 7) Ganosasthya Kendra
- 8) Gano Unnyan Karma (GUK),
- 10) Society for Social Services (SSS),
- 11) Uddipan.

Achievements

1. Area of the Program:

- ❑ PKSF has started the program in all villages of 40 unions and 1 municipality of 5 upazila of Lalmonirhat district.
- ❑ In 2007, PKSF has extend this program in 18 upazila of four other district (Kurigram, Rangpur, Gaibandha, Nilphamary) .

Achievements

- 2. Group Formation:** *Survey revealed that out of 120,000 monga affected households 55000 could not be addressed by any institutional interventions. Of them, 53,000 households were brought under cash for work under PRIME.*
- 3. Subsistence Through Employment Generation:** *In the last two lean seasons (2006, 2007) 4.46 million man-day work were created. Employment was managed for 1,15,000 families with an investment of Tk 298 million.*
- 4. Emergency Loan:** *Tk 8.58 million has been disbursed among 6,083 monga-affected families for their immediate consumption.*

Achievements

5. Suitable Microcredit Services: A total of Tk 168.3 million has been disbursed to 32,398 monga-affected families for undertaking income generating activities.

6.Support Services: The achievement in this area can be seen in the following:

a) Poultry Chain:

PRIME has a plan to establish poultry villages and to ensure the supply of chicks, the POs have established six model breeders and six hatcheries At present, the POs have capacity to produce 50,000 pullets a month on an average.

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Achievements

- b) **Chick Rearing Unit:** A total of 176 families have established chick-rearing units each bearing more than 200 chicks. Each of the owner-beneficiaries has received Tk 11,000 microcredit loan on average.
- c) **Papaya Garden:** PKSf has a plan to select 12,000 *monga*-affected households that have a minimum arable land of 10 kathas beside their houses. A total of 177 *monga*-affected families have prepared papaya gardens. PKSf is giving the beneficiaries hybrid seeds and other supports for papaya cultivation.

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Achievements

- d) **Cassava Cultivation:** A total of 24,007 cassava plants have been distributed among the beneficiaries in Lalmonirhat. Padakhep and POPI, two POs, have cassava nurseries.
- e) **Remittance Service:** As of November 2007 a total of 872 beneficiaries in Lalmonirhat were helped to transfer Tk 1.7 million through different the POs.

Achievements

6. ***Establishment of Labor-intensive Small and Cottage Industries:***

- ❑ Two POs of PKSf have been provided assistance to invest in their project implemented in the *monga* area.
- ❑ Employment opportunities for a good number of *monga*-affected ultra poor households are being created by the project.
- ❑ Among these two the project of ESDO is designed to create employment solely for the *monga*-affected ultra poor.

Achievements

7. Alliance for Coordination's:

Signed MoU with

- Char Livelihood Program
- SHOUHARDO project of CARE,
- Nodi O Jibon of Concern Worldwide.
- Monga Mitigation Initiative Pilot Project (MMIP) of Social Development Foundation (SDF)

Challenges

1. *Continuous Interventions:*

- ❑ The `cash for work' in the two lean seasons has been proved an effective intervention to save people from starvation and prevent their dipping into further poverty.
- ❑ But, intervention of such a kind only one time is not enough to ensure to permanently lift the population from the lowest ladder of poverty.
- ❑ For a big percent of them, may be 60% or 70%, it can be, but not for 100%.
- ❑ For the rest, this intervention should be managed at least for two to three consecutive times/ years.

Challenges

2. Low Return from IGAs:

- It is observed that the return on their investment in IGA is not very high and the beneficiaries are facing problem to repay the loan installments, alongside meeting family needs. It is a challenge before us how to solve the problem.

Challenges

3. *Technology and Skill Transfer:* Covering such a big population with capacity building support, for example, training is very difficult, but still essential for the beneficiary. How to handle this delicate issue is becoming a bigger challenge with pace increasing the program outreach and outlets.

Challenges

3. ***Establishing Adequate Suitable***

Industries: Usually we are iterating for establishing small and medium industries to create adequate employment opportunities in the *monga* region so that the people, particularly the ultra poor can get employment in those. A little can be said on its progress, rather, it seems the ship has got aback.

Challenges

4. More Focused Intervention Versus Sustainability Paradox:

- ❑ The PRIME intervention suits individual approach to group approach.
 - ❑ But it is more time consuming and expansive to implement as it involves larger human resource.
 - ❑ Thus, it remains a challenge how to solve the paradox between focused interventions and sustainability issue of the implementing agencies.
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Challenges

5. Linking the People with Greater Job Markets:

- ❑ Managing employment of such a big ultra poor workforce and the other of the region is not an easy task.
- ❑ To meet the immediate employment demand, the alternative option can be to ensure access for the population to greater job markets in the towns and abroad.

Challenges

6. Appropriate Channels of Production Inputs and Marketing of Products:

- ❑ The population must be oriented to needed information about quality inputs: seeds, fertilizer, chicks, poultry feeds, seedling, sapling, tubers, etc.
- ❑ Equipment of production remains crucial though.
- ❑ At the same time, the bigger challenge to connect the producer to appropriate channel.

Challenges

7. Defined Altruism for the Economically Inactive People:

- There are people in the society have lost their income capacity or many a people are yet to be income-active.
- As it is not possible to address their problems through income-generating credit (as they are economically inactive), again it is challenge from the humanitarian grounds to ensure basic needs of life for these people, particularly food security.

Challenges

8. *The Coordination Chapter:*

- ❑ Coordination among the interventions/agencies are essential, collaboration is obvious, and alliance against poverty is a must — all these are popular conjectures generally drawn in the concluding statements of all the seminars, symposium, workshop and similar ones on any development issue .
- ❑ This seminar also may end with same and similar.
- ❑ Thus, drawing up and forging into an effective cooperation among the parties is the greatest challenge to eliminate *monga*.

Challenges

9. *Option still left:*

- ❑ *Some* challenges left in this paper may come up in the papers to be presented by other scholars, academics, experts and others.
- ❑ Through combining all the thoughts we can make a comprehensive list of the challenges and draw appropriate strategies to tackle those. .

Thank You
