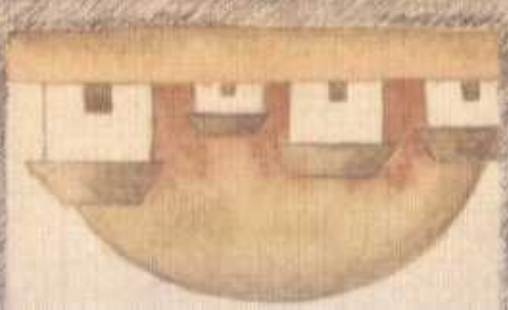
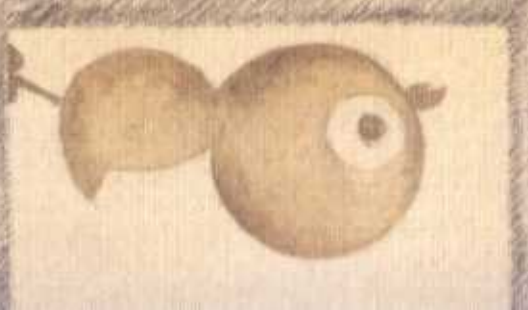
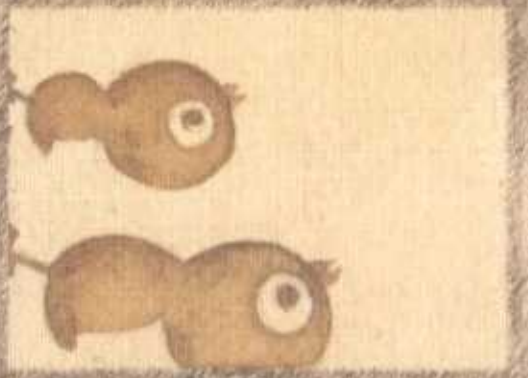
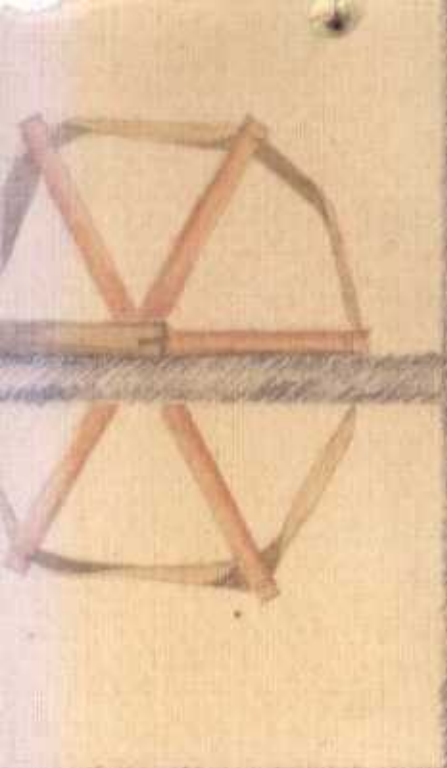
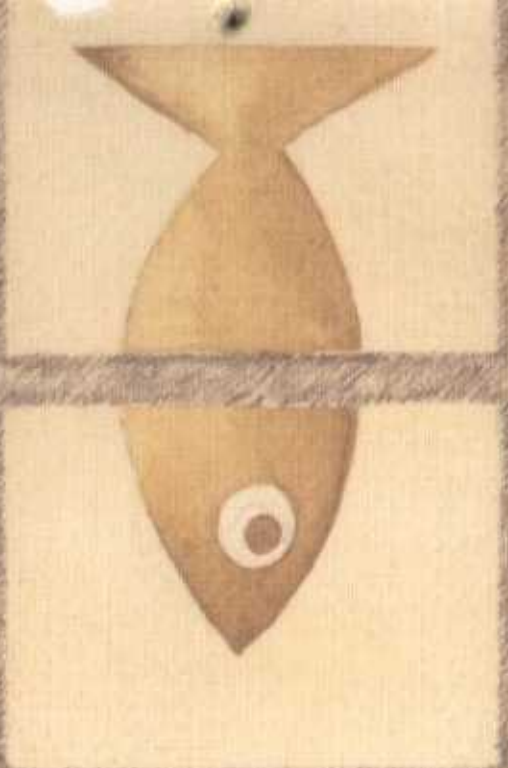


BRAC 1995





BRAC 1995

GOVERNING BODY

Syed Humayun Kabir
Chairman
F. H. Abed
Executive Director
Taherunnessa Abdullah
V. I. Chowdhury
Kazi Aminul Huque
A. S. Mahmud
Salma Sobhan

ADVISERS

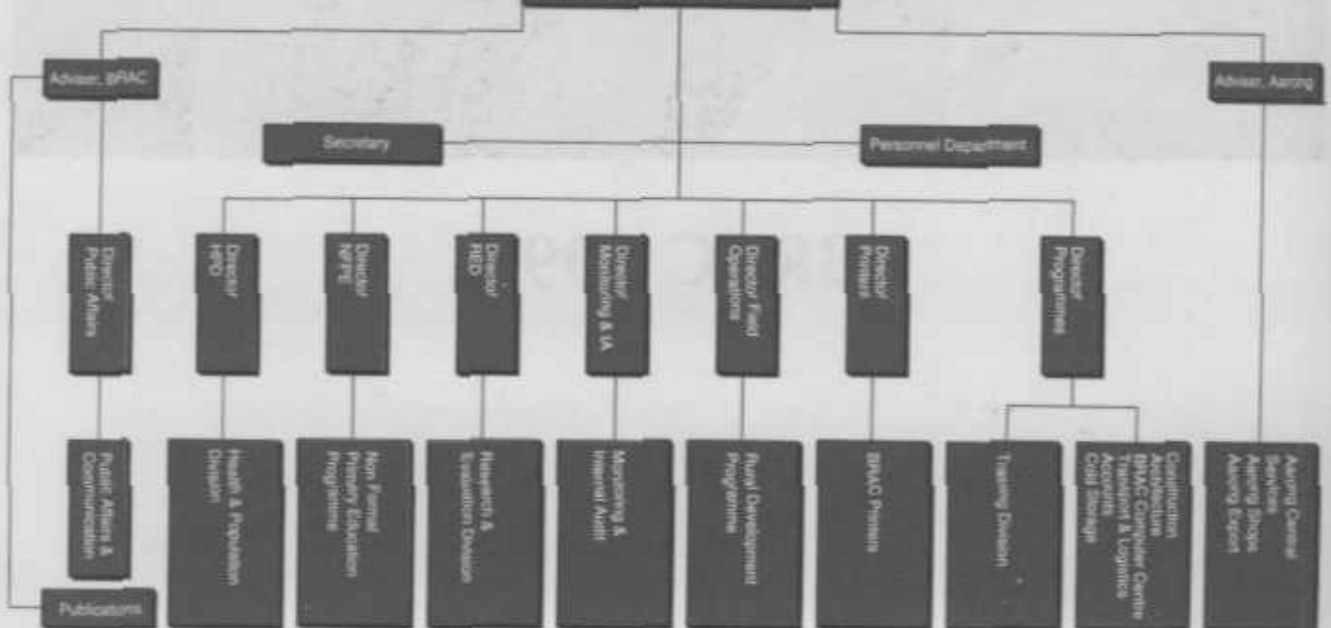
Shilu Abed
Faruq A. Choudhury

DIRECTORS

Salehuddin Ahmed	Director Programmes
Aminul Alam	Director Field Operations, RDP
A. M. R. Chowdhury	Director Research
Sadia A. Chowdhury	Director HPD
Kaniz Fatema	Director NFPE
Muazzem Hasan	Director BRAC Printers
M. Tajul Islam	Director Public Affairs & Communication
S. K. Sarkar	Director Monitoring and Special Programmes

BRAC ORGANOGRAM

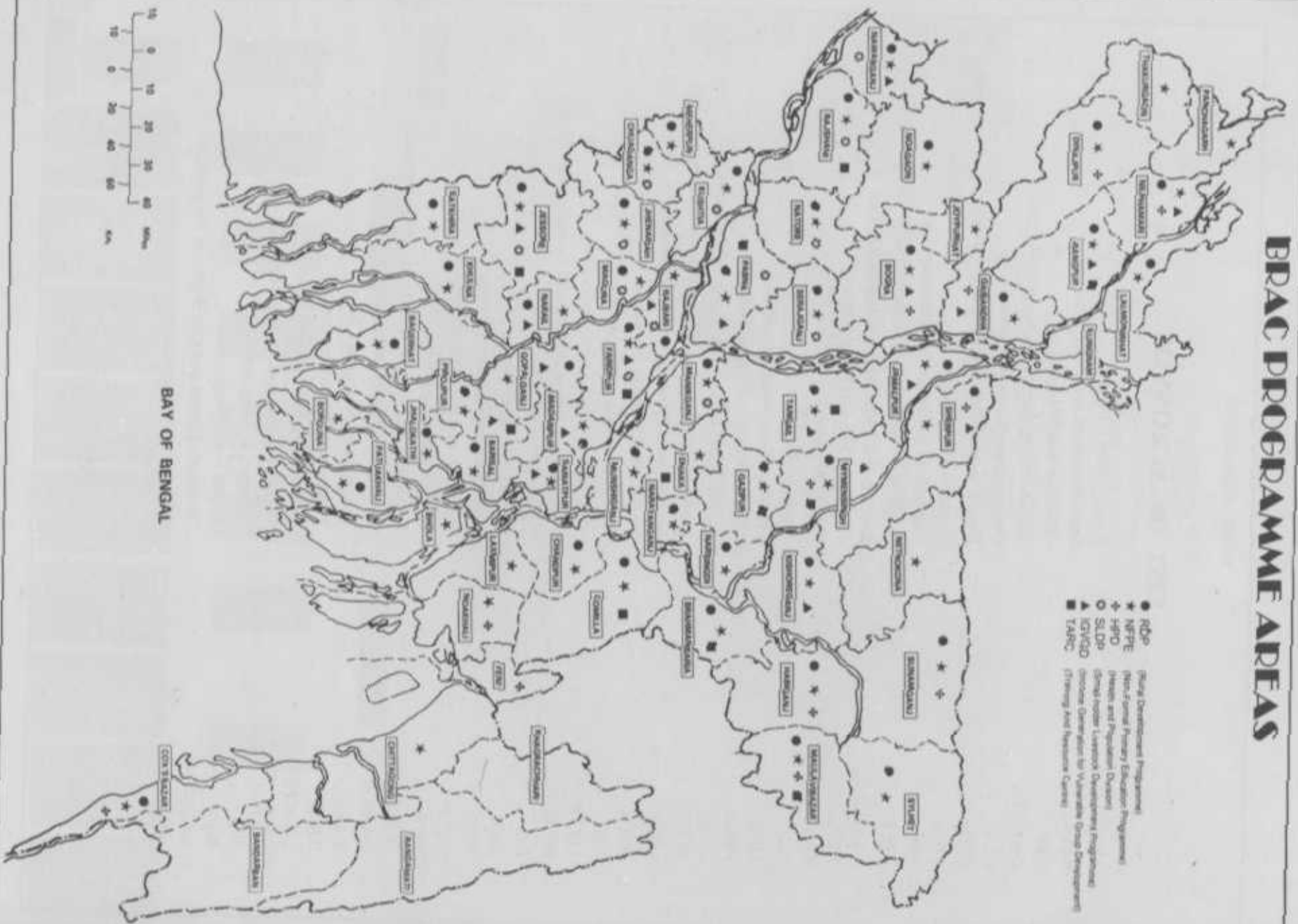
EXECUTIVE DIRECTOR



LIST OF ACRONYMS

AVC	Audio Visual Centre
BEOC	Basic Education for Older Children
CSP	Child Survival Programme
DANIDA	Danish International Development Agency
DLS	Directorate of Livestock Services
DRR	Department of Relief and Rehabilitation
EHC	Essential Health Care
EPI	Expanded Programme on Immunization
EPI-F	Expanded Programme on Immunization Facilitation
ESARO	Eastern and South African Regional Office
ESP	Education Support Programme
FP-F	Family Planning Facilitation
GM	Growth Monitoring
HPD	Health & Population Division
HRLE	Human Rights and Legal Education
IFAD	International Fund for Agricultural Development
IGVGD	Income Generation for Vulnerable Group Development
MDP	Management Development Programme
NFPE	Non Formal Primary Education
NGO	Non Governmental Organization
OTEP	Oral Therapy Extension Programme
PCRDP	Post Cyclone Rehabilitation and Development Project
PO	Programme Organizer
RCP	Rural Credit Programme
RDP	Rural Development Programme
RED	Research and Evaluation Division
REP	Rural Enterprise Project
SLDP	Smallholder Livestock Development Programme
S.S.C	Secondary School Certificate
TARC	Training and Resource Centre
TBA	Traditional Birth Attendants
UNICEF	United Nations Children's Fund
VGD	Vulnerable Group Development
VO	Village Organization
WFP	World Food Programme
WHDP	Women's Health and Development Programme
WTC	Women's Training Centre

BRAC PROGRAMME AREAS



BAY OF BENGAL



- RDP (Rural Development Programme)
- ✦ NFPE (Non-Formal Primary Education Programme)
- ✦ HPD (Health and Population Division)
- SLDP (Smallholder Livestock Development Programme)
- ▲ ICVSD (Income Generation for Vulnerable Group Development)
- TAPC (Training And Resource Centre)

B R A C A T A G L A N C E

STAFF POSITION

Full-Time Staff		Income Generating Projects		Part-Time (Locally Employed)		
					Female	Male
Female	2,886	Female	692	NFPE Teachers	30,290	1,193
Male	13,197	Male	416	HPP Health Workers	158	-
Total	16,083	Total	1,108	Grand Total	31,483	

NON FORMAL PRIMARY EDUCATION NFPE

Villages covered	22,160
No. of schools in operation	35,175
No. of students	1,137,767
No. of teachers	33,524

RURAL DEVELOPMENT PROGRAMME RDP

Villages covered	26,940
Village Organizations	44,656
Membership	1.51 m.
Members' savings	Tk. 802 m. (US \$ 20.05 m.)
Loan disbursed	Tk. 9,579 m. (US \$ 239.48 m.)
Loan outstanding	Tk. 2,290 m. (US \$ 57.25 m.)
Poultry Programme (including IGVD & SLDP)	
No. of Key Rearers	896,460
No. of Chick Rearers	12,704
No. of Feed Sellers	2,800
No. of Egg Collectors	3,293
Loan disbursed (VGD)	Tk. 56 m. (US \$ 14 m.)
No. of borrowers	284,182 (VGD)
Rural Enterprise Project	
Restaurants	861
Carpentry workshops	29
Grocery stores	3,980
Fisheries Programme	
No. of programme participants	59,107
Acreage under fish culture	13,443
Vegetable Cultivation Programme	
No. of active growers	39,767
Cultivated land (acres)	13,607

HEALTH & POPULATION DIVISION HPD

Villages covered	12,056
Population covered	13.8 million
Women's Health & Development Programme (WHDP)	1.9 million
EPI-Facilitation Programme	9.4 million
Family Planning Facilitation	5.3 million
Antenatal Care Centres	898
Community Health Volunteer	24,373

Cumulative figures

BRAC TIME LINE : MAJOR EVENTS

- 1972 BRAC starts in Sulla (Sylhet) as a relief agency
- 1973 Transition to a development programme
- 1974 Relief work among famine and flood victims of Rowmari, Kurigram
- 1975 RED established; Jamalpur Women's Project commences
- 1976 Manikganj Integrated Project
- 1977 BRAC commences 'targeted' development approach through VOs
- 1978 TARC set up at Savar; Aarong set up in Dhaka; sericulture starts in Manikganj
- 1979 Outreach, RCTP, Poultry Programme
- 1980 OTEP
- 1983 Livestock Programme
- 1985 NFPE, REP
- 1986 RDP formed by merging RCTP and Outreach; CSP commences
- 1987 IGVGD
- 1988 Monitoring Department set up
- 1990 RCP commences; MDP set up; vegetable cultivation becomes separate programme
- 1991 WHDP commences
- 1993 RDP III, and cost recovery commence
- 1994 NFPE sets up desk in Nairobi under the auspices of UNICEF, to advise some African countries in primary education; Aarong opens branch in London, U.K., and Vancouver, Canada
- 1995 Fifteen Adult Literacy Centres opened under NFPE; BRAC enters global partnership for NGO studies, education and training.

Introduction

Looking back on the past twenty three years of BRAC's activities in the development field, what becomes most visible is the amazing growth of the organization - both in terms of programme content and coverage. What had begun in February 1972 as a small committee pledged to bring relief and rehabilitation to the returning refugees of a remote rural district in a war torn country, is today transformed into an organization implementing multi-sectoral programmes with nearly 16 thousand staff. However, this transformation - though dramatic, has not been sudden.

In 1972, following Bangladesh's War of Independence, BRAC worked on the resettlement of refugees in the Sulla area of Sylhet district in the north-eastern part of the country. It organized relief and rehabilitation for war victims whose homes, cattle, fishing boats and other means of livelihood had been destroyed. What made BRAC set out on its remarkable journey was the realization that relief-oriented activities could only serve as a stop-gap measure. From then on the new pledge was to provide sustainable measures to improve the conditions of the rural poor by developing their ability to mobilize, manage and control local and external resources by themselves. BRAC's programmes have never been determined by a rigid set of strategies. The organization's success is attributable largely to its flexibility in responding to the needs of the people.

Another factor that has contributed to BRAC's transformation is its capacity to learn through trials and errors. In 1973, BRAC adapted in its work the basic rural development community strategy, focusing on entire village communities. It was at this point that BRAC realized that in fact, there was a community within the larger village community comprising the poor. By 1976, it therefore became apparent that the community approach would not work, as the poor who outnumbered the others in the community benefited very little from the interventions. This was because those who owned land and other productive assets were able to secure for themselves the larger share of the benefits. From here on began BRAC's involvement with the poor - the landless, small farmers, artisans, and vulnerable women. The time had also come to fix the organization's goals which were identified as :

- Poverty Alleviation
- Empowerment of the Poor

BRAC's definition of the poor refers to those people who own less than half an acre of land (including the homestead) and to those who earn their living by selling manual labour. Efforts to empower this group have been evaluated and adjusted many times over the years in the light of BRAC's growing capacity and the needs of the programme participants. Today, working as a development organization in the private sector, BRAC strives to attain its two goals by implementing such programmes as :

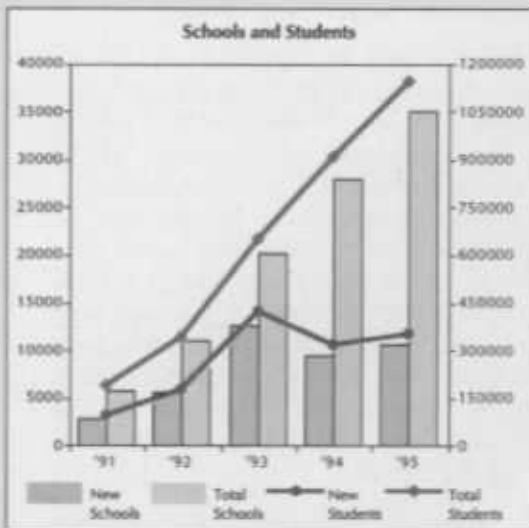
1. Rural Development which involves development of Village Organizations (VO) of the poor, credit disbursement, and facilitation of savings habit. The VOs are designed to mobilize



Note : Figures include all VOs & members - RDP, IGVGD & SLDP.



collective strength of the poor with a view to empowering them to be self-reliant. BRAC has a Human Rights and Legal Education Programme (HRLE) to further the initiatives aimed at empowering the VO members. BRAC's Rural Development Programme (RDP) implements these initiatives along with several income and employment generating programmes, designed particularly for the women VO members. The women VO members are provided with credit and training to carry out these activities. There are also some special programmes that have been introduced under the Income Generation for Vulnerable Group Development (IGVGD) initiative. These too are implemented through RDP.

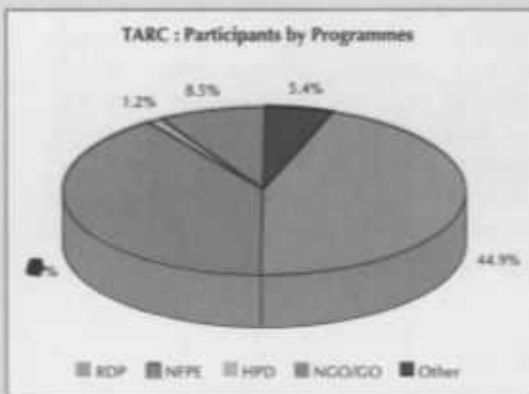


2. Education initiatives in the form of the Non Formal Primary Education Programme (NFPE) for the children of the disadvantaged rural people.
3. Health programmes addressing the health and nutritional status of women and children in the country. These initiatives seek to develop and strengthen the capacity of communities to sustain health related activities.
4. Administrative and technical support services that facilitate BRAC's programme activities, e.g., Training, Research, Monitoring, the 'Aarong' marketing outlet, Publications, Public Affairs & Communication, Accounts & Audit, Logistics, Computer service, and Construction service.
5. Furthermore, in order to attain budgetary self-reliance the organization has set up its own revenue generating enterprises i.e., the BRAC Printing Press, BRAC Cold Storage and the BRAC garments factories.

The management system within BRAC is participatory and decentralized, and programme planning draws upon the experience and expertise of workers at all levels. Women comprise 23% of the staff.

In a country where almost half of the population lives below the poverty line, BRAC has been working to reach people who face the basic problems of poverty, i.e., unemployment, malnutrition, illiteracy, diseases, mortality and population growth. Bangladesh has 122 million people living in an area of 144,000 square kilometers with 80 percent of the people living in the rural areas. Of the 86,038 villages of the country, BRAC's Rural Development Programme covers 27,445 villages, with the Non Formal Primary Education Programme coverage in 22,160 villages and the Health & Population Programme in 12,785. In certain areas these three programmes overlap.

BRAC's confidence in its capacity for expansion comes from the strength that is natural in a learning organization - an organization that believes in leadership multiplication and team work. The trend in it to scale up has been set by its desire to face the challenges that have come its way. Founded by Mr. Fazle Hasan Abed in 1972, BRAC has now grown into an organization in which capacity building of the individual worker and the programme participants is given the topmost priority. BRAC also attaches the utmost importance to the institutionalization of the organization so that it may withstand and overcome the challenges of the future.





RURAL DEVELOPMENT

The year 1979 was an important landmark for BRAC. The learning experiences up to that point had given BRAC the confidence to experiment with new programmes and to embark on expansion and replication. The first concrete step towards the organization's goals was the introduction of the 'Outreach Programme'. It was introduced to organize the village organizations of the landless to help themselves re-negotiate their positions and their production relations within the prevailing social and economic framework.

The inspiration to go one step further into sustainable development brought on a modified formula of the Outreach Programme as the Rural Credit and Training Programme (RCTP). This was created for the purpose of advancing credit to the landless poor and the marginal farmers without collateral. RCTP strengthened the idea within BRAC that with adequate local organization credit and self-employment activities could enable the poor to become increasingly independent of the local elite for loans, employment and the prevailing adverse relationship pattern. The present Rural Development Programme (RDP), introduced in 1986, thus grew out of the experiences of both the Outreach Programme and the RCTP. The current strategy, combining institution building with credit, is designed to transfer an area which has been under RDP for four years to a BRAC 'Bank' known as the Rural Credit Programme (RCP). At the end of the four year period the VOs in an RDP area are expected to have matured to the stage where they can continue their credit and development activities without outside assistance. Up to now a total of 120 RDP branches were transferred to RCP.

The spirit that had moved the designers of the Rural Development Programme nine years earlier, and which today strengthens those who implement it, is essentially the belief that the poor can be empowered if provided with training, organization, financial assistance and moral support. Over 1.5 million rural households have been reached so far by RDP through its Area Offices. Several of the Area Offices are clustered into a region for management purposes. Each Area Office covers 160 VOs with an average membership of 37.5 and is run by a Manager, with Programme Organizers (POs) who hold weekly meetings to review their work and plan future activities. The POs help mobilize thirty five to forty women from a given locality to form female Village Organizations (VOs). The members of these organizations, which today number 48,771, receive training on human resource development, and occupational skills development. Weekly and monthly meetings are held to stimulate the members to themselves identify common problems and find possible solutions. This develops and fosters a sense of group solidarity. Once this is achieved, the next step is developing savings habit and financial resource management capability. There are actually two ways that a VO member saves money: she saves a minimum of Tk. 2 (50 US cents) per week on the average (members are encouraged to save Tk. 5) and she deposits 2% of the loan she takes from BRAC into her own savings account. In 1995 BRAC's group members, numbering 1.5 million (80% women), generated a savings of Tk. 800 million (US \$ 20 million).

BRAC provides loans to VO members for projects with economic and social profitability potential. No collateral is required for the loans and the loan size varies from Tk. 2,000 to Tk. 10,000 (US \$ 50 - 250). A member may receive more than one loan at a time for different schemes. Loans can be short-term, mid-term and long-term with repayment periods of one, two or three years, with a flat interest rate of 15 percent. In 1995, BRAC provided credit amounting to Tk. 3,500 million (US \$ 87.5 m) to the VO members.

Approximately ninety one percent of BRAC's target population are women and ninety two percent (1995 figures) of BRAC's credit is disbursed to them. The women who now have access to BRAC loans have more influence than before over household affairs. They can take part in important family decisions, and are shown more respect in the house as well as in the community.



INCOME GENERATING PROGRAMMES IN RDP

Activities related to rural development have helped BRAC's understanding of the realities of the poor. Better, down to earth programmes have come out as a result. New areas of employment have been explored, while placing special emphasis on improving the efficiency and productivity of the existing ones. One of the major constraints to improving the lives of the rural people, particularly of women, is the lack of employment opportunities. In order to find a solution to this problem BRAC began to seek out both traditional and non-traditional areas of employment - providing training to develop entrepreneurship.

Poultry



Poultry rearing at the homestead is one of the most common activities seen in the villages of Bangladesh. Women find it easier than other income generating activities as they are not required to venture outside their homes. This is also the only activity where large numbers of landless women can participate, with ownership entirely in their hands. Yet, due to the high chicken mortality rate of 40%, poultry rearing has not until recently been viewed as being profitable enough. BRAC however, has shown that with management training in poultry rearing, vaccine facilities and proper poultry feed, it can be developed into an effective means of income generation. In the 389 RDP areas where 38,432 women are actively involved in poultry rearing and earning on the average Tk. 800 (US \$ 20) per month, credit and training are provided by BRAC.

IGVGD & SLDP

The Income Generation for Vulnerable Group Development (IGVGD) is implemented in cooperation with three other organizations - the World Food Programme (WFP), Directorate of Relief and Rehabilitation (DRR) and the Department of Livestock Services (DLS) of the Government of Bangladesh. Originally, VGD cardholders simply received 31.25 kg of wheat per month for two years. In 1987, when BRAC provided training in different trades to 700 women cardholders under the WTC (Women Training Centre) Project, it was discovered that by the time their training period ended, they were in a position to start trades with their newly acquired skills, and earn at least an amount equivalent to the price of the wheat they had received during the training period. The possibility of such long-term benefits promoted the replication of the WTC strategy in the VGD programme. The idea of training the VG women to acquire a few skills and of providing them with credit assured an element of sustainability in the development efforts of the programme. Instead of simply handing out food and deactivating them from work, BRAC began to train them in various income generating skills so that these women could stand on their own feet even after the two year supply of wheat ran out. In 1995, there were approximately 76,214 trained VGD members and Tk. 263,383,724 (US \$ 6.58 m) were disbursed to them for various income generating activities.

Following the success of the IGVGD programme, interest grew in expanding it further. Consequently, BRAC set up a DLS (Department of Livestock Services, Government of Bangladesh)

Shahana Banu of the village Vatkura in Tangail, looks back on her life of four years ago. She marvels at the changes that have come in her life ever since she had decided to approach the Chairman for a VGD card in 1992. That same year she was selected to be a participant of BRAC's IGVD programme – just initiated in her village. She was able to take a loan of Tk. 1000 from BRAC upon receiving a 3 day training on poultry rearing. She paid off the loan with the money from selling her eggs. She makes a profit of Tk. 450-500 each month from just selling eggs. She received another training, this time in horticulture, and started growing vegetables in addition to her poultry rearing activities. She has leased some land to grow her vegetables. Shahana Banu today has a brick house, eats well with her family, has bought a cow, and sends her children to school – things she would not have dreamt as being possible only four years ago. She recalls how she used to live with her husband Ahsraf Ali – hopeless days of poverty and hunger. She says: BRAC should have come into our village ten years ago! If that had been so I and my family would not have suffered so much, and I would have accomplished much, much more.

approved model for poultry rearing known as the Smallholder Livestock Development Programme (SLDP). The difference between the IGVD programme and the SLDP lies in fact that the payment in wheat component is absent in the SLDP. IFAD provides fund for training through DLS and credit through the Bangladesh Krishi Bank and DANIDA provides the operational cost of SLDP. The programme participants are approximately two lakh women.

BRAC has also been successful with its Livestock Development Programme. Like poultry, livestock rearing is an idea that is easily acceptable to rural women. In addition to bringing in more income to the village households, the programme aims to reduce livestock mortality rate with regular vaccination and treatment provided by trained paravets.



Fisheries

Pisciculture is another traditional activity in Bangladesh. Yet, most fisherman in Bangladesh have little power over the water bodies they cultivate. BRAC introduced the Baor Fisheries Programme (Baors are landlocked water bodies) to put a stop to the Jotdars' (landlords') complete control over these water bodies. It is a joint project that BRAC undertook with the Fisheries Department of the Bangladesh Government and DANIDA. Besides the Baor Fisheries Programme, there is also a BRAC Fisheries Programme that includes re-excavation and reconstruction of derelict ponds for fish culture. Among the 1007 farmers who are involved in this, 80% are VGD women. Twenty percent of the lease value of the ponds (the derelict ponds are leased usually for ten years within which the entire lease money has to be repaid) goes to the VGD members on a yearly basis, while 80% of it goes to a Revolving Loan Fund.

Irrigation

BRAC's Irrigation Programme, set up in the late seventies, empowers the VO members by giving them control over water supply and enabling the farmers to break free from their dependence on landlords for irrigation water. The farmers no longer have to depend on water supply from the landlords at fluctuating rates, being now able to directly buy water from the BRAC VO members. The irrigation programme, in fact, is bringing thousands of acres of land into productivity, improving yields, and creating jobs. It is also helping to enhance the social position of the poor as they have become owners of a vital asset.

Sericulture

'As far back as I can remember I have always wanted to work. My family does not need my money as I have four elder brothers to provide financial support. Yet when I told them I wanted to work, they respected my decision. So, after I received my Masters degree in Psychology from the Dhaka University, I came to BRAC for a job. I never imagined that it would be so easy to get a job here! It has been three years already that I have been with BRAC. I first joined as a Programme Organizer (PO) under SLDP (Smallholder Livestock Development Programme), then worked under NFPE (Non Formal Primary Education Programme) for a while. Since July '95 I have started working here at the Sericulture Grainage (seed production centre). I and 10 other POs received our training in Jamalpur. I like my work here a lot - specially because I can take my own decisions! However, I know that I can do better with more training.'

Living apart from my family is sometimes hard for me, but I am getting used to it. I believe that a woman is capable of working as much as a man, all she needs is the environment for it. The same facilities should be given to both men and women. We deserve no less.'

Kazi Sharmin Ahmed
PO, Grainage, Sericulture
Manikganj

BRAC's search for new ways to empower women has led to some unusual programmes. Sericulture was not seriously considered until recently as an occupation for income generation all over Bangladesh. Before BRAC became involved with this activity, sericulture was restricted to the northern Rajshahi Division. BRAC brought it out of the region, introducing it in almost all of its working areas. Starting out with just five mulberry trees collected from Rajshahi, the programme in 1995 could boast of a total of 6.9 million mulberry trees planted in programme areas, with 43.5 metric tonnes of silk produced in the same year. In addition to increasing the country's silk production, the programme offers BRAC's women group members an opportunity to acquire skills in sericulture activities, exposing them to new technologies and providing linkages to the market.

Low quality lands, not suitable for traditional crops, are used for the programme. This is a labour intensive programme that involves a series of activities, e.g., mulberry sapling planting, setting up nurseries, roadside and homestead plantation, rearing, reeling, weaving and marketing.



Rural Enterprise Project (REP)



Among the non-traditional projects that BRAC has undertaken, the women-owned restaurants called 'Shuruchi' ('Good Taste') and the women run 'Shuponno' ('Quality Goods') grocery stores deserve a special mention. These two projects – with already have 987 Shuruchi restaurants and 4,217 Shuponno stores, fall under the Rural Enterprise Project (REP). Through REP, BRAC explores new income generating opportunities in both farm and non-farm sectors.

REP's approach to enterprise development includes formulating project proposals, conducting feasibility studies, selecting projects, developing project plans and implementing, monitoring and evaluating the projects. BRAC provides training and management support to group members to carry out those enterprises which are technologically sound and financially viable. REP also provides consultancy, technical support and management development services to the income generating projects. Some other projects under REP that are keeping pace with the Shuruchi and Shuponno projects are the apiculture project, brickmaking, rice milling, shrimp culture, yarn and cloth dyeing, yarn twisting, horticulture, and the experimental carpentry workshop. The carpentry workshop project has completed its second year of operation. Some of the women participating in this project have been selected to receive financial and technical support to start their own business in carpentry.

Vegetable & Maize Cultivation



Technical support is also given to women selected for the Vegetable and Maize Cultivation Programme. The Vegetable Cultivation programme was introduced to make effective use of family labour and local resources. Participants themselves lease land from landowners, or use their homesteads for growing vegetables. BRAC also encourages the cultivation of maize in marginal land to make effective use of land resources and to increase poultry and livestock feed.

While designing programmes for its group members, BRAC has also been concerned with the increasing deforestation in the country, and the consequent impact on the environment. The Social Forestry Programme is an initiative that was taken up with the purpose of making the rural people more aware about the environment and about the need to plant trees to restore ecological balance. By promoting better use of the limited land resources and ensuring a sustainable supply of seedlings at the grassroots level, the programme has been able to set up rural based nurseries, agro-forestry projects, coastal afforestation projects, and strip plantations under the Thana Afforestation and Nursery Development Project of the Bangladesh Forest Department.

Post-Cyclone Rehabilitation and Development Project



Human Rights and Legal Education

Coastal Afforestation projects have become absolutely necessary in cyclone-prone Bangladesh. Cyclone and tidal waves frequent the country's coastal belt every year, with ones as in 1970, 1985 and 1991 being particularly devastating. The cyclone and tidal surge of April 1991 claimed thousands of lives and caused damage to crops and infrastructure in excess of Tk. 50 billion (US \$ 1b 250 m), with hundreds of thousands of farm animals and poultry killed. BRAC's response to this was the creation of a Post-Cyclone Rehabilitation and Development Project (PCRDP). The project was first launched in the offshore island of Kutubdia, which was the worst hit during the '91 cyclone. Besides setting up cyclone shelters (nineteen of which have already been constructed – 16 in Kutubdia, 2 in Chokoria, and 1 in Banskhali), PCRDP implements institution building, health and family planning, and credit activities to bring a change for the better in the lives of the people in the project areas. Since January 1995, PCRDP activities have been taken over by RDP.

Any change – whether in health, literacy or environment, depends on the participation of the poor people. Bringing an overall change in their lives – especially in the lives of women, requires building awareness on their own rights and privileges. BRAC's legal education programme, known as the Human Rights and Legal Education Programme (HRLE), was started in 1986 based on the assumption that legal awareness would help VO members protect themselves against illegal, unfair or discriminatory practices by others. The programme is designed and implemented as a part of RDP.

HRLE aims to empower the rural poor legally and socially by raising their awareness about basic rights, and by bringing women out from the state of isolation from information that render them helpless against exploitation. Providing access to information about law, which is clarified through legal literacy classes, also helps to decrease the incidence of litigation among the landless, a time consuming and costly process they can ill afford. Under the programme, VO members are therefore provided with information on family law, citizen's rights (which include fundamental rights in the Constitution and some information from the Criminal Procedure Code), the law of inheritance and the land law.



NON FORMAL PRIMARY EDUCATION

BRAC's mission to alleviate poverty and empower the poor is not restricted to the economic sector. Social mobilization and development, with special emphasis on literacy and legal awareness, plays a major role in the organization's development strategy. The organization has felt it necessary to put emphasis on education as this country has an adult literacy rate of 37%, with 78% of women unable to read and write or understand numbers at a functional level. Although primary enrolment in schools is over 70%, no more than 35% of school children pass the primary education level, with 34% of the girl students completing primary schools. Children of rural Bangladesh are especially deprived of the right to education due to lack of resources, ignorance about the importance of education, and societal and cultural values.

It is for this reason, and to educate the usually neglected female population, that the Non Formal Primary Education (NFPE) programme was initiated. The programme was conceived in 1984 in response to a VO member's question 'But what about our children - what does BRAC intend to do for them?'. The simple question led to an education programme that, having launched in 1985 with just 22 experimental schools, expanded by the end of 1995 to 35,175 schools with an enrolment of over 1.5 million children. The NFPE programme complements the government's Universal Primary Education Programme in its aim to reduce mass illiteracy by providing basic education to the poor children of the country. The Programme is designed to develop the children's interest in continuing learning through a relevant curriculum and through singing, dancing, arts and crafts, physical exercise, games, and story book reading.

BRAC operates two school models based on the age group it serves. The Non Formal Primary Education (NFPE) model for children between ages 8-10 and the Basic Education for Older Children - referred to as the BEOC, for children between 11-14 years. These children have either never been to school or have dropped out in their early years. In order to ensure that the programme educates as many children as possible, an extensive selection process is conducted, including surveying different areas, talking to community members and parents, and finalizing a list of eligible children and potential teachers.

In each school there is one teacher for 33 students. The students are taught by the same teacher throughout the three year course. Despite the traditional preference to educate boys rather than girls, over 70% of the students who come to BRAC schools are girls, while 96% of the teachers are women. Factors that have made the BRAC schools a success are flexible schools hours, relevant curriculum, motivated teachers, an intensive management system, reasonable class size, community support and an emphasis on parent involvement.

During teacher selection for NFPE schools preference is given to the local married women with at least nine years of schooling. Once selected, she is given an initial 15 day training at one of BRAC's training centers (TARC), followed by a periodical training at the beginning of each of the three school year and regular monthly one-day refresher courses. The refresher courses address day to day teaching and learning issues and help brush up on teaching methodologies.

NFPE

'Being a teacher has been a very enriching experience for me. I would still like to continue teaching even after I finish with my first school cycle. From teachers' training I have learnt how to keep the children interested in what they are doing. I ask them a lot of questions, so they participate more. I also ask them to sing, dance and tell stories when they lose interest and find it difficult to concentrate.'

A few of the children are quite naughty in the class, but most of them are very good and listen to me. I think the children are fond of me. They like it when I teach them with affection. I am never mean or strict with them, because after all, they are little children. And if you want to be a good teacher you have to love them and understand them.'

*Sabina Yasmeen
NFPE Teacher
Khilgaon School*

BRAC recognizes the ever changing processes of teaching and learning and this is reflected in the NFPE Programme where materials are continually being updated and revised to better serve its children. A major strength of the BRAC school is the fact that its teaching methods and classroom practices are increasingly becoming more learner-centred and participatory. Currently, the NFPE curriculum consists of lessons in Bengali, Mathematics, Social Studies, and the English language, taught from the second year of school. English was introduced in NFPE classes in order to enable the NFPE children to enter the government schools.

Continuing Education

The three types of comprehensive activities geared towards continuing education include school libraries, reading circles, and union libraries.

Kishori Libraries



A common concern is what happens when the child completes her school? Particularly those adolescents who do not continue their school and for whom educational opportunities outside the classroom are rare. This concern has led to the creation of the Kishori Libraries. Immediately after the BEOC schools close down, the same schoolroom or premises is used as a Kishori or school library. These small school libraries are a good forum for the BRAC graduates to learn and socialize, particularly the adolescent girls. The graduates meet weekly in these reading centers and take story books home to read. This helps to keep them in touch with reading materials. Only 11% of the rural households have access to newspaper and printed matters as such. It has been found that new literates forget what they learn unless they are in touch with reading materials. Therefore, such libraries are an effective means to provide the new literates to retain their newly found literacy skills.

So far, 1,938 Kishori Libraries have been set up for more than 69,901 adolescent girls to continue their reading habits after graduating from BRAC schools. The school libraries are equipped with around 80-100 titles and the average membership per school library is 35. Today, school libraries also provide skills training i.e. sewing, poultry rearing, book binding etc. In addition to books and games available at the libraries, essential vegetable seeds are also distributed among the members so that they can grow vegetable gardens in their own homes. This helps to reinforce the health and nutrition information received in school and increase their intake of vegetables.

In villages where there are no school libraries reading circles or 'Path Kendras' have been set up to cater to small groups of 5 to 7 children. These children have a set of books to read among themselves. One person in a group is responsible for the books that are borrowed and returned within a week. By December 1995, there were 850 such circles with more than 5,000 members.

Reading Circles

Union Libraries

Another initiative undertaken by NFPE is its Union Libraries. In the rural areas, particularly among the secondary and college students of the community, there has been a great demand for educational facilities. In response to this NFPE took up the initiative to open Community libraries called 'Gano Kendra' in different Unions (lowest administrative units). These are basically community based reading centers equipped with about a thousand

books. Discussion on issues that are of interest to community members are also organized. The average expected membership per library is 500. Usually the libraries are set up in the Union Council or high school premises. Thirty such libraries have been set up between July and December 1995.

Adult Literacy Centers



'Our children are reading and writing, but what about us?' was the eager question put forward by parents of the BRAC school children. It is in response to this that 3 adult literacy centers were opened up experimentally in three villages in Manikganj. By December 1995, twelve more centers were opened up, bringing the total to fifteen.

These centers each have 25 learners and a teacher. These teachers have had the experience of running one cycle of BEOC school. The adult learners come in for two hours a day, six days a week. They have a ten month long course with a total of 450 contact hours. The course addresses two major curriculum areas, namely, Bangla and Mathematics, covering as much of the basic competencies between grade I and III as possible.

There seems to be a growing demand in the community for the adult centers. NFPE plans to not only provide training on basic literacy and numeracy but also complement the course with a two month long post literacy follow up activities on health, nutrition, legal and social issues. The follow up initiatives are basically intended to help retain the learners' literacy skills. These adult centers have been opened up on parent requests and their future expansion depends on the willingness of the adults to attain literacy.

Urban Schools

Expansion of the schools to the slums and under-served areas in the metropolitan cities of Dhaka, Chittagong, Rajshahi and Khulna, continues. This expansion has been brought about to fight illiteracy in the cities where the population has been increasing at 5% every year (more than double the national rate). In view of the success of the NFPE schools, there came a strong demand from the public and the government to open BRAC schools in the urban areas. The basic NFPE structures were adapted in these schools with a few changes in the curricula to make its contents more relevant to the lifestyle and environment in the urban slums. The 847 schools in the four metropolitan cities, including the 190 schools in Dhaka alone, speak of the success of this initiative.

ESP

There are at present, many NGOs in Bangladesh who are also trying to help eradicate the problem of illiteracy and provide educational services to poor children through non formal basic education. BRAC's Education Support Programme (ESP) facilitates interested NGOs with training, counseling, financial and material support in their NFE endeavours. By December 1995, ESP extended its support to a total of 277 NGOs for 2,041 schools.

BRAC in Africa

The NFPE programme's success, in fact, has not been confined within the boundaries of the country. In October of 1994, UNICEF's Eastern and South Africa Regional Office (ESARO) in Nairobi invited BRAC to facilitate countries in East and Southern Africa in their efforts to improve children's access to basic education, particularly girl children. The process would involve networking with UNICEF, the Ministry of Education and Non-government organizations working prominently in education in the region and providing a strategy for planning and implementing Non Formal Basic Education in ESA countries. A senior BRAC staff was stationed in Nairobi for this purpose.

Interactive Radio Instruction

BRAC is experimenting with Interactive Radio Instruction as a method to teach English to its school children. The IRI method has been quite successful in a number of countries in teaching Language and Mathematics, particularly because of the novelty of the radio as a teacher. Children look forward to hearing the lessons on the radio and then following the instructions, which include conversation, games, songs, physical activity and written work. BRAC decided to pilot this approach in a small sample of four schools to teach English as a second language. Instead of using the radio, the pilot programme is experimenting with cassette tape recorders. In May 1995, a second phase of the pilot test began on 20 schools (ten urban and ten rural). There is a plan to introduce this method of teaching on 20% of all second year schools in 1996.

Scholarship

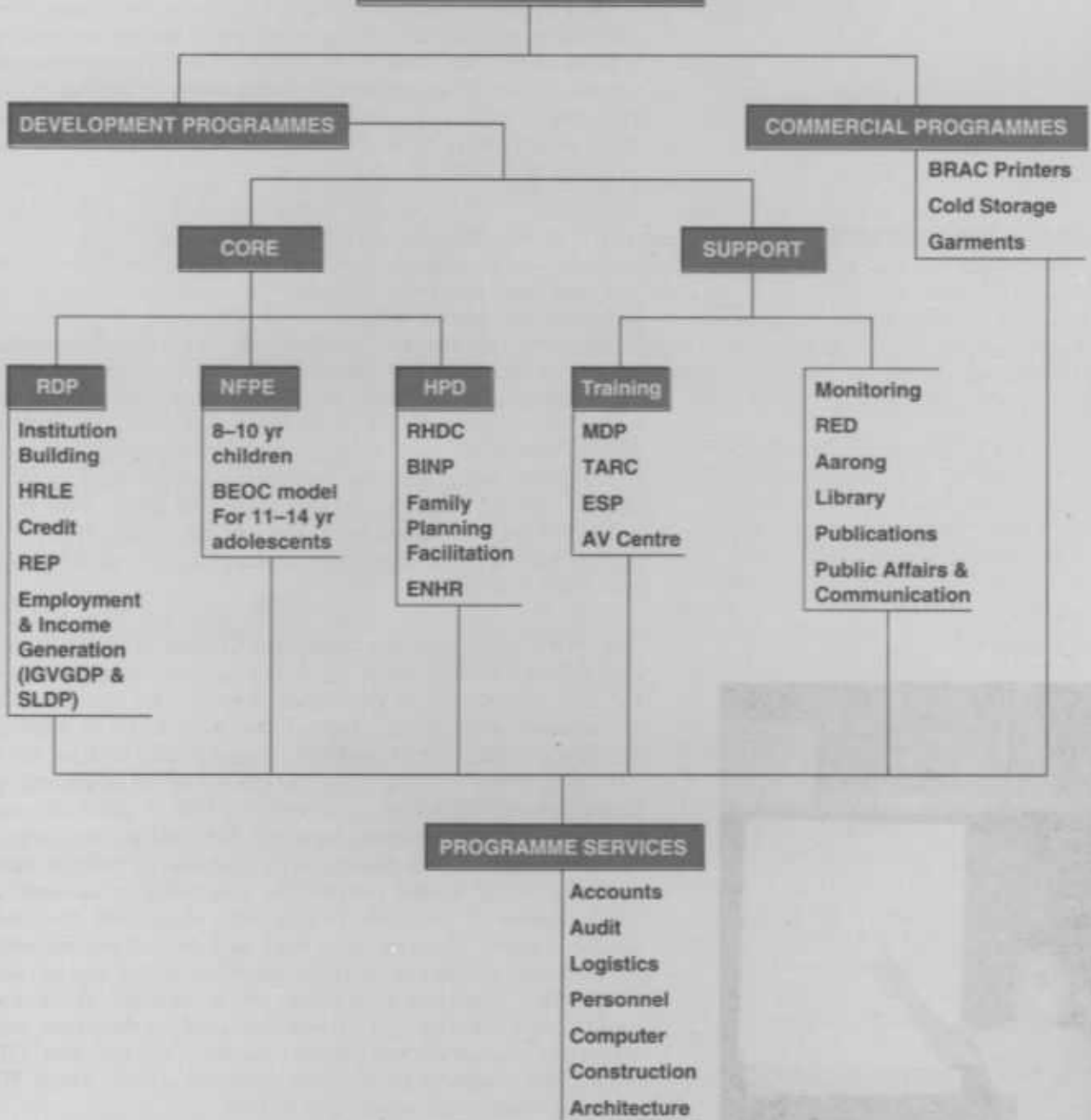


The NFPE experience has shown BRAC that even if children complete the BRAC school cycle, that in itself is no guarantee for their continuation in government schools. One major reason for discontinuation is the expenses that have to be incurred in the formal system. BRAC children, coming as they do from "high risk backgrounds" have a greater likelihood of not continuing in formal schools. Therefore, a scholarship fund – the Catherine Lovell and Peter Thompson Memorial Scholarship, was created in September 1994 to facilitate BRAC graduates to continue their education in the formal system. The scholarship is awarded to NFPE graduates, preferably to girls, who come from poor and landless families. The candidates must have interest and potential for successful completion of junior secondary school (up to class VIII). Once a student is selected, she is awarded Tk 60 per month while in class VI. Based on good performance and attendance, the award will continue for class VII and class VIII so that she is able to finish junior secondary school. About 377 students received this scholarship in 1995.

BRAC's NFPE programme is an investment in the longer-run sustainability of education, and of the population as a whole. It is a means by which the future generation is being prepared for increased economic productivity, opening their minds to new outlooks and attitudes, and thus becoming more competitive in the society.

THE BRAC TREE

BRAC PROGRAMMES



HEALTH INTERVENTIONS

BRAC's health interventions presently follow two vital approaches. One is focused on the village group members/VO of BRAC's credit programme, while the other is for the whole community. The activities which focus on the VOs are implemented through the Reproductive Health and Disease Control Programme, run by the Health and Population Division (HPD) and the Essential Health Care (EHC) Programme under BRAC's RDP. The Reproductive Health and Disease Control focuses on improving the health and nutrition status of the VO member and her immediate family. The Essential Health care approach aims to ensure provision of essential health care to all of BRAC's programme participants, combining improvement of their health status with financial sustainability.

The other programme, which focuses on the entire community, includes Tuberculosis and Acute Respiratory Disease Control, also being implemented by HPD, and facilitation of the government Family Planning programme and the Bangladesh Integrated Nutrition Project.





A most important aspect of BRAC's drive for social mobilization and development has been its health interventions. Even in 1972, when the organization first began operating in Sullia, its relief activities addressed the health sector to a great extent. During those early days, the focus was simply on curative care through paramedics and a self-financing health insurance scheme – small initiatives that prepared the ground for larger and more complete health programmes.

BRAC's current health programmes have evolved from its past experiences, reaching the present maturity through a series of lessons on the people's potential. BRAC has learned that for lasting impact on the health and nutritional status, the community must develop a health consciousness, look after some of its own health needs, along with increasing income generating capacities, and develop an ability to utilize and make demands upon the existing health infrastructure. Its first major health initiative – the Oral Therapy Extension Project (OTEP), was actually the beginning of a learning process that showed how the community can be involved to transform a small experimental initiative into a national programme.

Diarrhoea has been until recent years, one of the main causes of high infant and child mortality in Bangladesh. Specially children under the age of five have the highest rates of diarrhoea and are particularly prone to severe illness and mortality. In July 1980, BRAC started its crusade against diarrhoea, rapidly scaling up to a national level to spread the ORT (Oral Rehydration Therapy) to every home in every village of the country. BRAC decided to teach the ORT method to rural mothers/women at home using female workers as their teachers. By the middle of 1990, 13 million households in Bangladesh were introduced to ORT.

A very important part was played by the women who had taken the ORT message from door to door. They defied physical and often emotional hardship, focusing on the important responsibility they carried. This was the first time that teams of female workers were able to go out to the fields, disproving the notion that the community would object to it. The experience has shown that projects that require female workers to go out to the fields can work if cultural practices are taken into consideration during its planning. The ORT experience has proven that it is possible for the Bangladeshi women to work side by side with men.

The success of the Oral Therapy Extension Programme had given the BRAC management the confidence of taking up similar projects to fight the problem of high child mortality in the country. BRAC therefore introduced a Child Survival Programme (CSP). Launched in 1986, CSP focused on the preventive health measures of immunization, vitamin A distribution and oral rehydration. BRAC next introduced its Primary Health Care initiative – a programme that combined the CSP with safe motherhood through training of TBAs (Traditional Birth Attendants).

In the early nineties, BRAC integrated its diverse experiences in health areas to establish the Women's Health and Development Programme (WHDP). This programme combined a new initiative with two on-going health projects: facilitation of the government Expanded Programme on Immunization and Essential Health Care (EHC) programme in RDP areas. At the end of 1994, BRAC's mainstream programmes on health – the Health and Population Programme (HPP), included in its activities the Women's Health and Development Programme and facilitation of the government family planning programme.

Currently the Health and Population Division comprises the Reproductive Health and Disease Control with several operations research projects and facilitates government projects such as the

Family Planning Programme, Control of TB, Control of ARI and the Bangladesh Integrated Nutrition Project.

The interventions provided within the RHDC are health, family life and nutrition education, safe motherhood and child care, contraception, control and prevention of STD/RTI, tuberculosis and Acute Respiratory diseases. The pilots are maternal mortality reduction, acute respiratory infection control and the community based pilot nutrition interventions.

Like diarrhoea, tuberculosis is another demon that has had the country in its clutches for as long as one can remember. TB is a killer disease which is responsible for 80 thousand deaths every year in the country. Seeing that no concrete headway was being made in eradicating this disease, BRAC, drawing from its early experiences, initiated a community based TB control activity under WHDP which is still continuing.

BRAC assists the national family planning activities with its Family Planning Facilitation Programme (FP-F). The overwhelmingly large population, with a density of over 800 persons per Sq. Km. is driving the country towards a frightening demographic situation. The FP-F is BRAC's attempt to curb the alarming population growth through a beneficiary driven quality programme. BRAC's success in this area is largely due to the fact that the family planning methods are not just thrust on the population. Rather, the programme strategy is client focused – with the needs of the clients taken into consideration when advocating methods appropriate for them. The programme thus seeks to improve the quality of life by reducing maternal and child mortality through an enhanced family planning initiative. A special focus is on making the national family planning programme sustainable by supplementing service delivery in areas with limitations, and by developing government capacity through management support and training. The FP-F also attempts to enhance and assure quality of care and services, implementing innovative means of social mobilization, including education. The family planning facilitation and adolescent education project was initiated from 1994 to ensure that among other critical needs of young girls, the needs of those who become mothers too early and too frequently are met. At present this programme is being implemented in Sherpur, Nilphamari, Habiganj and Maulavibazar Districts.

WHDP also initiated a Community Based Nutrition Project to combat the endemic nutrition problems prevailing in the country. The project is an integrated development effort which combines education and rural development interventions. WHDP's wider national facilitation role in fact, emanated from its pilot project in nutrition.

There are five important elements in EHC, i.e., family planning, water and sanitation, immunization, health and nutrition education and basic curative services. These have emerged as essential public health intervention issues, that deal with diarrhoea, dysentery, tetanus, measles, tuberculosis, malnutrition and other illnesses responsible for the significant morbidity and are easy to manage through RDP's organizational frame. The health worker or the Shasthyo Shebika is the nucleus of the EHC programme. She

Lailee Begum lives in the village Jibtara under the Tangail District. She was having health problems for some time, and at one point, her husband sent her back to her father with their two daughters. Her father is a day labourer, barely able to make ends meet, let alone take care of his sick daughter and children. Lailee's health became worse. She lost so much weight that she weighed only 20 kgs, and became bed ridden. It was around this time that BRAC's health programme was initiated in her village. The Shasthyo Shebikas went to see her, and suspecting it to be a tuberculosis case, carried out some sputum tests. Lailee's treatment was started immediately, and within two months her sputum tested negative and she started gaining back her weight. Within five months she gained back 20 more kgs. Her husband has taken her back to live with him where she is receiving her remaining three months of treatment. Looking back, Lailee says: 'My life seemed almost over during that terrible period. I feel like I have been given a second chance.'

The situation analysis shows the CPR as being 35% in Sherpur district and 41% in Nilphamari.

The use of modern methods peaks in the age range of 30 and 44. Women below 30 years use less modern methods, but this group is more fertile.

Causes of Non-use :

- Breast feeding
- Pregnancy
- Infertility due to menopause and other
- Wants more children
- Opposed to family planning
- Newly weds
- Side effects of contraceptives
- Irregular menstruation
- Non-availability of contraceptives
- Ill health
- Husband not at home
- Religious constraints

BRAC activities in BRAC implemented Thanas:

Training and Refresher
Social mobilization
Baseline Survey
CNO and CNP selection
Food Procurement, preparation and distribution
Monitoring and Supervision
Quality Assurance

BRAC activities in GOB implemented Thanas

Training and Refreshers
Social Mobilization
Baseline Survey
Assist the government staff in CNO and CNP selection
Food Procurement and Preparation
Quality Assurance

The Government is going to sign a Memorandum of Understanding with BRAC to work in six Thanas as a team. The three Thanas where BRAC will be in total charge are Gabtoli, Shaharasti and Banaripara. The other three Thanas where BRAC will assist are Rajnagar, Faridpur Sadar and Mohammadpur.

lives in the community she serves, and therefore its members feel comfortable in approaching her for advises and services.

As a part of BRAC's plan to integrate health activities with its other programmes and to educate adolescent girls, health education has been introduced in the BRAC school curriculum. Although the initiative to educate adolescent girls began as a pilot project between WHDP and NFPE, the success of the joint effort has led to the integration of health education into the general NFPE curriculum. Issues of health nutrition, sanitation and family planning are stressed in the classroom as the NFPE students are the future mothers and fathers.

BRAC's health related activities reiterate the role of women in the country's overall progress, indicating that progress cannot be made on health issues without the full involvement and leadership of women. Mothers, who served as the principal catalyst for the Oral Rehydration Therapy education, proved themselves every bit capable of understanding and responding to the message. They have demonstrated their capacity to learn when provided the right kind of training. When a female member of a household receives training the entire household benefits from it as what she learns is actually passed on from one generation to another. It is particularly important to train one woman in the community as a Shasthyo Shebika (health worker), so that she may be approached, discreetly if necessary, by other women for guidance in health matters. This is the guiding principal for all of BRAC's health programmes.





PROGRAMME SUPPORT



PROGRAMME SUPPORT

With the organization's growing confidence over the years has come the capacity to develop expertise in the fields of training, research and evaluation, monitoring and logistics. By building essential support systems within BRAC, the rapid scale-up of the organization was made possible.

The experiences indicated that what was required was a gradual strengthening of the services that facilitate the different programmes in the forms of support and service delivery. As a part of the service delivery system, a professional personnel office recruits and enrolls programme organizers and teachers, and keeps their records. There is also a logistics office to handle materials distribution, transportation and purchasing. The Accounts and Audit Department which handles the payroll and field expenses, accounts for government and donor money and helps with budgets. This department has been playing a very important role in the accountability of the organization. As BRAC began to enter the commercial arena with its own printing press, a cold storage and a computer centre that charge clients for services, BRAC's accountability to the public increased. Therefore, external and internal audits, donor and government reviews, evaluation and monitoring are carried out on a regular basis to achieve organizational transparency.

Training

Programme support services combine training with research and monitoring. Training is an integral part of BRAC. Although technically it is a support service, its coverage and impact on all the programmes and on the village organizations themselves give it the nature of a separate programme. Training in BRAC has taken up an institutional shape since the establishment of its first Training and Resource Centre (TARC) in 1978, fourteen of which have been set up so far in the organization's working areas. TARC was later followed by the creation of the Management Development Programme (MDP), the Education Support Programme (ESP), Audio Visual Centre (AVC), and the Gender Resource Centre (GRC). The main purpose behind the training initiative is to develop the VO member's skills through trainings on human resource development and occupational skills development. Another purpose behind the training programme is capacity building - building cadres both at the grassroots level and at government and non-government levels. The training centres with expert trainers provide training knowhow and facilities for teacher and field staff training.

BRAC's Centre for Development Management (CDM), the Organization of Rural Associations for Progress (ORAP), Zimbabwe, and the School for International Training (SIT), USA, recently joined in a global partnership. The partnership, chaired by BRAC, has been formed to initiate a Postgraduate Diploma programme and Master's Degree in development leadership and management for both existing and prospective development practitioners in Bangladesh and South Asia. The partnership is an important milestone in the South-South and South-North cooperation in NGO leadership development.

Research

Research is an essential prerequisite for the programmes in BRAC. The necessity of understanding the rural society of what made the programmes succeed or fail and of remembering the lessons so that failures would not be repeated, directed BRAC to set up a Research and Evaluation Division (RED) in 1975. Over the

years, more than 300 studies have been completed, many of which were published in national and international journals. RED has proved itself to be important in influencing policies and programmes within and outside BRAC. The division has also been undertaking studies on requests from other organizations – NGOs, government organizations and international development agencies. It is also working jointly with a number of research and academic institutions within and outside Bangladesh.

Monitoring

The increasingly expanding BRAC programmes have made it difficult to keep a track of their developments. Monitoring all BRAC activities is too big a task for the management to carry out on its own. An independent and professional Monitoring Department has therefore been set up to handle reporting and data analysis. The department provides continuous feedback to the management, facilitating the decision making process.

Public Affairs & Communication

The need for advocacy is in keeping with BRAC's recently stepped up public relations activities. BRAC has also realized that propaganda against its activities based on misinformation and distortion of facts by some reactionary and vested interest groups can only be dispelled by furnishing the public with updated information about its activities. Through the Public Affairs and Communication Department the organization maintains contact with the media, issues press releases and provides information on BRAC's on-going activities. The organization's newsletters also serve as its important source of information. The English newsletter 'Access', brought out by the department, disseminates information on BRAC activities to an international readership, while the two Bengali newsletters, 'Shetu' and 'Gonokendra', brought out by the Publications Department, reach the people at the grassroots. 'Shetu' is an internal newsletter, intended mainly for the BRAC staff, and 'Gonokendra' has a wide circulation in all the programme areas, read by both children and adults.

Publications

The Publications Department has been sharing some of the advocacy responsibilities. The book fairs BRAC participates in offer an opportunity to keep in touch with people from all walks of life. However, the main aim of BRAC Publications is to provide neoliterates, particularly in rural areas, access to low cost literature, which it publishes on a selective manner in good numbers.

Commercial Projects

As BRAC grows in scale and as donor funding is getting increasingly uncertain, self-reliance in programme financing has become a growing concern for the organization. BRAC's various commercial ventures, such as the BRAC Printing Press, the Cold Storage and its garments factories, have been contributing substantially to its revenue. In 1995, these ventures contributed 36% of BRAC's budget.

LESSONS

BRAC is a learning organization and over the last twenty three years it has learnt by working with the people it seeks to serve.

The lessons learnt by BRAC may appear simple, but those have had profound influence in shaping and adjusting its development strategy. The first major lesson in BRAC's experience was the realization that relief could not be a permanent solution to the problems of the poor. BRAC, therefore, decided to focus on developmental activities by working with the community in a given area. But soon enough this strategy gave way to the realization that the community based approach to development allows the elite and the resourceful in the society to derive the maximum benefit of the developmental resources at the cost of the poor. That realization led BRAC to its present target approach and work directly with the poor. It also learnt that with good organization the poor can quickly be empowered.

BRAC has learnt that the problems in Bangladesh are so massive that small programmes can hardly make any worthwhile difference. BRAC has, therefore, never fought shy of scaling up its programmes, at times in collaboration with the government and at times on its own. BRAC has discovered that collaboration with the government works well in those sectors where government attaches top priority, such as the Expanded Programme for Immunization. With its Oral Rehydration Therapy (ORT), BRAC went on a national scale with a programme that was at once simple yet effective. In the field of education the most encouraging lesson that BRAC has learnt is that the rural illiterate poor of Bangladesh value education for their children and that women of limited education can be good teachers given proper training and supervision. These two realizations have helped BRAC bring about one million children of the rural poor under thousands of its thatched school roofs all over the country.

The last twenty three years in the field has only strengthened BRAC's belief that the poor can never be a permanent liability to the society. In fact, BRAC is confident that basic education, development of skills for income generating activities, and awareness of basic health issues can radically turn the poor into valuable partners in development.

Financing of BRAC

The Flow of Funds

Sl. No.	Sources	Taka	US \$	%
01	Contribution from Donors	1,372,578,227	33,890,820	54
02	Loan fund received from			
	a) The Govt. of Bangladesh	20,000,000	493,827	1
	b) Bangladesh Krishi Bank	21,003,750	518,611	1
03	Project income	1,135,931,095	28,047,681	44
	Total	2,549,513,072	62,950,940	100

Donors' Funds for BRAC Projects in 1995

Sl. No.	Sources	Taka	US \$	%
01	ODA, U. K.	282,674,084	6,979,607	20.59
02	KFW, Germany	237,427,682	5,862,412	17.30
03	NOVIB, Holland	227,968,241	5,628,845	16.61
04	European Economic Community	175,510,357	4,333,589	12.79
05	AKF/CIDA	168,595,193	4,162,844	12.28
06	DANIDA	82,811,696	2,044,733	6.03
07	Govt. of Bangladesh	46,437,840	1,146,613	3.38
08	NORAD	44,150,000	1,090,123	3.22
09	UNICEF	36,709,377	906,404	2.67
10	Pathfinder International	32,713,368	807,737	2.38
11	SIDA	32,283,476	797,123	2.35
12	AusAid, Australia	3,078,600	76,015	0.22
13	OXFAM	2,218,313	54,773	0.16
	Total	1,372,578,227	33,890,820	100.00

Expenditure for BRAC Projects in 1995

Sl. No.	Projects	Taka	US \$	%
01	Rural Development and Credit Programme	1,492,232,172	36,845,239	44.64
02	Non-Formal Primary Education	834,870,478	20,614,086	24.98
03	Aarong Rural Craft Centre	323,896,248	7,997,438	9.69
04	Small Holder Livestock Development Programme	151,379,699	3,737,770	4.53
05	BRAC Printers	145,420,014	3,590,618	4.35
06	Vulnerable Group Development Credit Program	127,633,581	3,151,446	3.82
07	Women's Health and Development Programme	70,137,067	1,731,779	2.10
08	Training and Resource Centre	51,838,471	1,279,962	1.55
09	Emergency Relief and Rehabilitation Programme	28,854,609	712,459	0.86
10	Family Planning Facilitation Programme	20,828,034	514,272	0.62
11	Baor Development Programme	14,791,631	365,225	0.44
12	Printing and Publication	9,596,109	236,941	0.29
13	Strengthening Research & Evaluation Activities	4,148,238	102,426	0.12
14	Ganakendra Journal	3,304,235	81,586	0.10
15	Other	63,682,903	1,572,417	1.91
	Total	3,342,613,489	82,533,666	100.00

* Exchange rate US\$ 1 = Tk.

BRAC
Summary Balance Sheet
As at December 31, 1995

Property and Assets	1995 (Taka)	1994 (Taka)
Land and Building	859,072,809	684,919,187
Furniture, machinery and transport	448,088,322	289,219,109
Investments	741,245,760	806,455,852
Prepayments	823,817,591	602,094,411
Loans to VO members	2123719572	1623684548
Cash and Bank Balance	218630212	502,424,896
	5,214,574,266	4,508,798,003
Funds and Liabilities		
Capital and other funds	3,953,430,128	3,752,299,411
Creditors	1,259,358,463	756,498,592
Bank Overdraft	1,785,675	0
	5,214,574,266	4,508,798,003

Auditor : Acnabin & Co, Chartered Accountants, Dhaka
Subject to Final Audit