

BRAC 1996



BRAC 1996



BRAC AT A GLANCE

STAFF POSITION

Full-Time Staff		Income Generating Projects		Part-Time (Locally Employed)		
					Female	Male
Female	3,453	Female	693	NFPE Teachers	29,833	1,139
Male	13,972	Male	415	HPP Health Workers	158	—
Total	17,425	Total	1,108	Grand Total	30,972	

NON FORMAL PRIMARY EDUCATION NFPE

Villages Covered	22,602
No. of schools in operation	34,175
No. of students	1,108,685
No. of teachers	32,983
Union Libraries	70
School Libraries	2,514
Reading Circle	1,397
Adult Centres	63

TRAINING PROVIDED BY BRAC

Female	18,444
Male	22,831
Grand Total	41,275

HEALTH & POPULATION DIVISION HPD

Villages Covered	13,260
Population Covered	10.7m
Reproductive Health and Disease Control (RHDC)	1.9m
Family Planning Facilitation	5.3m
ARI Control Programme	2.3m
Tuberculosis Control Programme	4.9m
Bangladesh Integrated Nutrition Project (BINP)	1.2m
Antenatal Care Centres	1,221
Community Health Volunteer	12,536

RURAL DEVELOPMENT PROGRAMME RDP

Village Covered	32,102
Village Organizations	54,238
Membership	1.84m
Members' savings	Tk.1,181m. (US \$ 29.5m)
Loan disbursed	Tk.14,724m. (US \$ 368.1m)
Loan outstanding	Tk.3,219m. (US \$ 80.5m)
Poultry Programme (including IGVGD & SLDP)	
No. of Key Rearers	840,488
No. of Chick Rearers	10,986
No. of Feed Sellers	2,347
No. of Egg Collectors	2,629
Loan disbursed (VGD)	Tk.748m. (US \$ 18.7m)
No. of borrowers (VGD)	178,933
Rural Enterprise Project	
Restaurants	1,067
Grocery stores	4,451
Fisheries Programme	
No. of programme participants	80,691
Acreage under fish culture	16,048
Vegetable Cultivation Programme	
No. of active growers	51,565
Cultivated land (acres)	18,036
Sericulture	
No. of mulbertyrees planted	25m
No. of mulbery maintenance workers	13,160
HRLE	
No. of orientation course conducted	23,938
No. of VO members trained	560,066

GOVERNING BODY

Syed Humayun Kabir
Chairman

F. H. Abed
Executive Director

Taherunnessa Abdullah

V. I. Chowdhury

Kazi Aminul Huque

A. S. Mahmud

Saima Sobhan

ADVISERS

Shilu Abed

Faruq A. Chowdhury

DIRECTORS

Salehuddin Ahmed Ph.D.

Aminul Alam

A. M. R. Chowdhury Ph.D.

Dr. Sadia A. Chowdhury

Kaniz Fatema

Muazzem Hasan

M. Tajul Islam

Sukhendra K. Sarkar

Director Programmes

Director Rural Development Programme

Director Research & Evaluation Division

Director Health & Population Division

Director Non-Formal Primary Education

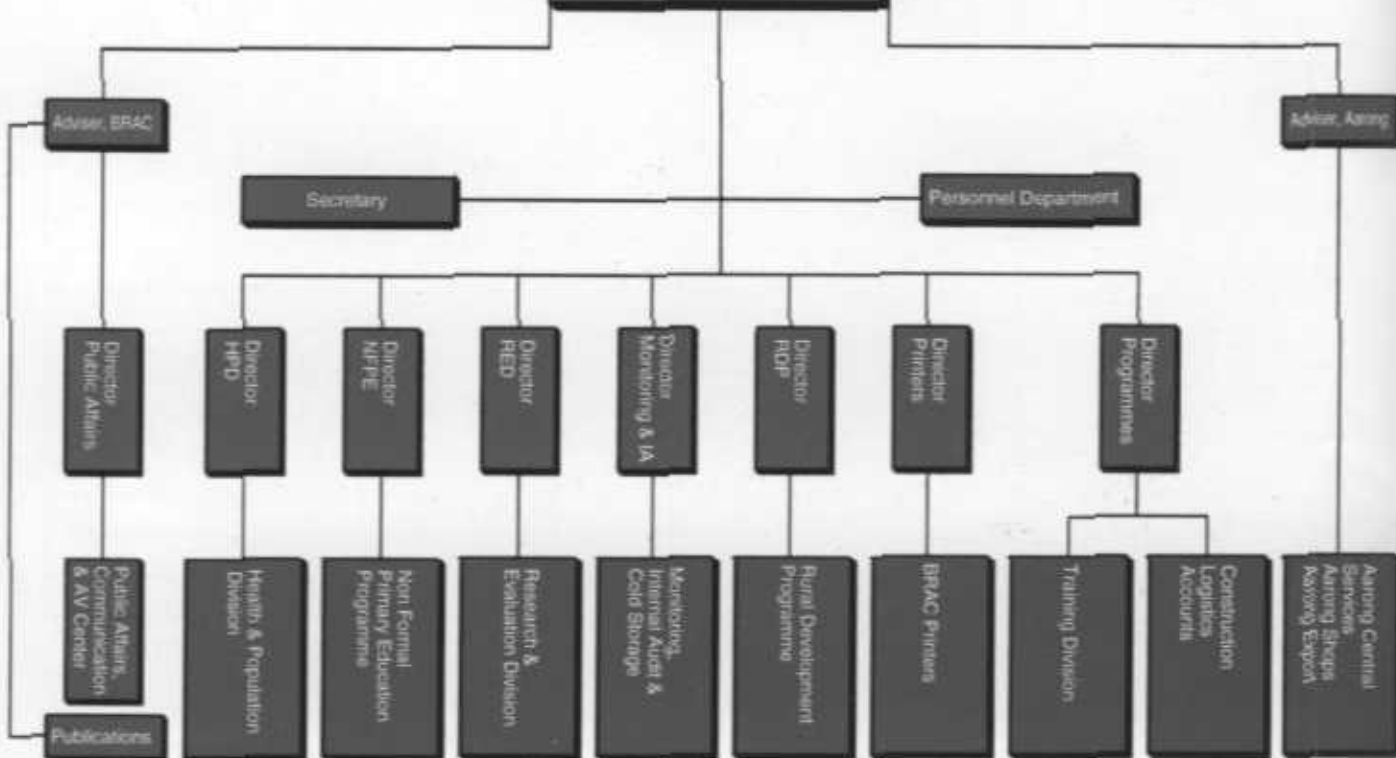
Director BRAC Printers

Director Public Affairs & Communications

Director Monitoring & Internal Audit


BRAC ORGANOGRAM

EXECUTIVE DIRECTOR



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, WAC set up
- 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.
- 1995 Fifteen Adult Literacy Centres opened under NFPE; BRAC enters global partnership for NGO studies, education and training; GQAL and GRC established.
- 1996 RDP IV commences; MELA launched; BRAC Dairy and BRAC University underway.



As Bangladesh celebrated its 25th year of independence in December 1996, BRAC too approached its quarter century of existence. Younger than Bangladesh by only a few months this organization has experienced continuous change and growth ever since its inception. The phenomenal and multifaceted history of BRAC as a development organization has been documented in various brochures, journals and academic books. What this brief report aims at is not only tracing this organization's history and giving comprehensive outlines of its various programmes but also focusing particularly on its expansion in recent years. While it is imperative that we attach proper attention to BRAC's history, it should be borne in mind that over the last few years BRAC has initiated specific programmes and strategies which have given it a broader and bigger outlook nationally and globally. This report, therefore, aims to introduce and familiarize readers with BRAC's history, its remarkable growth in recent years and its various programmatic activities and achievements.

When BRAC was born in 1972, its initial aim was to bring succour to affected people in the genocidal war of 1971. Starting its work in the Sulla area of Sylhet district in the north-eastern part of the country, BRAC provided relief and rehabilitation for war ravaged victims who had lost all and had no means of livelihood. Although BRAC began its operations with relief work it eventually underwent two basic transitions, first from relief to development work, then from a community development effort to development oriented to target groups only. In the first approach, adopted in 1972, while basic human needs were met by providing welfare assistance to the village poor, a state of utter dependency crept in amongst them. Thus in 1973, BRAC shifted its approach towards community development. However, lack of access to resources also continued to create a situation of dependency for the poor on the rich people of the village. Despite being well-intentioned and meant to benefit the poorer community, this strategy was misused by the influential and by-passed the resourceless. Based on better understanding of the dynamics of the rural power structure, in 1976 BRAC underwent its second transition towards the target group approach. The target populations consist of the poorest of the poor: day laborers, fishermen without fishing tools, *rickshaw* pullers, farmers working on land that is share cropped, service or petty traders and craftspersons. These people sell their manual labor to

earn an income, lack adequate leadership and have low status in society. By organizing landless people with programmes directed towards their development, BRAC operates as a self-help initiator, and tries to make them aware of their own problems, and provide them with the tools to improve their socio-economic status. Through various shifts in its approaches BRAC's goals became clear:

- **Poverty Alleviation**
- **Empowerment of the Poor**

Learning by doing, in developing the target group approach BRAC aimed not only to change the conditions of the poor in the village through microeconomic growth oriented programmes, but also to educate the poor about the mechanisms of exploitation and the basic causes of poverty through a process of conscientization. BRAC believes development programmes should not be focused on felt needs only. BRAC programmes, therefore, do not only meet the immediate needs of the rural poor, they also generate new demands. In all its efforts BRAC is careful to encourage and to ensure participation and involvement of the group members.

Since 1993, BRAC has been focusing its programmes specifically on women and children. The experience that BRAC gained by observing rural women through their long-term involvement with the organization brought the realization that the reason for rural women being placed in a helpless position is their continuous state of powerlessness both economically and socially. Female members of the household receive less nutrition, lack health care, and have little or no access to education. Employment opportunities are limited for them with the few seasonal jobs available offering low wages. Yet, women are responsible for the lion's share of the work within and outside the domestic sphere. Women provide food for the family, perform household chores and assist the male members in farming or other activities in the public sphere. Furthermore, the growing number of female headed households as a result of death, divorce, desertion and male migration have left many women as sole providers. Looking at these factors, BRAC felt that it would be most beneficial to focus mainly on rural women, giving priority to their needs. This will ensure a meaningful transformation of women's lives. Recognition of these facts led BRAC to develop gender perspectives in its programmes.



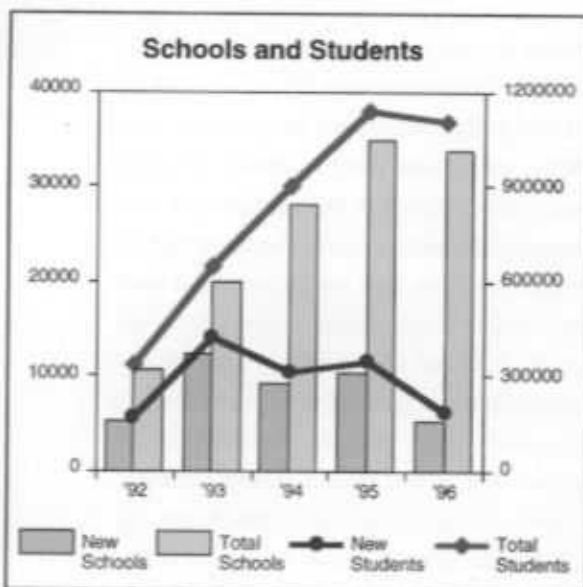


BRAC Programmes:

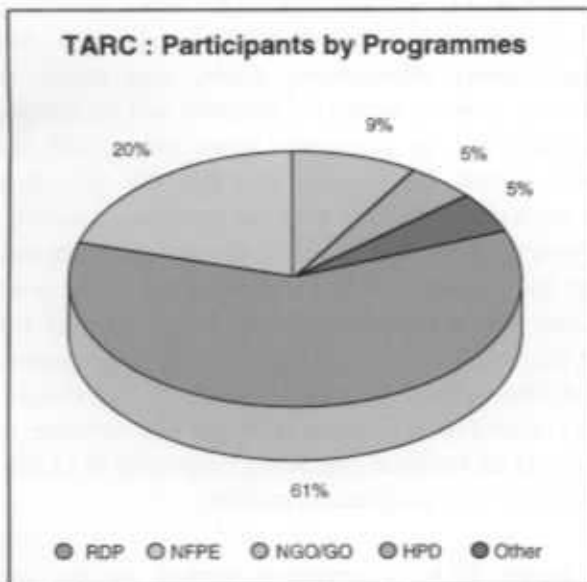
BRAC aims to eradicate poverty and empower the poor by implementing programmes that are generated through RDP (Rural Development Programme), NFPE (Nonformal Primary Education), HPD (Health and Population Division), administrative and technical support services, and revenue generating enterprises.

RDP was launched in 1986 following the amalgamation of two experimental programmes: the Outreach Programme and the Rural Credit and Training Programme. Reaching 1.8m members, RDP involves development of Village Organizations (VO) of the poor, credit disbursement, and facilitation of savings habit. Today, 93% of the VOs are women's organizations designed to mobilize women and to offer a space and a forum where they address their own needs and agenda regarding development. More recently, Human Rights and Legal Education (HRLE) a Social Development Programme of RDP has been working to further the initiatives aimed to empower the VO members, particularly women. Also in recent years restaurants and grocery stores run by women have been introduced as income generating activities.

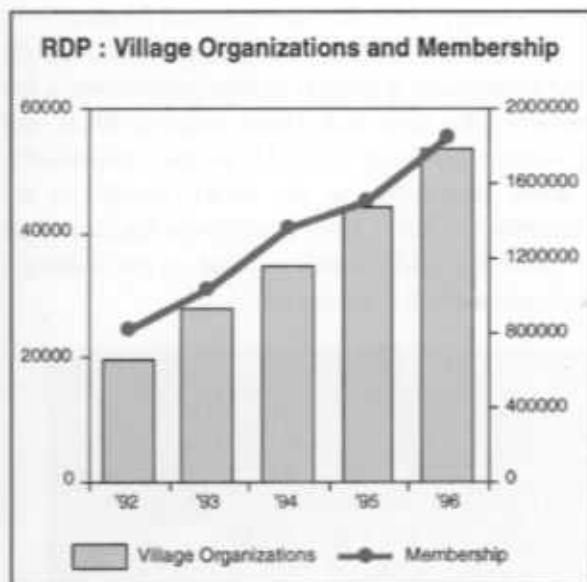
Initiated in 1985 BRAC's education programme was a direct response to demands from parents, especially female group members of BRAC. NFPE programmes offer relevant education that is designed to produce future generations of socially conscious and resourceful individuals. NFPE teachers are usually the most educated in the village and preference is always given to women,



who comprise about 97% of the teaching staff. Among the 1.2 million children enrolled in 34,175 schools, 70% of the students are girls. 85% of NFPE graduates go on to Class IV in the formal education system.

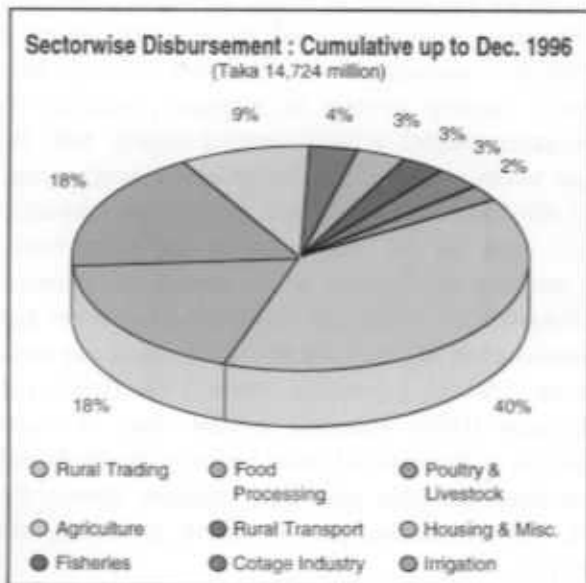


BRAC's health programme started early in its history but has undergone much growth and change. BRAC's extended experience in the area has shown that instead of simply delivering health care services to the poor, provisions need to be made where a community "health consciousness" is developed. Moving from providing purely curative services to increased emphasis on preventive measures, BRAC is also working closely with the government on family planning and immunization programmes. Since poverty alleviation and health care facilities are intricately related BRAC aims for an integration of its basic health programming and rural development efforts through an "Essential Health Care Programme." It includes family planning, water and sanitation, immunization, health and nutrition education and basic curative services. Through its various ventures the Health and Population Division (HPD) addresses a wide range of issues including reduction of maternal and infant mortality, treatment and cure of tuberculosis and other respiratory diseases, literacy for young women, health education, plus preventive, promotive, and curative health care.



Note : Figures include all VOs members and disbursement — RDP, IGVGDP & SLDP

Being the largest development organization in the country, BRAC is careful to maintain a high standard in all its programmes. The Research and Evaluation Division (RED) established in 1975 does careful studies of BRAC's own ventures and produces studies and conducts evaluations independently and in collaboration with international research and academic institutions. BRAC also has three commercial operations: the *Aarong* shops, BRAC Printers and a cold storage facility, which along with other project income support around half of BRAC's budget. In addition, a milk processing plant, a further income generating project, is currently under construction. A Personnel Department maintains a staff of 17,425 individuals; a Monitoring Department handles reporting and data analysis as well as providing feedback to management; a Construction Department facilitates the process of the organization's physical expansion; an Accounting Department keeps and manages the accounts; an Audit Department monitors financial transactions; and a Training Division undertakes capacity building and professional development of BRAC staff and group members. Recently, Gender Quality Action Learning (GQAL) and The Gender Resource Centre (GRC) have enriched BRAC's Training Division by aiming to raise gender sensitization among BRAC employees, its programmes and in the organization as a whole.



The management systems within BRAC are participatory and decentralized, and programme planning draws upon the experience and expertise of workers at all levels and of people in the grassroots. It is the two-way interaction between people from the grassroots and from the organization that facilitates planning and decision making in BRAC. BRAC's ventures are always innovative and methods never rigid. Subscribing to an approach that champions participatory development, BRAC also strives to develop leadership qualities among its members and encourages them to be self-reliant. In a country where almost half the population lives below the poverty line, BRAC's overriding purpose is to reach those who face the basic problems of poverty, i.e., unemployment, malnutrition, illiteracy, diseases, mortality and powerlessness. Bangladesh has 122.2 million people living in an area of 144,000 square kilometers. Eighty two percent of the people live in the rural areas. Of the 86,000 villages in the country, BRAC's Rural Development Programme covers 32,102 villages, with the Non Formal Primary Education Programme coverage in 22,602 villages and the Health & Population Programme in 13,260. In certain areas these three programmes overlap.

One reason behind BRAC's continuous growth, success and considerable expansion in recent years is its commitment to team work and its desire to promote shared responsibilities. From Bangladesh Rehabilitation Assistance Committee to Bangladesh Rural Advancement Committee to just BRAC, the organization has maintained its openness to change, encouragement of experimental and experiential learning process, and desire to push forward. Now, 25 years after Mr. Fazle Hasan Abed founded BRAC, the organization has experienced mammoth growth; nonetheless, a few things have remained the same. Individuals matter to BRAC and members and workers are never simply a number. Individually, they are all active contributors to the BRAC family. As the organization celebrates its silver jubilee and awaits the turn of the century, it is evident that BRAC is ready to take on the challenges of the future with determination and insight.



RURAL DEVELOPMENT PROGRAMME (RDP)



The Village Organization

The VO is set up to:

- develop a well-disciplined organization of the rural poor with particular emphasis on women's participation;
- develop the capacity of the poor for sustainable development;
- enable the rural poor to participate in the national development process.

Today BRAC is serving 1.8 million village members through RDP Area Offices. The **Outreach Programme** was introduced to organize the village groups of the landless to help themselves, and the **Rural Credit and Training Programme (RCTP)** was set up to advance credit without collateral to the landless poor and farmers. The present RDP, with a strong focus on sustainable development and empowerment of the poor, particularly women, grew out of the experiences of both the Outreach Programme and the RCTP. Keeping in mind that 93% of BRAC members are women, RDP, the largest and the core of BRAC programmes, operates with the knowledge that women in Bangladesh are especially disadvantaged in terms of standard measurements of human development. Their subordinate status in society is due to low literacy rates, wage rates, life expectancy, and most importantly, lack of access to economic and informational resources. BRAC sees women as a key engine of change within the family and community and so directs resources to them. This kind of commitment involves long term strategic planning. BRAC, being an advocate for social change is constantly on the lookout for new ways to engage women and encourage their participation in the development process with the ultimate goal of empowering them economically and socially. BRAC's current understanding of empowerment is rooted in individual/family economic empowerment and is translated into credit, savings, and income



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. 1,000 to Tk. 10,000 (US \$25-250). 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 service charge of 15 percent. By 1996, BRAC provided credit amounting to Tk. 1,472 crore (US \$ 368m) to the VO members.

generating activities directed towards individual VO members. The philosophy is simple: women will gain self-esteem and community respect when they contribute to the economic well-being of the family.

The basis of the Rural Development Programme (RDP) is the formation of Village Organizations (VO). Through the VOs BRAC organizes the poor, providing them with credit and other necessary support, i.e., technical training, supply of inputs and logistical support for their livelihood activities (poultry, livestock, fisheries, sericulture, social forestry, vegetable cultivation and rural enterprises). Another initiative under RDP includes the **Human Rights and Legal Education Programme** that raises legal awareness of VO members. Special programmes, addressing those at the very bottom of the poverty bracket, i.e., the **Income Generation for Vulnerable Group Development (IGVGD)** and the **Smallholder Livestock Development Programme (SLDP)** are also implemented under RDP. Participants of these programmes eventually join the regular RDP activities once they come out of the vulnerable group bracket.



An Area Office covers 160 VOs with approximately 40 members in each. The office is run by an Area Manager, and 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 54,238, 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.

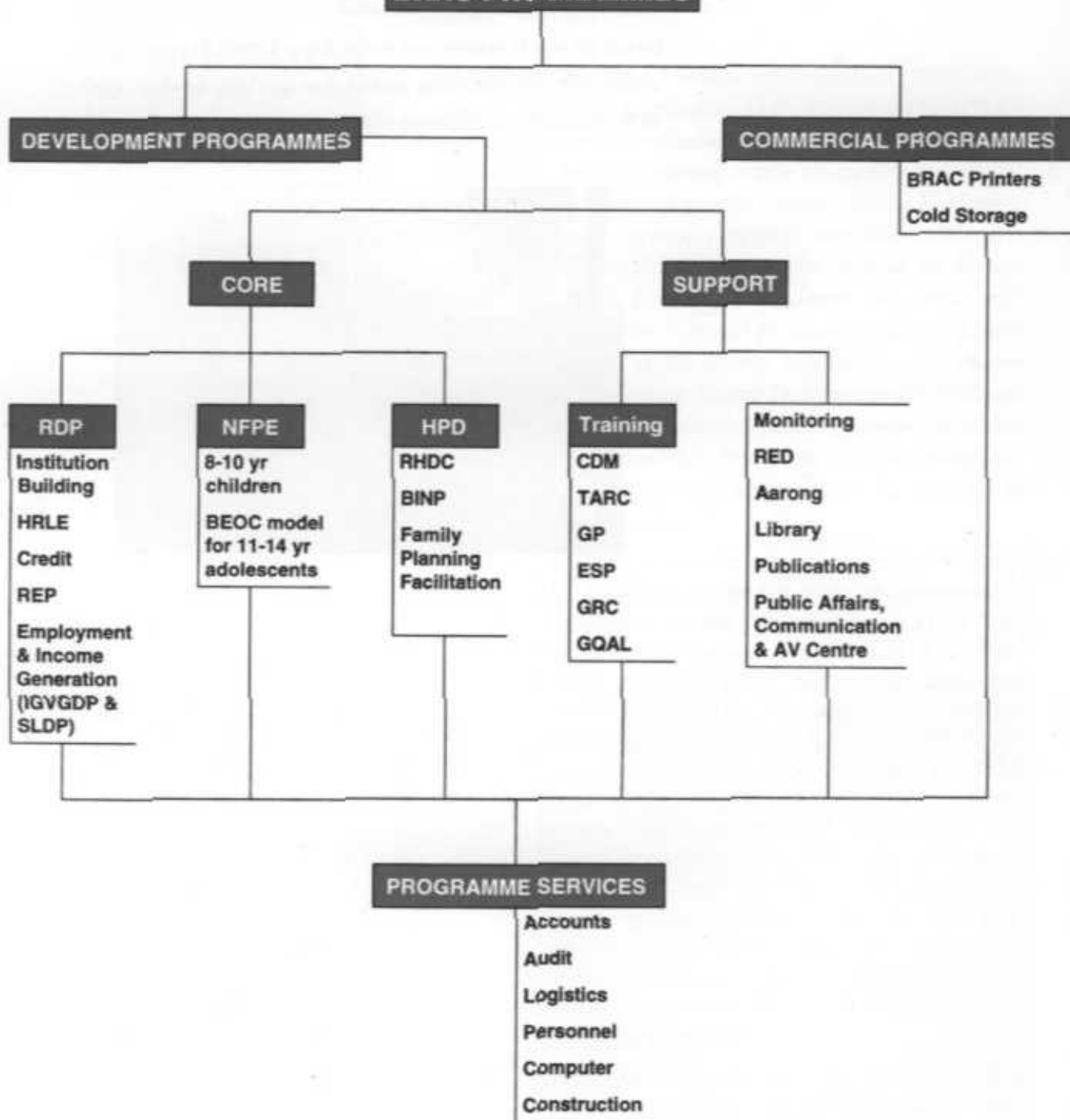
There are two ways that a VO member saves money: she saves a minimum of Tk.2 (50 US cents) per week on the average (members are encouraged to save Tk.5) and she deposits 5% of the loan she takes from BRAC into her own savings account. In 1996 BRAC's group members, numbering 1.8 million (85% women), generated a savings of Tk. 118 crore (US \$ 30 million).

RDP interventions in a project area are for a duration of four years-
-a duration that BRAC has found necessary in order to develop the
human and institutional infrastructure of the VO. At the end of this
period the area is handed over to the **Rural Credit Project (RCP)**,
a financially self-sustaining project that was introduced in 1990.
RCP is actually a continuation of RDP activities.



THE BRAC TREE

BRAC PROGRAMMES



RDP INTERVENTIONS



In recent years there has been strong emphasis within RDP to make its programmes environment friendly. All RDP activities have impact on the environment as the programmes touch both water and land resources of the country. RDP has taken the following steps towards this measure:

- planting more trees under the Sericulture and Social Forestry Programmes
- discussing health and environmental issues at the NFPE schools
- developing under-utilized land under the Fisheries Programme



RDP assists the landless and disadvantaged sections of rural communities to organize themselves into cooperative Village Organizations (VOs). The major components of RDP could be broadly divided into three categories: institution building, income and employment generation and the provision of credit. Since rural women in Bangladesh are particularly disadvantaged, having little or no control over the means of production and distribution, BRAC's development strategies in the field are geared towards women's empowerment. Through the process of learning from mistakes and constant innovation RDP income generating activities have reached its present stage.

The **Income Generation for Vulnerable Group Development (IGVGD)** Programme is a joint intervention between the government and BRAC, and is supported by the World Food Programme (WFP) and Palli Kormo Shohayok Foundation (PKSF). The programme targets disadvantaged women of the rural society. It covers the poorest 10% of the women who, in most cases, own no land, have little or no income, and whose husbands have either deserted or divorced them, or are dead or disabled.

The primary selection of Vulnerable Group Development (VGD) cardholders is done by the local Chairperson and members of the Union *Parishad* (Council). The selection is finalized by representatives from the Department of Relief and Rehabilitation (DRR), Department of Livestock Services (DLS), Local Union *Parishad* and BRAC. In each Union *Parishad* there are usually 150-200 cardholders. While initially VGD cardholders simply received 31.25 kg of wheat per month for two years, soon it was discovered that following training in different trades the women were able to start trades with their newly acquired skills and to earn money that was equivalent to the price of the wheat they had received. So, in addition to providing food BRAC began to train the women in various income generating activities that encouraged self-reliance. VGD members now receive 30 kg of wheat per month for eighteen months. In the 1994-96 cycle there were approximately 1,78,933 trained VGD members who received Tk. 524 million (US \$ 13.1m) as loan for various income generating activities.

Since 93% of BRAC's target group comprise of women, gender sensitization is an essential component of the organization. In 1993 BRAC appointed a **Women's Advisory Committee (WAC)** to promote gender awareness among staff and within programmes. It also listens to the problems and concerns of female staff members and suggests solutions to the management. A six-day long course titled **Gender Analysis and Awareness Course (GAAC)** was started with the aim of developing gender sensitivity and acquiring skills in programme project analysis. In 1995 the **Gender Quality Action Learning (GQAL)** Programme was launched to improve gender relations within BRAC and ultimately to enhance the quality of programmes that address village women. Also established in 1995, **The Gender Resource Centre** disseminates gender related information to all tiers of the organization and develops gender information packets for internal and external use.



The **Small Holder Livestock Development Programme (SLDP)** was launched in collaboration with the government in mid 1993 following the success of the IGVD programme. BRAC is working as the implementing agency. The SLDP programme is operating in 66 Thanas with 3,200 members in each. Till December 1996, a total of 2,13,119 women have been trained under SLDP. The aim of the programme is to generate income and to create self-sustaining employment opportunities for the group members through poultry and duck rearing activities. Unlike the IGVD programme SLDP does not provide wheat to its members.

The International Fund for Agriculture Development (IFAD) provides funds for the training of the VO members through DLS. The funds for the credit operations come through the Bangladesh *Krishi Bank*; while the Danish International Development Agency (DANIDA) provides the programme's operational costs.



Over the years BRAC's success has largely reflected its flexibility and willingness to undertake creative ventures. The women-owned restaurants *Shuruchi* (Good Taste) and grocery stores *Shuponno* (Quality Goods) exemplify BRAC's commitment to women's empowerment. With 1,067 *Shuruchi* restaurants and 4,451 *Shuponno* stores the **Rural Enterprise Project (REP)**, which is an experimental wing inside RDP that tests different types of microenterprises in an attempt to find which ones are viable, has demonstrated its ineptness in launching innovative income generating activities.



REP generates new ideas suitable for BRAC's target people through sector reviews and background studies. From the preliminary background study, an extensive feasibility study is done focusing on the technical, financial, socio-economic and management aspects of the business. REP funds two types of projects: experimental, that are new and require controlled testing; and pilot projects which are improved versions of the traditional activities. Projects that start off as "experimental" are generally classified as "pilot" if they prove to be successful; and then "handed over" to the employment and income generating sector for expansion. In 1996 *Shuruchi*, *Shuponno*, brick field and grafting nursery projects were handed over to the employment and income generating sector of RDP. REP investigates, tests, organizes and demonstrates new or improved enterprises and enables the VO members to undertake such activities. On going REP projects include apiculture, agro forestry and *Srijoni* (carpentry workshops). In 1996, plans were finalized to launch village laundries, tailoring shops and biodigester ovens on an experimental basis.



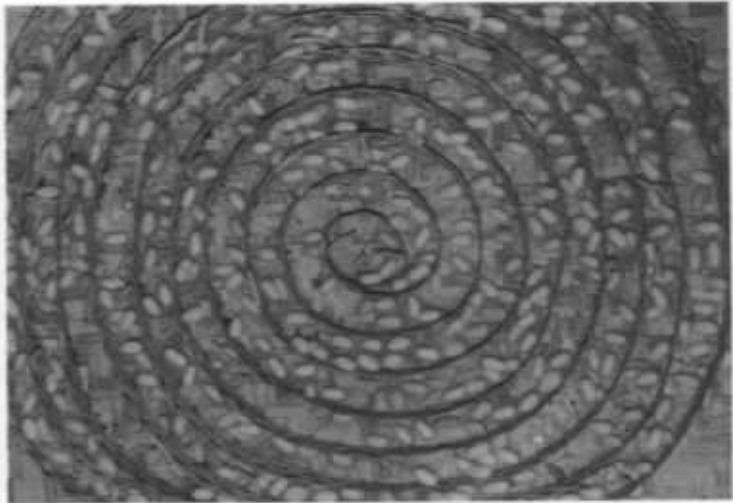
In Bangladesh, approximately 70% of landless rural women are directly or indirectly involved in poultry rearing activities. In 1983, BRAC designed a model for poultry development which was



administered jointly by the government and BRAC as an integrated package of support to rural women. It included group formation, technical training, poultry vaccination, the supply of improved birds, credit and marketing. The **poultry programme** is the largest income generating project among all the sector programmes. Since this programme does not require women to venture out of their homes excessively and also allows landless women to participate and experience ownership, it has emerged as one of the most attractive income generating activities. BRAC has been actively involved in management training in poultry rearing, ensuring vaccine facilities and proper poultry feed so that the programme is more effective. There are 33,572 poultry workers who are responsible for rearing and vaccinating day old chicks (DOC). In 1996 alone, 10,986 women were involved in the rearing of 5.96 million DOC. These women eventually sell their DOC to the key rearers. By end 1996 there were 8,40,488 key rearers each having nine hens and one rooster. In addition to the poultry farmers, BRAC supports 1,06,724 **livestock rearers** (cows and goats). Also, upto 1996, 2,571 **paraveterinarians** have been working in thousands of villages providing veterinary services such as vaccines and treatment of animals.

In the agro-based economy of Bangladesh, fisheries are vital in their contribution to generating income, employment, improved nutrition and foreign exchange. The sector contributes nearly 6% to the country's GDP and more than 12% to export earnings. BRAC began its **fisheries programme** in 1976 by re-excavating 16 ponds in Manikganj, Jamalpur and Sulla. The programme now works in association with other agencies such as DANIDA, WFP, IFAD, Ford Foundation, British Overseas Development Administration (ODA), the government Fisheries Department and the Fisheries Research Institute. BRAC's fisheries programme includes Pond Aquaculture Development and Extension and Baor (Oxbow Lakes) Fisheries. Till date each of the two sub-programmes have 75,518 and 5,173 participants respectively, among which 80% are women. Together they produce different species of fish and prawn in approximately 12,000 acres of pond culture and 4,000 acres of Baor fisheries.





In the early 1980s BRAC ventured to spread **sericulture** (silk production) from the northern area to villages in other parts of the country. Although silk was in high demand, most of it was imported. Sericulture, like poultry is home-based that can increase the income of women who can work only part-time. Sericulture involves low investment and low risk but gives returns in quick succession, yielding income every two and a half to three months for growers and every month for cocoon rearers. Sericulture produces four batches of crops a year and a batch of cocoons monthly. BRAC's group members are provided with an opportunity to acquire skills in a series of activities, e.g., mulberry sapling planting, setting up nurseries, roadside and homestead plantation, rearing, reeling, weaving and marketing. Sericulture started small (with only five mulberry trees collected from Rajshahi); however, till 1996 it saw a total of 25 million mulberry trees planted in programme areas, and 66.5 metric tonnes (23 MT in 1996 alone) of raw silk produced.



BRAC's **vegetable programme** contributes to the development of the rural poor by generating food, income and employment. As the rural poor have little or no access to land, the aim of the programme is to achieve the optimum utilization of land availability by producing seedlings and vegetables which will maximize productivity and income. BRAC sees vegetable cultivation as an important means of raising living standards through the production of both food and income. While it started with distributing vegetable seeds in 1979 the programme was redesigned for select growers in different areas. In 1990, vegetable cultivation became a separate BRAC programme and is presently one of the most significant income generating activities. At present



the programme is employing roughly 51,565 women. They lease land or use their homesteads for growing vegetables. BRAC provides them with training, technical services, inputs and credit.

BRAC believes that the general population should be aware of the impact of rapidly depleting natural resources and should actively participate in their conservation. Extensive plantation around road side, homestead, social institution, river side, embankments and also in the unutilized and marginal land can solve this problem. The **social forestry** programme aims to maintain or to improve ecological balance through afforestation, and will contribute towards increasing environmental awareness as well as generation of income and employment. The programme is a source of food, income, employment and housing materials as well as raw materials for industry. By end 1996 this programme has developed 2,796 forest fruit nurseries and 132 grafting nurseries. In 1996 alone it produced and distributed about 30 million seedlings.

To bring about change in the lives of the disempowered, especially women, BRAC aims to build awareness about individual rights and privileges. BRAC's legal education programme, known as the **Human Rights and Legal Education Programme** began in 1986 with the belief that legal awareness would help VO members protect themselves against illegal, unfair or discriminatory social practices. VO members are therefore trained on family laws, citizen's rights (which include fundamental rights in the Constitution and some information from the Criminal Procedure Code), the law of inheritance and land laws. More specifically HRLE programme objectives are:

- to give VO members access to information about law
- to demystify the law through legal literacy classes
- to raise their awareness about their legal rights
- to empower the rural poor legally and socially

In 1996 the programme trained 2,68,941 VO members, mostly female, from 50 RDP areas. The participants are taking action against illegal divorce, protesting against polygamy, dowry and underage marriage, advocating registered marriage and pursuing claims of rightful inheritance. Thus, the decision making roles within the family are evolving in favor of the women.



The BRAC Lohagara Area Office has organized 1,680 poor women in the locality since programme activities were started there in 1995. Through various interventions of BRAC an awareness was created among the people of that area that it was imperative for them to fight collectively against factors that impeded their development. During the course of the discussion sessions at the monthly village organization meetings the members identified dowry as the major problem in their community. The bride whose parents cannot fulfill dowry obligations becomes a victim of domestic violence. Often, she is forcibly sent back to her parents' house, murdered or driven to commit suicide. This has become a chronic disease not only in the Lohagara locality but in many parts of the country as well.

The VO members of Lohagara decided to protest against the practice of dowry. They decided to arrange marriages among members of the local VOs.

Hashi Begum and Kohinoor Begum, both members of the BRAC Village Organization in North and South Kumarpara of the Itna Union under the Lohagara Area Office, actively participate in different BRAC interventions and attend VO meetings regularly. Although they belong to two different Village Organizations, their common problems and goals create a bond of friendship between them. The two members decided to arrange a marriage without dowry between the twenty three year old Chumma Sheikh (Hashi's son), and the eighteen year old Ozifa Khatun (Kohinoor's daughter). VO members themselves, the husbands of Hashi and Kohinoor agreed to their wives' decision. Thus, the marriage ceremony was held in the evening of the 23rd November, 1995 at the bride's house. The other members of the two VOs attended the wedding, and the marriage was duly registered. It was a simple ceremony, yet the occasion carried much significance for the members of the community. This was an important step in their fight against the practice of dowry in society - a proof of their belief that marriage is a sacred social contract between a man and a woman committed to foster a happy family life. The Lohagara case also served to create a bridge of 'fellow feeling' and 'cohesiveness' between the members of the two Village Organizations.



NON FORMAL PRIMARY EDUCATION (NFPE)



In Bangladesh women are vulnerable for many reasons including lack of resources, health care facilities, citizen's rights and so on. An important cause of their deprived status is lack of information and knowledge, which translates into lack of power. Disempowerment coupled with inappropriate and inadequate education opportunities for girls, especially ones in rural Bangladesh, contribute to women's overall subordination. BRAC, through its NFPE Programme, has been providing primary education to rural children since 1985. The programme started with 22 experimental schools. In fact, the programme owes its origin to the demands put forward by VO members for the education of their children. Today, in little over a decade's time, the number of schools has increased to more than 34,000 and students to 1.2 million. This growth occurred in response to the demand for schools appropriate for the poor who cannot afford an education for lack of financial resources and opportunities. In 1995, a number of learners from the very first BRAC schools of 1985 made their way up to class 10, and successfully passed their Secondary School Certificate (SSC) exams. At the end of 1996, the number of NFPE graduates reached 5,20,575.

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 learning by means of a relevant curriculum and through singing, dancing, arts and crafts, physical exercise, games, and story book reading. In Bangladesh girls are often kept in the house and are expected to do the housework, until they are married off at an early age. BRAC education programme pays attention to the needs of the "girl child" in its two basic school models: the *NFPE model* for children between ages 8-10 and the **Basic Education for Older Children (BEOC)** referred to as the BEOC, for children between 11-14 years. While over 70% of the students in BRAC schools are girls, 97% of the teachers are women. Developed in response to the needs of the girl children, *NFPE* schools are flexible in timing, are close to their homes, and have relevant curriculum, which will not only give them basic education, but also provide them with some basic skills in performing their roles and responsibilities in their families—immediate or in the future. Currently, the *NFPE* curriculum consists of lessons in Bengali, Mathematics, Social Studies, the English language, taught from the second year, and Religious Education taught in the third year of the school. In





addition to these five subjects, the curriculum of the BEOC model also includes health education and science during the fourth and fifth phases of the school. The teaching methods are learner-centred and participatory. A typical BRAC school is a bamboo or mud walled room with a thatch or a tin roof.

In each school one teacher is responsible for 30-33 students. The children are exposed to the same teacher for the three-year course. The teachers are instrumental in making the classroom environment interesting enough so that the students do not drop out. The drop out rate in the past decade has been below 5%. During teacher selection for BRAC schools preference is given to the local women with at least nine years of schooling. Once selected she receives an initial fifteen-day training at one of BRAC's Training And Resource Centres (TARC), followed by three-day training sessions at the beginning of each school year and regular monthly one-day refresher courses. This way, teachers are able to address issues that they find important as well as brush up on teaching methodologies.

Just as children need parental support for education, parents also need to be involved in their childrens' schools as a sign of commitment to their educational upbringing. Parents and community participation play critical roles in programme design and form an important part of BRAC schools. Each school has a management committee of three parents, a community leader and the teacher who together ensures smooth running of the school. **Parents meetings** are held once a month in each school and are



meant to encourage the guardians to be involved in the education process. On average, 80% of the parents (mostly mothers) attend the meetings. Here not only do parents and teachers discuss the children's progress, attendance, cleanliness and hygiene, the meetings also provide a forum where the adults can congregate and address various social issues effecting community life.

The NFPE curriculum is not very different from the one developed by the government; but the content is. BRAC follows the government competencies by making them more suitable to the needs of the learners. Intensive management, relevant curriculum, creative teaching methodologies and trained teachers are the contributing factors behind the success of the NFPE programme. For continuing success BRAC actively pursues capacity building and skills developing of NFPE teachers.

BRAC endeavors to adapt to new situations and so does the NFPE programme. The need to open schools in the urban areas of the city was evident when a door to door survey in 1991 revealed that children in slum areas lacked adequate facilities and opportunities for education. In 1992 BRAC opened 10 urban schools on a pilot



basis. The 715 schools in the four metropolitan cities, including the 428 schools in Dhaka alone, speak of the success of this initiative. These schools follow the NFFE curriculum and methodology, though certain modifications had to be introduced to make the programme urban friendly. Issues like kidnapping, begging, cleanliness, and accidents were added to the social studies curriculum. These topics are presented in a way that allows discussion and develops problem solving skills. The schools in Dhaka are run by 6 team offices in Narayanganj, Moghbazar, Mirpur, Insharhi, Jigajola and Kamrangchaba. 100% of the urban school teachers are female. Since many students do not continue in the government schools following their BRAC school graduation, some fourth year schools are also being run by the programme.



Need Based Additions to the Programme:

Year	Additions
1991	Urban Schools
1992	School Libraries (Pustokar)
1993	Nutrition Programme
1994	Scholarship Programme
1995	Adult Literacy Centre
1995	Schools for Ex-Garment Workers
1995	Study Circles (Pati Kendra)
1995	Urban Libraries (Gono Kendra)

One might ask what happens when the child graduates from NFPE? There are those adolescents who do not continue their studies in the formal schools. Immediately after a BEOC school closes, the premise is used as a **Kishori School Library**. Here BRAC students, graduates and their friends congregate to read books and journals and thereby sustain their learning. The libraries also offer them an opportunity to socialize. They meet weekly to discuss story books, and other publications such as *Gono Kendra* which they take home to share with their families. Studies show that new literates forget what they learn unless they are in touch with reading materials. Since only 11% of the rural households have access to newspaper and printed material, the *Kishori* libraries are an effective means to assist the young learners to retain their literacy skills. So far, 2,514 *Kishori* Libraries have been set up for more than 96,069 adolescent girls to continue their reading habits. The school libraries are equipped with 80-100 titles and the average membership per library is 38.



All the facilities, such as books, games etc. are provided by BRAC but Tk. 2 is collected from the students as their monthly savings. In 1993, training for skills like sewing was introduced, while in 1994 poultry farming, and in 1995 book binding was introduced to the BRAC school graduates. Yet another activity, home gardening was added to the list in 1995 and in 1996 students used their savings to buy seeds for vegetable gardening.

When BRAC schools were not reopened or there were insufficient number of members **The Reading Circle** or *Path Kendra* was introduced as a need based addition. Small reading groups are formed, each with a contact person who is responsible for the books and the magazines. While this addition was made in 1995, in 1996 there were 1,397 study groups consisting of 8,668 girls.

BRAC also promotes establishing a learning environment in the villages; hence they opened the village or **Union Libraries** otherwise known as "*Gono Kendra*." In December 1996 there were 70 such libraries with an average membership of 189 each. Each library is equipped with about a thousand books, two dailies and journals. Libraries are kept open for six hours a day Saturday to Thursday. Users pay a small subscription fee depending on their occupation and economic condition.

Razia Aktar is an eight year old student of Nobogram NFPE Centre. Previously she had been admitted to a formal primary school but she had to leave it for financial constraints and also because it was too far from home.

Razia is the youngest in a family of two daughters and four sons. Her father and eldest brother process and sell sweets. They have no shop of their own and sell their products door to door. The family has no land - which is the root of real poverty in the vast majority of homes in Bangladesh. The family somehow survives with the meagre income of her father and brother.

Razia helps her mother with household chores like cooking, washing, cleaning pots and pans, collecting dry leaves for the mud stove and so on. She enjoys her school and says: "This is a good school, I enjoy my studies here. I used to be absent for a day or two due to work or problems at home, but now I try to be more regular." Razia is just one of the 1.2 million students studying in BRAC's Non Formal Primary Education Centres.



Parents of BRAC school children have shown interest in acquiring education as well. In response, BRAC opened three **adult literacy centres** on an experimental basis in three villages in Manikganj. By December 1995 the number of centres rose to 15. In 1996 the figure rose to 63. Each centre has 25 learners and one teacher. The learners, enrolled in ten month long courses, come in for two hours a day, six days a week. The two major curriculum offered are Bangla and Arithmetic. The course is complemented with two month long post literacy sessions on health, nutrition, legal and social issues in order to help students retain their literacy skills. All centres have been opened in RDP areas and more than 50% of the adult learners are RDP members.

The success of BRAC's NFPE programme has led it to assist many other NGOs in Bangladesh who are also trying to eradicate illiteracy and to provide educational services to poor children through non formal basic education. **BRAC's Education Support Programme (ESP)** offers training, counseling, financial and material support to interested NGOs. By December 1996, ESP extended its support to a total of 272 NGOs for 2,037 schools. BRAC is also collaborating with United Nations Children's Fund (UNICEF), International Labour Organization (ILO) and Bangladesh Garment Manufacturer and Employer Association (BGMEA) to provide schooling to ex-garment workers under the age of 14. In 1995 *Kishor-Kishori* model schools were

There are four kinds of gender transformations going on through BRAC schools. Changes in the students that are either explicitly sought as part of a gender-sensitive curriculum or through equally sensitive co-curricular activities; those changes taking place in women staff as a result of values within the BRAC organization; those which are taking place among teachers by virtue of their new social roles; and those happening among mothers who come to parents meetings.

Boeren et al, 1995

opened for the child labourers in Dhaka and Narayanganj. The 2,200 students at the **Garment Schools** receive Tk 300 each as income supplementation.

The **Interactive Radio Instruction**, a teaching method that has been successful in a number of countries has also been integrated into the BRAC education programmes. Children look forward to hearing the lessons on the radio which include conversation, games, songs, physical activity and written work. BRAC decided to launch this method through pilot programmes in a small sample of four schools to teach English as a second language. Instead of using radios the pilot programme is experimenting with the cassette tape recorders. In May 1995, a second phase of the pilot test began on 20 schools (ten urban and ten rural). In 1996 the programme was extended to 1,000 schools.

NFPE programme's tremendous success has not been limited to local areas. **Internationally** BRAC's education programmes have gained respect and recognition leading other countries to replicate NFPE methodologies. In 1993 Sierra Leone, funded by UNICEF, opened a number of schools based on the BRAC model. In 1994, UNICEF in the Eastern and Southern Africa Regional Office (ESARO), Nairobi invited BRAC to share with them their expertise to improve children's access, particularly girls' to basic education. In Zambia, forty free primary schools, designed after the BRAC model, have been set up under the Zambian Open Community school programme. In 1996 Zambia opened an additional fifty learning centres. Save the Children, USA has adopted BRAC's approach which is successful in reducing cost of primary schooling without affecting the quality of education. Schools, named "The Village School" have been opened in Mali as a result of this initiative. Meanwhile Cairo has also opened community schools adapting a BRAC approach while China and Pakistan have shown keen interest in replicating/adapting NFPE schools in their own countries.

BRAC's commitment to sustainable development, which involves ensuring access to development opportunities to future generations is clearly reflected through its education programme. From the thatched roof huts that house BRAC schools to major global ventures that replicate the format; the NFPE programme has not only created dreams and imagination among millions of disadvantaged individuals but has showed them the path to realize those aspirations.



NFPE Schools...Why Are They Different

BRAC schools have the reputation of being "different" from other schools in the country. Recently I visited six urban schools in the Dhaka city to see for myself what it is that makes the schools different--is it the curriculum? the teaching method? the teacher? the students themselves? I observed the schools for the whole week, at the end of which I came back with impressions that both puzzled and reassured me. The NFPE school is not so different after all--it is the educational institution that it is supposed to be. Yet, everything is different. It is not just one thing that makes it unique, it is a combination of all the facets: what is taught, who teaches and how, and the attitude of the students who receive their education there, that somehow make the school remarkable.

.....

I found the students intelligent and enthusiastic. All of them seemed to have a plan for the future. One student in particular told me he was debating between two choices of profession: that of a physician and an engineer. It delighted me to see these children dreaming dreams--dreams that are no longer improbable even in face of their poverty. Sitting on their mats, learning through the life oriented curriculum that NFPE school offers, singing songs and picking up practical skills, the students are getting ready for their future. Looking at them I marveled at how bright and eager they were, believing in their hearts that life cannot let them down. I am convinced they are far ahead than most children in dealing with life--the training at the NFPE schools ensures it.



HEALTH AND POPULATION DIVISION (HPD)



Although not in the present form of an organized division, BRAC's health initiatives have co-existed with the organization since 1972 when four medical teams were established in Sulla. Its relief activities were closely related to health interventions. The early days saw BRAC focusing mostly on curative health care since the situation demanded that approach. Over the years BRAC has learned that for effective and comprehensive impact on society a more holistic approach is required where the community will develop a health consciousness; look after some of its own health needs; have more options of participating in income generating capacities; and have the ability to utilize and make necessary demands on the existing health system.

Over the years HPD has shifted its various programmes responding to people's changing needs towards health care. **The Experimental Health Care (1973-75)** stage concentrated on village/community based family planning services which were provided by paramedics and supported by static clinics staffed by physicians. **The Integrated Health Care (1975-79)** attempted to integrate health services with economic programmes for BRAC's target group and to train men and women as health volunteers to provide basic preventive and curative health services. **The Oral Therapy Extension Project (1980-90)** marked the beginning of an era for BRAC, which demonstrated how effective and essential community involvement was to transform small experimental projects into national ones. OTEP was a crusade against diarrhoea, one of the main causes of high infant and child mortality in Bangladesh. A massive initiative, it aimed to extend the oral therapy message (preparation of "Lobon-gur saline") to one woman in each household, along with the critical signs of dehydration, and appropriate knowledge of referral. The field activities were supplemented with a national media campaign. By mid 1990, only 1200 female Oral Rehydration Workers (ORS) reached 13 million households or 75% of the country. Following the success of OTEP, BRAC introduced a **Child Survival Programme (CSP)** with particular emphasis on community based targeted primary health care services focused on childhood illnesses such as diarrhoea, Vitamin A supplementation, and immunization for the six preventable childhood diseases. CSP (1986-90) also included training of women from the community as Trained Birth Attendants (TBAs) to ensure safe birth practices; and facilitation of the government satellite clinics to ensure that they are staffed and equipped to provide services critical to the women and children of the community. CSP also initiated a facilitation programme to assist the government's Expanded Programme on Immunization (1986-90). It functioned to supplement the national immunization programme through social mobilization and strengthening the government's capacity to deliver services through on the job training in management and planning.



Currently, the health worker or the *Shastho Shebika* is the nucleus of BRAC's health programme. She lives in the community she serves, and therefore is easily accepted by the community members who come to her for advice and services. Through the training she receives, the *Shastho Shebika* is able to diagnose health problems, to administer basic health care, to give advice on nutrition, and family planning, and to help establish links between villagers and government health services. BRAC's philosophy has been that if one woman in the community is trained as a *Shastho Shebika*, she may be approached by other women for guidance in health matters. Also, when a female member of a household receives training the entire household benefits from it and what she learns is passed through generations.

Based on its experiences from earlier programmes, BRAC introduced The **Women's Health and Development Programme (WHDP)** with a special focus on the marginalized: the poor, the women, and the children. WHDP (1991-95) brought together various village-based initiatives and government health system improvements with specific goals of reducing maternal and infant mortality, treatment and cure of a large percentage of tuberculosis cases and other respiratory diseases, and developing and implementing interventions addressing reproductive needs of women. The programme's long term strategy combined literacy for young women and health education.



Sustainability and participation are key components of BRAC's HPD programmes. The goals include: achievement of sustained health impact; provision of critical service in reproductive health and disease control; training and mobilization of women through health activities; and assistance in implementation of national programmes through replication of BRAC models and experiences. To achieve these goals, BRAC implements four major programmes; three of which are managed by HPD, while the fourth is managed by RDP in conjunction with the technical support of HPD. **The Reproductive Health and Disease Control (RHDC)** covers a population of 1.9 million and offers comprehensive integrated services for reproductive health and control of infectious diseases. While education and basic health care are provided in the field level; secondary level of care is available through the BRAC Health Centres. **The Family Planning Facilitation Programme (FP-FP)** covers a population of 5.3 million and provides management and training support to the national population programme, enhances quality of care of its services, implements

innovative means for social mobilization and communication, supplements service delivery when required, and works towards male involvement and sustainability of programme achievements.

The Bangladesh Integrated Nutrition Programme (BINP) covers a population of 1.2 million and aims to reduce malnutrition in Bangladesh. Its ultimate goal is to improve the nutritional status of the population, particularly children under 5 years, women and adolescent girls.

Essential Health Care (EHC) covers 17 million people and provides a selective mix of basic health interventions linked to the Rural Development Programme described as an "essential package of health services." EHC is a comprehensive unit that includes provision of: temporary family planning methods; basic curative care; latrines and tubewells for safe water and sanitation; health and nutrition education; and mobilization for immunization. The services are geared towards BRAC group members and they involve *Shastho Shebikas* who work as primary care providers.

A salient feature of BRAC's health interventions is its inextricability from RDP and NFPE. BRAC's desire to integrate health activities with its other programmes and to educate adolescent girls, health education has been incorporated in the NFPE school curriculum. EHC is another example of how issues of poverty alleviation, health care facilities, educational opportunities are inter-related and inter-dependent in complex ways. BRAC's health programme operates with that knowledge in mind.

AIDS is now considered a growing developmental problem. BRAC is thus involved in a joint research project on Socio-Economic Development and Human Well-Being with the International Centre for Diarrheal Disease Research, Bangladesh (ICDDR,B). This project conducted a survey during April to August 1995 in a 14 village area of Matlab Thana. 3,687 household were sampled and one woman from each was interviewed. Her AIDS awareness was compared to socio-economic and demographic variables as well as exposure to family planning, communications variables and development intervention access variables.

Under the heading of "Pilot Action Research" a year ago BRAC's Research and Evaluation Division (RED) and HPD conducted a survey in Matlab on AIDS awareness and ways of transmitting AIDS related information to rural areas of Bangladesh. Furthermore, BRAC has entered into a collaboration with the SHAKTI project of CARE, a project experienced in providing staff education on HIV/AIDS. According to the agreement between CARE and BRAC, the former has provided the basic training of trainers, has supplied the training manual and has agreed to jointly monitor the development of trainers. The trainers are from HPD and the Training Division. Initially, HIV/AIDS education would be provided to all BRAC staff and paraprofessionals in phases followed by the community at large. The first staff education session for HPD was conducted on December 18, 1996 at the BRAC Centre. Gradually the same information will be disseminated at the field level. For those who are not literate, creative methods like pictures and drawings will be used in the training sessions. This is just the beginning of BRAC's long journey against HIV/AIDS

"What struggle? This is the golden period of BRAC. When I started my job in 1985 as a Health Worker in BRAC we had no permanent office or work place. We walked all over Bangladesh, went from door to door in the villages, motivated the villagers and taught them the process of making Oral Rehydration Saline (ORS). That period is over. Now we have a permanent office, residence and a motor cycle. I am very happy."

Rahima Begum, age 35, a Programme Organizer in HPD posted at Sonargaon, was talking to me about her work. When Rahima started her job, she and her colleagues worked together in a team. Each team included male and female workers and a cook.

During that time, when the team went from one place to another, one of their male colleagues would visit the new area and find accommodation for the team. The house would be rent free. After fixing up the place, the whole team would move in. They would then visit the villagers in their houses, and try to motivate them to collectively learn how to make ORS.

Rahima's eyes glistened with tears as she recalled those days. Every one of her team members used to tell her "it is hard work, and not appropriate for women." But Rahima never lost her nerve; she actually enjoyed her work.

Sometimes she would be very upset when she thought of her three year old child, whom she had left behind with her mother. In spite of her anxiety, Rahima never thought to resign from the job. I wanted to know about her husband's reaction. She said, "In the beginning, he always tried to persuade me to leave the job, but I was determined to continue. After some time my husband and his family accepted it."

Now Rahima's son is 15 years of age. He is studying in a residential school at Narsingdi. He comes to visit his mother during his vacation. Rahima also visits him. She thinks her child is growing up properly. She always tries to do the best for him. She can give him what he needs because she earns money. She also told me, "When I ride a motor cycle I feel proud, when I talk with the villagers, I feel close to them. I feel I can do something for people and it is possible only because of BRAC. That's why I have a lot of respect for BRAC."



SUPPORT PROGRAMMES



BRAC has been described as a "learning organization." In addition to programme learning, BRAC has been consistently careful about its own systematic learning and development. It is because of this, BRAC has effectively responded to early needs of strengthening programme support and management. For instance, in order to enable rapid programme scale-up and to support field activities BRAC has been dedicated to build certain kinds of structures and systems.

Training is an integral part of BRAC programmes. In response to the expanding needs of RDP, BRAC has developed regional training capabilities in select locations. Twelve **Training and Resource Centres (TARC)**, including a **Centre for Development Management (CDM)**, are currently in operation. Ventures like Management Development Programme (MDP), the Education Support Programme (ESP), the Gender Quality Action Learning (GQAL) and The Gender Resource Centre (GRC) are representative of various initiatives taken by BRAC to maintain high quality learning. Since learning and capacity building go hand in hand, BRAC invests significant time and resources to its **Training Division**, which is responsible for human development, management and skill-related advancement as well as overall build up of working capacity of programme participants and training of staff for their responsibilities in the field. A well-known and highly appreciated feature of BRAC training is its participatory nature that allows for individual involvement and group discussions. The training programme provides occupational skills developed both at the grassroots level and at government and non-government levels. In 1996, over 40,000 people went through BRAC training programmes.

The Research and Evaluation Division (RED) was created as early as 1975 to provide necessary research support to the growing programmes of BRAC. It's present strength is over 100 people, stationed both in the field and the Head Office. RED researchers, who number more than 40, have completed over 300 studies, many of which have been instrumental in policy decision making. Dozens of these studies have been published in national and international journals and are cited in many more. In order to make RED findings more accessible to the field staff of BRAC, RED has



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 (GP). GP, chaired by BRAC, was formed to initiate a Postgraduate Diploma and Master's Degree Programme in NGO Leadership and Management for both existing and prospective development practitioners in Bangladesh and other countries. The partnership is an important milestone in the South-South and South-North cooperation in NGO leadership development.



started publishing a research compendium in Bangla titled "Nirjash." BRAC researchers have developed new methodologies for development research such as the "Assessment of Basic Competencies" (ABC) methodology. RED has been taking steps to make its work more gender sensitive and has also established an **Environment Cell**.

A **Monitoring Cell** was set up in BRAC in late 1988 to develop an effective monitoring system for RDP. The cell was upgraded to a department in late 1990 with the additional responsibility of monitoring RCP. Later, the department also started monitoring BRAC's education programmes. This department handles reporting, data analysis and provides continuous feedback to the management, facilitating the decision making process.

As part of the service delivery system, a professional **Personnel Office** recruits staff and managers and keeps records. With BRAC's emphasis on programming for women, the organization vigorously recruited female staff in the year 1995-96. BRAC is also reviewing its retention rate for female workers and making important organizational changes in order to encourage them to stay. There is also a **Logistics Office** to handle materials distribution, transportation and purchasing. The **Accounts Department** handles the payroll and field expenses, accounts for government and donor money and helps with budgets. External and internal audits, donor and government reviews, evaluation and monitoring are carried out on a regular basis by the **Audit Department** to achieve organizational transparency and accountability. The **Construction Department** undertakes the organization's physical expansion. BRAC houses a **Library** at its Dhaka head office, which provides an information circulation system on development issues for BRAC staff members and interested others and maintains a small but well rounded collection of books, journals, and periodicals.

The scale and dimension of BRAC's activities have generated domestic and international interest among the media, academics, development activists, and government and non-governmental organizations, particularly in the developing countries. The **Public Affairs and Communication Department** carries out exposure

programmes for them through detailed briefing meetings, field visits and de-briefing sessions. On the average the department deals with four delegations a month. It also works for proper awareness building among the people about BRAC activities. It is through this department that BRAC propounds development ideas. The department maintains regular contacts with the media and issues press releases providing information on on-going activities. "Access," a newsletter in English, represents BRAC to the international readership. Its Audio Visual Centre makes documentaries and training videos on different programmes responding to external interest as well as meeting internal needs.

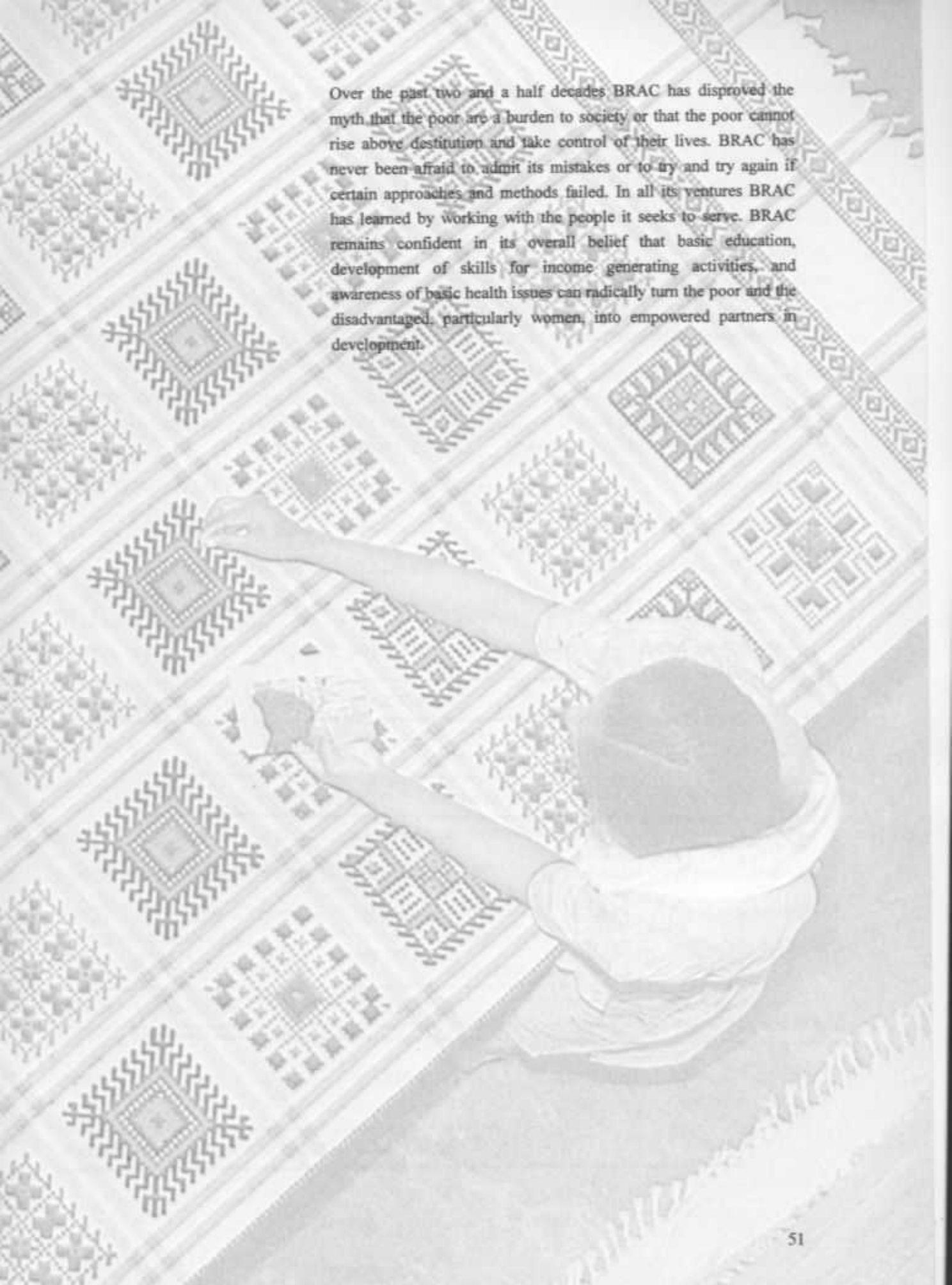
The **Publications Department** develops educational materials needed by BRAC programmes such as maps, posters, books, folders and the like. It also brings out books and other materials for BRAC's nonformal primary schools and libraries. The Department takes part in book fairs held not only in education institutions but also regionally and nationally. This department also publishes abbreviated and easy reading books for the general public. The Bengali newsletter "*Shetu*" and monthly journal "*Gono Kendra*", brought out by the Publications Department, reach people at the grassroots level. While *Shetu* is intended mainly for BRAC staff, *Gono Kendra* reaches all programme areas including the children.



As BRAC grows in scale and diversifies its interests, organizational self-reliance becomes a pressing concern. Together with the income from various projects and revenues from commercial ventures such as the Printing Press, the Cold Storage and of course the *Aarong* shops BRAC supports around half of its present budget. **BRAC Printers** is a highly profitable, high-quality commercial enterprise that provides printing services to businesses, government, and other NGOs in addition to producing BRAC's own materials. Originally built to help very small tenant farmers store potatoes beyond harvest time so that they could get a better price; BRAC's **cold storage** is now a major facility for farmers of the area to preserve their produce. And of course the globally recognized *Aarong*, meaning village fair, is the name of a BRAC marketing outlet for rural artisans that operates high-quality and profitable retail shops located in the cities of Bangladesh and England. *Aarong* operates a design centre that develops new designs that are harmonious with traditional ones. The resurgence of Bangladeshi-produced saris using traditional and unique Bangladeshi designs and locally produced silk and cotton has recreated a space for cultural expression of art. BRAC plans to connect its garments production to the Bangladesh handloom industry, with a goal of eventually using only Bangladeshi-produced materials. *Aarong* is also the main outlet for *nakshi kantha* (traditional embroidery) products, as well as for many other types of textile and handicraft products. About 50% percent of *Aarong's* products are produced by BRAC VO members, with the remaining coming from village artisans all over the country, primarily women.



1996 also saw BRAC's Head Office move into the two twenty storied buildings - **BRAC Centre** and **Aarong House**. Previously, these offices were located in 17 rented premises. Plans and projects already underway include the formalization of a **BRAC Bank**, a **BRAC Dairy Plant** and a **BRAC University**.



Over the past two and a half decades BRAC has disproved the myth that the poor are a burden to society or that the poor cannot rise above destitution and take control of their lives. BRAC has never been afraid to admit its mistakes or to try and try again if certain approaches and methods failed. In all its ventures BRAC has learned by working with the people it seeks to serve. BRAC remains confident in its overall belief that basic education, development of skills for income generating activities, and awareness of basic health issues can radically turn the poor and the disadvantaged, particularly women, into empowered partners in development.

Financing of BRAC
The Flow of Funds

Sources of Fund:

Particulars	1996 Taka	% of Total	1995 Taka	% of Total
Opening Balance as on 1st January	218,630,212	2.58%	502,424,896	7.44%
Contribution from Donors (Note 1)	1,645,542,437	19.41%	1,372,578,227	20.32%
Loan fund received from (Note 2)				
a) The Govt. of Bangladesh	914,585	0.01%	20,000,000	0.30%
b) Bangladesh Krishi Bank	7,137,500	0.08%	21,003,750	0.31%
c) Palli Kormo Shohayok Foundation	51,000,000	0.60%	0	0.00%
Project income	1,435,218,131	16.93%	1,135,931,095	16.82%
Loan Realised from VO members	4,352,656,309	51.35%	3,193,028,995	47.27%
Savings Deposits & Other funds	578,453,977	6.82%	382,370,902	5.66%
Decrease/(Increase) in Current Assets	133,084,663	1.57%	(185,083,454)	-2.74%
Increase/(Decrease) in Current Liabilities	53,637,604	0.63%	312,018,285	4.62%
Total	8,476,275,418	100.00%	6,754,272,696	100.00%

Application of Fund :

Income and Employment Generation Activities	2,163,213,643	25.52%	1,680,583,704	24.88%
Loan Disbursed to VO Members	5,190,372,390	61.23%	3,916,322,857	57.98%
Education	869,993,261	10.27%	847,770,822	12.55%
Health and Nutrition Activities	88,772,395	1.05%	90,965,101	1.35%
Sub Total	8,312,351,689	98.07%	6,535,642,484	96.76%
Closing Cash and Bank Balance	163,923,729	1.93%	218,630,212	3.24%
Total	8,476,275,418	100.00%	6,754,272,696	100.00%

Note : 1. Donor Wise Fund Received

Donors	1996 Taka	% of Total	1995 Taka	% of Total
ODA, U. K.	602,078,173	36.6%	282,674,084	20.6%
NOVIB/DGIS	380,817,500	23.1%	227,968,241	16.6%
DGIS (Natherlands)	346,620,400	21.1%	0	0.0%
KFW, Germany	75,377,766	4.6%	237,427,682	17.3%
Govt. of Bangladesh	69,697,104	4.2%	46,437,840	3.4%
Pathfinder International	52,877,765	3.2%	32,713,368	2.4%
AKF/CIDA	38,956,202	2.4%	168,595,193	12.3%
UNICEF	37,782,758	2.3%	36,709,377	2.7%
UNFPA	25,634,226	1.6%	0	0.0%
DANIDA	8,852,880	0.5%	82,811,696	6.0%
Royal Tropical Institute	4,085,500	0.2%	0	
SDC	1,800,661	0.1%	0	0.0%
CIDA, Canada	934,531	0.1%	0	
Local donor	26,970	0.0%	0	
European Economic Community	0	0.0%	175,510,357	12.8%
SIDA	0	0.0%	32,283,476	2.4%
AusAid, Australia	0	0.0%	3,078,600	0.2%
OXFAM	0	0.0%	2,218,313	0.2%
NORAD	0	0.0%	44,150,000	3.2%
Total	1,645,542,436	100.0%	1,372,578,227	100.0%

Note 2 : Loan Fund Received

Govt. of Bangladesh	914,585	1.5%	20,000,000	48.8%
Bangladesh Krishi Bank	7,137,500	12.1%	21,003,750	51.2%
Palli Kormo Shohayok Foundation	51,000,000	86.4%	0	0.0%
Total	59,052,085	100.0%	41,003,750	100.0%

BRAC
Summary Balance Sheet
As at December 31, 1996

Property and Assets	1996 (Taka)	1995 (Taka)
Fixed Assets	1,621,007,036	1,312,808,006
Investments	928,733,002	747,918,823
Inventories	252,648,431	195,461,274
Prepayments	260,277,842	364,905,605
Accounts Receivable	203,161,418	254,803,837
Loans to VO members	3,220,938,119	2,335,344,083
Cash and Bank Balance	163,923,729	218,630,212
	<u>6,650,689,577</u>	<u>5,429,871,840</u>

Funds and Liabilities

Capital and Other Project Fund	4,756,565,474	3,906,573,255
Savings deposits from VO members	1,214,398,274	855,211,065
Accounts Payable	201,785,587	365,942,269
Creditors	49,570,282	41,878,192
Loans	428,369,960	258,481,384
Bank Overdraft	0	1,785,675
	<u>6,650,689,577</u>	<u>5,429,871,840</u>

Auditor : Acnabin & Co, Chartered Accountants, Dhaka