

BRAC REPORT 1990

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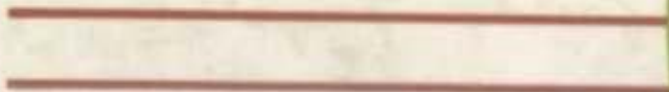
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BRAC Report 1990



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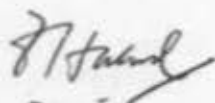
This is the first comprehensive annual report of BRAC since its inception. Until now annual reports were prepared separately for each programme. This is the first report which incorporates all the BRAC's programmes under one cover. It also attempts to present BRAC in a historical perspective, describing the evolution and growth of each programme. BRAC has been moving towards sustainable development, and this has implied various changes in its approach. These are also mentioned in this report. The contents thus go beyond the usual frontiers of an annual report. This is done keeping in view the growing interest of the people, both at home and abroad, who want to know and understand BRAC.

BRAC has been serving a vast multitude of people through its multi-sectoral programmes. But exactly how many? It is difficult to say specifically at this stage. A rough estimate would put it around 16 million households—3 million through its core programmes and 13 million through the oral rehydration programme for diarrhoea. The latter spread all over the country.

BRAC is now known far and wide as a non-government developmental organization. As one expert has said, BRAC is a "prototype of the learning organization, continually redefining the state of the art for NGO development programming". If this is true it is only so because of the devotion, hard work and forbearance of the workers of BRAC. And it has been possible because the beneficiaries responded positively to BRAC and shared its values and goals.

I would like to take this opportunity to acknowledge, on behalf of BRAC, the support and cooperation it has received from numerous individuals and groups since its inception. In future too, we hope to continue this partnership for our common goals.

*A
note
from
the
Executive
Director*



F H Abed

Governing Body

Chairman
Syed Humayun Kabir

Members
F H Abed
Taberunnessa Abdullah
Monowar Hossain
Kazi Aminul Huque
A S Mahmud
Salma Sobhan

This report is the outcome of contributions from a number of people who worked towards its preparations and final output. BRAC wishes to acknowledge the services of all, especially Prof Fazlul Karim of IBA, University of Dhaka, who provided advisory services in producing this report.

BRAC - Bangladesh Rural Advancement Committee - entered the nineteenth year of its operation in 1990. Over the years BRAC has designed and operated multifaceted programmes involving mobilization of a vast multitude of people. These programmes, targeted to the rural poor including women, have spread across the country. In this part a brief situational analysis is included to present the context in which BRAC initiated its work, defined its strategies and multiplied its spectrum of developmental activities.

Poverty, disease and malnutrition have unfortunately become way of life for the overwhelming majority of the people of Bangladesh. Acute man-land ratio and skewed distribution of land is a critical problem for this low-income densely populated agrarian country. Over 80 percent of the country's population live in the rural areas and 70 percent of the labour force are engaged in agriculture. Less than 10 percent of the rural households own over 50 percent of the cultivable land. 60 percent have practically no land and are functionally landless. 20 percent do not even own their household. The annual growth rate of population is 2.4 percent with more than a million new workers entering the labour force each year. Rapid growth of population has led to the continued process of landlessness.

The country is lagging behind by almost all the indicators of development. With an average per capita GNP of US \$170, it is one of the poorest countries in the world. Judged by the minimum per capita requirements of 2,122 calorie per day, more than 80 percent of the population live below the poverty line. People who live in the rural areas are in worse-off condition. Many of the rural poor are not lucky enough to obtain employment. Those who are, earn an average daily wage of Tk 30 or less which barely supports a family of six at the poverty threshold level of consumption.

The health situation is staggering. Infant mortality is 120 per 1000 live births which is ten times higher than in the developed countries. 60 percent of children are malnourished and 50 percent of children are born underweight. Maternal mortality is about 250 times higher than in Norway or Sweden.

Illiteracy is widespread. Only 15 percent of the females and 31 percent of the male population can read and write. The literacy rate is lower in the rural areas, and is still lower among the rural women. In Bangladesh, 70 to 80 percent of children drop out from school before attaining meaningful learning. These are stark statistics which demonstrate a dismal picture.

The society in Bangladesh is primarily elitist, consisting of urban and rural elites with an overwhelming number of rural poor in between. The structure of the society is characterized by exploitative class relations where the

BRAC

Evolution and Goals



available resources are owned largely by the upper socio-economic strata. The rural poor are unorganized and powerless. They are the victims of various kinds of exploitation and deprivation. They are also easy prey to flood, cyclone and other natural disasters.

Alleviation of poverty, eradication of illiteracy and improving the health situation have become a legitimate concern of the government. Various development programmes have been introduced accordingly under the public sector. But these have mostly benefited the rich and bypassed the poor.

In the backdrop of this deteriorating rural situation, BRAC initiated its interventions targeting the rural poor.

BRAC's Evolution : 1972-1990

Formed in February 1972, BRAC started its activities with the objective of relief and rehabilitation. The task was to resettle thousands of people who were displaced during the War of Liberation. The operation began in the Sulla area of Sylhet district (now Sunamganj district). It was a challenging task. Within nine months 14 thousand homes were rebuilt for which about one million bamboo poles had to be procured from India. Several hundred boats were also built for the fishermen. Medical centres were opened and other essential services were ensured. The rehabilitation task was carried out satisfactorily, and the people settled down again in their normal life.

A. Strategic Evolution

By the end of 1972, the relief operation was over. BRAC realized that relief did not solve the basic problems of the people. They needed economic and social rehabilitation for which a long term strategy was necessary. BRAC further discovered that for sustainable development the ability of the rural people has to be developed so that they could mobilize, manage, and control local and external resources themselves.

In 1973 BRAC was already well along the way to the development of a multi-sectoral village development programme in Sulla involving different sections of the rural community. The programmes included agriculture, fishery, cooperatives, rural crafts, adult literacy, health and family planning, vocational training for women, and construction of community centres. The approach of community development was followed. The approach, however, failed to achieve the desired goals. It was discovered that the poor who constituted the overwhelming majority benefited very little out of the interventions; the lion's share of the benefits accrued to those who owned land and other productive assets.

A major review and assimilation of the lessons learnt led to the evolution of a new strategy. In 1976 BRAC shifted from community development and initiated a new

approach which targeted the poorest of the poor – the landless, small farmers, artisans, and vulnerable women. Those who own less than half an acre of land and survive by selling manual labour were regarded as the target group of BRAC. Since then BRAC has been directing its efforts towards this section of the community.

B. Programmatic Evolution

In 1975 BRAC started experimenting with new approaches and expanded its activities to an all women project covering 30 villages in Jamalpur, a particularly poor area. The project served as the development ground for activities addressed specifically to the needs of women.

In 1976 BRAC moved into Manikgonj area, where new approaches were tested. The project, titled Manikgonj Integrated Programme (MIP), covered 250 villages; it still remains BRAC's key laboratory area for trying and learning from various kinds of development initiatives.

During the 1970s BRAC focused its attention on human resources development activities with the setting up of its first institutional structure for training and development – the Training and Resource Centre (TARC) at Savar. Presently, there are seven TARCs spread over the country with one more in the offing. TARC was initially meant for training of BRAC's own staff and for villagers. Today these centres also cater to the training needs of personnel of other development agencies in the country.

In 1990 BRAC has moved further ahead in its expansion of training and development activities through the setting up of the Management Training Centre at Rajendrapur directed for development of managers. Professionalization of management has been receiving a strong emphasis at BRAC. A research and evaluation unit was also set up in 1975 to help identify the underlying constraints to rural development and define development strategies.

In 1978 the first of what are now six marketing outlets in three cities, the Aarong shops, was established in Dhaka to market the products of BRAC assisted artisans mostly rural women.

In 1979 BRAC entered the health field in a major way. It established the nation-wide Oral Therapy Extension Programme (OTEP) which was to reach the oral rehydration message to every village home in the country. In 1984 some 1,300 workers were involved in this programme, and by 1990 the goal was largely achieved. About 13 million women were taught how to mix oral rehydration solution from home ingredients. By 1986, before the conclusion of OTEP, BRAC had expanded into a more comprehensive child survival programme (CSP) working with the government on immunization and other primary health care activities.

In 1985 an innovative non-formal primary education (NFPE) programme was begun with 22 schools. The

number increased to 5,644 in May 1991, with over 160,000 students who have either already graduated or are in the process. Women are a special focus of the programme and girls make up over 70 percent of the students.

In 1986 BRAC introduced its Rural Development Programme (RDP), a well designed strategy to organize the rural poor for their development through functional education, training, extension, credit and income generation. The programme has covered over four hundred thousand landless poor, 64 percent of whom are women. In 1990 the foundation of BRAC Bank was laid initiating the process of a self-supporting credit institution.

BRAC's Philosophy and Goals

The development strategies of BRAC pursue two major goals : alleviation of poverty and empowerment of the poor. To achieve these goals, BRAC prioritizes people and their participation in the development process. BRAC believes that changes in the conditions of the rural poor can only be brought about by developing the capability of the poor and empowering them. Programmes for macro-economic growth can not solve the problems of the poor. The target groups have to become conscious of the basic causes of their poverty, and only then will they be able to unite and take part in programmes of their socio-economic uplift.

All BRAC programmes and strategies reflect this philosophy. The basic assumption is that it is people who can bring about changes in their own conditions, through individual and cooperative action; BRAC can only respond flexibly to the development needs identified by people themselves. BRAC's programmes, therefore, are not determined by any rigid set of strategies and can be adjusted as and when required to encourage development of infrastructure and long term sustainable self-reliant growth.

One of the main features of BRAC strategy is to operate as capacity initiators, by 1) making the target group members aware of their own problems, 2) giving them the tools to unite in homogeneous class and interest groups, and 3) increasing their capability to secure their legal and civil rights. BRAC also acts as a demand creator for its group members to enable them to enjoy their legitimate share of the services and supplies provided by the public sector.

The general goals pursued by BRAC are :

- Making rural poor aware of the reasons of their poverty;
- Empowering the poor in securing their due rights;
- Unlocking the hidden potential of the rural women;



- Working as a catalyst to initiate and inculcate the spirit of self-help among the programme participants;
- Creating demands and making poor people's access to resources possible;
- Stimulating the process of sustainable development.

The specific goals are :

- Conscientizing the rural poor about their own needs and interest;
- Involving the rural poor in selecting, designing, and implementing projects that improve their conditions;
- Providing assistance in the form of packaged inputs for development activities;
- Assisting the rural poor in implementing their projects through capacity building and institutional development.

Management of BRAC

A Governing Body is vested with the management of BRAC. The Executive Director and founder of BRAC, Mr F H Abed is the chief executive officer.

At the top, mid and field levels, BRAC is managed by development managers with years of professional experience. BRAC pursues a system of participatory and decentralized management. BRAC programmes are planned through participation of all levels of workers. Within the framework of programme plans, each level of management is encouraged to exercise appropriate authority, to embrace creative solutions and to generate innovations. BRAC provides its managers freedom to take initiatives which stimulate participation and a continuous search for excellence.

Since BRAC demands a high level of work ethics and performance standard not commonly found in Bangladesh, it decided to develop its management cadre from within the organization. Consequently a policy of recruiting young people with high educational qualifications for placement at the lowest level of programme operation has been pursued over the two decades. This policy exposes potential managers to the dynamics of grassroots mobilization and problem solving. As a result, large numbers of qualified and experienced development practitioners stand ready to manage future expansion.

Over the years BRAC has pursued a vigorous policy of management development through training at home and abroad including post graduate and doctoral level degree courses. It has set up its own Management Development Programme to take responsibility for management training and value creation.

Bringing women at the top management is a valued policy of BRAC. This is done not only to promote

gender equity but also for balanced development of the society. In pursuance of this policy BRAC has started grooming the potential women workers for managerial positions.

Collaboration with Public Sector

BRAC considers it important to develop a system of effective collaboration with the public sector. BRAC feels that such cooperation can enhance the capacity of people's organizations and support of the process of development of the poor. Thus BRAC has established linkages with various Ministries such as Health, Relief and Rehabilitation, Fisheries and Livestock, Education, etc. This cooperation has also been useful for the government to strengthen its existing programmes and increase their effectiveness. A few cases may illustrate the kinds of collaboration and their results.

BRAC assisted the Ministry of Health and Family Welfare in achieving the goals of its Expanded Programme on Immunization (EPI) in 124 upazilas of Bangladesh. BRAC provided training to the government staff on programme management and created a demand for immunization at the community level through social mobilization. The results have been highly satisfactory both for the government and BRAC. Evaluation studies conducted by BRAC as well as by some external agencies have shown that the highest coverage of EPI in Bangladesh was in those areas where BRAC worked.

BRAC's poultry development programme is another illustration of collaboration with the public system. BRAC has trained several thousand destitute women on poultry rearing and vaccination of birds. These women, trained as vaccinators, have been linked to the government's department of livestock which supplies free vaccines. These women now provide vaccination services to the villagers for a small fee. By cutting the poultry mortality rate, the programme ensured increased production of eggs and birds.

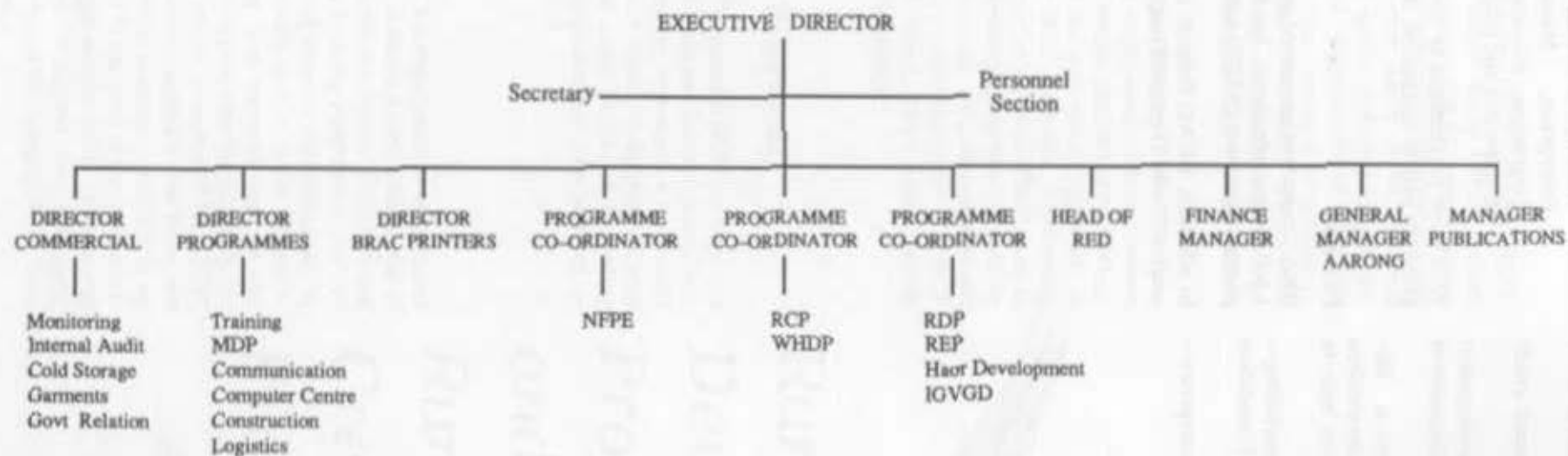
Education, sericulture and family planning are some other areas of collaboration. BRAC feels that such partnership with the public system can strengthen the process of sustainable development of the rural poor.

Current Programmes

BRAC has evolved into a well established, comprehensive and multifaceted development organization. At present, BRAC runs six categories of core programmes and some highly developed support services directed towards socio-economic upliftment of the rural poor :

1. Rural Development Programme—a multi-sectoral programme working for poverty alleviation, employment and income

BRAC Organogram



generation, and mobilization of the landless poor.

2. Rural Credit Project—a self-financed credit project.
3. Women's Health and Development Programme—a health project, continuation of the Child Survival Programme.
4. Non-Formal Primary Education—a life-oriented education programme for the children of poorer households who have never been to school.
5. Handicrafts production and marketing—sericulture industry, Ayesha Abed Foundation and Aarong.
6. Income generating commercial enterprises—printing press and cold storage.

7. Training, Research and Evaluation, Rural Enterprises, Management Development Programme etc—support services to core programmes and projects.

With these programmes in hand, BRAC plans to move along the path to sustainable development.

Personnel

BRAC personnel consists of over 4,200 regular staff and 3,600 para-professional teachers for its non-formal primary education (NFPE) schools.

In addition, BRAC Printers and BRAC Cold Storage employ 41 and 17 persons respectively.



Rural Development Programme (RDP) and the BRAC Bank Project, formally called Rural Credit Project (RCP), are the cornerstone of BRAC interventions. These two programmes work for alleviating poverty and empowering the rural poor which is the cardinal objective of BRAC. This section discusses the genesis, programme activities, and achievements of RDP and RCP. It also includes various 'sectoral programmes', pursued both by RDP and RCP. These programmes have been introduced with the aim of widening the scope of employment and income generation for the landless poor.

The RDP was introduced in 1986, the RCP in January 1990. Activitywise there is very close semblance between the two programmes, and complementary to each other. In 1989 BRAC devised an innovative approach to expand and sustain the RDP activities. Under this approach, RDP will operate for a period of four years in a newly intervened area, developing the base for a viable institutional framework necessary for accelerating credit activities without BRAC's subsidized support. The RCP will then take over a RDP branch. This is a step towards sustainability of the RDP approach.

Rural Development Programme

The Rural Development Programme (RDP) is targeted to the landless poor, both male and female. A landless, according to BRAC definition, represents a household which does not own more than 50 decimal of land including homestead and earns livelihood by selling manual labour. RDP completed the fifth year of its operation in December 1990.

Evolution of RDP

Since its inception BRAC has experimented with several approaches to find out a viable and replicable model of development targeted to the rural poor. The Outreach and the Rural Credit and Training Programme (RCTP) were two such experimental ventures pursued earlier by BRAC. Both the programmes used a similar approach, emphasizing mobilization and empowerment of the poor. The difference between the two was primarily the addition of credit as a major component in RCTP. Review and analysis, however, indicated that these two programmes, implemented in isolation, could not bring about a significant change in the lives of the rural poor. BRAC realized that better results could be achieved through their integration. A merger was, therefore, effected. The RDP grew out of the integration of these two independent strategies.

Rural Development Programme and Rural Credit Project





Major Activities

The RDP incorporates four major types of activities : a) Institution building including functional education and training, b) Credit operation, c) Income and employment generation, and d) Support service programmes. Each activity encompasses a number of sub-activities. The main thrust of RDP is to develop a viable organization for the landless at the grassroots, make them critically aware of the environment in which they live, and initiate measures of changes to improve the conditions of their life and work.

Organization and Management

The nucleus of RDP is the Area Office (AO). Several AOs cluster into one region. For management and implementation, the whole programme is divided into a number of regions. An Area office is generally staffed by one manager, 3-4 programme organizers (PO) and 10-12 gram sheboks or shebikas (GS). As the activities gain strength, special purpose POs are deployed in an area to promote sectoral programmes such as education, sericulture, poultry, etc. An Area office covers 100 Village Organizations (VOs)—50 for landless men and 50 for women—with a combined membership of 6,000 to 7,000. The number of RDP Area offices was 90 in December 1990. The programme has covered 3,664 villages spread over 61 upazilas of 26 districts of Bangladesh.

The development process under this programmatic intervention involves the POs helping mobilization of target men and women in a given locality to form a Village Organization (VO). A VO comprises 50 to 70 members. Each VO annually elects a management committee consisting of five to seven members who are responsible for supervision of all its activities.

Institution Building

The RDP works for institutionalizing the entire process of landless development. The process involves organizing the landless into groups, development of village organizations, imparting functional education to the group members, holding group meetings, encouraging savings and group fund formation, and training.

Village Organizations

The coverage of villages, formation of VOs and growth of membership under RDP are presented in the following table.

The programme covered more women than men as members in the village organizations. The higher growth rate for women groups and their membership in 1990 over the 1989 period reflects the BRAC's policy of emphasizing women's development.



Table I
Growth of Village Organizations and Membership

Aspects	Overall and Periodic	
	Upto Dec 1989	Upto Dec 1990
Villages Covered	2,753	3,664
VO Formed	5,422	7,174
Men	2,390	2,852
Women	3,032	3,322
Membership	295,582	398,830
Men	114,146	142,470
Women	181,436	256,360

Functional Education

Functional education (FE) is a key element in the process of institution building. An FE course is obligatory for all group members under RDP. It is also a prerequisite for entitlement of credit. It plays a crucial role in conscientizing the target people and unlocking their hidden potential to tackle the problems they encounter every day. The following table shows the coverage of VO members under functional education.

Table II
Coverage of Functional Education

Particulars	Overall and Periodic Performance		
	Upto Dec 1989	Upto Dec 1990	Increase in 1990
Centres opened	4,571	7,531	2,960
Learners enrolled	107,164	180,746	73,582
Men	32,149	50,378	18,229
Women	75,015	130,368	55,353
Learners graduated	3,696	166,323	162,627
Men	1,034	44,038	43,004
Women	2,662	122,285	119,623

The FE activities received a high priority in 1990. The enrollment of learners was 69 percent higher in 1990 and the percentage of those graduated were 4400 percent more in 1990 over the year 1989. The enrollment figures further indicate that while the percentage increase of male learners was 56.70, the same in case of females was 73.75.

Group Meetings

Conscientization of group members is facilitated through group meetings. Group members meet once a week regularly. Credit, savings and other issues affecting the lives of the landless are discussed in the weekly meetings. An issue based meeting is held once a month where various social and economic issues are discussed and analysed. These meetings make a direct contribution to the institution building process.

Savings and Group Fund

RDP encourages its group members to generate funds of their own through regular savings and group fund accumulation. Every member deposits at least two taka a week as savings. The system helps the members develop a savings habit.

The following table shows the savings and group fund status as of December 1990.

Table III
Savings and Group Fund Position of VO Members

Aspects	Overall and Periodic Performance		
	Upto Dec 1989	Upto Dec 1990	Increase in 1990
Savings (Tk)	55,973,021	103,703,677	47,730,656
Men	17,055,246	31,988,177	14,988,177
Women	38,917,775	71,715,500	32,797,725
Group Fund (Tk)	6,680,806	20,266,149	13,585,343
Men	2,142,374	6,490,245	4,347,871
Women	4,538,432	13,775,904	9,237,472

There has been substantial increase in the savings deposited by the group members in 1990. The cumulative savings rose to around Tk 104 million in 1990 against Tk 56 million in 1989. The group fund position also attained a very high performance in 1990. There was over 203 percent rise in the group fund of the members in 1990 over the year 1989.

Training

Training plays a crucial role in enhancing the capacity of the VO members. RDP arranges various kinds of training for the members to enable them to carry out the task of their socio-economic uplift. The seven Training and Resource Centres (TARC) of BRAC provided continued support in training the group members.

Two types of training are arranged for RDP groups: 1) Human resource development, and 2) Occupational skills development training. The former includes functional education, consciousness raising, leadership development, project planning and management. Occupational training helps the members in upgrading their existing skills or acquiring new skills for carrying out employment and income generating schemes.

The following table shows the cumulative and year-wise training performance during 1989 and 1990.

Training of the VO members received a momentum during 1990. While in 1989 a total of 34,613 group members were trained the number rose to 207,743 in 1990. More women members participated in training in 13

Table IV
Training of VO Members

Courses	Overall and Periodic Performance					
	Upto Dec 1989			Upto Dec 1990		
	Male	Female	Total	Male	Female	Total
a. Human Development	13,427	21,186	34,613	59,872	147,871	207,743
Consciousness Raising	6,467	9,702	16,169	7,653	12,729	20,382
Leadership Development	2,853	4,461	7,314	3,847	6,520	10,367
Project Planning and Management	1,446	1,919	3,365	2,444	3,742	5,742
Legal Awareness	1,627	2,442	4,069	1,890	3,039	4,929
FE Graduates	1,034	2,662	3,696	44,038	122,285	166,323
b. Occupational Skills Development	60	36,308	44,271	16,342	59,512	75,854
Poultry	3	43,657	43,660	3	59,268	59,271
Agriculture	N.A.	N.A.	4,135	11,587	6,865	18,452
Fishculture	N.A.	N.A.	576	832	708	1,416
Sericulture and Social Forestry	60	1,210	1,270	155	1,905	2,060

1990 than the male members. The percentage increase in the case of men and women were 345.90 and 597.96 respectively.

Credit Operations

Credit is a major component of RDP activities. The RDP provides credit for various economic activities to enhance the employment and income generating opportunities of the group members.

The RDP loans are collateral-free and subject to intensive monitoring and supervision. The loans are provided at 16 percent interest, calculated at reducing balance and repayable in weekly installment. The credit is facilitated through a Revolving Loan Fund. The overall realization rate is around 98 percent.

There are certain basic rules which serve as a guideline for granting loans. A borrower needs to follow the guidelines to qualify for the credit. These include

a) completion of functional education training,

b) regular participation in the weekly meetings and savings deposit, c) minimum savings equivalent to 5 p.c. for the first loan, 10 p.c. for the second and 15 p.c. for the subsequent loans, d) compulsory deposit in group and insurance funds, etc.

Loans are of three types depending on duration : i) short term, repayable within one year, ii) medium term, repayable within a period of 3 years, and iii) long term, the duration of which depends on the schemes. The smallest loan is Tk 500 and the largest Tk 8,000 per member.

Credit Disbursement

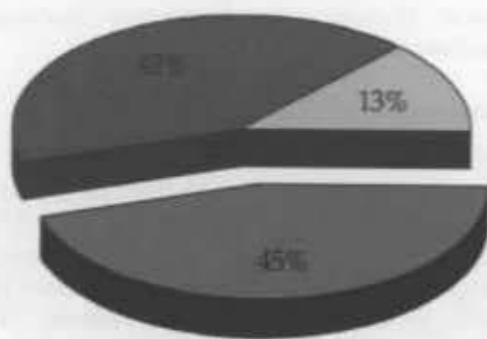
From its inception till December 1990, a total of Tk 686,138,162 has been disbursed through RDP. This amount was issued to 264,378 group members to finance 140 types of income and employment generating activities. The following table provides details.

Table V
Genderwise Cumulated Disbursement of Credit

Particulars	Performance upto Dec. 1990 (Tk.)		
	Men	Women	Total
Disbursement	263,629,703	422,508,459	686,138,162
Interest receivable	13,039,231	15,942,243	28,981,474
Realization	190,082,802	242,058,503	432,141,305
Outstanding	86,586,132	196,392,199	282,978,331

During 1990, a total amount of Tk 322,780,197 (47 p.c. of the cumulative disbursement) was issued to 78,804 borrowers. Among them 24,291 were men and 54,513 women. Seventy percent of this amount was issued to

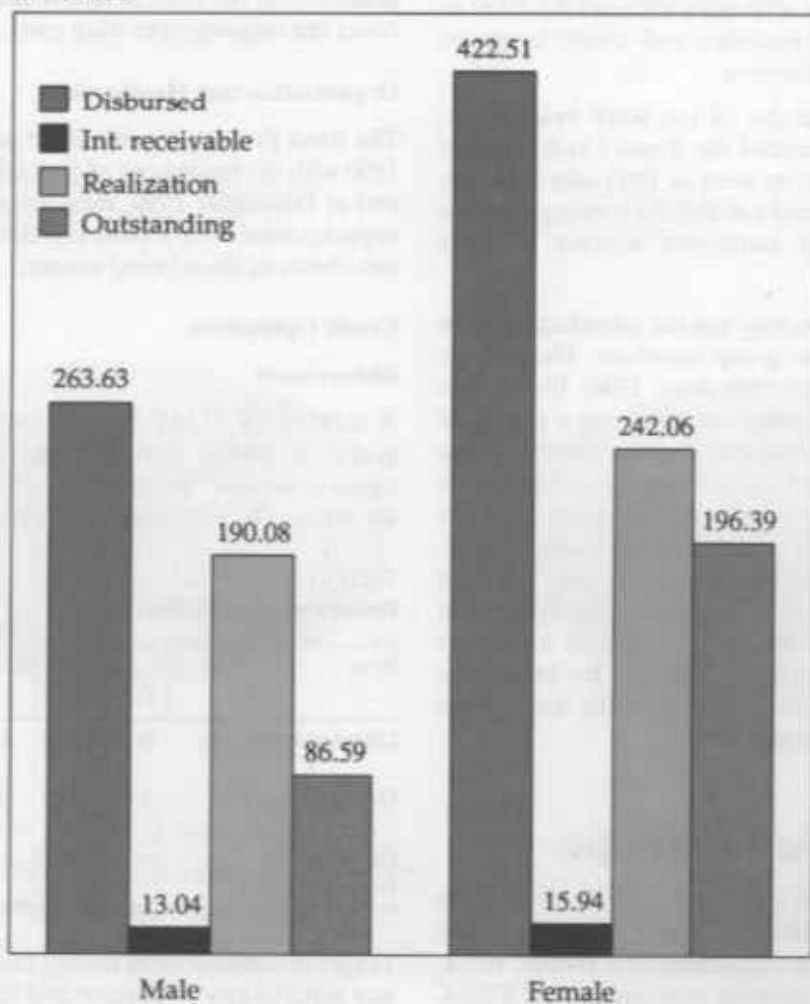
Term Loan Portfolio



■ Long ■ Medium ■ Short

Genderwise Credit Management December 1990 - RDP

in '000 Tk.



women members. This reflects BRAC's policy of emphasizing women's development.

Short, medium and long term loans constituted 73 percent, 17 percent and 10 percent respectively of the total disbursement.

Activitywise Operations

RDP provides credit for various kinds of economic activities. Activitywise, the highest amount of credit was absorbed by Rural trading sector (42.8 p.c.). This was followed by Livestock (19.7 p.c.), Irrigation (7.8 p.c.), Rural industries (6.4 p.c.) and other sectors (pie chart). Details of these "sectoral programmes" have been discussed at the end of this chapter.

Realization

During 1990, a total of Tk 432,141,305 was realized. The cumulative repayment rate showed an increasing trend. It increased from 95 percent in 1989 to 98 percent 1990.

Some Important Steps Taken

BRAC introduced several new strategies in 1990 which will be reckoned as important landmarks in the growth of RDP. Adoption of these strategies will lead the RDP to achieve its goal of sustainability and create longterm benefits for the group members.

The first one is the transfer of ten RDP branches to BRAC Bank, formally called the Rural Credit Project (RCP). The RCP started its work in 1990 with these ten branches and set its journey towards the establishment of a self-supporting credit institution without BRAC's subsidized support.

The second important strategy was the introduction of an insurance scheme for the group members. The scheme was introduced from the 15th June 1990. Under this scheme, any member joining the group for a period of one year, below 54 years and enrolled as a member of the insurance scheme would be entitled to a benefit of Tk 5000. The insurance money would be given to the nominee of the insured member after his/her death. Members are not required to pay any premium. The fund is generated by 1% compulsory deduction from loan disbursement. All members of the group, loanee or non-loanee, are entitled to the benefit. By December 1990, some 17,400 members (4.4% of the total) were covered under the insurance.

BRAC Bank – Rural Credit Project

In 1990 BRAC initiated a new strategy which laid the foundation of a self sustaining credit institution. The strategy involved the establishment of a BRAC Bank. The Bank is initially beginning as a 'project' of BRAC

titled Rural Credit Project (RCP). The RCP is designed to be a self-supporting credit institution, financing employment and income generating activities of the target group members and providing service at cost basis. Under this new system, BRAC will continue to give direct support to an RDP area for approximately 4 years. At the end of 4 years, activities in a given RDP area will be taken over by the RCP. The stages of transition to RCP are as follows:

- Handing over of an RDP Area Office after four years of its operation.
- Phasing out of direct BRAC support to a given RDP Area Office after approximately four years of operation, thus enabling the RDP to operate in new areas.
- Establishment of a new and self-supporting credit institution in the phased out RDP areas.

The Rural Credit Project is a continuation of RDP initiated activities with a distinct structural identity having emphasis on rural credit operations. The transfer of an Area Office from RDP to the Bank project will take place when the outstanding loans made to village organization members in a given Area are sufficiently large (approximately Tk 7 million) that the income generated at the present rate of interest (16 percent) will cover the ongoing operating costs.

Organization and Membership

The Bank Project, i.e., the RCP, started its operations in 1990 with the buying out of 10 RDP Area Offices. By the end of December 1990, these branches had 1089 village organizations with a total membership of 61,934 about two-thirds of them being women.

Credit Operations

Disbursement

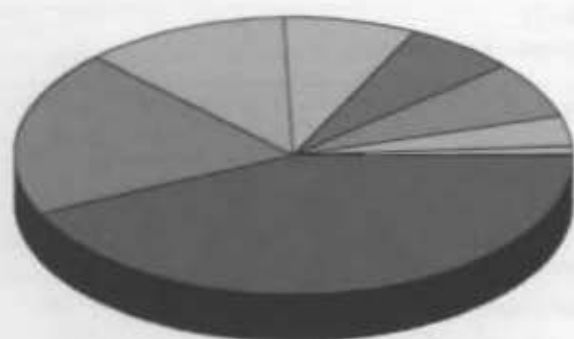
A total of Tk 83,902,691 has been disbursed to 12,386 group members during January-December 1990 to finance various income and employment generating activities. The following table shows the details.

Table VI
Disbursement and Outstanding

Item	Target Jan-Dec 90	Achievement	Percent
Disbursement (Tk)	96,250,000	83,902,691	87
Outstanding (Tk)	27,246,201	36,534,288	134
Outstanding Borrower (No)	12,120	12,386	102

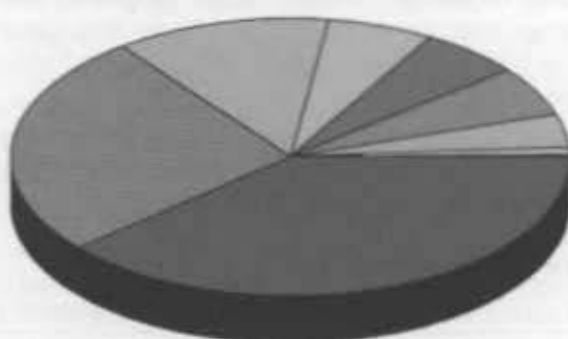
Target of disbursement during January-December 1990, was achieved by 87 percent and that of outstanding and

Sectorwise Distribution of Loan 1990 - RDP



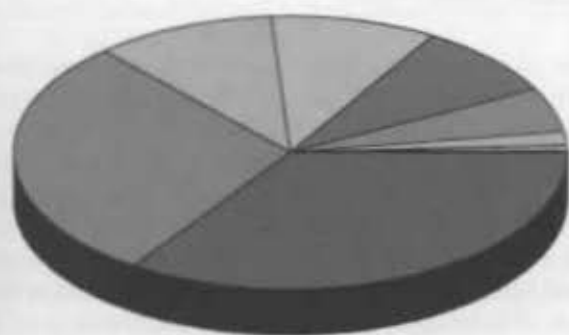
■ Rural Trade (42.8%)	■ Rural Industry (6.4%)
■ Livestock (19.18%)	■ Rural Transport (3.8%)
■ Food Processing (11.9%)	■ Fisheries (0.8%)
■ Irrigation (7.9%)	■ Health (0.1%)
■ Agriculture (6.4%)	■ Miscellaneous (0.1%)

Sectorwise Distribution of Outstanding Loan 1990 - RDP



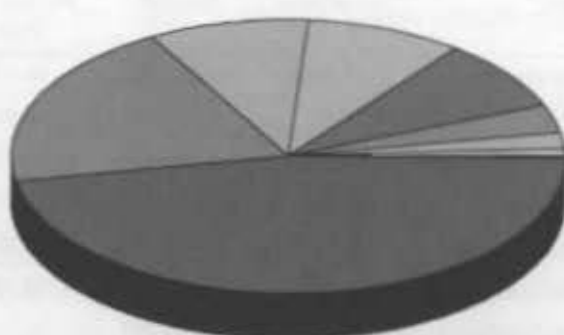
■ Rural Trade (38.6%)	■ Rural Industry (5.9%)
■ Livestock (26%)	■ Agriculture (3.9%)
■ Irrigation (12.5%)	■ Fisheries (0.9%)
■ Food Processing (6.1%)	■ Health (0.1%)
■ Rural Transport (5.9%)	■ Miscellaneous (0.1%)

Sectorwise Distribution of Loan 1990 - RCP



■ Livestock (34.47%)	■ Irrigation (5.05%)
■ Rural Trade (28.95%)	■ Rural Industry (1.75%)
■ Agriculture (10.43%)	■ Fisheries (0.71%)
■ Rural Transport (9.78%)	■ Miscellaneous (0.11%)
■ Food Processing (8.73%)	■ Health (0.03%)

Sectorwise Distribution of Outstanding Loan 1990 - RCP



■ Livestock (47.0%)	■ Food Processing (3.3%)
■ Rural Trade (19.7%)	■ Rural Industry (2.0%)
■ Agriculture (9.3%)	■ Fisheries (0.9%)
■ Rural Transport (9.2%)	■ Health (0.1%)
■ Irrigation (8.4%)	■ Miscellaneous (0.1%)

borrowers were 134 percent and 102 percent respectively.

Though operating only for a year, the RCP was on target for profit. There was less borrowers than projected (about 64,000 rather than 79,000 projected) but the average loan size at Tk 4017 was larger than expected. More borrowers took medium and long term loans than expected.

The cumulative portfolio upto December 1990 of the term-wise distribution of loan is shown in Table VII.

Table VII
Termwise Distribution of Loan

(Cumulative upto December 1990)		
Term	Amount (Tk)	% of the total
Short	80,525,199	45%
Medium	75,864,984	42%
Long	24,372,512	13%
	180,762,695	100

There was a growing tendency among the borrowers to go for medium and long-term loans as they could invest such funds in tangible assets like draught animals, milch cows, deep tubewells, power tillers, etc. Most of these investments were made in off-farm sector, particularly in livestock and rural transport.

RCP provided loan for a wide range of economic activities covering some ten sectors. Sectorwise disbursement of loan is provided in Table VIII.

Table VIII
Sectorwise Distribution of Loan: December 1990

Sector	No. of loan disbursed	Amount	Percent of total
Agriculture	9,890	18,856,527	10.43
Irrigation	8,943	9,128,751	5.05
Fisheries	1,588	1,285,065	0.71
Livestock	20,827	62,301,193	34.47
Rural Industries	1,300	3,159,630	1.75
Rural Transport	4,246	17,674,825	9.78
Rural Trading	32,803	52,326,767	28.95
Food Processing	12,877	15,779,491	8.73
Health	72	53,500	0.03
Miscellaneous	97	196,946	0.11
Total	92,645	180,762,695	100

Off-farm activities like livestock and rural trading received the largest share (63.42 percent) of the total loan disbursed in 1990.

Realization

The recovery rate in the RCP branches stood at 99 percent during 1990. The following table shows the per capita loan size and recovery rate at six different sectors.

Table IX
Sectorwise Recovery Rate

Sector	Per capita loan size (Tk)	Recovery rate
Agriculture	1,907	98
Irrigation	1,221	93
Livestock	2,991	99
Rural Industries	2,430	92
Rural Transport	4,163	98
Rural Trading	1,595	99
Total	2,351	99

Membership and Savings

RCP, which started its operation from January 1990 with 10 branches from RDP, exceeded its targets in savings accumulation during the year. The Table X shows the performances of the RCP in terms of membership, savings and group fund.

Table X
Membership and Savings : 10 RCP Branches

Item	Target	Achievement Number/Tk
Membership	13,313	5,247
Savings (members' own contribution) Taka	6,500,000	10,187,885

The project exceeded its targets in the accumulation of savings by over 157 percent in the first year of its operation. The RCP was, however, short of achieving its membership target. From December 1989 to December 1990 a total of 32 village organizations for males lost their VO status as they did not fulfil their criteria. As a result 912 male members lost their membership. On the other hand, there was an addition of 109 women's VOs with a total of 6,159 members. The total membership of 1089 VOs under RCP stood at 61,934 by the end of December 1990.

Human Resources Development

During 1990, a total of 17,431 members (28.15 percent of the total) were provided with functional education (FE) training. Table XI shows the number of group members who received the FE, Consciousness Raising, Project Planning and Management and Leadership Development training during 1990.

Table XI
FE and Training of RCP Group Members

Activities	Performance		Increase Number
	Dec '89	Dec '90	
Training			
FE (No. of Graduates)	484	17,431	16,947
Consciousness Raising	2,213	2,996	783
Project Planning & Mgt.	611	705	94
Leadership Development	1,380	1,469	89

Human resource development activities are expected to be intensified in the coming year.

RCP in 1991

RCP completed the first year of its operation quite satisfactorily. The targets were fully achieved in most of its major activities. In some cases the achievements were even higher than the targets set. In 1991 another 20 branches will be added to RCP. This new project plans to move ahead to establish itself as a viable self supporting credit institution.

Sectoral Programmes

Income and employment generation is an important component of BRAC's rural development activities. BRAC seeks to involve every member of the landless groups in some kind of income generating activity. A good number of "sectoral programmes", involving both farm and non-farm sectors, have been introduced for the purpose. To carry out these activities BRAC arranges training for development of occupational skills of the group members and extends credit support through RDP and RCP.

The following is a brief account of performances of the sectoral programmes during 1990.

Irrigation

BRAC organized landless groups entered the irrigation sector in the late 1970s originally experimenting with shallow tubewells (STW) and low lift pumps (LLP).

In the mid 1980s, several groups had deep tubewells (DTW) which the groups would buy, manage and operate selling water to farmers. BRAC has worked out a tubewell ownership method in which individual members (female members must be involved) of village organizations buy shares, then the shareholders form an irrigation group with an elected operations committee whose members receive management training. The irrigation groups take two kinds of loans from RDP/RCP, capital loan to buy the tubewells and operating loan to pay for fuel and wages. They usually collect 25% to 30% of the crop from the farmers for the irrigation water.

Since its inception, the programme has expanded considerably. In the year 1990 the irrigation groups operated 112 DWT, 38 STW, 3 LLPs, and 1 floating pump. These equipments together brought 5,681 acres of land under irrigation. The coverage was higher (13 percent) than what had been planned (4,901 acres).

The DTW programme is expanding fast. By the end of July 1991, the number of DTWs in operation increased to 309 from 112 in December 1990. Some 25,000 members of landless groups were the shareholders of these DTWs. Besides, 309 drivers and 600 drainmen were involved in operating these irrigation equipments.

Eightyfive DTWs (77 percent of the total operated in 1990) ran profitably, and the total amount of profit stood at Tk 2,349,323. Some 25 DTWs, however, could not be operated due to mechanical problems resulting in a loss of Tk 365,593. During 1990, the total direct person days of employment generated through deep tubewells was estimated to be 82,160.

UP to December 1990, a total credit of Tk 54,112,318 was advanced in this sector against 64,105 loans. This represented 7.8 percent of the total disbursement made for all sectors. Recovery rate stood at 87 percent. The volume of investment in this sector is growing fast which is likely to grow further in the coming years.

The irrigation programme has created a process for affecting changes in the resource distribution pattern and power structure. It has improved the income earning situation of the landless poor through creation of employment in the lean season.

Sericulture

BRAC occupies a distinct place in the promotion and development of sericulture in Bangladesh. As of July 1991, BRAC's group members produced 30,000 kg of cocoons. Per capita income of cocoon rearers ranged between Tk 2,000 to Tk 8,000 per year.

BRAC tried sericulture programme in Manikgonj area in 1978 on an experimental basis with assistance from the Bangladesh Sericulture Board. The programme has now expanded to different parts of the country with a plan to expand it further. The RDP and RCP are providing necessary institutional, credit, training and technical support in implementing this programme.

Sericulture is a labour intensive industry which involves a series of activities; plantation and care of mulberry trees, rearing of silkworms, cocoon production, reeling, etc. BRAC group members are involved in all these activities. The following table gives a brief view of the number of rearers, trees planted, etc.

There has been significant increase in all the areas of activity. By the end of July 1991, over 2.71 million mulberry trees have been planted. Around 2250 silk-worm rearers, 125 chaki rearers and 1250 charka

Table XII
Sericulture Programme

Area of activity	Overall and periodic performance	
	Dec '89	Dec '90
Silkworm rearer (No.)	843	1,406
Mulberry trees Planted (No.)	537,066	2,293,976
Cocoons produced (Kahon)	8,390	12,201

workers were involved in sericulture. Involvement of credit in this programme is not significant as silkworm rearing and cocoon production does not require heavy investment. Till December 1990, a total of Tk 155,652 has been advanced to 231 group members. The credit demand will be much higher as the programme is undergoing fast expansion.

Poultry Programme

BRAC's poultry programme is designed to generate employment and income opportunities for the rural landless, particularly women. Starting in 1979 in Manikgonj area on experimental basis, BRAC designed a viable model for poultry development in 1983. The model includes eight specific activities: 1) training of cadres as poultry workers, 2) regular vaccination, 3) establishment of day-old chick rearing units, 4) development of key rearers, 5) establishment of feed sales centres, 6) egg collectors, 7) credit, and 8) follow-up on regular basis.

The programme has grown considerably in recent years and has expanded to almost all the RDP and RCP areas. The following table shows the performance of poultry programme in overall and periodic terms.

Table XIII
Growth of Poultry Programme *

Particulars	Overall and periodic progress		Increase in 1990
	Dec '89	Dec '90	
Poultry rearer	40,910	56,667	15,754
Poultry worker	3,156	3,843	687
Chick rearer (units)	246	650	404
HYV cock/chick supplied	391,188	522,299	131,111
Vaccination supplied (doses)	4,936,616	5,688,566	751,950

* Covers activities of both RDP and RCP areas





The table indicates that a large number of rural poor women (over 60,000) are actively participating in the programme. BRAC's intervention in poultry development has made significant contributions in raising the income of the disadvantaged women who would otherwise have been left out of the formal work sector. BRAC's poultry programme is a unique case of micro level enterprise development which has created income earning opportunities for thousands of poor rural women. It is a package programme involving several activities—training, credit, supply of vaccines and day-old chicks, marketing of eggs, etc. Strong linkages have been developed with various departments and agencies to support the programme.

Poultry and livestock together represent the second largest sector receiving BRAC loans. As of December 1990 a cumulative total of Tk 135,621,798 was disbursed to 60,806 members as poultry and livestock loan through RDP. Another sum of Tk 62,301,193 was disbursed to 20,827 numbers in the RCP areas in the corresponding period. The recovery rate is 99 percent.

Income Generation for Vulnerable Group Development

The Income Generation for Vulnerable Group Development (IGVGD) is an independent programme. Activitywise, it is closely linked with the BRAC's poultry programme. The IGVGD is targeted to the women of vulnerable families. The programme is run in cooperation with three other organizations: World Food Programme (WFP), Directorate of Relief and Rehabilitation (DRR), and Department of Livestock (DOL) of the Government. The objective of the programme is to improve the income earning potentials of the women VGD card holders who are recipients of 31.25 kg of free WFP wheat per month for two years. Through this programme, BRAC provides skills training, inputs and other support to the selected card holders so that the women can earn a substantial income, at least equivalent to their monthly ration, after the food support is withdrawn.



Table XIV
IGVGD Programme as in December 1990

Activity	Achievement (No)
Upazila covered under IGVGD	36
Unions under the programme	329
VGD card holders trained	58,500
Trained as poultry workers	6,390
Trained as key rearers	34,434
Trained as chick rearers	450
Day-old chicks reared	430,728
Poultry mortality rate (during 1990)	9%

The IGVGD was initiated in 1988 with the assistance from DRR in 22 upazilas on an experimental basis. Its overwhelming success and spontaneous response led to large-scale expansion which is being implemented in 36 upazilas, benefiting around 80,000 women. The following table shows the performance of IGVGD.

A total amount of Tk 13,819,539 has been disbursed as loan to the chick rearers and key rearers under the IGVGD programme.

Livestock Development Programme

Livestock development is another sectoral programme under RDP and RCP which has widened the scope of earning an income for landless group members. The programme involves five specific activities : 1) training of paravets, 2) training of livestock rearers, 3) vaccination, 4) upgrading of local breed through artificial insemination, and 5) fodder extension. Introduced in all the RDP and RCP areas, the programme is supported by around 50 veterinary graduates who offer services to the livestock rearers. Assistance is also received from the Department of Livestock in conducting the insemination work by BRAC.

The following table gives a brief picture of the progress of the programme upto December 1990.

Table XV
Progress of Livestock Development Programme

Particulars	Performance (No)		Increase in 1990
	Dec '89	Dec '90	
Paravet	396	640	244
Rearers	17,848	42,365	24,517
Insemination Centre	28	69	41
Animals inseminated	4,905	18,046	10,199

The programme attained a phenomenal growth in 1990. The number of paravets, cattle rearers and animals inseminated increased substantially during the year. Livestock development is a package programme which includes several activities, viz, training of paravets and rearers, vaccination, artificial insemination, fodder extension, etc. BRAC has developed an effective support system to carry out the programme.

Fish Culture

BRAC started fish culture programme in 1976 with re-excavation of 16 ponds in Manikgonj, Jamalpur and Sulla areas. Over the years, the programme has included many other activities and established linkages with several agencies—the World Food Programme, DANIDA, Mennonite Central Committee, and the government's Fishery Department. The objective of this

programme is to increase the productivity and availability of fish in order to improve the nutritional status of the rural population. A second and corollary objective is to develop infrastructure for the expansion of fishery and fishery related activities.

The following table shows the overall performance of the programme upto December 1990.

Table XVI
Performance of Fish Culture Programme : 1990

Activity	No of ponds covered	Water body (Acre)
Carp culture	669	234
Nilotica culture	403	32
Sarputi culture	206	25
Shrimp culture	21	15
Nursery (for fingerling production)	165	60

Note : Includes performances of both RDP and RCP areas.

The programme has utilized a good number of unused and underutilized ponds in the rural areas. Upto December 1990, a total amount of Tk 6,811,885 has been disbursed in this sector.

BRAC has recently been involved in a new programme titled 'Fish Fry Production and Sale Programme' with the Fishery Department. Under this joint venture, BRAC supplies fish fry produced by its group members, to the government to increase production by release in the open water body. As of July 1991, around 24.5 million fingerlings were produced and 9.56 million fingerlings were sold.

BRAC is planning to initiate another joint programme with the government and DANIDA to effectively improve the use of 'beels' and 'baors' (Oxbow lakes). BRAC's fish culture programme is thus ready for a large scale expansion in the coming years.

Rural Trading

Rural trading covers a variety of activities which are mainly seasonal, but have potentials for income and employment generation for the rural poor. A large number of group members under RDP and RCP are involved in these activities which offer quick returns and widen trading activities in the rural area. This is the largest sector of BRAC loans. Till December 1990, a total loan of Tk 346,123,550 has been advanced to 182,397 group members (RDP and RCP combined). Over 50 percent of the borrowers are women. The recovery rate is 99 percent.



Rural Transport

This is a rapidly expanding sector which has created employment and income earning opportunities for a large number of the landless poor organized by BRAC. Presently the programme includes provision of credit for 16 items (rickshaw, country boat, push cart, van, etc). Till December 1990, a total of Tk 29,876,271 has been disbursed to 13,356 borrowers in the RDP and RCP areas. The per capita loan size is highest in this sector, recovery rate is also quite high (over 99 percent).

Rural Industries

An increasing number of the group members are undertaking rural industries activities as a means of livelihood. The industries include handloom, rice mills, ice plants, brick kilns, bamboo and cane crafts, etc, which involve both traditional and modern skills. Till December 1990, a total of Tk 47,193,207 has been disbursed against 25 items. The recovery rate of this sector stands at 97 percent.

Food Processing

This sectoral programme includes a variety of activities such as husking of paddy, pulses and oil seeds, preparation of fried and puffed rice, date juice, chick and cattle feed, etc. This is mainly a women dominated sector. Till December a total of Tk 81,653 was issued to women members. Recovery rate was 99.6 percent.

Social Forestry

Social Forestry is relatively new programme which has a two-pronged approach: a) restoring ecological balance through afforestation and b) generating income and employment opportunities for the rural poor. Under this programme, group members are benefited through producing seedlings in nursery, plantation and maintenance of trees. A good number of nurseries (197) have so far been established, mostly by women, in different RDP/RCP areas, BRAC supplies seeds to the nursery workers and also provides training. They raise seedlings of various forest and horticultural plants which are sold to growers. Till December 1990, a total of Tk 381,563 has been disbursed against 117 loans. Another amount of Tk 56,263 was advanced to 30 group members for specific activities. According to one estimate, the average income of a nursery worker was Tk 6,036 a year. It is anticipated that credit disbursement in this sector will increase in the coming years.

Paralegal

To arouse some degree of awareness and consciousness about their civic and legal rights, BRAC started paralegal training to group members. The subject area of training includes domestic conflicts, particularly in conflicts where women often have to bear the brunt of the disputes arising over marriage, land or property. Paralegals, as the workers are called, are intended to play more of a teaching role rather than a para-professional one.

The paralegal programme was started in 1986 in Manikgonj area. In the year of commencement, only 60

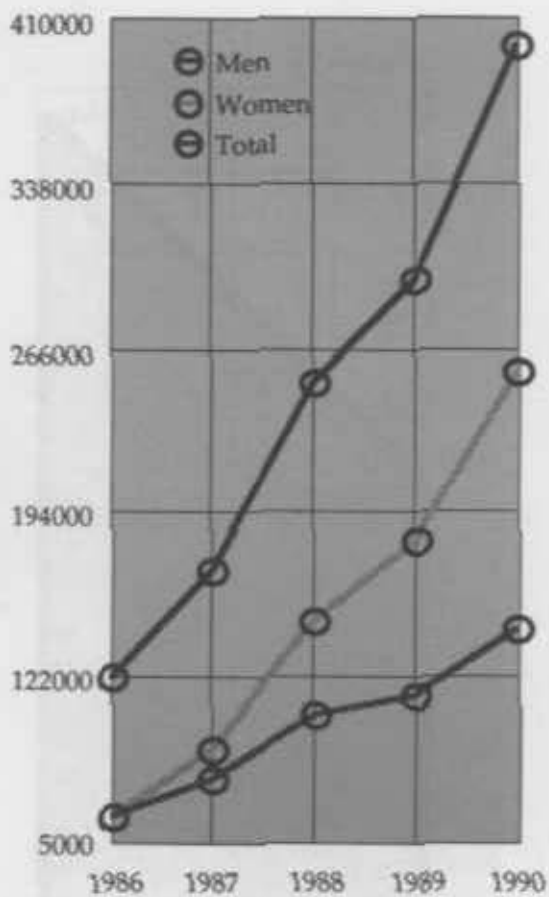
members received legal awareness training which they informally disseminated among their fellow members. The initial success of this activity led to widespread demand for a more structured programme. To meet this demand the original members were given a very intensive training, and those who successfully completed the course were selected as paralegal sheboks. They, in turn, started paralegal classes for other group members.

Paralegal sheboks and shebikas are now involved with

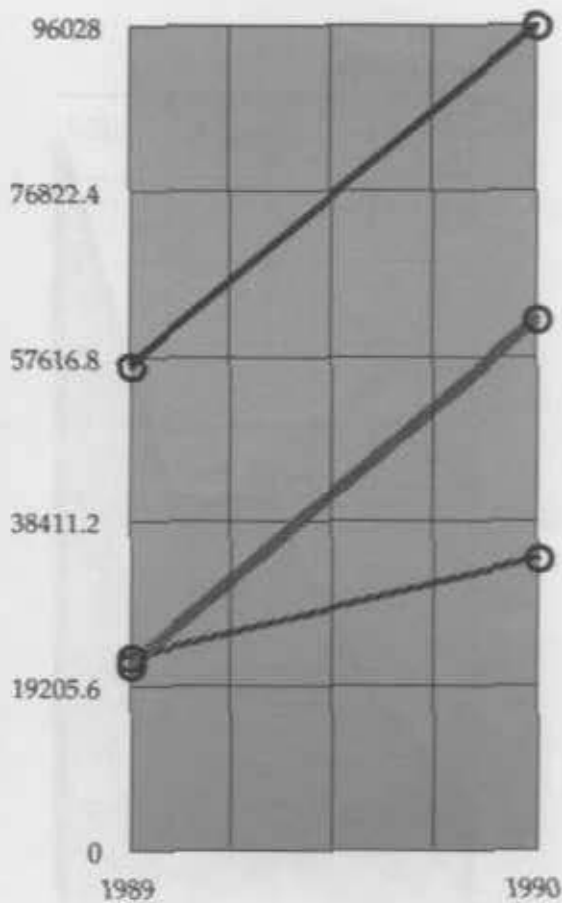
dissemination of information on law through legal literacy classes. Up to December 1990, some 4,929 (1890 male and 3039 female) group members have received legal awareness training. In addition, a five day general orientation in legal awareness has been given to selected groups at various Training and Resource Centres of BRAC. About 1,000 people have received this orientation.



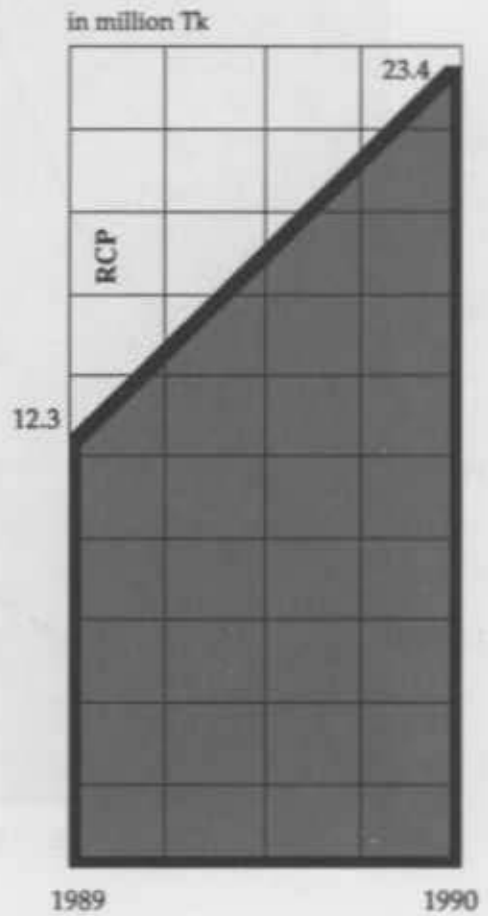
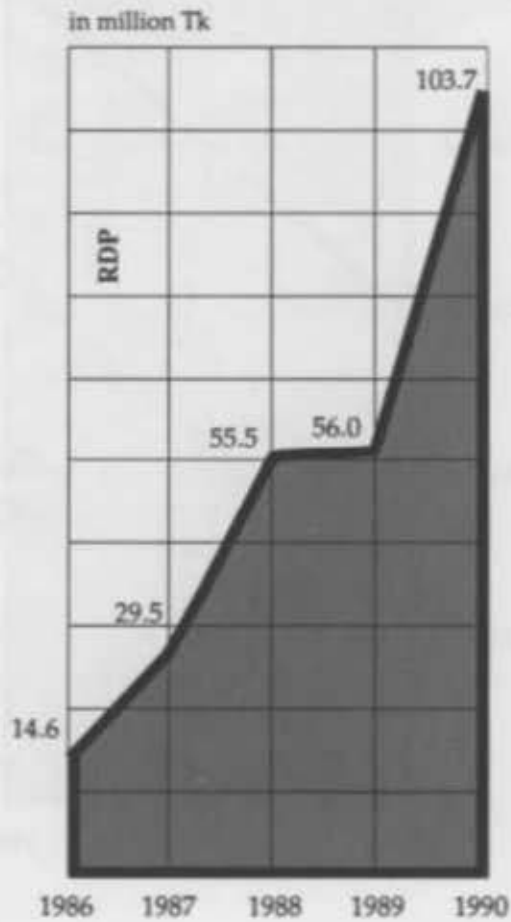
Village Organization
Membership RDP



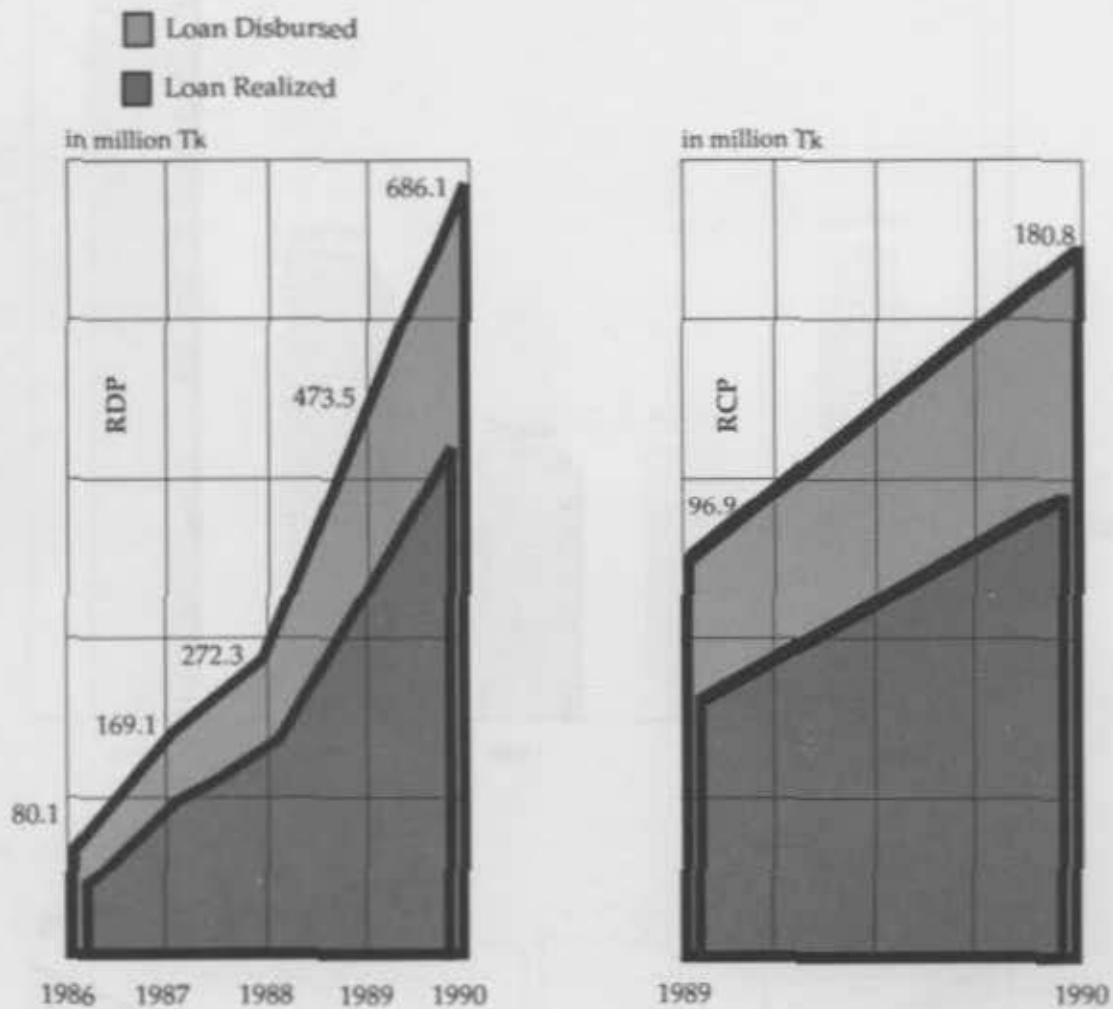
Village Organization
Membership RCP



Total Savings

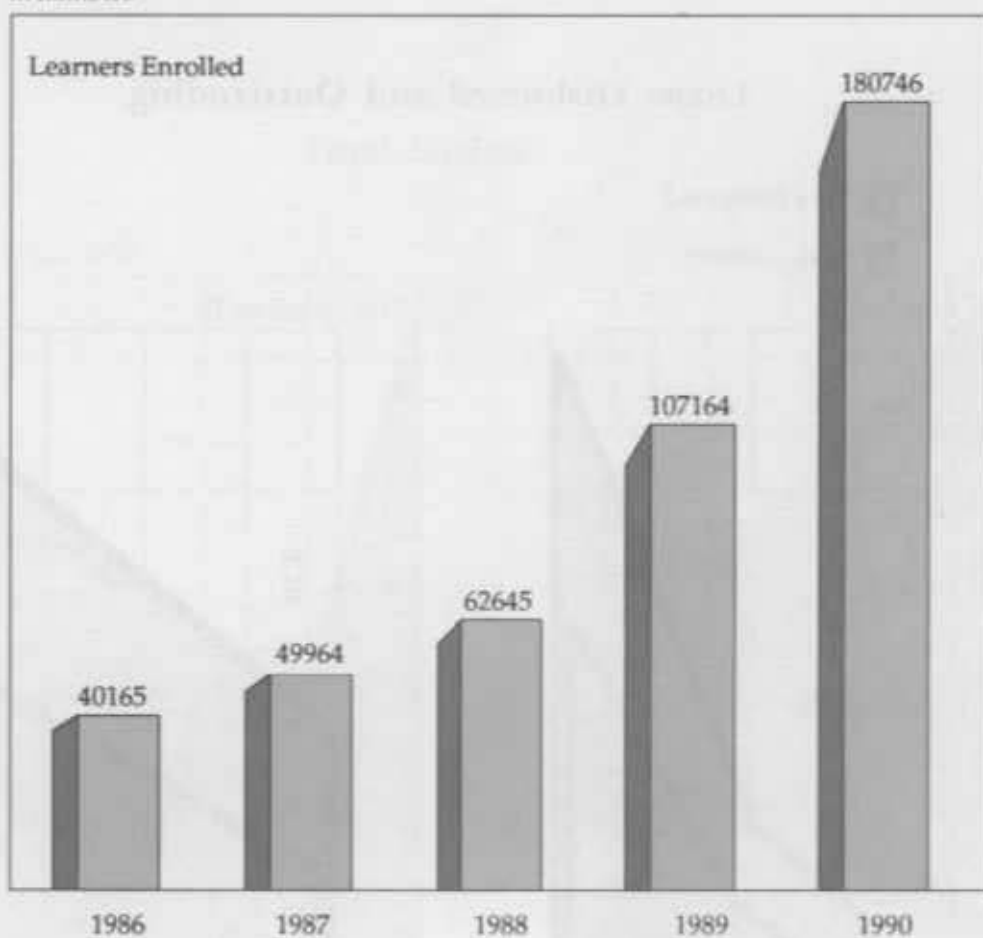


Loans Disbursed and Outstanding

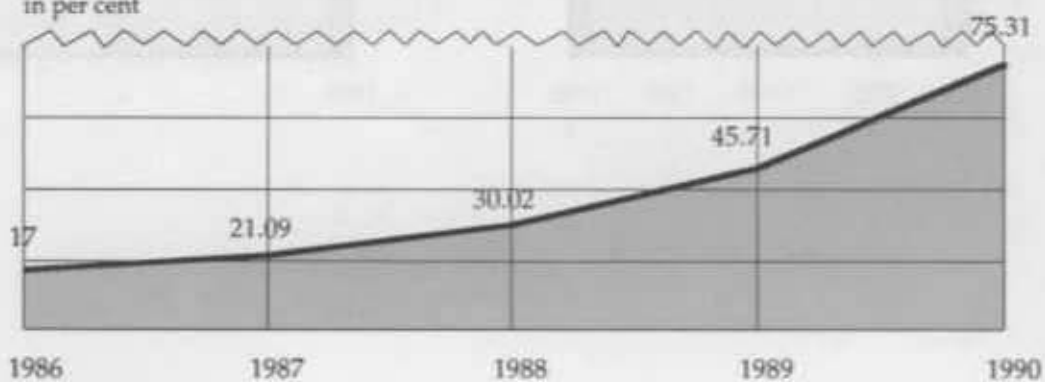


Functional Education

in numbers

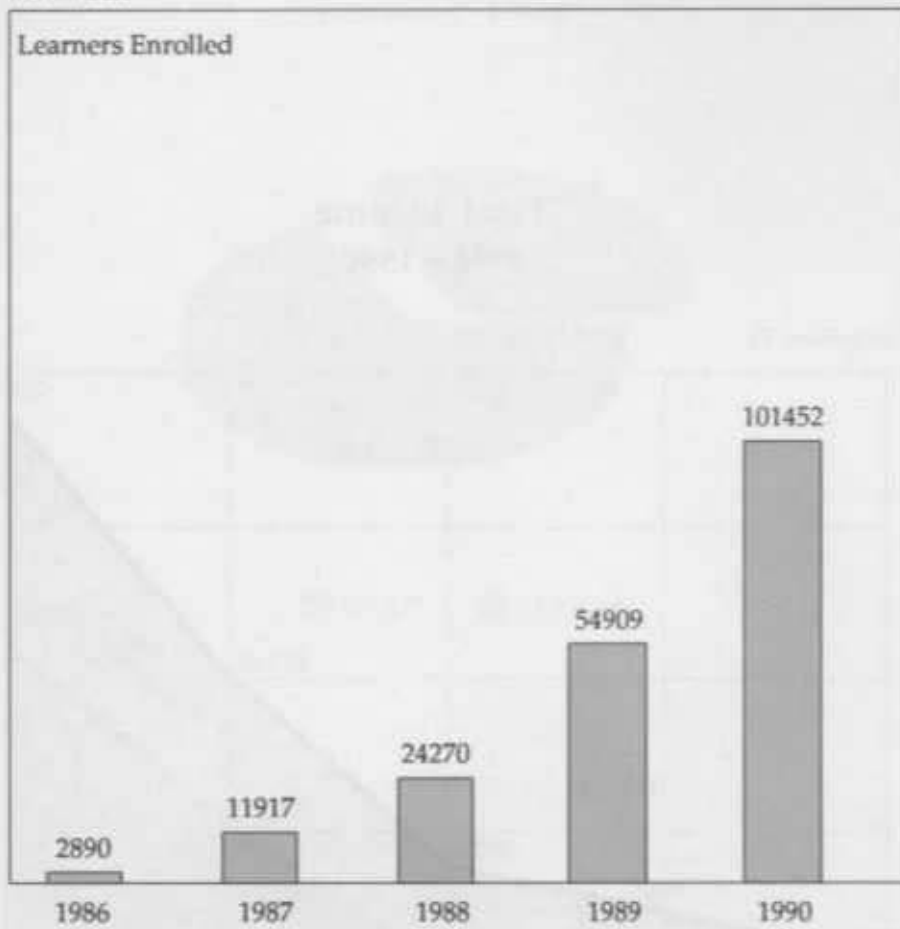


Centres Opened
in per cent



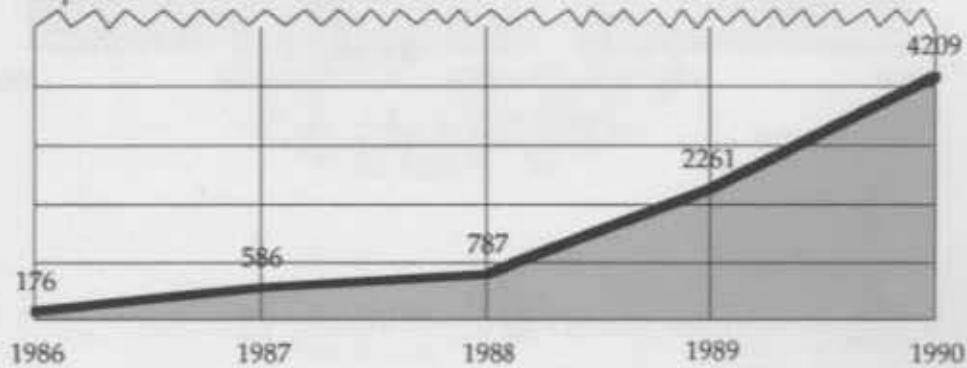
Non-Formal Primary Education

in numbers



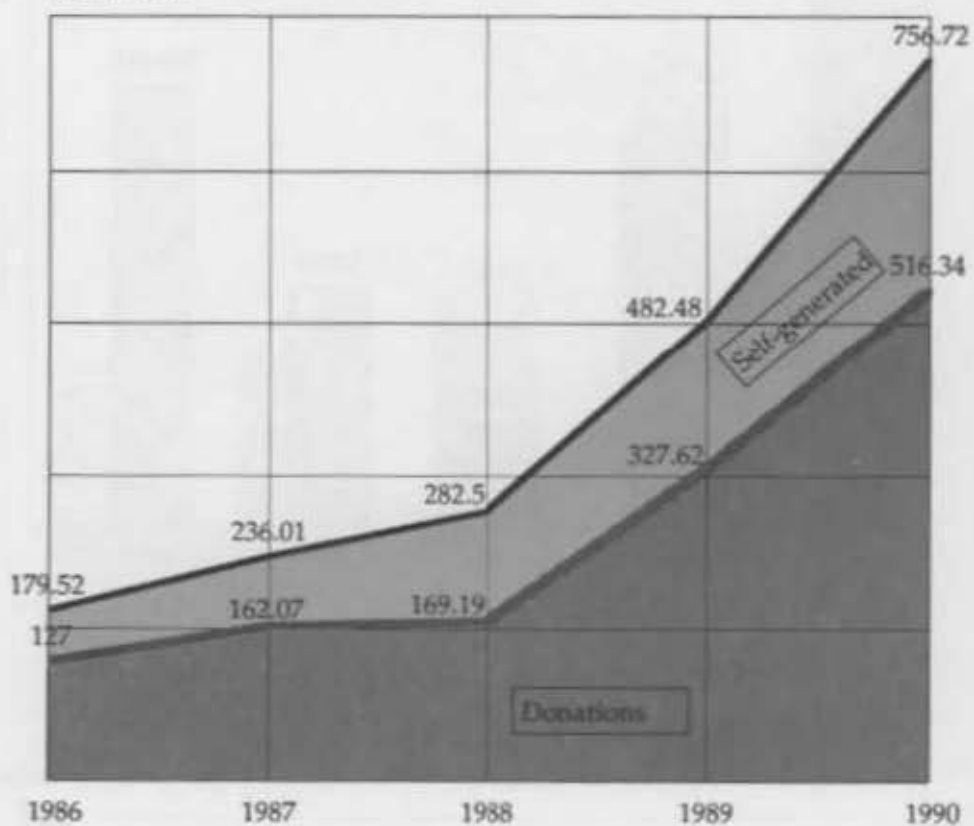
Schools operating at year-end

in per cent

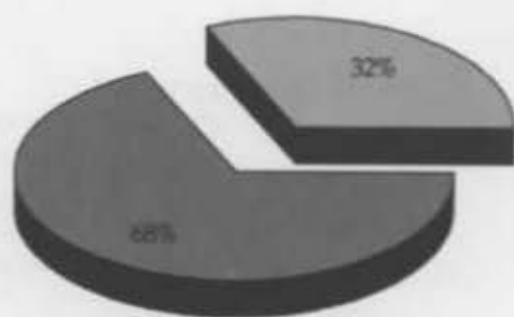


Total Income 1986 - 1990

in million Tk

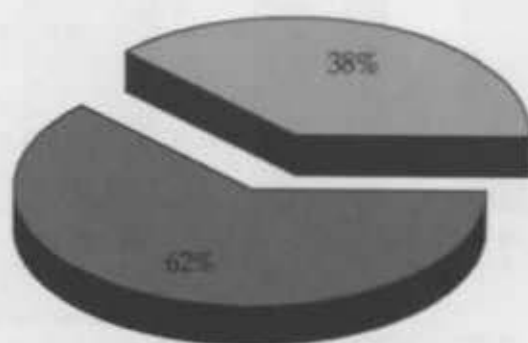


Income 1990



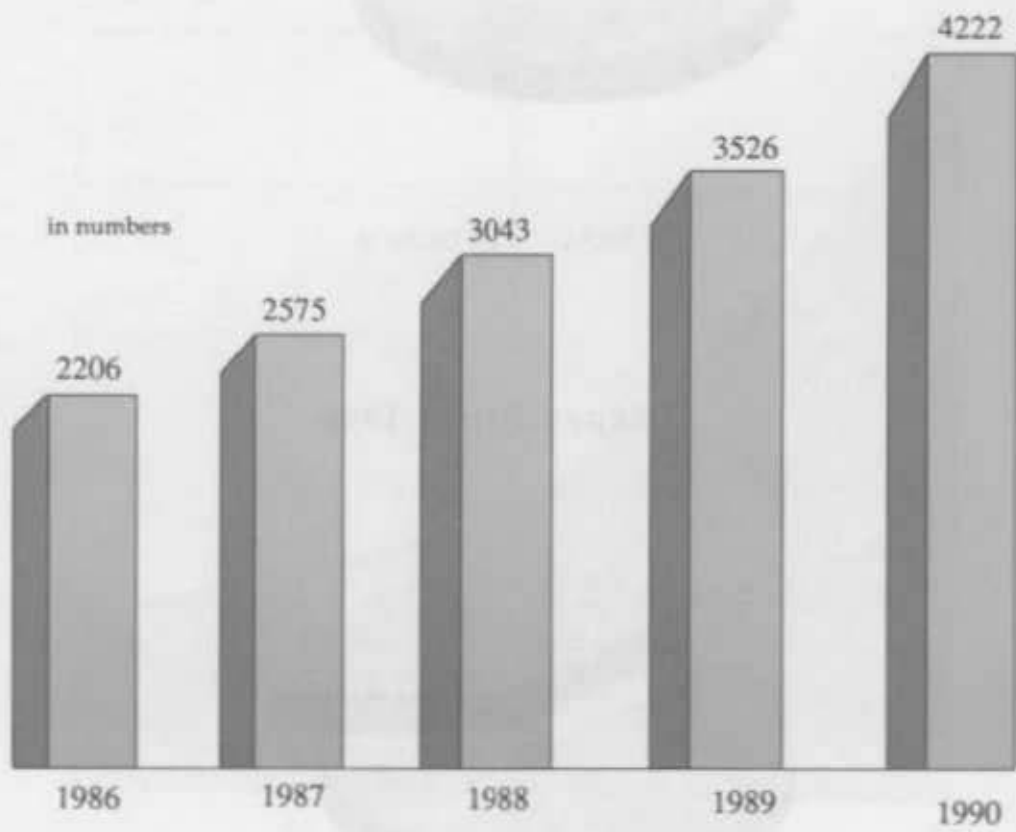
■ BRAC ■ DONOR

Expenditure 1990



■ Income Generating Projects ■ Development Projects

Growth in Personnel



Health occupies a place of high priority among the BRAC development programmes. Over time, BRAC has designed several health strategies and also changed its approaches to improve health programming. The Child Survival Programme (CSP) has been the most comprehensive health development intervention of BRAC so far. The CSP, introduced in 1986, concluded the last phase of its work in December 1990. The objectives, components, and performance of CSP and some earlier health activities of BRAC have been discussed here.

Evolution of Health Strategies

BRAC's involvement in the health sector started from its very inception and expanded over time.

In 1972, BRAC's entry into the health sector began with the setting up of health care centres in the Sulla area where it was engaged in resettling the displaced families following the War of Liberation.

During 1973-75, along with the changes in its approach from relief to community development, its health programmes were further defined. The activities that were introduced during this period included health care, nutrition, family planning, mother care, and provision of health insurance. These activities were an integral part of the BRAC's multisectoral village development programme in the Sulla villages, based on the concept of 'barefoot doctors' of China. BRAC selected volunteers and trained them to work as paramedics.

In 1975, with further broadening of the spectrum of BRAC's activity under its Manikgonj Integrated Programme, health care became an important component of development inputs along with sericulture, income and employment generation, women's development, etc.

In 1977, with the change of BRAC's approach from community development to 'target group', the health strategies were further redefined. BRAC decided to train village health workers, known as shasthya shebok/shebika, from among the target groups to render basic preventive and curative health services.

In the late 1970s, the issue of diarrhoea was receiving high priority in Bangladesh because of its being the number one killer of children. To combat diarrhoea, BRAC initiated a pilot experiment in three upazilas of greater Sylhet district. Through this programme, BRAC innovated an alternative method of making ORS which was safe, cheap, readily available and could be prepared at every home with local ingredients—water, common salt, and molasses.

In 1980, based on the experiences gained through the pilot experiment, BRAC began its pioneering

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nationwide Oral Therapy Extension Programme (OTEP). It was a gigantic effort. By the end of 1990, BRAC workers reached some 13 million rural households, teaching one woman in every household through face-to-face sessions. Opinion leaders of the community and local institutions (union parishad, school, mosque, etc) were also involved and mass media (radio and television) were used for wider impact of OTEP. To reinforce the ORT education, BRAC introduced a concentrated programme in 150 unions where some additional elements such as training of TBAs and village health workers, health and nutrition education, sanitation, supplementary diet, tetanus toxoid vaccine for women were also combined under OTEP.

The Child Survival Programme

The Child Survival Programme (CSP), introduced in October 1986, was based on the experiences of the nationwide OTEP. The programme covered a third of Bangladesh.

The overall goals of CSP were:

- a. to promote the government's efforts to attain "Health for All by 2000 AD" through reducing maternal and child morbidity and mortality to a significant level, and
- b. to develop a workable model of sustainable comprehensive primary health care that would be managed by the community in conjunction with the government health and family service delivery system.

Components and Coverage of CSP

The CSP includes three projects : 1) selective primary health care (SPHC), 2) comprehensive primary health care (CPHC), and 3) facilitation. Each of the projects had several components.

The SPHC combined three components and covered a larger operational area of 142 upazilas. The components were : a) Oral Rehydration Therapy (ORT) teaching, b) assisting the government in its EPI, and c) assisting the government in systematizing its Vitamin A Capsules (VAC) distribution.

The CPHC covered a smaller operational area of 6 upazilas but involved wider spectrum of activities: ORT teaching, immunization, VAC distribution, nutrition education, training of TBA, safe water and sanitation, basic curative services and family planning. The CPHC was an experimental programme intended to develop an effective self-sustaining model of PHC with a high emphasis on community participation.

The third one was the Facilitation project which intended to facilitate planning and implementation of the PHC programme of the government at the upazila and village level. This project covered two upazilas of Comilla district (Chandina and Chowddagram) and three upazilas of Nilphamari district (Sayedpur, Kishoregonj and Nilphamari Sadar).

Special Programmes under CSP

BRAC also implemented two special programmes under the CSP : Family Planning Pilot Programme and Emergency Activities. The pilot programme on family



planning was an experimental one, covering two unions each of Sayedpur and Chandina upazilas and all villages of Saturia upazila. Besides, another pilot programme on PHC was set up in 10 branches of RDP to observe the combined effects of health and income generating activities introduced in the same area.

Achievements and Impact of OTEP and CSP

The CSP and OTEP are two well researched programmes. During the life-span of CSP from October 1986 through December 1990. The Research and Evaluation Division of BRAC undertook 78 studies on the programme. Some external agencies (UNICEF, WHO, SIDA, SDC, etc) also conducted evaluation studies on CSP. The research findings and BRAC's monitoring data give a comprehensive picture about the achievements and impact of these two programmes.

Area Coverage

The two health projects (SPHC and CPHC) under the CSP covered 148 upazilas, a third of the country, with some 4.8 million households in a period of 4 years. This demonstrates that BRAC is capable of reaching and providing service to huge population in a relatively short time.

OTEP

The OTEP has been considered a quantitative as well as a qualitative success. ORT is now an accepted part of the treatment of diarrhoea throughout the country. BRAC's involvement in the programme has resulted in the preparation and use of a safe and cheap method of making rehydration salts at the household level and extension of the method throughout rural Bangladesh. The house to house ORT teaching, covering some 13 million households, has an effect in reducing child mortality.

EPI

In 1986, the government intensified the Expanded Programme on Immunization (EPI) to attain universal child immunization throughout the country. BRAC was involved in 124 upazilas under 18 districts of Rajshahi and Chittagong Divisions. The health teams assisted the government field level workers in EPI target population registration, EPI session management and card distribution, and trained the government workers and volunteers on social mobilization. During the CSP period, BRAC workers conducted 62,772 male seminars, 12,356 mosque forums and 814 village doctors' seminars. Besides, they imparted training on social mobilization to 10,206 government health and family planning workers and 22,590 volunteers.

BRAC's involvement in the EPI has been highly rewarding. A recent survey conducted jointly by the

donor agencies (UNICEF, WHO, SIDA) and the government revealed that the UCI was achieved for all antigens in Rajshahi Division where BRAC assisted the EPI activities. Studies have further determined that the EPI coverage was highest in the areas where BRAC worked.

VAC

The vitamin A capsule (VAC) distribution was also quite substantial in the BRAC intervention areas. The coverage statistics revealed that 92.75% of the target children (6 months to under 6 years) received VAC in one particular cycle in 18 districts. The latest survey of September 1990 depicted that about 79% of the target children received VAC in the last cycle of distribution in one district.

Institution Building

To ensure community participation, 1473 village health committees and 2059 mothers' clubs were formed in 6 CPHC areas and 10 branches of Rural Development Programme.

TBA Training

To ensure safe delivery and improve ante and prenatal care, BRAC workers organized series of courses for the training of traditional birth attendants (TBA) in the CPHC area. A total of 5194 TBAs were trained, 4285 TBA refresher trainings were organized, and 71,205 infants were fed colostrum. Number of deliveries done by the trained TBAs were 62,899 out of a total 78,504 deliveries.

Growth Monitoring & Nutrition

BRAC's growth monitoring (GM) programme is the largest in Bangladesh. Activities under GM include weighing the children, health and nutrition education, and demonstration of weaning foods. Children under two years of age are weighed monthly in six upazilas (1664 GM centres) under the CPHC of BRAC. In all 56,593 children were brought under supplementary diet and 49,326 children under growth monitoring during the programme period.

Safe Water and Latrine

A total of 28,415 pit and 15,208 slab latrines were constructed, and 4720 hand tubewells were installed during the period. Besides, 11,558 hand tubewells were repaired.

Training of Government Officials

The CSP training cell conducted various training courses catering to the needs of different health and family planning workers (7826) and officials (159) of the government. The workers included Health Assistants,

Family Welfare Assistants, Family Planning Assistants, Health Inspectors, etc. The Officials included Civil Surgeon, Deputy Director (FP), UHFPO, Medical officer, etc.

Facilitation

BRAC's facilitation project is designed to strengthen the capabilities of the Ministry of Health and Family Welfare at the district, upazila and union levels, enabling them to provide health services to the rural communities on a continuing basis. BRAC workers facilitated opening of 368 satellite clinics and 162 sterilization camps. Eighty-seven percent of target group children received VAC in project upazilas through the satellite clinics which was significantly higher than the national average at 35 percent.

Family Planning

In order to determine how education can effectively accelerate family planning methods acceptance if supply is ensured, four unions of Chandina and Sayedpur upazilas were selected. The work started in September 1989. It was found that the contraceptive prevalence rate (CPR) increased from 25.3 to 43.4 percent in one area and from 12.5 to 36.7 percent in the other. Another pilot scheme on family planning was experimented in on CPHC area (Saturia). In all the villages of the upazila, depot holders were selected for every 100 reproductive couples. They were given a 4 day training by BRAC and government staff. The EP supplies were channelled through the FWA. The CPR at the time of initiation of the pilot scheme (July '89) was 36.4. In December 1990 it increased to 50.5.

Emergency Activities

There was an outbreak of diarrhoeal diseases in the greater Barisal district in April 1989. In October 1989, there was another outbreak of diarrhoeal disease in some parts of Kaunia, Hargacha and Gangchara upazila of Rangpur district. On April 26, 1989, a deadly tornado hit Saturia upazila of Manikgonj district which killed about 1,000 people and injured over 10,000. BRAC sent medical teams in all these areas as who worked there in cooperation with the government workers.

Campaign

Some 325,000 posters and 118,000 folders were distributed and displayed at different institutions and important places. Over one million leaflets on "Seven Points to Remember" relating to control of diarrhoea were distributed to literate people, school and madrasa students. Apart from these, CSP put up advertisements in magazines, periodicals, children's magazines and health bulletins to disseminate information and knowledge of LGS and immunization. Information was also spread all over the country through TV and radio.

WHDP-The Upcoming Programme

With the successful conclusion of CSP, and based on the learnings and experiences, gained, BRAC is now ready to go for a more concerted intervention in the health sector.

A programme titled Women's Health and Development Programme (WHDP) has been formulated which will extend over a three-year period, from July 1991 through June 1994. The WHDP will include several constituent projects : Comprehensive Health Development Project (CHDP), Child Survival Programme/Primary Health Care (CSP/PHC), Non-Formal Primary Education (NFPE) for adolescent girls, EPI, Facilitation, and establishment of a Health Resource Centre (HRC).

The major goals which the CHDP will seek to achieve are a) enhancing the physical quality of life of the vulnerable and neglected village groups, especially through the improvement of maternal and child health, b) developing a health infrastructure at the village level that would ensure dynamism in the health care programmes to ensure providing of minimum maternal and child care. The CHDP will work for bringing about changes in the indicators of maternal and child health, ie, maternal mortality rate, infant mortality rate, raising of contraceptive prevalence rate.

BRAC envisages to develop a new infrastructure Health Resource Centre through WHDP. Apart from providing monitoring and evaluation support to WHDP, the new centre will organize training for the workers and extend all possible technical services to other organizations engaged in health development.



Development of human resources through education and training underlies all BRAC programmes and philosophies. BRAC believes that material and financial resources are necessary for improving the quality of life of the people. But all these resources remain potential without the development of the people. BRAC also believes that some basic education is necessary to prepare the people for participation in development. This is manifested in the following observations of the Executive Director of BRAC:

BRAC sees basic education as the foundation cornerstone of the future... an opportunity to accelerate the progress of mankind... for assuring a better world— not just for Bangladesh but for all mankind.

BRAC thus devised several educational strategies which have proven to be highly effective and replicable.

Approaches and Strategies

BRAC pursues its broad educational objectives through two approaches, viz, Functional Education (FE) and Non-Formal Primary Education (NFPE). The former is aimed at raising the level of social awareness and literacy of the adult population and the latter to provide basic education to the children of poorer families.

This section highlights these two programmes—FE and NFPE—which have attained vast spatial growth. The latter expects an unprecedented expansion in the 1990s.

Non-Formal Primary Education Programme


The Non-Formal Primary Education (NFPE) is an innovative approach to improve the situation of basic literacy and numeracy in the country. The programme has attained phenomenal growth in recent years.

This strategic intervention has attracted the attention of many scholars, policy makers and programme designers both in Bangladesh and outside. The NFPE of BRAC and its activities were highlighted at the World Conference on Education held in 1990 at Bangkok, Thailand. It was acclaimed to be a successful model for replication. In line with the declaration of 'Education for All by the year 2000', BRAC's NFPE is being considered for large scale expansion to meet the target set in this sector.

The Rationale

The rationale behind this large scale expansion of NFPE lies in the country's poor situation of education. Bangladesh ranks 107th in literacy among 133 countries, with a rate of 24 percent for those 15 years and above. Over 85 percent of the rural women can not read or

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write. Around 44 percent of the primary school-age children do not enroll in any formal primary school. Of those who do enroll, 75 percent drop out before they complete five years of education. Most girls from poorer families never attend school. The reasons are known to many, but the hurdles could hardly be overcome: unmotivated or absent teachers, lack of motivation and encouragement from parents, non-participation of the community, large classes, uninteresting curriculum content, lack of books and other materials, fixed timing of schools, and expenses involved which compel these children to either work within or outside their homes.

The NFPE offers answers to all these intriguing issues. It offers a replicable model capable of providing basic literacy and numeracy to the poorest rural children. The model includes many interesting features. The curriculum is innovative and relevant, the extra curricular activities are interesting to the children, the teachers are locally recruited para-professionals, the teaching methods are attractive for the learners, the class size is small, and there is an essential element of community involvement through regular parents-teacher meeting. What is more, the class hours are flexible which leave enough time for the children to help their families.

Two School Models

The Non-Formal Primary Education is designed to serve the needs of the children of poor landless families who are largely unreached by the formal primary education system. Girls are a special focus of BRAC's NFPE programme.

After long experiment and analysis, BRAC has developed two primary school models directed to two different age groups. The first one, started in 1985, is a three-year programme for the children of 8-10 years old who have never enrolled in school, or have dropped out during class one. This programme is called Non-Formal Primary Education (NFPE). The second one, started in 1988, is a two year programme for children of 11-16 years old who have never attended school. This model is called Primary Education for Older Children (PEOC). Over 70 percent of both NFPE and PEOC students are girls. Education is free both in the NFPE and PEOC school. Students are provided with books and other materials free of cost. BRAC schools allow these children to continue their education and prepare them for entrance into formal schools starting at grade IV, thus opening up a new vista of learning.

The Schools and Class Hours

All BRAC schools are located in the rural areas and meant for children of the poorest landless families. The goal is to enroll 70 percent girls. Villages are selected on the basis of parent demand, availability of target children and teacher.



In both types of school, NFPE and PEOC, class hours are flexible. Classes meet for two and a half hours each day. The timing convenient for each school is decided jointly by the teacher and the parents to suit seasonal work and religious needs. Classes are held six days a week for 268 days each year.

Teacher

There is one teacher for each BRAC school. The number of students is also fixed, 30 per school. The teacher is a local person, must have completed nine or more years of school and must be married. Preference is given to women who at present make up 75 percent of the teachers. After selection, teachers receive 12 days of training in one of the training centres (TARC) of BRAC. Afterwards they attend continuing refresher sessions one day each month. Teachers are paid a nominal monthly allowance by BRAC.

Curriculum, Teaching Materials and Methods

The overall objective of the NFPE curricula is to help the children achieve basic literacy, numeracy and social awareness. The curriculum is divided into three subject areas : Bangla, arithmetic and social studies. The latter emphasizes health, nutrition, hygiene, sanitation, safety and first aid, ecosystems, community, the country, the world and the very basic science.

Additionally, it includes participation of the students in co-curricular activities like physical exercise, singing, dancing, drawing, crafts and games, as well as story book reading. This ensures high attendance.

Teaching materials like vernacular and arithmetic books are provided to the NFPE Students. In second and third years, English and social studies are added. All the reading materials are produced under a mass production system by BRAC. BRAC has also started publishing a Children's magazine which is now distributed in the schools.

In addition to books, each child receives one slate and slate pencils, wood pencils, erasers, rulers, a lap board and 12-13 note books a year.

Teaching methods take the form of undertaking structured lessons, discussion and preparation of lesson plans by trained teachers. The teacher-student ratio is strictly maintained at 1:30 and never allowed to exceed.

The teaching method is intended to be learner centred and participatory. The BRAC schools want the children to be active participants in learning rather than passive recipients of information.

BRAC schools have no formal annual examination. The progress of the students is measured through carefully recorded, continuous assessment by the teacher, utilizing weekly and monthly tests. Students with learning difficulties and cases of individual problems are



discussed in the monthly teachers training meetings and solutions are sought.

The Curriculum of PEOC has been adapted from the NFPE. The curriculum in this case is more functionally oriented, particularly in the second year, because many of the students are too old to transfer to the formal schools.

Achievement

NFPE is an expanding programme. Beginning with only 22 schools in 1985 the number till May 1991 has increased to 5,644. Out of this, 3,218 are NFPE and 2,426 PEOC schools. This indicates a 99.61 percent increase over a period of five and a half year. The following table shows the increase in the number of BRAC schools—NFPE and PEOC—and the number of learners between Jan 1986 and December 1990.

Table XVII
Growth of NFPE and PEOC Schools 1986-1990

Year opened	NFPE	PEOC	Total
1986	153	-	153
1987	402	1	403
1988	-	223	223
1989	909	697	1606
1990	1000	1204	2204

The number of students completing the schools is highly satisfactory with a drop out rate of below 2 percent over 3 years. The daily attendance averages 98 percent. Under the existing primary education system of the country, many students cannot enter the formal primary schools. 90 percent of BRAC school students after their education enter and matriculate in formal schools. The following table shows the progress of the NFPE in terms of growth in the number of students, teachers and drop outs etc.

Table XVIII
Growth of Students, Teachers and Dropouts 1989-1990

Areas	1989	1990	Increase/ Decrease
Learners enrolled			
NFPE	31,939	51481	19,542
PEOC	22,970	49,971	27,001
Teachers recruited	2,892	3462	570
Dropout rates			
Boys	NA	0.27	-
Girls	NA	0.45	-

Several factors have contributed towards the social acceptability and growth of this programme. Prominent among these are : the student-teacher ratio of 30:1.

life-related curriculum, community participation (parent-teacher-BRAC meetings), co-curricular activities (reduced number of student absences) and linkage with formal primary education.

NFPE is likely to have unprecedented expansion in the coming years.

The Functional Education

Genesis of FE

An essential part of the BRAC's development strategy has been the adult education. In Order to implement the strategy, BRAC in 1973-75 set up a number of 'Gonokendra', meaning people's centre, in the villages of Sulla area where its initial rural development programmes were being implemented. The basic objective was to raise the level of adult literacy in those areas. In 1976, BRAC changed its approach from community development to target group development. Its approach towards adult education was also redefined. By that time BRAC realised that not mere literacy but something more was necessary for the upliftment of those people who were at the lowest strata of the rural society. The concept of functional education (FE) evolved out of this realization.

Objectives of FE

The Functional Education (FE) is a highly distinctive programme which combines elements of 'conscientization' with basic literacy and numeracy. The FE course as developed by BRAC, is based on the psycho-social method pioneered by Paulo Freire, the renowned Brazilian educationist. It aims at developing critical awareness among the rural masses about their problems and the environment they live in. It also works to make the people aware of their hidden potential and opportunities.

FE is key element of the development process and a component activity of BRAC's 'institution building' done through its Rural Development Programme (RDP). FE is considered to be the most effective tool of the group development process, viz, forming of village organizations in the RDP areas.

Contents of FE Course

The Functional Education curriculum has 60 lessons which are developed around need based, problem solving approach relating to the life of the rural poor, their problems and opportunities. The course has been used by many other NGOs and government organizations over the last one decade.

The FE course consists of two parts viz, social awareness and literacy. The former is compulsory for all village groups under RDP, while the latter is optional. Each class encompasses 25 learners. The process of

'conscientization' of the group members starts with the FE course.

Some strategic changes have recently been made with regard to the implementation of the FE programme. One among these is concentration on 30 lessons that deal with social awareness. Changes have also been made in the contents of the lessons.


Completion of the social awareness part of FE is compulsory for the group members seeking credit for employment and income generation. This new arrangement has made these courses more effective. Changes in the contents of the lessons have made FE more attractive. During the continuation of a course, each member also learns the 'Seventeen Points' which pledges the member to certain kinds of social behaviour.

FE Achievements

A total of 7,531 FE centres were opened till December 1990. The number of learners enrolled and graduated at these centres were 180,746 and 166,323 respectively. An overwhelming majority of the learners were women who constituted around 72 percent of the total learners enrolled and over 73 percent of the total who graduated. Further details of FE achievements can be seen in section II of this report which discusses the Rural Development Programme.

This overall performance of FE is a demonstration of successful human development effort of BRAC at the grassroot level. It also is indicative of the approach to conscientization of the poor through education. The FE is contributing to better implementation of programmes by articulating the graduates about their problems and finding out their remedies.

Support Service Activities



BRAC has developed a wide range of support service, both administrative and technical, to execute its multifaceted development interventions. BRAC's massive expansion over a relatively short period has been possible due to its highly developed support system. One of the major characteristics of the system is its continuous adjustment to meet the changing needs in development environment. The services are planned and provided through a number of specialized units or programmes set up at BRAC headquarters. These include :

1. Training
2. Research and Evaluation
3. Rural Enterprise Project
4. Management Development Programme
5. Programme Monitoring
6. BRAC Computer
7. Aarong – marketing outlets
8. Accounts and Audit
9. Publication
10. Logistics
11. Construction

Some important aspects of the support service are discussed here.

1. Training

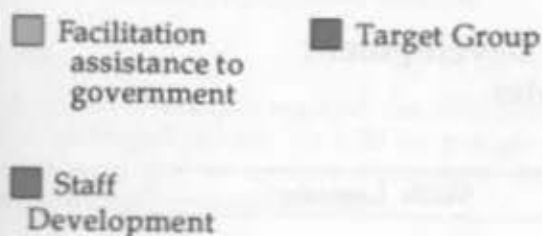
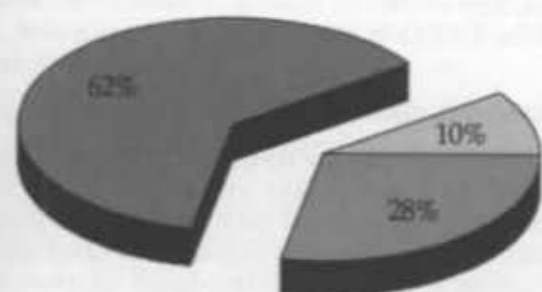
Training is a vital part of the total support system developed at BRAC. The development approach of BRAC centres around people and their participation. Training is a key element of the process. In fact, training has been an essential element of BRAC's intervention strategy which serves all of its programmes.

Training Facilities

BRAC has been organizing need-based training for its programme participants and workers since its inception. Recognizing the fact that there is enormous need of harnessing the human resources of the rural people and also there is absence of well-trained catalytic agents. BRAC started developing its own training facilities. The first training complex, called Training and Resource Centre (TARC), was set up at Savar in 1975. The TARCs increased in number with the scaling up of BRAC's programmes. By 1990 seven training centres have been set up, one each at Savar, Modhupur, Jessore, Pabna, Rangpur, Rajendrapur and Faridpur. Besides, work is underway to start a new one at Comilla.

The main objective of TARC is to provide training and extension support for facilitating a multi-disciplinary and multi-sectoral development process. Largest number of the participants are members of the BRAC assisted groups and BRAC staff. Workers of many government

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departments and other development organizations are also participating in BRAC's training.

Each TARC is equipped with class rooms, auditorium with TV and audio-visual facilities, hostel, cafeteria, library and staff housing. Additionally, TARCs have demonstration farms and worker bodies on campus which facilitate demonstration of horticulture, crop cultivation and fish culture.

The TARCs are staffed by professional trainers, trained both in theory and practice of rural development. Many of them have had specialized training in universities abroad.

Training Methods

BRAC pursues certain principles in offering training at its TARCs. The training is participatory, the trainers' role is primarily of facilitator. Training is conducted in an atmosphere of friendship, openness of mind, mutual trust and respect.

A variety of methods are used in training which include brain storming, large and small group discussions, case studies, role playing, structured experiences, demonstrations, miniversity, practical exercises, simulation games, workshops, seminars, slide shows and poster demonstrations.

Types of Training

TARCs concentrate on two major areas of training :
1) human development and management, and
2) occupational skills development.

The human development and management course is designed to develop social awareness and capacity of the participants to think, analyse, reflect and act in a positive manner. It includes training in leadership, organizational development, consciousness raising, communication, project planning and management etc.

The occupational skills training is designed to increase the capacity and skills of the landless poor to carry out income generating activities effectively. The present skill development courses cover four subject areas : agriculture, pisciculture, poultry and animal husbandry, and appropriate technology. A bulk of the skills development training is held at the field level.

Training Performances

During 1990 TARCs conducted a total of 925 courses for a total of 21,368 participants. The composition of the course mix was 577 for BRAC Target group members, 250 courses for BRAC staff, 54 for workers of other organizations, and 44 for government workers.

Of the total participants, the number of BRAC target group members were 13,738 (64.3 percent). BRAC staff were 5,664 (26.5 percent), other organization workers 1,990 (5.1 percent), and government organization workers 847 (4.1 percent).

The gender distribution ratio of participants was 39:61, with 8,406 males and 12,960 females, indicating that females are the greatest beneficiaries of BRAC's training.

A. Human Development Courses

In 1990 a total of 21,368 participants were trained at different training centres of BRAC. Of them 20,162 persons took part in human development courses. The participants included members of landless groups, BRAC staff and workers of other organizations. The number of participants from various landless groups and BRAC workers were 12,695 and 5,493 respectively.

A large number of workers from various government and non-government organizations also took part in the human development courses. Total number of participants from government and non-government organizations stood at 847 and 1090 respectively. Among the government officials 192 were health teachers. They were the principals, lecturers, and training officers of NIPSOM, FWVTI and RTC.

Of all the participants of Human Development Courses, 60 percent were female.

B. Skills Development Courses

During 1990, a total of 54 courses were organized covering four specific areas: poultry and livestock, agriculture including horticulture, fisheries and

apiculture. Total participants in these courses was 1,214. All of them were members of the landless groups.

Capacity Utilization

The training capacity of the TARCs was fully utilized during 1990. With a total capacity to accommodate 1,00,797 participant days of training, the centres generated 1,99,137 participant days during the year.

Development of Trainers

BRAC encourages the trainers of TARCs to constantly update their knowledge and professional competence through participation in higher training, seminars and

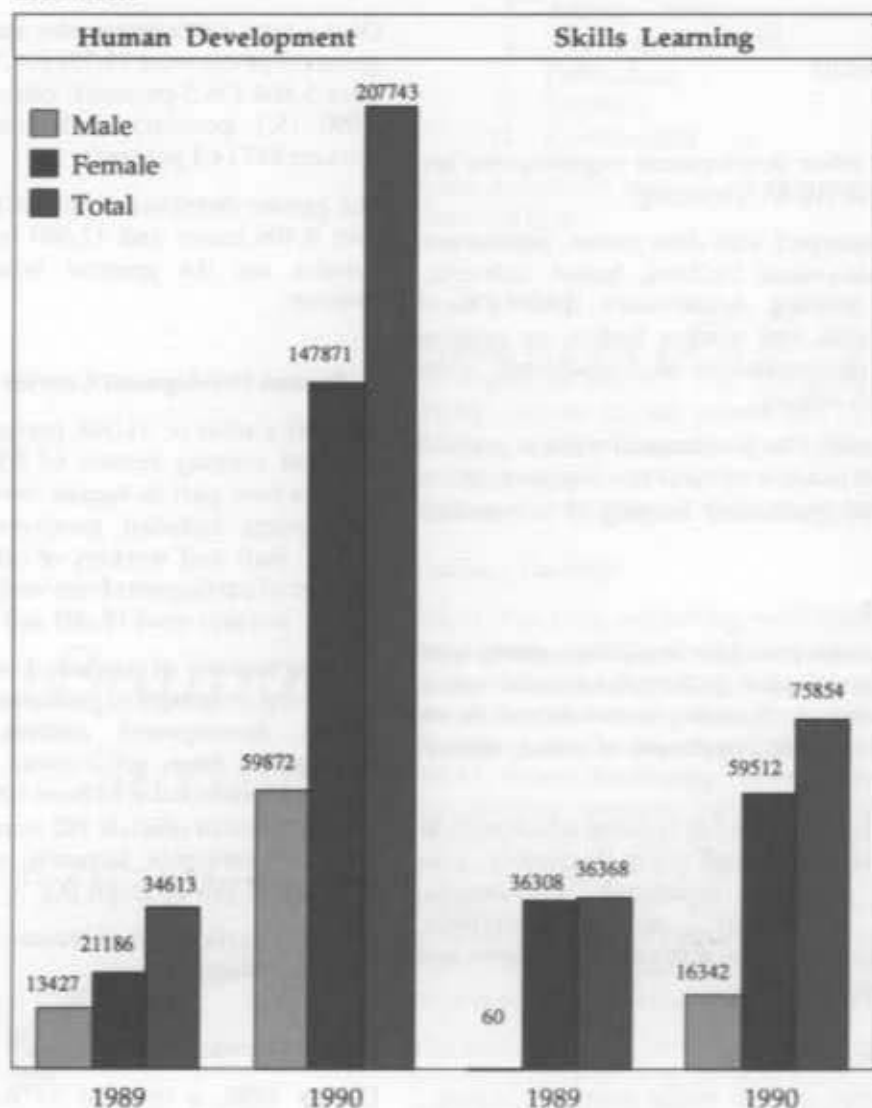
workshop at home and abroad. During 1990, some 18 trainers participated in specialized courses in various fields such as video technology, adult education, management development, training of trainers, etc. Besides, four courses on training of trainers were held at two of the TARCs in which 71 trainers participated.

2. Research and Evaluation

BRAC sets a high priority on research to promote rural development. Research and evaluation has, in fact, become an integral part of the total process of project formulation, monitoring and evaluation of development interventions at BRAC. Research-based information is

Human and Skills Development by Gender

in numbers



used in making strategic decisions and formulating management policies. The Research and Evaluation Division (RED), an independent unit within BRAC, takes care of this particular support service activity.

Main Objective

The primary responsibility of RED is to provide necessary research support to the multifaceted interventions of BRAC. The division also undertakes studies on request from other organizations—NGOs, national and international development agencies. The RED is presently involved in conducting studies collaboratively with several reputed organizations such as Helen Kellar International, PRIP, UNICEF, World Bank, and Overseas Development Institute.

Growth

Starting in 1975 with only one staff, the RED has grown into a full fledged division. By 1990 the strength of the division increased to 20 core researchers, 56 field researchers and 16 supporting staff.

The core researchers are professionals with high academic attainments, many having higher training from foreign universities. The field researchers are based in eight field stations located in Jamalpur, Jessore, Manikgonj and Joypurhat districts. The field teams work under the guidance of the core researchers.

Types of Research

RED conducts various types of research which can be classified under five broad categories: 1) Baseline or benchmark studies. 2) Monitoring studies. 3) Diagnostic studies. 4) Impact-evaluation, and 5) Policy oriented studies.

Most of the studies accomplished so far are 'ad hoc' in nature. In recent years, RED has started some longitudinal or long term studies. The Village Study Project (VSP) is one such research which was introduced in 1990 and covered 10 villages of Jamalpur Sadar and Monirampur Upazila. The first phase of VSP will be over in 1995.

The RED introduced an action research project, titled Home Gardening Project, in December 1990 covering 5 villages of Jamalpur Sadar upazila. The project aims at increasing the availability of vitamin-A rich fruits and vegetables at the household level through home gardening and nutritional education activities. The project is scheduled to run for three years initially.

Research Outputs and their Use

Every development programme of BRAC is backed up by research, and RED designs its activities to meet the particular research needs of a programme. The RED has so far conducted around 200 studies and published over

175 research reports. Besides, a good number of journal articles/papers have been produced.

In the year 1990, the core researchers of RED produced 21 research reports and 12 journal articles/papers. Another 26 studies were at various stages of progress. Besides, the field researchers finalised five case studies on different aspects of rural life, and were working on another 13 studies.

The findings of these studies have been useful in planning monitoring and assessing the impact of various BRAC programmes. For instance, the seven point message on control of diarrhoeal diseases which was disseminated through the nationwide Oral Therapy Extension Programme, was developed through BRAC's own research. The RED conducted 78 studies on different aspects of the Child Survival Programme during the four year span of the Programme. In current years, studies have been conducted on credit, technology diffusion, housing, non-formal primary education and paralegal programmes of BRAC. Findings of these studies are expected to be used in strengthening these programmes.

In 1990, the RED assisted in developing proposals of two current development initiatives of BRAC, viz. Women's Health Development Programme and the Baor Development Project.

The division also offered useful services in initiating a new venture—the Essential National Health Research (ENHR) as a measure of promoting health research in Bangladesh. Consultative services and institutional support were also given to a good number of students and scholars from home and abroad, in conducting their dissertation work and other research.

3. Rural Enterprise Project

BRAC in its search for increasing the income generation potentials of the rural poor is experimenting with different ideas, technologies and business enterprises. The Rural Enterprise Project (REP) was established in 1985 to promote and carry on this search in a systematic manner. The objective of the project is to find through exploration and field testing new or improved income generating activities which can be owned operated and managed by BRAC's landless group members. The enterprises cover both farm and non-farm sectors. The REP has entered the second phase of its work in January 1990.

The Approach and Strategies

REP's approach to enterprise development follows a pattern of idea generation, feasibility study, project selection, project plan development, project implementation, monitoring and evaluation.

The REP investigates, tests and demonstrates new or improved business. It also provides training and management support to the group members to carry out those enterprises which are technologically sound and financially viable.

Results

Since its inception in 1985, the REP helped various landless groups in setting up 83 businesses. In each case, the groups provided a part of the investment funds from their own savings. They also availed of loans from RDP.

During 1990, REP completed the following projects : Shrimp Carp (semi-intensive), Poly Culture (experimental), Duck-cum-Fish Integrated Farming (experimental), Goat Fattening (experimental), Nilotica (pilot), Turbid Water Fish (Thai Puti) on experimental and shrimp nursery on pilot basis.

The REP is presently working with 24 ongoing projects established by landless group members in different branches of RDP and RCP. The REP has direct supervisory control over 19 projects. The remaining five projects are under the supervision of the concerned RDP and the RCP branches.

The REP produced a number of working papers during 1990. These include profiles, feasibility studies, reports and training materials on its various ongoing and prospective projects.

The Rural Enterprise Project has selected five different sectors both on and off-farm to identify, research and promote new or improved businesses suitable for BRAC's landless groups. These are: Agriculture sector, Fisheries sector, Livestock sector and Poultry sector, Engineering sector and Sericulture sector. Activities already initiated in these sectors are being pursued.

4. Management Development Programme

Management Development Programme (MDP), initiated in 1990, is the latest addition to the pool of professional support services set up by BRAC. The MDP evolved out of a growing need to enhance the capability of managers involved in operating the multifaceted programmes of BRAC.

Scope of Work

The programme is designed to assist in the professionalization of development management and to cater to the needs of the managers at all levels of this organization. It also aims at creating an environment for experience based learning.

Programme Elements

Five integrated programme elements have been developed in logical sequence to realize the stated objectives of the MDP. These are: i) research,

documentation, development of learning materials, development of case studies on field management, ii) setting up of experimental field laboratories, iii) in-service training, iv) field follow up and experience sharing and v) consultation services to other organizations who might need such services.

Performance

The year 1990 was the year of commencement of MDP. The beginning was cautious and slow, but the programme soon gained momentum.

Training was the most conspicuous activity of the initial year. MDP offered 16 training courses during 1990 in management and organization areas. A total of 298 participants from different departments/units of BRAC attended these courses. The following chart shows the participant mix and the proportion of training.

Institutional Linkages

During 1990, MDP also assisted other organizations in their human resource development activities. These included two public sector organizations, viz, Directorate of Health Services and Directorate of Family Planning of the Government of Bangladesh.

Development of Training Materials

MDP also started developing various training materials to suit the "instructional mix". As an adjunct to the learning materials some case studies were developed. The MDP has been organizing Case Presentation Forums (CPF) where each study is presented and thoroughly discussed.

Expansion of Facilities

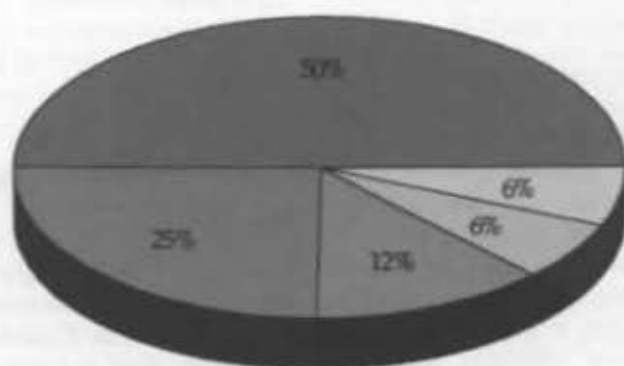
The MDP which started its activities in a rented house in Dhaka has expanded its physical facilities through the setting up of a well equipped centre named Management Training Centre (MTC) at Rajendrapur, some 40 km north of Dhaka city. This newly developed complex has all the modern facilities for providing residential training for 76 participants at a time.

The MDP has a personnel component of 13 members consisting of faculty and support staff.

5. Monitoring

In October 1988, BRAC set up a monitoring cell to assist in developing a Management Information System (MIS). The cell originated out of a felt need to keep track of BRAC's expanding programme activities, particularly the Rural Development Programme (RDP). Its initial activities centred around the credit operation procedures, but today it also covers other activities of RDP.

MDP Offered Service During 1990



■ CSP

■ RDP

■ IGVD

■ REP

■ RED

In November 1990, the cell was upgraded to departmental status and named the Monitoring Department. The department is now responsible for monitoring the activities and performance of BRAC's development programmes.

Monitoring Programmes

The monitoring department is involved in developing a modern MIS within BRAC. Accordingly, it is making constant efforts to identify and refine appropriate tools for collection of information and using the information by the management as well as the programme beneficiaries. The monitoring programme currently covers two areas of RDP-RCP activities : a) institution building, and b) credit operations.

Monitoring the Institution Building

The monitoring of institution building process attempts to collect information on the implementation of programmes. It provides information both to group members and BRAC staff. The information enable them to compare the performance of the village organizations in relation to the stated goals of the programme.

The data are collected on cumulative number of membership, coverage of households, number of weekly and monthly meetings held, training received by the group members. The information also cover status of outstanding and overdue borrowers per capita savings, etc.

Results of the monitoring exercise are shared with the groups to discuss in their next monthly meetings. The

group specifically discusses those indicators for which it achieved the least scores and prepares its action plan for the next year to improve the situation.

Monitoring of Credit Programme

A system is in process of being developed for monitoring the credit component of RDP and RCP. Two reporting formats have been designed. One is a 'daily' and the other is a 'monthly' reporting form. The former is a financial statement which records the target and actual performance of loan recovery and savings. The monthly reporting form provides information on the trend and progress of several aspects such as number of new borrowers, disbursement, realization and overdue. It also monitors the qualitative aspects of the credit programme, eg use of the loan and so on.

Issues for qualitative aspects of monitoring credit are suggested by RDP and RCP managers at the branch and region level. Preliminary results are discussed in a meeting attended by chiefs and regional managers of RDP and RCP. The reports are sent to the chiefs of RDP and RCP at BRAC headquarters who transmit these to the managers at the region and branch level for action.

So far ten reports have been produced on different aspects of credit activity.

6. Computer Centre

The BRAC Computer Centre was set up in 1984. The centre has not only been helping BRAC's managers to concentrate on processing information for managerial

activities by freeing them from analysing and manoeuvring of vast details of data, but also is assisting them in quicker evaluation and control of operations of the programmes being implemented.

Objective

The objective of using computers as a support service is to assist the management to effectively assess and control their project activities. Additionally, the centre is designed to generate some income to become self-sufficient by providing services to outside organizations which follows the principle of cost recovery and earning small margins for upkeep and maintenance. Such assistance to outside users provides them access to computer facilities at a reasonable cost allowing them to reduce their expenses on their accountant.

Origin and Growth

The Computer Centre came into being from a need for specialized support services in handling massive data being generated through the BRAC's expanding programme activities. The centre started its function with one multiuser computer system having only five terminals in 1984. By the end of 1985, another four terminals were added to meet the growing demands of the organization.

Being responsive to the demands for services, the centre has continuously been updating its service providing capabilities. It has over the last few years added to its equipment inventory the PC/XT, PC/AT, Macintosh and a powerful mini computer system.

Computer Services

The BRAC Computer Centre has been engaged in providing services along four broad streams viz, systems design and development, data processing, consultancy and training, research data analysis and desk top publication. These services are offered along with a number of other usual services. Currently, it has work station with a few terminals at various programme offices at the BRAC head office to allow access to the Central Processing Unit (CPU) installed at the centre.

Since the centre was installed in 1984 its service spectrum and clientele have been increasing continuously. It has over these years provided services for various functional areas including accounting, finance, personnel and inventory functions of BRAC and a few other public and private organizations.

The outside organizations served so far by the centre are varied and many. Notable among those are health care delivery institutions, service delivery, financial and international agencies in Bangladesh.

Organization and Management

The centre works round the clock in three shifts under the supervision and guidance of an expert manager. Its personnel includes 60 well trained operators and supervisors.

7. Aarong: Marketing Outlet for Rural Crafts

Introduction

Aarong is a marketing project operated by BRAC to provide a stable and gainful employment to the rural poor and artisans. Established in 1978, Aarong has now six outlets: four in Dhaka and Chittagong, and one in Sylhet. In addition, there is an export office with the task of promoting the producers' market. Also, there is a design centre which works for developing new designs and renovating traditional designs for boosting the demands for arts and crafts. Professionally managed by a highly skilled and efficient team of management, Aarong is considered one of the best rural craft chains in the country.



The Setting

By tradition many of the rural people possess skills in arts and crafts. However, they lack in opportunity to gainfully employ their skills. BRAC identified three basic constraints on gainful employment of rural craftsmen. These are: 1) lack of working capital, 2) lack of marketing support, and 3) lack of opportunity for skills development. Aarong was organized to alleviate these constraints.

Aarong's objectives are to bring local support services and marketing facilities within the reach of the poor rural artisans and products, expand domestic markets for traditional crafts, popularize traditional designs and crafts, and promote export of traditional arts and crafts of Bangladesh.

Service Spectrum

Aarong provides a wide range of services to the artisans and producers of arts and crafts which include i) purchasing of products on the basis of 'cash on delivery', ii) providing of advance against purchase order, iii) assisting in linking producers and artisans with customers, iv) imparting of skills development training, v) helping in design and product development, and

vi) providing of market information to the artisans and producers.

Aarong Beneficiaries

Aarong currently provides services to 307 producers groups. Of these groups, 29 are organized by some national NGOs, 152 by local NGOs and 126 by the artisans. Total membership of these groups is 18,500 (male 2,500 and female 16,000). The females constitute 86 percent of the total members.

Aarong is managed by a group of highly skilled and professional managers. The total personnel complement is over 150.

The total turnover of Aarong in 1990 was over Tk 100.73 million including an export component of Tk 14.34 million.

8. Accounts and Audit

The Accounts and Audit Division forms an integral part of the BRAC's programme management system. It is also an important support service, reaching the fund to the programmes in right time, in right volume and in right flows is the major responsibility of the division. It also administers and upholds the financial discipline within the organization.

By ensuring proper utilization of funds through periodic and end of project audit, this division exercises the needed management control. Fund generated domestically as well as through external assistance are monitored, accounted for and made available to various programmes for supporting their activities.

Service Spectrum

The Accounts and Audit Division provides various kinds of services which can be grouped into three broad categories: i) Project performance support, ii) Support in management control and iii) Management decision support.

Internal audit is an important activity at BRAC. In terms of financial investment, manpower and dimension of works BRAC's development programmes have grown big and spread all over the country. There are around 200 branch or Area Offices through which these programmes are operated following a decentralized system of management. The Area Offices control the inflow and outflow of funds at the field level. This necessitates close monitoring of transactions of funds through regular audit. This division maintains a cadre of trained auditors who visit the Area Offices at regular intervals, scrutinize all the books and papers of accounts, and prepare reports which are used by the management at the head office and at the field level. This system ensures constant watch on what is happening in financial transactions and facilitates prompt action as and where necessary.



9. Publication

Sharing of information and dissemination of knowledge both within and outside the organization, has been an important characteristic of BRAC. To promote this, BRAC has developed an elaborate programme which includes production of variety of books, monographs, magazine and newsletters. This work has grown in size and dimension over the years.

The programme works for making available low cost, creative and useful books, magazines, folk literature, essays, drama and collection of poems aimed at various groups of people, particularly the neo-literates and less educated.

Types of Publication

BRAC brings out a wide variety of publications which can be classified into four broad categories as detailed below.

1. *Monographs*: BRAC has published several monographs under *Peasants Perception and Rural Study* series. Each monograph deals with a specific issue on current rural situation such as landlessness, rural power structure, resource distribution, law, and so on.
2. *Magazine and House Journal*: BRAC is now publishing one magazine, one house journal and one newsletter regularly for specific readership groups. The oldest one is a monthly named *Gonokendra* which first appeared in April 1973. Students of BRAC schools and rural youths are the major audience of the magazine. A separate section name *Alo*, meaning light, has of late been added to this magazine for the children.

A bimonthly house journal titled *Shetu*, meaning bridge, is brought out regularly to disseminate various information relating to BRAC activities among the BRAC workers. BRAC has very recently started publishing a newsletter titled *Access* as a means of sharing of experiences of its activities with other NGOs and development agencies. The newsletter contains articles written by experts in their relevant fields.
3. *Bengali Classics*: Currently BRAC has started a work of publishing selected Bengali classics, re-written in a simple style, for the neo-literate and less educated to acquaint them with Bengali culture.
4. *Translation Work*: Translated versions of illuminative stories and drama have also found place among the BRAC publications. Notable among these are Bengali translation of seven classical dramas originally written in Greek, done by eminent scholars of Bangladesh.

10. Logistics Service

BRAC's logistics department is a support service centre set up at the Head Office. This unit was set up to facilitate smooth functioning of BRAC's programme offices located in Dhaka and at the field level. Its activity spectrum includes procurement, supply and distribution of office furnitures, fixtures, tools and equipment in appropriate quantity and quality.

Transportation services of BRAC is also a part of responsibility of the logistics department. This service assists in maintaining regular contact with the field where most of the activities happen. Additionally, it is the responsibility of the logistics department to procure and make supplies and stores available to field offices in right time and quality.

Major Activities

The logistics department's major activities encompass the following:

1. Procurement and maintenance of transports, furniture, fixtures, tools, equipments, etc.
2. Scheduling of transport.
3. Procurement and transportation of materials to various Area Offices.
4. Operation, maintenance and upkeep of the tele-communication network including the PABX and FAX system at BRAC.

11. Construction Service

The construction department of BRAC provides a useful support service involving erection, repair and maintenance of all physical facilities of the organization. Established in 1984 as a self-contained unit, it has been engaged in meeting the growing needs of BRAC for constructing permanent structures where BRAC programmes can be conducted smoothly and in organized manner.

BRAC's policy to create permanent structures for its training centres, Area Offices of RDP including residences for its field workers necessitated a lot of construction work in different parts of the country. The need for new construction and expansion of the existing facilities went on increasing as new programmes were introduced or new components were added to the ongoing programmes. The construction department was set up to accomplish this task timely, efficiently and also economically.

Activities

The construction department has so far constructed over 100 permanent structures for the Area Office complexes of Rural Development Programme (RDP) and six TARCs in different areas of the country.

During 1990 the department completed the construction work of 20 RDP Area Office complexes. It also undertook extension work of two TARCs and 20 RDP-RCP Area Office complexes and one field office of the Research and Evaluation Division.

Maintenance activities of 30 RDP including RCP Area

Office complex were also completed during the year. Water supply system was installed at 10 RDP and RCP Area Office complexes. The department also supervised the construction work of the Management Training Centre at Rajendrapur.



Sl. No.	Particulars	1989-90	1990-91
1.	Construction of RDP Area Office complexes	20	20
2.	Extension work of TARCs	2	2
3.	Extension work of RDP-RCP Area Office complexes	20	20
4.	Construction of field office of the Research and Evaluation Division	1	1
5.	Maintenance activities of RDP including RCP Area Office complex	30	30
6.	Installation of water supply system	10	10
7.	Construction of Management Training Centre at Rajendrapur	1	1
8.	Total	104	104

The total cost of the above works is Rs. 104 crore. The department has sanctioned Rs. 104 crore for the above works during 1990-91.

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6.	Installation of water supply system	10	10
7.	Construction of Management Training Centre at Rajendrapur	1	1
8.	Total	104	104

The total cost of the above works is Rs. 104 crore. The department has sanctioned Rs. 104 crore for the above works during 1990-91.

Commercial Enterprises



BRAC has established three commercial enterprises with a view to generating funds domestically. These income earning projects are—BRAC Printers and a Cold Storage and Ice Plant. These enterprises were set up at different points of time beginning from 1977.

BRAC Printers

BRAC Printers is a modern printing press which facilitates the publications of BRAC's materials. It also prints for other organizations and business firms on a commercial basis. Its profits support the development projects of BRAC. The printing press since its inception in 1977 has succeeded in creating and maintaining a positive image in the market as a quality press. Its turnover has been increasing annually, rising from Tk 28.02 million the year 1978 to Tk 51.95 million in 1990. The following table show the sales, profit and contribution of BRAC printers to the mainstream funds of BRAC.

Table XIX
BRAC Printers : Sales and Profit 1981-1990

Year	Sales (Tk)	Net Profit (Tk)	Interest paid to BRAC (Tk)
1978	28,02,000	77,000	—
1979	45,64,000	6,25,000	—
1980	61,72,000	11,75,000	—
1981	64,28,764	7,23,835	—
1982	60,36,197	7,80,731	—
1983	68,30,018	10,59,778	—
1984	91,91,659	16,00,000	—
1985	1,26,52,338	26,54,966	—
1986	1,65,45,975	26,94,264	—
1987	1,73,33,918	10,43,663	15,14,766
1988	2,80,68,526	30,11,087	8,11,938
1989	4,72,86,411	50,36,198	13,36,103
1990	5,19,47,516	58,72,003	15,87,411
		2,63,53,525	

Commercial Enterprises



An analysis of the above data shows that over the past 13 years the BRAC Printers consistently maintained a profitability between 10-20 percents.

Service Spectrum

BRAC Printers was established to operated commercially after meeting the BRAC programmes printing requirements, ie, materials for the Functional Education, Non-Formal Primary Education, health education materials including those of the Oral Therapy Extension Programme, flip charts, posters, low cost translation of classics written in Bengali and foreign languages and university text books.

Generation of Income

BRAC Printers was commissioned in 1977 with an initial project cost of US\$ 210,000 funded by OXFAM—Canada, OXFAM—UK and NOVIB. The Printers started making profit in 1978 and since December 1990 it has contributed Tk 26.352 million (approximately US\$ 733,000) as profits. Besides, during 1987 to 1990, it has paid Tk 5.248 million as interest on credit provided by BRAC. The credit was needed to effect the modernization of BRAC Printers in 1987. The modernization helped in increasing productivity and the BRAC's self-generated funds.

BRAC Cold Storage and Ice Plant

The BRAC Cold Storage and Ice Plant was set up in 1984. This project was undertaken to address two vital issues, viz, 1) generate revenue to contribute to BRAC's rural development programmes, and 2) increase the small farmer's share of the market value of their produce by providing storage facilities and short-term loans.

The plant is ideally situated at Doudkandi, in the district of Comilla, at the confluence of the Meghna and Gumti rivers and within 300 ft of the Dhaka—Chittagong national highway.

Inception of the Plant

The Project was initiated by BRAC and sponsored by the Ministry of Agriculture. A grant agreement was signed in 1980 between the Government of Bangladesh and the United Nations Capital Development Fund (UNCDF) allowing BRAC to set up the proposed plant with a rated capacity of 4,000 tons of storage space for potatoes and making of 10 tons of Ice per day. The plant was pressed into operation in 1984.

Performance

A review of the year-wise performance (1984-1990) in the delivery of various services reveals the states in each of these areas as follows:

A. Potato Stored

Year	In bags of 75 kgs
1984	35,669
1985	56,570
1986	53,298
1987	62,533
1988	64,009
1989	60,523
1990	62,213

The above quantities include both the potatoes stored by the growers on payment of rent as well as those procured by BRAC from the adjoining areas.

B. Ice Production

Year	In cans of 135 kgs
1984	10,787
1985	7,208
1986	2,189
1987	8,141
1988	1,416
1989	2,927
1990	8,946

In the years 1986, 1988 and 1989, the demands for ice were appreciably less compared with other years because of poor fish catch in the area. But in all those year the plant production reached the break even point.

C. Loans Advanced

These loans are being advance against the produces of the poor farmers who stored potatoes in BRAC's Cold Storage, to be repaid when they would lift their stock. Additionally, BRAC advanced loan to marginal farmers under its erstwhile Rural Credit and Training Programme (RCTP) in selected areas with the objective of encouraging the farmers in growing more potatoes with assurance to provide them storage facilities in BRAC's Cold Storage.

D. Operational Status

Profit	1988	1989	1990
in Tk	13,82,415	13,91,669	17,39,259

Since 1988 the plant has been earning profit consistently. An overall analysis shows that the BRAC Cold Storage and Ice Plant has succeeded in creating a positive image in the market and its objectives have been largely met.



Financing of BRAC



To meet its financial requirements BRAC mobilizes funds mainly from two sources—external and internal. The external source comprises of the contribution from a number of donors and international agencies. Internal sources are the revenues generated through the investments made in income generating enterprises and the surplus produced by some development projects. The flow of funds from all sources during 1990 is shown below.

Table XX
The Flow of Funds

Source	Tk in '000	%
Contributions from Donors	516,345	68.2
Income from sale proceeds from BRAC's income generating projects	240,373	31.8
Total	756,718	100.0

In 1990 the proportion of external assistance and BRAC's own fund has been 68:32. The amount and percentage composition of donors' fund for 1990 for all projects of BRAC are as follows :

Table XXI
Donors' Funds for BRAC Projects in 1990

Donors	Tk	%
NOVIB	144,083,210	27.90
ODA	126,773,638	24.55
DANIDA	78,736,140	15.25
SIDA	55,072,773	10.67
UNICEF	35,770,256	6.93
NORAD	30,000,000	5.81
EZE	25,232,865	4.89
SDC	11,942,997	2.31
Ford Foundation	3,559,870	0.69
Interpares/CIDA	2,068,872	0.40
USCC	1,263,550	0.24
OXFAM	632,691	0.12
Other Donors	1,207,808	0.24
Total	516,344,670	100.00

Expenditure on Projects

During the year a total of Tk 633,374,114 was spent for different development projects of BRAC. The following table shows the programme-wise expenditure.

Table XXII
Expenditure on Development Projects in 1990

Project	Allocation of Tk	%
Rural Development Programme	348,124,222	54.96
Child Survival Programme	79,507,244	12.55
Livestock Development Programme	485,782	0.08
Primary Education for Older Children	3,383,239	0.53
Housing for the Rural Poor	6,686,277	1.06
Rural Credit Project	169,510,130	26.76
Haor Development Programme	10,748,582	1.70
Gonokendra Journal	789,781	0.12
Vulnerable Group Development Credit Programme	4,986,842	.79
Hatirdia Integrated Development Programme	7,851,198	1.24
Facilitation Asstt Programme on Education	1,196,329	0.19
Printing and Publication	104,488	0.02
Total	633,374,114	100.00

The balance sheet as given in the following page provides details about funds and liabilities of BRAC for 1990.



Bangladesh Rural Advancement Committee

Balance Sheet

As at 31st December, 1990

Funds and Liabilities

	TK
Capital fund	729,397,503
Gratuity and redundancy fund	23,984,627
Building maintenance reserve fund	6,686,218
Training fund	7,322,245
Flood rehabilitation fund	7,756,569
Land replacement fund	55,525
Group Insurance fund	7,426,195
Loan revolving fund	33,329,146
Head office overhead adjustment a/c	2,118,169
5% loan from NOVIB	8,303,457
Motorcycle replacement fund	6,180,681

Current Liabilities :

For goods	2,774,068
For expenses	15,338,594
For other finance	3,235,642
For group savings deposits	132,266,554
For group fund deposits	27,400,212
For group current & project accounts	29,223,211
Bank over draft	41,688,165
	<hr/>
	1,084,526,781
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Property and Assets

Land and land development	20,357,862
Building	108,487,043
Vehicles	57,728,323
Camp/Poultry house	831,558
Furniture and fixture	22,902,734
Office, factory and field equipment	18,085,494
Plant and machinery	25,675,056
Bicycle	4,147,018
Deep tubewell	1,453,168
Possession Right	6,346,875
Hatchery	616,498

Total Fixed Assets	266,631,629
Less: Accumulated depreciation	52,391,725
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Net Fixed Assets	214,239,904
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Investment	27,955,208
Deposit for shares in companies	8,501,235
Loan to groups	398,000,283
Deferred revenue expenditure	3,165,852

Current Assets :

Stock, store and spares	68,117,703
Advance, deposits and prepayments	29,112,109
Sundry debtors/accounts receivable	26,694,324
Loan to BRAC Industries Ltd	25,729,826
Current account with project	5,780,934
Cash and bank balance	277,229,403
	<hr/>

1,084,526,781
