

BRAC

ANNUAL REPORT



CONTINUITY AND CHANGE

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BRAC 1998



Continuity and Change

BRAC in its twenty-seventh year continues its activities with the same commitment and determination it has applied to its mission since its inception. The principles of objectivity, built on fairness, efficiency and effectiveness, which BRAC adopted since the very beginning, have remained immutable in the face of all the challenges the organisation has encountered. These key tenets have been at the core of the initiatives that BRAC has undertaken over the years. Experimentation and learning have been essential components of BRAC's approach, even as it has remained firmly committed to its mission. BRAC has been able to adapt to the changing global environment and developments. Change has brought with it perceptions of new needs, new demands and new expectations; BRAC has endeavoured to be sensitive and responsive. Even as it has expanded its operations, BRAC has not lost sight of the need to be accountable and transparent.

The principles of fairness and objectivity have helped BRAC to build trust, strengthen communication and foster productive relationships both within the organisation as well as with its programme participants.

Through pursuing its objectives of reducing poverty, supporting human development and improving the status of women, BRAC has played an important role as a catalyst for development.

Thus over the past decades BRAC has evolved into a more seasoned organisation, with a broader idea of its role in the development of Bangladesh.



Governing Body

Syed Humayun Kabir
Chairman

F. H. Abed
Taherunnessa Abdullah
V. I. Chowdhury
Kazi Aminul Huque
A. S. Mahmud
Salma Sobhan

Founding Executive Director

F. H. Abed

Adviser

Faruq A. Choudhury

Deputy Executive Directors

Salehuddin Ahmed
Md. Aminul Alam

Directors

Muazzem Hasan
Ahmed Mushtaque Raza Chowdhury
Sukhendra Kumar Sarker
Kaniz Fatema
M. Tajul Islam
Md. Golam Samdani Fakir
Muhammad Sahool Afzal
Syed Rezaul Karim
Purabi Dutta

Director BRAC Printers
Director Research and Evaluation Division
Director Monitoring and Internal Audit
Director Non-Formal Primary Education
Director Public Affairs and Communications
Director Training Division
Director BRAC Information Technology Institute
Director BRAC Dairy and Food Project
Director Health and Population Programme

LIST OF ACRONYMS

ABC	Assessment of Basic Competencies
ADB	Asian Development Bank
ANCC	Ante-Natal Care Centre
AO	Area Office
ARI	Acute Respiratory Infections
BCC	Behaviour Change Communication
BCCP	Bangladesh Centre for Communication Programmes
BEOC	Basic Education for Older Children
BGMEA	Bangladesh Garments Manufacturers & Exporters Association
BHC	BRAC Health Centre
BINP	Bangladesh Integrated Nutrition Programme
BCDM	BRAC Centre for Development Management
CHT	Chittagong Hill Tracts
CLIP	Chandina Learning Improvement Project
CSP	Child Survival Programme
DANIDA	Danish International Development Agency
DFID	Department for International Development
DLS	Department of Livestock Services
DOC	Day Old Chicks
DOF	Directorate of Fisheries
DOTS	Daily Observed Treatment Short Course
DP	Democracy Partnership
DRR	Department of Relief & Rehabilitation
EPI	Expanded Programme on Immunisation
EHC	Essential Health Care
EG	Environment Group
FE	Functional Education
ESP	Education Support Programme
ESP	Essential Service Package
FP-FP	Family Planning Facilitation Programme
GAAC	Gender Awareness & Analysis Course
GP	Global Partnership
GQAL	Gender Quality Action Learning
GRC	Gender Resource Centre
HPD	Health & Population Division
HPP	Health & Population Programme
HPSP	Health & Population Sector Programme
HPSS	Health & Population Sector Strategy
HRLE	Human Rights & Legal Education
IFAD	International Fund for Agricultural Development
IGVGD	Income Generation for Vulnerable Group Development

ILO	International Labour Organisation
LGED	Local Government & Engineering Department
MDU	Material Development Unit
MELA	Micro Enterprise Lending and Assistance
MT	Metric Tonne
NCU	NGO Cooperation Unit
NFP	Nutrition Facilitation Programme
NFPE	Non-Formal Primary Education
NIPHP	National Integrated Health and Population Programme
ORT	Oral Rehydration Therapy
OTEP	Oral Therapy Extension Programme
PCJSS	Parbattya Chattagram Jana Sanghati Samity
PLDP	Participatory Livestock Development Programme
PKSF	Polli Kormo Shohayok Foundation
PSE	Programme Support Enterprise
PV	Photovoltaics
RCTP	Rural Credit & Training Programme
RDP	Rural Development Programme
RCP	Rural Credit Project
RED	Research & Evaluation Division
REP	Rural Enterprise Project
RHDC	Reproductive Health & Disease Control
SIT	School for International Training
SLDP	Smallholder Livestock Development Programme
SS	Shastho Shebika (Female Health Volunteer)
TARC	Training And Resource Centre
TBA	Traditional Birth Attendant
UFHP	Urban Family Health Programme
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
VGD	Vulnerable Group Development
VO	Village Organisation
WAC	Women's Advisory Committee
WDB	Water Development Board
WFP	World Food Programme
WHDP	Women's Health & Development Programme



BRAC TIME LINE : MAJOR EVENTS

- 1972 BRAC starts in Sulla (Sylhet) as a relief agency
- 1973 Transition to a development programme
- 1974 Relief work among famine and flood victims of Rowmari, Kurigram
- 1975 RED established; Jamalpur Women's Project commences
- 1976 Manikgonj Integrated Project underway
- 1977 BRAC commences 'targeted' development approach through VOs, BRAC Printers starts operation
- 1978 TARC set up at Savar; Aarong set up in Dhaka; Sericulture starts in Manikgonj
- 1979 Outreach, RCTP, Poultry Programme commences
- 1980 OTEP launched
- 1983 Livestock Programme developed
- 1985 NFPE, REP launched
- 1986 RDP formed by merging RCTP and Outreach; CSP commences
- 1987 IGVD started
- 1988 Monitoring Department set up
- 1990 Rural Credit under RCP commences
- 1991 WHDP commences
- 1992 BCDM established
- 1993 Training Division, WAC set up
- 1994 NFPE sets up a desk in Nairobi under the auspices of UNICEF, to advise some African countries on primary education; Aarong opens a branch in London, U.K.
- 1995 Fifteen Adult Literacy Centres opened under NFPE; BRAC enters Global Partnership for NGO studies, education and training; GQAL and GRC set up
- 1996 RDP IV commences; MELA launched; BRAC BD mail goes into operation;
- 1997 Urban Development Project starts; BRAC Dairy and Food Project commissioned; Delta BRAC launched
- 1998 BRAC Information Technology Institute launched; Chittagong Hill Tracts Integrated Development project underway

BRAC AT A GLANCE

DECEMBER 1998

Target Group	People living below the poverty line.
Districts Covered	All of 64
Budget 1998	US \$ 108 Million

STAFF POSITION

Full time staff

	Male	Female	Total
Head Office	520	162	682
Field	17,182	6,114	23,296
Total	17,702	6,276	23,978

Part time Staff

	Male	Female	Total
Head Office	--	--	--
Field	1,077	32,669	33,746
Total	1,077	32,669	33,746

Total BRAC Staff 57,724

Rural Development Programme (RDP)

Villages covered	42,033
Village Organisations (VO)	73,058
VO Membership	2.75 mil.
Current Members's Savings	Tk. 2,237 mil.
Loans Disbursed in 1998	Tk. 8,347 mil.
Loans Disbursed	Tk. 29,932 mil.
Loans Outstanding	Tk. 5,226 mil.
Number of Poultry Rearers	1.31 mil.
Poultry Workers (vaccinators)	44,001
Number of Livestock Rearers	173,224
Number of Para-veterinarians	3,351
Number of Silkworm Rearers	12,919
Number of Fish Farmers	113,997
Area under Fish Culture (acres)	21,617
Number of Vegetable Growers	64,273
Area under Vegetable Cultivation (acres)	19,107
Women-run Restaurants and Grocery Stores	5,492

BRAC AT A GLANCE

DECEMBER 1998

Non Formal Education

Non Formal Primary Education Programme

Schools in operation	34,517
No. of students	1,105,292
No. of teachers	33,746

Adult Literacy

Centres	3,435
Students	103,050
Teachers	3,435

Continuing Education

School Libraries	6,313
School Library members	202,543
Union Libraries	285
Union Library members	139,581

Health and Population Programme (HPP)

Villages Covered	43,348
Population Covered	35 million
Antenatal Care Centres	2,610
Community Health Volunteers	25,140
TB Control Programme (thana)	60
Pneumonia/ARI Control (thana)	10
Nutrition Facilitation / BINP (thana)	11
Village Sanitation Centre	911
BRAC Health Centres	92

Training Provided by BRAC

Field-based Skills Training to Programme

Participants

Fisheries	53,447
Poultry & Livestock	337,121
Social Forestry	15,878
Sericulture	6,461
Agriculture	26,552
Total	439,459

(Over 95% of participants are female)

Health and Population Programme Training

Basic Training for EHC Health Volunteers (SS)	3,615
Refresher Training for SS/DH	179,168
Basic Training for staff (BRAC and other health workers)	6,911
Refresher Training for staff	13,048

Human Rights and Legal Education Programme

(HRLE) Training

Orientation Courses offered in 1998	11,320
Total Courses offered	46,833
VO Members trained in 1998	243,129
Total VO Members Trained	1,079,376

Training Centre (TARC) based training

	Female	Male	Total
VO Members	2,812	549	3,361
BRAC Staff	6,145	14,671	20,816
Programme Functionaries (Teachers, Nutrition, Organisers, Library Assistants)	17,144	1,129	18,273
Others (NGOs, Government)	1,375	1,492	2,867
Total	27,476	17,841	45,317

BRAC's Mission

BRAC works with people whose lives are dominated by extreme poverty, illiteracy, disease and other handicaps. With multifaceted development interventions, BRAC strives to bring about a positive change in the quality of life of the poor people of Bangladesh.

BRAC is committed to making its programmes socially, financially, and environmentally sustainable, using innovative methods and appropriate technologies. BRAC firmly believes and is actively involved in promoting human rights, human dignity, and gender equity.

Although the emphasis of BRAC's work is at the individual level, sustaining the work of the organisation depends on an environment that permits the poor to break out of the cycle of poverty and hopelessness, which frustrates them. To this end, BRAC endeavours to bring about change at the level of national and global policy on poverty alleviation and social progress.

The fulfillment of BRAC's mission requires the contribution of competent professionals committed to the goals and values of BRAC. BRAC, therefore, fosters the development of the human potential of the members of the organisation and those they serve.



BRAC: A perspective

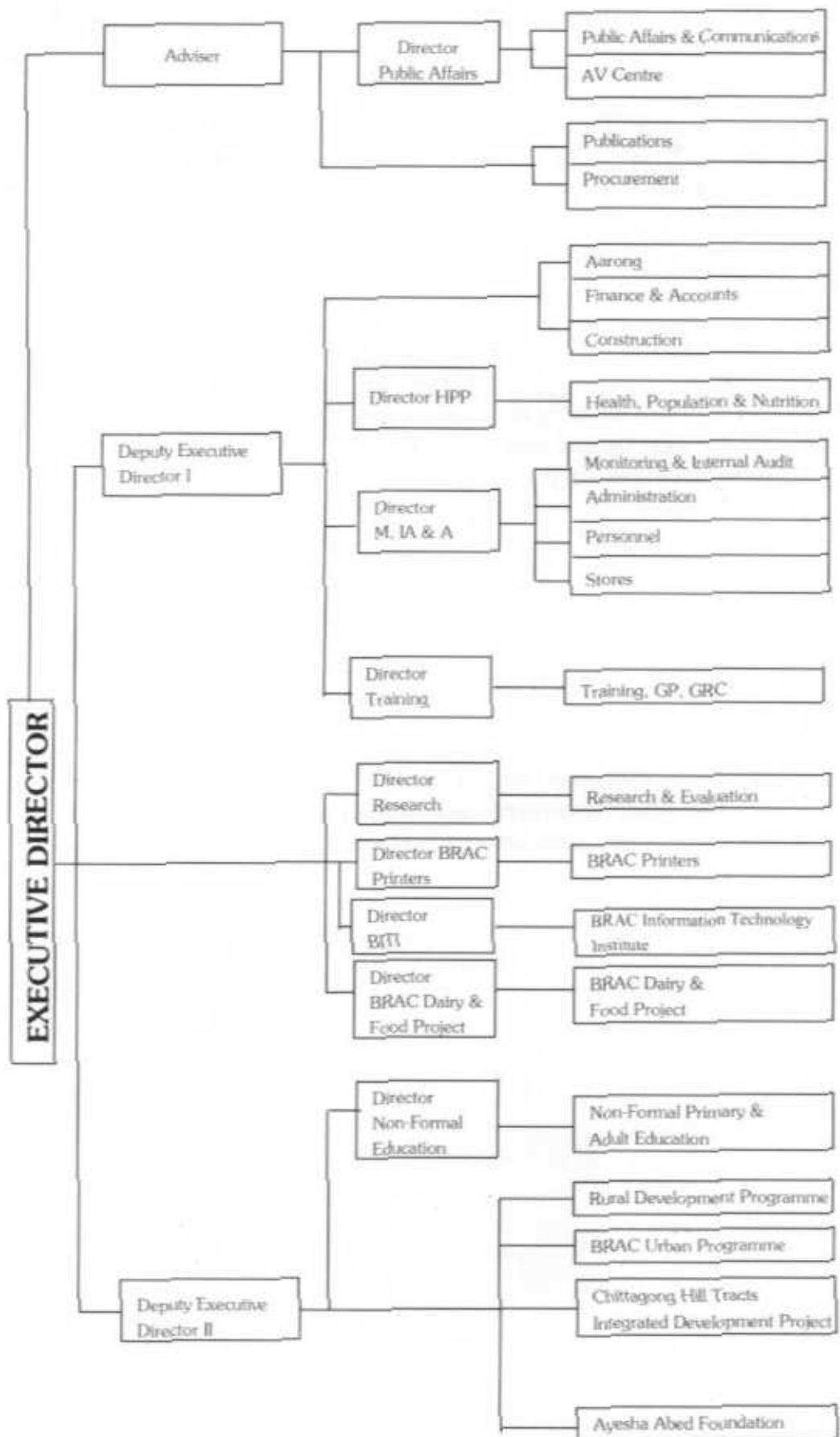
BRAC began its operations in February 1972 after the end of the war of liberation that led to the creation of Bangladesh. It began as a committee of concerned individuals who pledged to bring aid to thousands of refugees returning to their homes in Sulla, a remote rural district in the Sylhet region. Under the guidance and leadership of Mr. Fazle Hasan Abed, the founder and executive director, BRAC carried out an intensive relief and rehabilitation operation in Sulla for one year. But relief assistance, critical as it is in times of an emergency, created a state of dependency and did not provide long-term solutions for the problems of a poor, war ravaged country. Thus in 1973, BRAC shifted its approach to community development involving the rural communities as a whole. However, BRAC soon realised that within the larger village community there were other communities that did not share the same values and there was an unequal distribution of power, privilege, and access to resources. The village power base, comprising of the local elite, controlled much of the economic and social opportunities of the poor.

As a result, in 1976 BRAC underwent a second transformation in its approach to rural advancement. It decided to bypass the upper levels of village hierarchy and work directly with the underprivileged. The target population consisted of the poorest of the poor: day labourers, fishermen without tools or adequate fishing rights, artisans, other petty traders and women who were productive but whose economic contribution was not adequately recognised. They formed a significant segment of the population. They were landless, owned no assets and sold manual labour to survive.

BRAC's goal of empowerment of the poor and poverty alleviation required more than awareness raising and skills training. The people needed access to financial resources. Extending credit became a cornerstone of BRAC's strategy.

BRAC's research clearly showed that women in Bangladesh played a much more vital role in production than had been hitherto acknowledged. Most women were economically and socially deprived, yet they were for the most part responsible for the management of households. Women also had the potential to bring maximum change in the family in particular and the community in general. Experience showed that as the poor rural women were constrained to manage the entire household with extremely limited means, they turned out to be better resource managers than their

BRAC Organogram



male counterparts. Therefore, if women gained access to resources, the impact would be more profound and sustainable. Furthermore, the growing number of households headed by women, as a result of the death of a spouse, divorce, desertion and male migration, had left many women as sole providers for the family. Recognition of these facts led BRAC to develop gender perspectives in its programmes. BRAC took on the formidable task of levelling the playing field for women in both social and economic spheres.

BRAC's programmes cover the main aspects of the life of the people with whom it works. The three core areas are rural development, education and health. In addition, BRAC in recent years has started an urban programme. BRAC's Rural Development Programme focuses on the socio-economic development of underprivileged rural women through access to credit, capacity development, savings mobilisation, institution building and awareness creation. The Non-Formal Primary Education Programme provides education for the children of these women, while the Health and Population Programme is aimed at addressing the health and nutritional status of women and children at the community and national level. Efforts are made to ensure that these programmes complement each other.

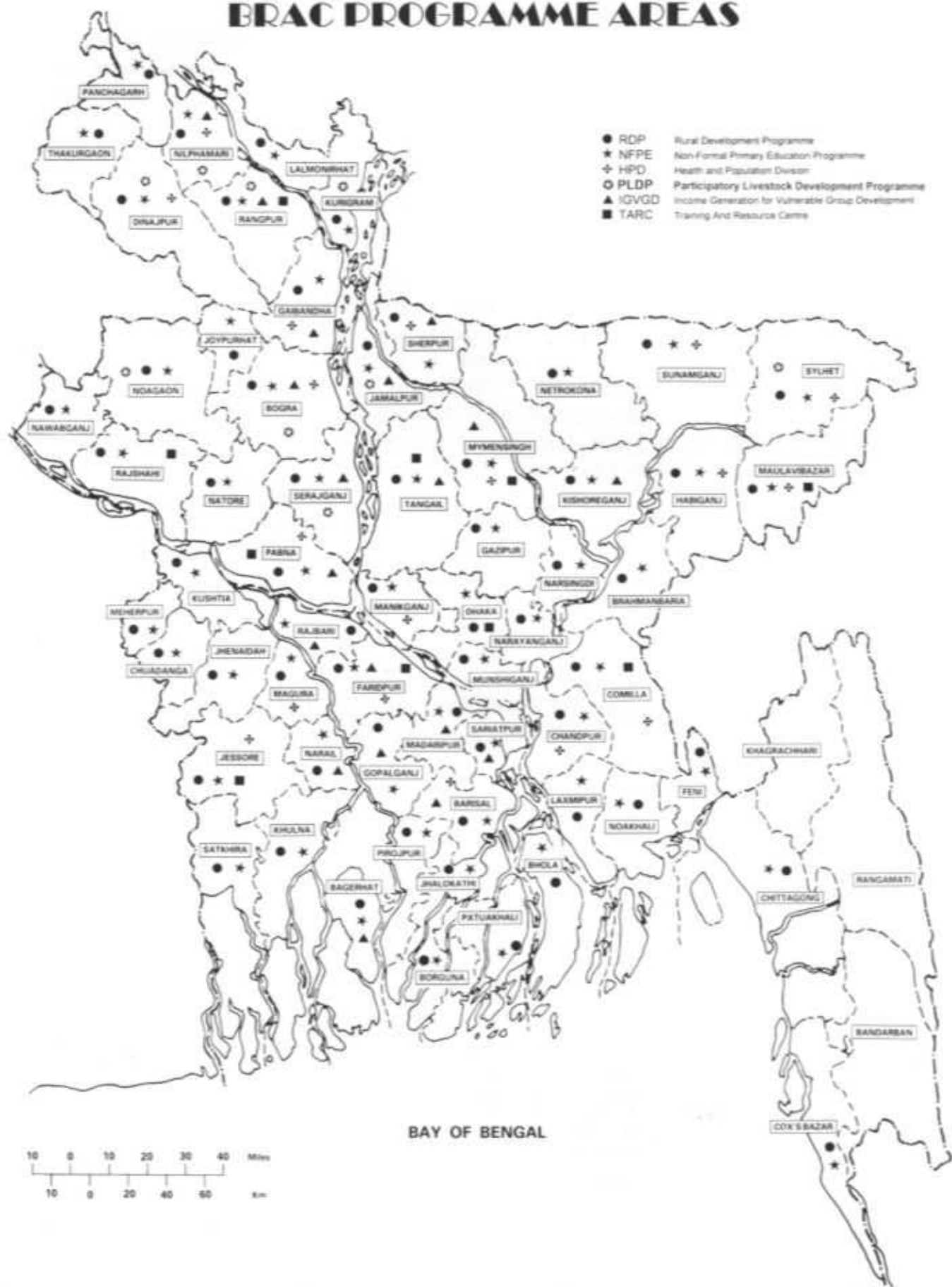
Through its different interventions, the Health Programme addresses issues such as reduction of maternal and infant mortality, treatment and cure of tuberculosis and other respiratory diseases, health education, and preventive and curative health care.

The Urban Programme is designed to address the needs of the urban slum dwellers, with a focus on education, credit, capacity building and service delivery.

BRAC's Training Division undertakes various training courses for capacity building of the programme participants and BRAC staff in order to maintain a high standard in all its programmes. The Research and Evaluation Division conducts research on socio-economic issues and the effectiveness of BRAC interventions. The Monitoring Division likewise provides valuable feedback on programme implementation. The Gender Quality Action Learning (GQAL) and the Gender Resource Centre (GRC) help to raise gender awareness among BRAC employees and ensure its inclusion in BRAC's programmes. The Construction Department is responsible for the expansion and maintenance of the organisation's infrastructural facilities.

BRAC PROGRAMME AREAS

- RDP Rural Development Programme
- ★ NFPE Non-Formal Primary Education Programme
- ⊕ HPD Health and Population Division
- PLDP Participatory Livestock Development Programme
- ▲ IGVGD Income Generation for Vulnerable Group Development
- TARC Training And Resource Centre



BAY OF BENGAL

10 0 10 20 30 40 Miles
10 0 20 40 60 km

Rural Development Programme



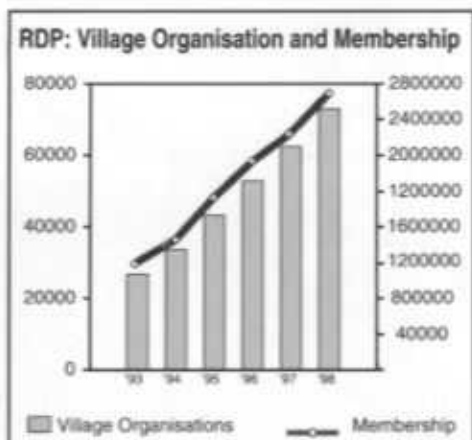
BRAC views poverty in a holistic sense and regards it as a complex syndrome that requires extensive and innovative efforts to overcome. Lack of an 'enabling' environment deters the poor from breaking away from the poverty trap. BRAC believes that access to credit can play an important part in creating that enabling environment. Lack of access to the formal banking system is one of the major constraints for the rural poor that deprives them of the facility to borrow, save and invest in productive activities. The objective of BRAC's micro credit programme, thus, is to provide banking services to the poor, catering to their special needs.

BRAC first experimented with credit in 1974, when it gave out loans to small groups for different income generating activities. Through different methods, it experimented with and analysed the usefulness of credit inputs in the lives of the poor. In 1979, BRAC launched two distinct programmes. These were the Outreach Programme and the Rural Credit and Training Programme (RCTP).

The Outreach Programme mobilised the landless to use their own resources and obtain the support from the local government to improve their lives, while the Rural Credit and Training Programme organised the landless groups and provided them with training, credit and self employment opportunities. By the end of 1985, it was seen that both social mobilisation and input support were essential to alleviate poverty and to empower the poor. As a result, BRAC changed its approach and established the Rural Development Programme (RDP) in 1986 by merging the two.

The nucleus of all RDP activities is the Village Organisation (VO). The all important link between BRAC and the VOs is maintained through the RDP Area Offices. Each VO consists of 40 to 45 members from a village community. When BRAC plans to set up an office in an area, it conducts a survey within 10km radius of the Area Office to identify the target households. Once they are identified, BRAC Programme Organisers carry out the motivational work needed to convince the people to form a VO. The people are also made aware of the different programmes of BRAC and the advantages of coming together as a group.

People who own less than .50 decimals of land and who sell manual labour for at least 100 days in a year are targeted. BRAC VO members are also aged between of 18 and 54. A VO starts to



function by the time there are about 20 members. The first step to becoming a VO member is to know about and implement the 18 promises relating to one's life. The members promise to help each other, be involved with productive and socially right activities for the good of their families and to take advantage of BRAC's services and abide by its rules. BRAC also conducts an orientation course for the members to familiarise them with the services available from BRAC.

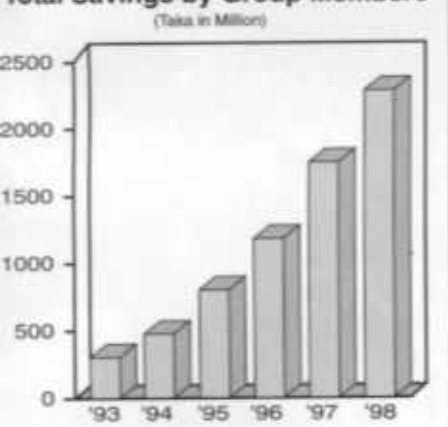
Initially, separate VOs were formed for both men and women. However, since the early 1990s, BRAC has been focusing solely on women. Today, women comprise 95 per cent of the VO members. By the end of 1998 there were 74,428 VOs. Under each Area Office there are approximately 160 VOs. The Area Manager remains in charge of the Area Office. After a VO is formed, the members select a President and a Treasurer. For procedural purposes of the micro credit activity, the VO members also form small groups of five within a VO. The small groups are headed by the small group-leader.

Credit decisions are taken by the members at the fortnightly meetings. A BRAC Programme Organiser, who is responsible for establishing links between BRAC and the VOs, attends these meetings to facilitate the process. Twelve years since its inception in the mid-1980s, RDP - the core programme of BRAC - is working with more than 2.7 million households in all of the 64 districts of



the country. The major sectors of the programme for employment and income generation of the members include sericulture and silk production, handicrafts manufacture and marketing through BRAC's own outlets, as well as export, agriculture, poultry, livestock, fisheries, tissue culture for producing quality vegetable and crops, high yielding seed production, large scale milk production and its marketing and non traditional enterprise related activities.

Total Savings by Group Members



RDP aims to make the savings and credit operation cover its cost and generate a surplus, so that other RDP programmes can be cross-subsidised. All RDP Area Offices begin their operation with borrowed funds from the Head Office and afterwards cover their costs mainly from service charges. The Area Offices or branches are modelled in such a way that most of them become self-financing after four years of operation and are able to make enough surpluses to subsidise other programmes.

Services provided by a typical RDP Area Office are:

- *Savings and Credit*
 - a) Mandatory and Current Savings Options
 - b) Income Generating and Housing Loans
 - c) Life Insurance
- *Sector Programme and Technical Assistance for Income and Employment Generation*
 - d) Poultry/Livestock
 - e) Fisheries
 - f) Sericulture and Silk Development
 - g) Social Forestry
 - h) Horticulture and Vegetable
 - i) Programme Support Enterprises
- *Social Development*
 - j) Essential Health Care/Education/Environmental Awareness
 - k) Formation of Federation
 - l) Group Theatre
 - m) Gram Shobha
 - n) Human Rights and Legal Education





***Rural Development Programme
Interventions***

RDP operates with the knowledge that women in Bangladesh are specially disadvantaged. Their subordinate status in society is due to low literacy rates, wage rates, life expectancy and, particularly, lack of access to economic resources and information. BRAC's Social Development Programme is an initiative to foster sustainable development through institution and awareness building and to enable its VO members, who are mostly women, to become empowered.

Social Development Programme

The components of the Social Development Programme are Gram Shobhas (village meetings), education, health and environmental awareness, human rights and legal education, ward federation and popular theatre.

Gram Shobha

Once every month, the VO members attend a Gram Shobha where contemporary social, legal and economic issues are discussed. The members also discuss day to day problems. The Gram Shobha enables VO members to identify specific issues that affect their daily lives and to discuss probable solutions to these problems. The programme organisers facilitate the meetings and the spouses of the VO members are encouraged to participate. Through these meetings, the VO members are able to voice their opinions and seek a more participatory role in the community. Issues such as education, sanitation, gender and human rights, violence against women, oppression and injustice are discussed.





Human Rights and Legal Education

BRAC started the Human Rights and Legal Education (HRLE) Programme in 1986 to create awareness among women about their individual rights and privileges in society, and to socially empower them. The idea was that, through greater awareness of their rights and knowledge of some basic laws, women would gain protection from illegal and unfair social practices. As a component of the Social Development Programme, the specific objectives of HRLE are:

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

The complete HRLE course consists of 30 sessions, stretched over a period of five to six weeks. A BRAC volunteer (shebok/shebika), trained at BRAC's Training Centres, is assigned to teach the course.

The training is given on seven basic laws, viz. Muslim Family Laws, Muslim Inheritance Laws, Hindu Family Laws, Hindu Inheritance Laws, Constitutional Laws, Criminal Procedure Code, and Land Laws. The number of VO members trained during 1998 from different RDP areas stands at 243,129, with the number of volunteer teachers being 2,500. The information gained on legal rights has enabled women to voice their concern against illegal divorces, polygamy, the malpractice of dowry, underage marriage and, above all, violence against women. Since gaining legal awareness, women have also claimed their inheritance rights and advocated registered marriages. Besides, they have been able to resist oppression within their family. In 1998, more than 1,020 workshops were held, which created crucial public opinion against issues such as dowry, illegal divorce and violence against women.

In cooperation with Ain-o-Shalish Kendra (a legal aid organisation), the programme has also started to provide limited legal aid to BRAC group members in two RDP regions.

Popular Theatre

BRAC initiated Popular Theatre in 1998. It has proved to be an effective medium for communicating with the illiterate rural masses, while providing amusement, entertainment and education for the people. The dramas that are staged reflect the realities of the society and the people immediately relate to them. Up to December 1998, BRAC had organised eight popular theatre groups: four in Comilla and four in Mymensingh. These groups staged 264 dramas and all of them were well received. These dramas expose social injustice and put forward solutions for the village people.

Ward Federations

Ward Federations (Polli Shomaj) are independent institutions comprising of VO members responsible for establishing and safeguarding their social and legal rights. The Ward Federations collaborate with the Gram Porishods (unit of the local government) in implementing village-based developmental programmes. BRAC started organising Ward Federations since the middle of 1998. Up to December 1998, 3,002 such federations were formed.



Environment Group

BRAC set up an Environment Group (EG) in December 1995 to coordinate and address the emerging environmental issues. The EG aims to strengthen and incorporate environmental dimensions into BRAC's programme activities to achieve sustainable development in Bangladesh. In order to achieve this goal, the group has developed five objectives :

- Research
- Programme Management
- Monitoring and Evaluation
- Training
- Communication

During 1998, the group established the Environmental Assessment Guidelines for BRAC's RDP. It also conducted several environment-related research projects to assess the extent of environmental problems in Bangladesh.



BRAC has designed elaborate programmes to address the Education and Health components of the Social Development Programme. These have been treated in separate chapters.

Community Leaders' Workshop

Although BRAC's work is directed towards the poorest women and children, it is essential that other members of the village community be made aware of the social injustice that they may encounter. With a view to building awareness among all sections of the rural community, the Community Leaders' Workshop is organised. Through the workshop, BRAC brings together religious leaders, the local government body and opinion leaders to discuss social, legal and economic issues. In 1998, over 800 workshops were held with the goal of creating public opinion against dowry, illegal divorce, violence against women, polygamy and other social ills.

BRAC's Savings and Credit Programme

Through years of experience, BRAC has learned that credit can be a valuable input to better the lives of the poor. The aim of BRAC's Savings and Credit Programme is to help create a financial base for the group members through savings mobilisation and credit so that they can carry out different income generating activities. BRAC first experimented with credit in 1974. However, it was through the RCTP programme, launched in 1979, that credit became an important component. Savings opportunities with BRAC provide members with funds for consumption, children's education and other investments. It also provides security for old age and serves as a contingency fund during natural disasters – times when their income level fluctuates drastically. Credit, on the other hand, provides BRAC VO members with funds to initiate different income generating activities. Loans are given for both individual and joint activities and there is no collateral. However, VO members must have some savings with BRAC before they can take loans.



BRAC's current credit programme, one of the largest in the world, has more than US\$ 38 million in members' savings and US\$ 469 million as loans disbursed. So far, the group members have shown a strong inclination to participate in this programme, and 98 per cent of them repay the loans.

From the very early days, BRAC realised that capacity building of the rural poor was essential along side credit, to alleviate poverty. One way to develop their capacities would be through initiating income generating activities. Thus BRAC embarked on different sector programmes to strengthen the income generating opportunities of the VO members.

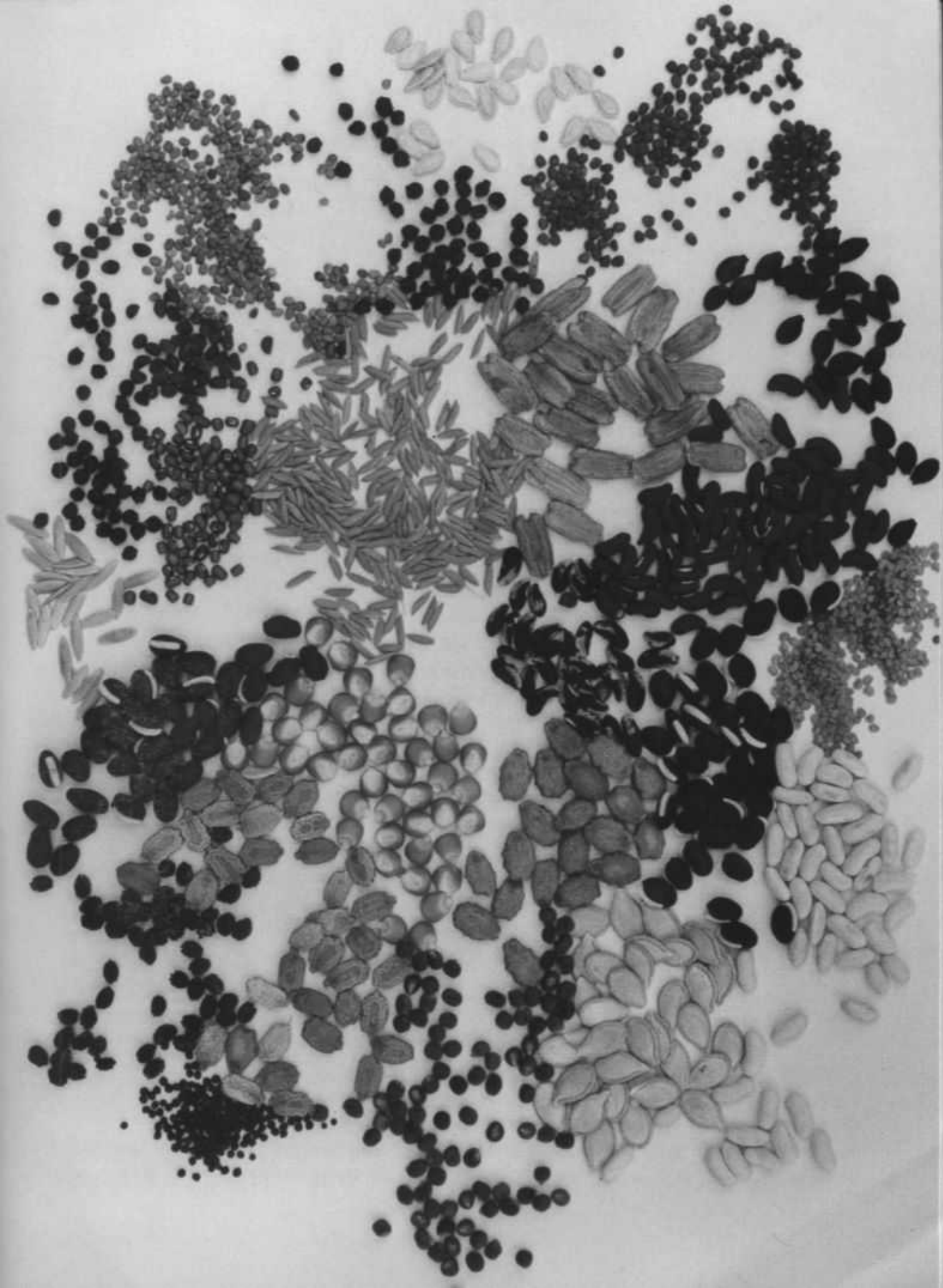
Poultry Programme

BRAC's Poultry Programme is its largest and one of its earliest sector programmes. In 1983, BRAC designed a model for poultry sector development, to be jointly administered by the government and BRAC as an integrated package of support to rural women. The primary purpose of the programme was to increase the income of the group members by promoting poultry activities in the country. BRAC's Poultry Programme now includes breed development, feed supply, health care, supply of inputs, technical service, vaccination and financial support.

Research has shown that poultry rearing can be very profitable if poultry mortality is checked, the local-breed improved and some technical packages provided. By 1998, 1.24 million women were involved in the poultry sector and a total of 8.7 million day-old chicks were being reared. During 1998 the number of group members who were trained in poultry vaccination stood at 43,446. In addition to the poultry farmers, BRAC supports 169,012 livestock rearers (cows and goats). Around 3,351 para-veterinarians provide veterinary services in thousands of villages. BRAC has decided to establish a bull station in Shambhuganj near Mymensingh to provide frozen semen to cow rearers for the breeding of quality cows through artificial insemination.

A Small Holder Livestock Development Programme (SLDP) was launched in 1993 in collaboration with the government. The International Fund for Agricultural Development (IFAD), Krishi Bank and DANIDA, provided the funds. The aim of this programme was to generate income and create employment opportunities through poultry and duck rearing for the poorest rural women. This programme has been phased out successfully in June 1998 with 3,33,000 women, having been trained in poultry and duck rearing, transferred to the mainstream Rural Development Programme.





Participatory Livestock Development Programme

In 1998, the Participatory Livestock Development Programme (PLDP) was launched by the government. To implement the programme, the government decided to collaborate with various non-government agencies, including BRAC. Out of the 89 thanas that will be covered under PLDP, BRAC will be the implementing agency in 31 thanas, covering a population of 1,26,790. The PLDP is being funded by DANIDA and ADB through the Polli Kormo Shahayak Foundation (PKSF).

The aim of the programme is to create employment opportunities and generate income through home-based poultry rearing.

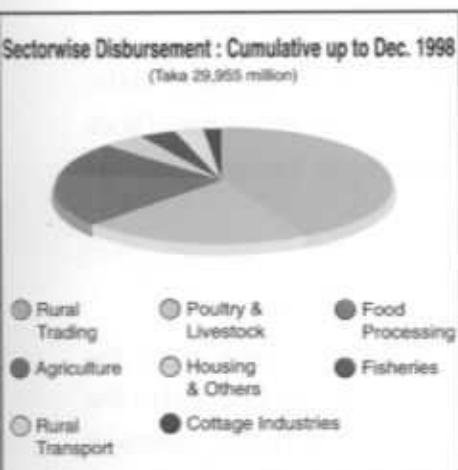
Poultry for Nutrition Programme

BRAC is also implementing the Poultry For Nutrition Programme under the Bangladesh Integrated Nutrition Project (BINP), in collaboration with the government. The aim of this programme is to improve the nutritional status of pregnant and lactating mothers and infants under two years of age from the poorest rural families through home-based poultry raising and credit support. Poultry rearing can provide nutrition as well as serve as a means for generating income for the poor women. BRAC will be covering a population of 39,100 in 23 thanas of Bangladesh through this programme.

Agriculture Programme

Under the Agriculture Programme, BRAC assists its members to grow vegetables. Training, technical service, inputs and credit are extended to vegetable growers. More than 64,274 members are involved in this programme and in 1998 more than 5,550 farmers were producing vegetables with a total of 6,397 acres of land under cultivation. Most of the participants are women. BRAC's vegetable extension network now covers 25,000 villages and employs 583 staff, a fifth of whom are graduate agriculturists.

The vegetable sector of the country is dominated by low quality seeds, with more than 80 per cent coming from unorganised sources of production. BRAC has initiated contract growing to increase quality seed supply. The contract growers receive technical support, credit, inputs, supervision and, a guaranteed price for seeds.



During 1998, BRAC produced 32.2 metric tonnes of improved varieties of 19 types of vegetables, including 130 metric tonnes of hybrid maize and 47 metric tonnes of composite maize. Seed processing activities are carried out at BRAC's seed processing centre at Tongi, which also serves as an air-conditioned storage facility. In 1998, nearly 26,000 acres of land had been brought under hybrid rice cultivation and 3,300 acres of land under improved wheat cultivation. BRAC also produced 1,000 metric tonnes of Urea Super Granules (USG) and sold it to small and marginal farmers with the aim of increasing the production of rice.

Social Forestry Programme

In order to preserve the environment, BRAC has initiated a Social Forestry Programme. The purpose of the programme is to carry out extensive plantations on under-utilised lands. Farmers have planted trees that have long term economic value, on their homesteads, on river banks and in unutilised spaces on farm lands, road sides and embankments. By the end of 1998, this programme had developed 6,057 nurseries (forest/fruit trees) and 574 grafting nurseries. In 1998, these nurseries produced and distributed nearly 6.5 million seedlings. In 1997, Agro-forestry and Block Plantation was initiated under this programme. The European Union's Food Security Programme sponsored the project. The aim was to provide long-term economic benefit to BRAC members through the sale of fuel wood and also to increase the availability of nutritional food. At the same time, the increased number of nitrogen fixing trees could conserve forests and improve the quality of soil.

By the end of 1998, 1,189,189 trees were planted under Agroforestry and 2,600,668 trees were planted under Block Plantation. A total of 15,298 farmers have been involved with the programme so far.

Sericulture

In the early 1980s, BRAC began spreading sericulture from the northern areas to other parts of the country. Beginning with the planting of five mulberry trees, by the end of 1997 BRAC members had planted over 25 million mulberry trees. Sericulture has now developed into a programme with many linkages.



However, the sericulture sector faced serious setbacks in 1998 due to the floods. The floods destroyed more than 7 million mulberry trees. As a result, many silk worm rearers switched over to other activities. Since the flood, the number of silk worm rearers has stabilised at 15,000.

The sericulture sector has also experienced a setback because of the availability of low priced Chinese silk yarn in Bangladesh.

Fisheries Programme

BRAC's Fisheries Programme began in 1976 by re-excavating 16 ponds in Manikgonj, Jamalpur and Sulla in Sylhet. Today, the programme has developed into one of the most attractive and promising income generating activities for BRAC members, mainly due to high returns, low time commitment and quality support (financial and technical) from BRAC. Besides its own activities, the programme now implements several joint activities with organisations such as the Directorate of Fisheries (DOF), World Food Programme (WFP), the European Union supported IFADEP 2, DANIDA, Ford Foundation, Bangladesh Fisheries Research Institute, and Department for International Development (DFID) of the UK.

At present, the programme mainly promotes pond aquaculture development and extension and culture-based fisheries in semi-closed large water bodies (Ox-bow lakes). An overwhelming majority (90 per cent) of the participants of BRAC's Fisheries Programme are women. These women invest only 10-15 per cent of their daily working time in fish rearing activity. Fish rearing is considered a family-based activity.

By the end of 1998, BRAC's Fisheries Programme covered 114,024 participants, out of which 109,002 were involved in pond aquaculture and 5,022 in *baor* fisheries (Ox-bow lakes). The total area brought under pond aquaculture is 8,712 hectares and the total area under *baor* fisheries is 1,473 hectares.

Programme Support Enterprise

BRAC has set up five prawn hatcheries in Jessore, Pabna, Faridpur, Comilla and Rajendrapur as part of its Programme Support Enterprise (PSE). The objective is to supply the group members with





Tissue Culture

BRAC has acquired land, measuring 3.5 acres, in the outskirts of Dhaka to build a large scale tissue culture lab.

The aim of the lab is to expand the capacity for producing bio-engineered plantlets and seedlings.

BRAC plans to complete the infrastructure development for the Tissue Culture Plant by the end of 1999 and go into commercial production soon thereafter. The Tissue Culture Plant will help BRAC to fulfil its mission of helping the poor by making available to its programme participants improved quality, disease free tubers and seedlings.

Depending on the multiplication rates through culture, a projected production of 7 million to 15 million plantlets will be attainable.

In time, the Tissue Culture Plant will achieve its goal of producing improved quality plantlets for local farmers and revolutionise agriculture in Bangladesh.

environmentally safe post larvae. Under the PSE, BRAC has also set up two feed mills and two poultry farms to supply BRAC VO members with quality poultry feed and high yield variety day old chicks (DOCs). In 1998, the feed mills produced 8,293 metric tonnes of poultry feed and the poultry farms produced 778,183 DOCs which were supplied to the group members. Similarly, in the sericulture sector, seven grainages have been set up. In 1998 these grainages supplied the BRAC silkworm rearers with 3.84 million disease free laying. Besides the prawn hatcheries, BRAC has set up another hatchery that is experimenting with raising a variety of cat fish suitable for pond water. In order to supply the group members with better quality vegetable seeds, two seed production centres are being established.

Tissue Culture

BRAC has also ventured into tissue culture. A small tissue culture laboratory was set up in Dhaka in 1997 to gauge the prospects of commercially producing bio-engineered tubers and seedlings for sale in the local as well as foreign markets. At present, the tissue culture production facility of BRAC comprises of four growth rooms, each with a capacity to accommodate 30,000 culture bottles at a time. Plans are underway to expand the facilities. The tissue culture plant will help BRAC to fulfil its mandate of empowerment of the poor by making available improved quality disease free tubers and seedlings to the VO members.

Rural Enterprise Programme

The Rural Enterprise Programme (REP) of BRAC was set up in 1985 to find and test new opportunities for rural development. Some of BRAC's most successful enterprises have emerged from testing carried out by this unit, many of them in non-traditional activities for women. While women actively participate in agriculture, their work in this sector is considered *reproductive*. In order to develop entrepreneurship among women, REP has created opportunities for them in non-farm activities. The different projects under non-farm activities are Shuruchi (restaurants), Shuponno (grocery stores), Shubesh (tailoring), Shucharu (laundry) and Srijoni (carpentry workshops) as well as Bee Keeping and Micro Enterprise Development. Currently there are 2,854 grocery stores, 607 restaurants, 1,332 tailoring businesses, 56 laundry shops, 26 carpentry workshops and 1,632 bee keeping units being run by women.

Through REP, BRAC has ventured into developing solar energy and biogas plants in order to provide more affordable sources of energy to the rural poor. The BRAC Solar Energy Programme is an integrated, multi-dimensional, multi-purpose project, spread across the country, utilising several renewable energy technologies such as photovoltaics (PV), wind turbines and biogas. Up to December 1998, a total of 30 PV systems, 11 wind turbines, 2 PV grid hybrid systems, 50 hot boxes and 50 biogas plants had been installed in different regions of the country to provide inexpensive and abundant energy to rural and semi-urban communities.

Income Generation for Vulnerable Group Development

Income Generation for Vulnerable Group Development (IGVGD) is a programme designed to link extremely vulnerable women to mainstream development activities. Women who happen to be beggars, chronically sick or head households with small children are unable to participate in many of BRAC's programmes. These women constitute the bottom 10 per cent of the population. The government has been providing these women with 30 kgs of wheat per month as rations. BRAC has been working with the government since 1988 to provide training on poultry rearing and different income generating activities to these women. The objective is that when the ration is withdrawn after 18 months, the women can

continue to earn an income. A total of 282,323 women have been trained in income generating activities during the January 1998-June 1999 period. The IGVGD programme is supported by the World Food Programme (WFP) and PKSF.

BRAC has signed an agreement with WFP and the Water Development Board (WDB) and another one with WFP and the Local Government and Engineering Department (LGED) to involve group members in the maintenance of rural roads and embankments. So far, 7,294 women have been involved in such maintenance work and are receiving a daily wage of 5 kg of wheat.

Micro Enterprise Lending and Assistance

In December 1996, BRAC started the Micro Enterprise Lending and Assistance (MELA) programme with the aim of providing larger loans to its members in order to develop their own small businesses. Unlike the micro credit programme, MELA is directed towards those who have progressed from absolute poverty to relative prosperity but find it difficult to access bigger loans from banks. MELA aims to stimulate growth of small enterprises in the semi-urban and rural areas. The loan size varies between 20,000 and 200,000 taka.

MELA will strengthen the rural economy by injecting new capital into it. MELA can also discourage rural-urban migration by helping rural people find ways to make money in their immediate environment. By the end of 1998, the MELA programme had expanded into 34 areas and loans amounting to 74.81 million taka had been disbursed to 2,254 semi-urban and rural entrepreneurs in the textile, cottage, transport, food processing and agro-based farming sectors. The average loan size was 40,000 taka. The loan repayment rate has been 99.38 per cent.

NGO Cooperation Unit

In 1995, BRAC set up an NGO Cooperation Unit (NCU) to improve the coordination and collaboration between BRAC and other NGOs. The broad objective of NCU has been to develop a synergistic relationship between BRAC and other NGOs. Simultaneously, it has explored ways for BRAC to assist the smaller NGOs, in enhancing their efficiency and expertise. Despite the activities of many NGO, a majority of the rural poor remain outside the scope of development. The support of NCU will enable the

smaller NGOs to step up their efforts in development. NCU has provided training, technical, logistic and financial support and access to information. Up to December 1998, 35 NGOs had received financial support to the tune of 9.8 million taka. The NCU had also trained 121 staff members from these NGOs in credit, accounts and development management. During the 1998 floods, the NCU disbursed 45,000 taka to four NGOs for undertaking relief operations.

Chittagong Hill Tracts Integrated Development Project

The Chittagong Hill Tracts (CHT) region comprises of three hill districts, Rangamati, Bandarban and Khagrachari and is situated in the south-eastern part of Bangladesh. Over the last two and a half decades, the region has remained disturbed. Numerous conflicts and clashes between the tribal insurgent groups, the people of various tribes, the settlers and the security forces have totally destroyed the economic base of the region. However, on December 2, 1997 a peace agreement was signed between the Bangladesh Government and the representatives of the Parbattya Chattagram Jana Sanghati Samity (PCJSS). The latter organisation represents the tribal people living in the CHT region.

With a view to achieving the stated objective of the CHT peace agreement and in the light of its own experience in rural development, BRAC has proposed to undertake an Integrated Development Project in the CHT. The project aims to empower the poor, both tribal and non-tribal of the CHT region through various social development programmes, including savings and credit, health and education, environment and social awareness. Other employment and income generation opportunities will be offered by BRAC to the poor through programmes such as poultry, agriculture, fisheries, sericulture, social forestry and micro enterprise development. At the end of five years, the project expects the poor people of the CHT region to mobilise and increase their own resources, generate their own income and employment and live in communal harmony.

The project will cover around 1.5 million people of all 25 thanas in the three hill districts of Rangamati, Bandarban and Khagrachari. Though BRAC will work with both tribals and non-tribals, particular attention will be given to working with tribal people. The emphasis will be on involving women in the process of development and encouraging their active participation.

In 1998, Bangladesh was hit by the worst floods in its history. BRAC initiated a study to assess the losses and post-flood rehabilitation needs in its programme areas. The findings were published in the October 1998 issue of the BRAC newsletter 'Access'. An abridged version is being reprinted:

The 1998 flood caused immense suffering to BRAC programme participants. The countrywide development network of BRAC was also thrown out of gear.

Research revealed that 87 per cent of BRAC's group members in rural and 45 per cent in urban areas had their homestead, partially or fully damaged. On an average, the loss of homestead and productive assets per household was estimated to be about 7,000 takas in the urban areas and 6,000 takas in the rural areas.

Eighty five percent member households in rural areas and 51 per cent in urban areas suffered income loss due to the flood. Only a few households could find alternative sources of livelihood such as plying boats and fishing. In order to survive, they became heavily indebted to the moneylenders (around 33 per cent households in rural and 11 per cent in urban areas.)

The damage per Area Office was estimated to be around 27,000 takas. BRAC's credit operation began to falter from early August and declined to its lowest level, around 37 per cent of the targeted amount in the rural areas, in the first fortnight of September.

The prolonged flood, lasting for over two months, left much of the population with severe health problems. Diarrhoea, chest infection, fungal infection of the lower parts of the legs, skin diseases and malnutrition were detected.

Women were the worst affected during the deluge. They had to put up with much hardship and work at keeping the family together.

BRAC programme participants placed high hopes on BRAC for rehabilitation. They requested BRAC to reschedule their outstanding loans, to give them new loans for reconstruction of homesteads and agriculture rehabilitation, and self-employment activities. Most of the members wanted to withdraw some money from their savings to meet urgent needs. They also wanted BRAC to provide seeds and seedlings for the ensuing Rabi season. BRAC was approached for additional loans to buy poultry, cattle and fodder as well as the creation of wage employment to stave off hunger. The members also asked for emergency health services in the form of restoring the tubewells and rehabilitation of sanitary latrines, supply of ORS and medicines for diarrhoea / dysentery, skin diseases and respiratory infection.

BRAC came to the aid of the affected people with the full might of the organisation in both rural and urban areas. It began a massive relief operation for the marooned people to help them tide over the crisis. Makeshift kitchens were opened in BRAC field offices to prepare wheat flour bread (ruti) that was distributed with molasses and safe drinking water to the people. BRAC also distributed tablets for purifying water, ORS packets and milk to the children in the urban areas of Dhaka. BRAC has also taken several measures for credit operations and post-flood rehabilitation.

The devastating flood of 1998 has important implications for the NGOs, especially large ones such as BRAC. The decade long gains of micro credit programmes in alleviating poverty and empowering the poor appear to have come under threat. Major investments will be required to put the poor back on track. However, it is heartening to note that the people did not want to live on relief any more; they wanted wage employment and other inputs in the form of loans, which they would repay later. As one BRAC member in Dhaka city said, "All we have is hope. We don't want you to take that away from us. You (BRAC and other NGOs) give us support; we know how to survive."

Non-Formal Primary Education Programme

There has been considerable change in the education sector in Bangladesh. The number of educational institutions has increased tremendously; more than a dozen private universities have been set up; innumerable private primary and secondary schools have opened and there are many private institutions providing technical training, particularly in the field of information technology. The literacy rate has doubled to over 40 per cent since independence. However, much of the growth has been in urban areas, catering to the needs of the growing middle class. Educational opportunities for the poorer segments of the society have not advanced as rapidly. In the rural communities, therefore, literacy in general and women's literacy, in particular, remains low.

With a view to improving the education scenario, BRAC introduced its Non-Formal Primary Education Programme (NFPE) in 1985, emphasising the educational needs of the girl child. The emphasis on girls results from BRAC's effort to create equal educational opportunities for both girls and boys. NFPE complements the Universal Primary Education Programme of the government by providing education to the poorest children of the country.

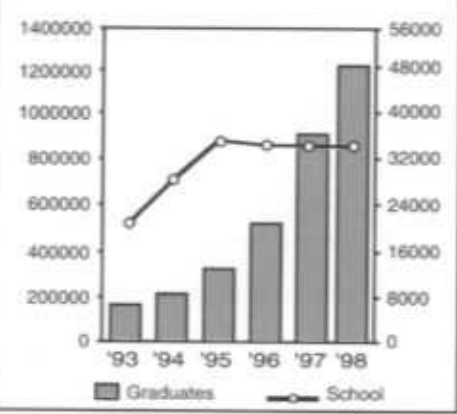
The programme started with 22 experimental schools, in response to a mother in a functional literacy class who asked the staff : "But what about our children? Will they have to wait till they are 18 to join your school?" Today, after 13 years, the number of schools has increased to more than 34,000, catering to over 1.1 million students. The dramatic scaling up has been in response to the demand for schools tailor made to meet the needs of the poor, who cannot afford schooling in the formal education system.

The goal of the NFPE Programme is to provide primary education to the children of the poorest families from the rural areas. BRAC has developed its curriculum and school calendar around the involvement and needs of both children and their parents.

NFPE and BEOC Schools

BRAC operates two types of schools, based on the age group of the students. The NFPE model is for children between the ages 8-10 and the Basic Education for Older Children (BEOC) model is for children between 11-14 years. The NFPE schools have 33 students,

On-going Schools & Cumulative Graduates



Features that made NFPE schools successful in the Bangladeshi context:

- Focus on girls
- Reasonable class size
- Active parent and community involvement
- Flexible school timing
- Easy accessibility
- One room school house
- Participatory and life related curriculum
- Learning through co-curricular activities
- Very little or no homework
- Female teachers

while the BEOC schools admit 30. The aim of NFPE schools is to provide primary education, with the hope that after completing the BRAC curriculum the students will move on to the formal school system. The BEOC model, on the other hand, is designed to provide basic education to students who have already crossed the age for enrollment in primary schools. It is expected that after they complete the three-year cycle in a BEOC school they will either go on to the formal schools or continue their education through the library programme.

NFPE teachers

- *More than 90 per cent are women*
- *Married and local residents*
- *Usually graduates of class nine*
- *Trained for 15 days to become para teachers*
- *Receive refresher training every month*
- *See a school through a full cycle of three years*

BRAC Teachers

BRAC teachers are chosen from among the most educated in a village. They have to have at least nine years of schooling. At present, 97 per cent of the teachers are women. Most of the teachers are married and are residents of the locality where the BRAC schools are situated. Approximately 70 per cent students of both the NFPE and BEOC schools are girls.

NFPE schools have been developed in response to the needs of the girl child with flexible timing and relevant curriculum that, besides providing basic education, equip them with skills in performing their roles and responsibilities within their families.

The NFPE schools are located close to the students' homes. Bengali, Mathematics, Social Studies and English Language are taught from the first and second year, while Religious Education is introduced in the third year. The BEOC model schools also have courses on Health Education and Science. Each year, almost 90 per cent of the students who graduate from the BRAC schools go on to the formal schools in higher classes.

An essential feature of NFPE schools is the involvement of parents in these schools. From programme design to management, the participation of parents plays a critical role. The School Management Committee consists of three parents, a community leader and the teacher. Parent meetings are held once a month in each school where parents come to discuss their child's progress and matters relating to attendance, cleanliness and overall conduct. On an average, over 80 per cent of the parents attend these meetings where they also discuss other relevant social issues.





All BRAC school teachers undergo basic training at a BRAC Training and Resource Centre before they are employed as para-professionals. Training in English, Mathematics and Social Studies is also provided to the teachers by NFPE trainers.

The NFPE schools have a dropout rate of 8 per cent, which is significantly less than the national average. Active parent and community involvement, an attractive and absorbing curriculum, flexible school timing and safety of girls have been cited as reasons for its success. The teaching methodology is effective, practical and easy to relate to.

Urban Schools

Initially, BRAC schools were operational only in the rural areas but since 1992, sensing a need for providing educational facilities and opportunities for children in the slum areas of Dhaka city, BRAC opened 10 urban schools on a pilot basis. As with all its programmes, BRAC created the opportunity to scale up and now there are 1,522 urban schools in the four metropolitan areas of Bangladesh. These schools generally follow the NFPE curriculum and methodology. To suit the urban ambience, issues that have a bearing on the urban reality such as kidnapping, begging, cleanliness and accidents have been added to the social studies curriculum. The students are encouraged to develop problem-solving skills to tackle crisis situations. All the teachers of the urban schools are women.

Hard to Reach Schools

With funding from the government and BRAC's implementation expertise, 105 schools were opened in the Dhaka Metropolitan area for a special group of children between the ages of eight and 14. These schools have been set up to provide basic education to children who work in low-paying menial jobs and are known to be hard to reach through the formal schooling system. A total of 6,799 students have enrolled at the BRAC Hard to Reach schools. The total number of Hard to Reach schools in the four metropolitan cities stood at 225 in December 1998. Similar schools are also operated by other NGOs that receive training from BRAC.

Schools for Garment Workers

BRAC is also collaborating with UNICEF, ILO and the Bangladesh Garments Manufacturers and Exporters Association (BGMEA) in providing education to the ex-garment workers below 14 years of age in the urban areas. Based on the BEOC model, BRAC had operated 256 schools for former garment workers in Dhaka and Narayanganj during 1997. As many of the students went back to working in the garment factories after they had graduated, the total number of students enrolled in these schools during 1998 stood at 2,775, as against 4,727 during 1997. The number of schools in operation in 1998 was 117.

Education Support Programme

The success of the NFPE programme has led many other NGOs to replicate the model to reach education to a large number of children. BRAC thus undertook the Education Support Programme (ESP) in September 1991 to mobilise partnerships for NFPE for the eradication of illiteracy from Bangladesh. Through the ESP, BRAC provides technical and conceptual support, in addition to human resources to other NGOs. By the end of 1998, ESP had extended its support to 268 NGOs which run 2,550 schools in different parts of the country.



Community-Based Libraries

BRAC has set up community-based libraries or *Gonokendros* to promote the reading habit among the villagers. BRAC started with 30 experimental libraries in 1995, with an average membership of 194. These libraries have grown financially sustainable and function as mini public libraries cum community centres.

By the end of December 1998, the number of libraries was 285, each with an average membership of 490 (40 per cent women). Twenty seven libraries (9 per cent of total) have been set up to focus exclusively on women. All the subscribers and committee members in these libraries are women. The average membership in these libraries is 330.

Each library is equipped with about 1,000 books, one or two dailies and two or three journals. The libraries are usually housed in a 400-500 sq foot room provided by the community free of cost and are kept open for six hours a day, Saturdays through Thursdays.

A locally recruited part time librarian (usually a woman) runs the library. The librarian receives a monthly honorarium of 650 takas. A committee is formed from among the subscribers to provide guidelines and conduct routine affairs of the library. To make the libraries sustainable, a Trust has been introduced since 1997. Under the Trust rules, the library committee develops an endowment fund initially through local contribution and gets the library registered with the relevant government department. BRAC contributes an equal amount (but not exceeding 100,000 takas) to the Trust Fund. Interest earned from this investment is being used to finance the operating expenses of the library. So far, 107 libraries have already been transformed into Trusts.

The library committees are increasingly getting involved in organising other socio-cultural activities. Celebrating important national days (e.g. Independence/Victory Day) is almost a routine programme in most libraries. Wall magazines, competitions (e.g. art and writing on specific issues) are also gaining momentum. Harmonium and tablas (musical instruments of sub-continental origin), provided by BRAC to 200 libraries, play an important role in creating a cultural environment in the villages.



BEOC Libraries

In order that BEOC students retain what they have learnt once they discontinue their education, BRAC has formalised a Library Programme known as the Kishori Pathagars or Adolescent Libraries. These libraries enable the students to have access to reading materials. Kishori Pathagars open once a week for one and half to two hours in a BRAC school room after classes. During this time, BRAC students as well as school graduates and their female friends come to read and borrow books. Currently, there are 6,313 school libraries with a membership of 202,543 girls and boys. Each library is provided with 100 to 150 books and three or four magazines. The organisation also provides life skills training to the members. The members are trained in poultry farming, horticulture nursery and embroidery. In 1998, a total of 13,982 participants received such training. Through these libraries, girls also get an opportunity to meet and socialise informally.

Adult Literacy

Since 1995, BRAC has opened 57 Adult Literacy Centres. Owing to the enthusiasm of the adult learners, BRAC scaled up its efforts in this arena and is now operating 3,435 such centres across the country. These centres are funded by the government and impart not only basic literacy and numerical skills, but also follow an innovative curriculum that encourages the development of the reading habit by using materials such as posters, illustrated packets and bank forms.

Material Development Unit

The Material Development Unit (MDU) of the NFPE develops new techniques and learning materials that can be incorporated into the BRAC curriculum. Interaction with the field staff and teachers provides information and feedback. Field-testing is carried out to assess the suitability of the materials developed by the MDU. National and international educationists are hired to provide consultancy to the material developers. They also attend training sessions and workshops in Bangladesh and abroad to gain expertise in their field. From 1998, trainers' training is being conducted jointly by MDU and NFPE field-based staff. The MDU is currently piloting a programme, known as the Chandina Learning Improvement Project (CLIP). The CLIP is being implemented with the aim of improving the qualitative aspects of the curriculum in use in BRAC schools.

BRAC's education programme has earned an international reputation and its system of management and teaching methodologies are being replicated in a number of countries in Eastern and Southern Africa. In 1993, UNICEF funded several schools in Sierra Leone that were based on the BRAC model. In 1994, BRAC sent one manager to the UNICEF regional office in Nairobi for a year to help develop NFPE projects in Eastern Africa. The Zambian open community school programme has also set up free primary schools in that country based on the NFPE model. Save the Children USA, has adopted BRAC's approach in reducing the cost of primary schooling without affecting the quality of education. Schools have been set up in the Republic of Mali under this initiative. Egypt has also replicated NFPE model schools, while China and Pakistan have expressed their desire to follow suit in the near future. In 1998, a senior BRAC manager went to North West Frontier Province of Pakistan to provide consultancy to replicate the NFPE model. This visit was sponsored by UNICEF.

New Initiatives in 1998

In 1998, BRAC piloted 1,000 NFPE schools. The objective is that instead of three years of education, the five-year primary cycle will be completed in four years. NFPE students can then go straight to secondary schools. Training in different subject areas has been

specially strengthened to enhance the capacity of teachers to teach class four and five.

From 1998, BRAC has started collecting 60 taka per annum from all NFPE school students to partially cover material supply cost.

The Government of Bangladesh handed over 67 non-functioning community schools to BRAC in 1998.

In 1998, BRAC successfully piloted 50 pre-primary schools run by ex-Kishori (adolescent) graduate students of BRAC schools. In these schools, the parents are paying 10 taka a month as school fees per child. School supplies, such as books and pencils, are also purchased by the family.

In order to improve the teaching technique of the teachers and the reading skills of students, a video on animated reading skills, questioning skills and social studies was developed in 1998.



Health and Population Programme



Ever since BRAC began its relief operations in Sulla in 1972, health intervention has been an integral aspect of the organisation. At the initial stage, the focus had been on curative care through paramedics and a self-financing health insurance scheme. Since then, BRAC's health programmes have evolved through distinctive phases. Between 1973 and 1975, BRAC carried out experimental health care services in Sulla, using the initial model. From 1975 to 1979, BRAC's integrated health care approach attempted to combine health services with economic programmes for providing a selective mix of primary health care to BRAC's target groups.

Oral Therapy Extension Programme

The decade-long (1980-1990) Oral Therapy Extension Programme (OTEP) marked the beginning of a learning process that demonstrated how the community can be mobilised to transform small location-specific projects into programmes of a national scale. Diarrhoea had been a major menace in the country, especially for children under the age of five, and caused the infant and child mortality rates to go up dramatically. The rural community was unable to tackle the problem as it lacked the knowledge and skills to deal with incidents of diarrhoea. In July 1980, BRAC started a campaign against diarrhoea, rapidly scaling up to a national level to spread Oral Rehydration Therapy (ORT) across the nation. Female workers were used as teachers to inform and educate rural women about the ORT constituting *lobon-gur* saline (salt-sugar solution), which is a simple yet effective treatment against diarrhoea. By 1990, 1,200 BRAC Oral Rehydration (ORS) workers had introduced 13 million households to the *lobon-gur* saline, causing a revolution in the treatment of diarrhoea. In 1989, an international move towards cereal-based oral rehydration therapy was stopped in favour of the BRAC invention.

Child Survival Programme

OTEP's success gave BRAC the confidence to venture into large-scale programmes in health and other sectors. BRAC went on to introduce the Child Survival Programme (CSP) in 1986, providing preventive health services to infants through immunisation against six preventable childhood diseases, supplementation of Vitamin A



and a cure for diarrhoea. It also provided other services crucial to the well being of women and children in the community. Furthermore, training was provided to the rural women as Traditional Birth Attendants (TBA) and facilitation of services to the government satellite clinics to ensure their smooth functioning. During this period, a facilitation programme was also carried out to assist the government's Expanded Programme on Immunisation (EPI). BRAC joined the EPI with management support for enhanced service delivery, disease surveillance and monitoring, reaching a population of 9.7 million in 42 thanas. The assistance was particularly expanded into areas that were low performing and hard to reach, and required innovative strategies.

Women's Health and Development Programme

On the basis of its earlier experiences in the health sector, BRAC established the Women's Health and Development Programme (WHDP) in the early 1990s with an emphasis on women, children and the poor. The aim of the programme was to ensure safe motherhood, contraception, nutrition, treatment and the cure of a large percentage of tuberculosis (TB) cases and other Acute Respiratory Tract Infections (ARI), development of methods to address the reproductive needs of women, treatment of childhood diseases and promotion of the use of safe water and sanitation practices. The programme's long term strategy combined literacy for adolescent girls with health education.

By the end of 1994, BRAC's health interventions were compartmentalised under the banner of Health and Population Programme (HPP) which mirrored the broad-based approach of BRAC on health, nutrition and reproductive problems of the rural community. BRAC has, since then, collaborated with the government and other organisations in implementing its programmes.

The goal of BRAC's current Health, Nutrition and Population programmes is to attain sustained health impact through the reduction of maternal, infant and child mortality and morbidity, fertility and the improvement in the nutritional status of children, adolescents and women.

In fulfilling its goals, BRAC is currently implementing four major programmes with specific characteristics. Three of the programmes i.e. Reproductive Health and Disease Control (RHDC), Health and Family Planning Facilitation Programme (H& FPPF) and Nutrition Facilitation Programme (NFP) are managed by the Health and Population Division (HPD). The fourth programme, Essential Health Care (EHC), is managed by BRAC's RDP, in conjunction with the technical support of HPD. In addition, BRAC Health Centres (BHC) or Shushasthos are established to deliver secondary level care and tertiary referral services that supplement primary level care provided by the above four programmes.

Essential Service Package

These programmes, which coincide with the Essential Service Package (ESP) to be delivered through the Government Health and Population Sector Programme (HPSP), include:

- Provision of critical service and education for the control of communicable and infectious diseases and micronutrient deficiencies, with particular emphasis on TB and ARI.
- Provision of a package of reproductive services, including adolescent family life education, contraception, pregnancy-related care, including safe delivery and referral to tertiary care treatment and control of Reproductive Tract Infection (RTI) and Sexually Transmitted Disease (STD), HIV/AIDS education and awareness.
- Neonatal and infant care, including promotion of breast feeding and EPI, monitoring birth weight and growth, supplemental feeding for the extremely malnourished.
- Provision of curative care and backup support, including referral services for all of these through static health facilities- BRAC Health Centres (BHC).
- Training and mobilisation of women as community health volunteers and as part of the first level care providers of BRAC's health systems.
- Providing information, education, motivation and counselling for Behaviour Change Communication (BCC).



- Implementation of national programmes through the replication of experiences and models from BRAC's health programmes.

Reproductive Health and Disease Control

The Reproductive Health and Disease Control (RHDC) offers comprehensive and integrated services for reproductive health and control of infectious diseases. RHDC works with the primary aim of reducing childhood and maternal morbidity and mortality; creating increased awareness of sexual health among adolescents, enhanced pregnancy-related care and contraception, reduced prevalence of RTI and STD; awareness creation on HIV/AIDS as well as reduction of deaths from TB and ARI. RHDC also carries out the Daily Observed Treatment Short Course (DOTS) for TB control.

Essential Health Care

Essential Health Care (EHC), covering a population of 19 million, provides a selective mix of basic health interventions linked to rural credit and enterprise development. The 'essential package of health services' is delivered mainly through the Shastho Shebikas (SSs) or the village health volunteers. The package includes provision of temporary family planning methods, provision of basic curative care by SSs, provision of latrines and tubewells for safe water and sanitation, health and nutrition education, HIV/AIDS awareness in the community and mobilisation for immunisation. Under this programme, the VO members are provided an annual health check-up that monitors weight, blood pressure, pulse rate, level of anemia, presence of diseases like jaundice, clubbing etc. The presence of arsenic in groundwater in many regions of Bangladesh has become a major threat to the well being of the people in recent years. BRAC health workers have been trained through EHC to identify and mitigate arsenic from groundwater.

Health and Family Planning Facilitation Programme

The Health and Family Planning Facilitation Programme (H& FFPF) commenced in December 1994. Designed to facilitate and

implement the national family planning programme, it provides management and training support to the national population programme, enhances the quality of its services, implements innovative means for social mobilisation and communication, supplements service delivery in areas where gaps exist, and works towards increased male involvement. BRAC believes that the programme's impact and effectiveness will be sustainable over time.

Since August 1997, this programme which is supported by USAID has been further developed as the National Integrated Health and Population Programme (NIPHP). It aims to enhance the quality of life of the poor and under-privileged segments of the society by helping to reduce fertility and improve family health. The NIPHP, a seven-year programme, is a partnership between the Bangladesh Government, USAID and various NGOs, including BRAC. This is an



umbrella programme designed to contribute to the Government Health and Population Sector Programme (HPSP). The NIPHP implements its programme through the Rural Service Delivery Programme Partnership (RSDP) and Urban Family Health Programme (UFHP) in collaboration with the nine partners, including the government and USAID. BRAC has a dual role in the NIPHP. In the first place, it provides technical assistance to 19 NGOs of RSDP in the areas under coverage. Secondly, it directly implements the Essential Service Package (ESP) through its H&FPFP in 33 thanas of eight districts. Finally, it is involved in grant management for two NGOs in the Sylhet region, providing both technical and financial support to implement ESP in conformity with the RSDP service delivery strategy. Currently, BRAC, along with Pathfinder International and Bangladesh Centre for Communication Programmes (BCCP), has been implementing the ESP in 171 thanas.

BRAC's RSDP strategies are:

- To provide ESP directly through three service delivery points i.e. BRAC Health Centre (BHC) /Sushastho, Ante-Natal Care Centre (ANCC) and Depot holder/ Shastho Shebikas (SS).
- To provide generalised services to ensure direct service in the allocated areas
- To facilitate government efforts in the selected thanas to maximise the ESP performance.

Bangladesh Integrated Nutrition Project

In view of its vast experience in health and nutrition programmes, BRAC was invited by the Government of Bangladesh and other development partners to be a member of the core team responsible for the conceptualisation and design of the Bangladesh Integrated Nutrition Project. This US\$65 million project, financed by a loan from the World Bank, is being implemented in 40 thanas. Its ultimate goal is to reduce malnutrition in Bangladesh so that it ceases to be a public health problem, and to improve the nutritional status of its population, particularly children under the age of two years, women and adolescent girls. The project is expected to set a good example of government-NGO partnership and cooperation.

BRAC has full responsibility for training, social mobilisation, logistics, supervision and quality control in 11 thanas (2.6 million population.) Out of this 11, BRAC is also responsible for total planning and management in six thanas. This community-based nutrition component aims to provide intensive health and nutrition education to pregnant and lactating women and mothers of children under two years of age. One major objective of this programme is to improve the responsiveness of communities and individuals through the understanding of their nutritional needs and problems. Other objectives are to improve policy advocacy and the capacity building of the national level institutions, inter-sectoral nutrition programmes and operational research. At present, BRAC is also a partner in the process of planning and development of the National Nutrition Programme, a Government of Bangladesh project.

BRAC Health Centres

BRAC Health Centres (BHCs)/Shushasthos, the static health facilities in rural Bangladesh, have been established to provide back-up services to BRAC's large community-based health programme as part of the technical assistance with training, continuity of care, and referral support. BHCs offer secondary level clinical services, including health promotion and prevention care. These include Reproductive Health, Child Health, Communicable Disease Control, Basic Curative Care, and Health and Nutrition Education and Counselling. These are provided through the provisions of outdoor services with consultation and treatment, indoor maternity facilities, basic pathology, and drug dispensing. The specific components of services and facilities are phased in over the years according to the community needs and demands. The services are provided by the trained medical and para-medical staff. In December 1998, the total number of BHCs functioning in RHDC, H&FP-FP, NFP and EHC areas was 92.

To develop a socially and financially sustainable approach of service delivery, BHC is an important component of BRAC's health systems. It delivers appropriate health care services at cost with a safety net provision for the poor. BHCs also complement the government's successful implementation of the ESP, through need-based interventions linked to the government's tertiary level facilities.

The Arsenic Menace

The discovery of arsenic in groundwater in several areas of Bangladesh has caused widespread concern. BRAC has been active in determining the level of arsenic contamination in tubewell water. The aim is to embark on a mitigation programme by making provision for safe water, treatment of affected persons and through the creation of health awareness in the community.

The source of arsenic contamination is considered to be geological and a result of high withdrawal of underground water. In Bangladesh most of the drinking water is tapped from groundwater with deep and shallow tubewells. There are more than 2.5 million such tubewells in the rural areas, covering 95 per cent of the total population. The indiscriminate use of groundwater for irrigation, lack of proper water management, and inadequate recharge of the aquifer are believed to have led to the progressive decline of groundwater all over the country. As a result, the arsenic problem in Bangladesh is growing very rapidly and appears to be a threat to public health. There is no user friendly, low cost, and simple method available for arsenic removal. The detection of arsenic contaminated tubewells and provision of arsenic related information, therefore, appear to be critical in the present situation.

The number of tubewells to be tested is very large, necessitating development of a simple, low cost, and community acceptable system of tubewell testing. BRAC has shown that rural illiterate women can effectively be trained to carry out testing of tubewells in their own villages very quickly and at a reasonably low cost.

NGOs are working closely with community people, meeting and interacting on a regular basis to implement various programmes and disseminate related messages. BRAC workers meet with 2.2 million women, representing the same number of families every week. Messages on arsenic and arsenic hazards can easily be transmitted through such a network. BRAC has successfully worked with the Department of Public Health and Engineering (DPHE) of the government in testing arsenic in groundwater. Effective collaboration between the government and the NGOs should be forged to address the problem of arsenic contamination in tubewell water in Bangladesh.

BRAC URBAN PROGRAMME

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In the last few decades, the urban population of the developing world has grown rapidly due to migration from rural areas. However, the public services and infrastructure of the cities have not expanded as rapidly. This has resulted in a severe deterioration of the quality of life of the poor in urban areas. Most of the poor city dwellers live in overcrowded slums, without access to safe water, sanitation, health care education and other services.

Bangladesh is no exception to this trend and has an urban population that is growing at the rate of 6 per cent per year. In 1998, the urban population of Bangladesh stood at 30 million or 25 per cent of the total population. A cost-push economy is responsible for the rural-urban migration. Rural migrants come to the city in search of jobs. However, employment does not guarantee an *improvement in their living conditions*. In many ways, the density and squalor of urban slums make for a precarious existence in the city.

The problems faced by the urban poor relate to their health, education, environment, security and living conditions. The urban poor suffer from a variety of health problems. Accidents are frequent in urban areas and drug and substance abuse is higher than in the rural areas, as are sexually transmitted diseases and mental illness. Health care facilities are inadequate and do not always cater to the urban poor. The children face many difficulties in obtaining education. Although there are many primary schools in the urban areas, they are too few to accommodate these children. *Environmental degradation in urban areas is very high*. Unlike the rural areas, there is insufficient space for the disposal of sewage and waste. Therefore, urban slums provide a very unhygienic environment. Added to this is the problem of disposal of dangerous chemicals and involvement of the urban poor in activities that expose them to these chemicals. The security of the urban poor is another matter for concern because of the high prevalence of crime and anti-social activities in the slum areas.

Development practitioners have long neglected the urban poor. The conventional wisdom has been that investment should be made in rural areas because urban areas draw a disproportionate amount of the country's resources. Development organisations, donors and the government alike have all been in favour of rural development as a measure to discourage rural-urban migration. However, in spite of the substantial effort directed towards rural development, the flow of people from rural to urban areas cannot be checked because of the inability of the rural economy to absorb the rural labour force. As a result, the rural labour force has dispersed to the urban areas for

work, causing a disproportionate increase in the number of poor city dwellers. At present, 61 per cent of the urban households fall below the absolute poverty line, of which 40 per cent are the hard-core poor.

With a view to alleviate the sufferings of the urban poor, in 1998 BRAC launched its Urban Programme and devised an elaborate agenda to address the unmet needs of the urban poor.

BRAC had been working in the urban areas for several years. In 1991, BRAC conducted a survey of urban slums and found that a substantial number of slum children had no access to education. As a result, in 1992 BRAC opened 10 urban schools as a pilot project. This number has increased to over 1,300 by December 1998. In early 1997, BRAC also started the Urban Credit Programme. However, BRAC interventions in the urban areas until recently had been limited. Given the extent of urban problems, in 1998 BRAC decided to gear up its activities in this sector.

BRAC's comprehensive urban programme will include five components. They are :

1. Economic
2. Health
3. Education
4. Environment
5. Advocacy and Effective Service Delivery

Economic Aspects

In order to make a sustainable impact on the lives of the poor, BRAC has felt the need to foster economic development of the urban poor. The micro credit programme, which started in 1997, following the rural model, was a step in that direction. Besides small loans, BRAC also gave out larger loans for micro enterprise development such as manufacture of candles, handicrafts, furniture and repair shops.

BRAC has also initiated a savings programme for the urban poor. Although it is difficult for the poor to save, as their living costs outstrip their incomes, many would be willing to save if they found a secure place to put their money. With this end, BRAC has formulated a savings programme. Under this programme, group members are required to deposit a fixed sum every week. BRAC also proposes to start voluntary savings for its programme participants. This will encourage members to deposit as much money as they can, in addition to the mandatory savings in another account. Up to December 1998, the number of Urban Poors'



Organisation (UPO) set up by BRAC stood at 1,370 and the membership at 40,973. The total saving was approximately 22 million taka, while the loan disbursement was approximately 58 million taka. The loan outstanding was 32 million taka and the credit recovery rate between January and December 1998 was 96.3 per cent. BRAC has also planned a special savings account for garment workers. Because of time constraint, garment workers find it difficult to operate bank accounts. To ease this problem, BRAC will design a mobile savings unit that will go to the garment workers to collect their savings and deposit it in their savings account.

Model Food Supply and Home Service

BRAC plans to provide training to its members to develop their skills in various income generating activities. In 1998 BRAC started the model food supply and home service projects as income generating activities for its members. Through the Model Food Supply project, BRAC members are engaged in catering food to various offices and organisations in 11 thanas of Dhaka city. A total of 52 BRAC members are engaged in this activity. Their cumulative earning in December 1998 was 38,762 taka.

A total of 102 BRAC members were engaged in the Home Service project. Under this project, the BRAC members help households in different localities to pay their utilities bill. The cumulative income from providing home services during December 1998 stood at 4,365 takas.

Furthermore, BRAC plans to help its members to access inputs that they need for their businesses and find markets for their products.

Polythene Free Wards

Among the most pressing problems in the urban areas is environmental degradation and its impact on sustainable urban development and the quality of life. BRAC has decided to undertake several initiatives for environment conservation. Among these are mobilisation of the urban poor in waste management and disposal. This will not only provide employment for BRAC's members but also supplement the waste management programme of the city corporations. BRAC members have already been employed to collect garbage from various households in different areas of the city, including the slums. The aim is to recycle the garbage for producing compost. BRAC has also initiated the polythene-free ward movement. BRAC is employing its members in several wards of Dhaka city to collect disposed-off polythene bags from the streets. If polythene bags are cleared from the streets, the city drainage



system will be free from clogging. Besides, polythene bags can also be recycled. BRAC plans to create an environmental database for planning and implementation of projects.

BRAC Urban Schools

BRAC's education programme in the urban areas began in 1992. Currently, BRAC is operating more than 1,200 schools in the four metropolitan areas of Bangladesh. The urban school curriculum is similar to the rural one, with a few modifications made to suit the urban environment. Four different types of schools are in operation in the urban areas. They are the NFPE schools for children between 8-10, the BOEC schools for children between 11-14, the schools for Hard to Reach students and the garments workers' schools. (see section on NFPE for details).

Advocacy Wing

One way BRAC can further the cause of the urban poor is through influencing the policy makers to adopt an agenda that addresses the overwhelming problems that cripple urban life. For this, a strong advocacy wing is needed. BRAC has decided to set up such a wing to propagate government and donor action in mitigating the problems. BRAC will use lobbying, public campaign, mass mobilisation, negotiation, bargaining and court action to protect the rights of the poor and to develop urban facilities that would benefit them.

BRAC has also marked four areas where it believes effective service needs to be provided.

The areas are:

- Building daycare facilities for the children of poor working mothers
- Organising and empowering domestic servants
- Developing youth programmes
- Building hostels for low income working women

BRAC now proposes to launch programmes for health care and vocational training in urban areas.

Housing for Low Paid Female Workers

Many low paid female workers in the urban areas have little access to proper housing facilities. These workers live in run down quarters in slums that are unhygienic, insecure and squalid. BRAC has proposed to build clean, secure and hygienic accommodation for working women. BRAC has already started 11 hostels in six thanas of Dhaka city. A total of 156 women have checked into these hostels as boarders by paying a nominal fee.

Support Programmes



To uphold and sustain BRAC's multifaceted interventions, vital support programmes have been developed. These support programmes, assisting the core interventions, have given BRAC an institutional structure.

Training Division

With a view to enhancing the capacities of the poor, BRAC has incorporated training as an integral part of all its programmes. A Training Division was thus set up in 1993 to enhance the human and operational skills of the programme participants and the staff. The training division operates 11 Training And Resource Centres (TARCs) throughout the country and one BRAC Centre for Development Management (BCDM) that run round the year training courses for BRAC staff, its programme participants and for other organisations and agencies. In order to yield the best training results and to ensure the uniformity of all TARC programmes, a learner-centred, problem-based, need-oriented, flexible and participatory approach is adopted. To actualise these approaches, experimental training methodologies such as brain storming, large and small group discussions, case studies, role playing, mobile plenaries, walk about, lecture followed discussions, simulation games, seminars and workshops are used. Incorporation of new methodologies such as Visualisation In Participatory Programmes (VIPP) and Objective Oriented Project Planning (ZOPP) have further enriched BRAC's training programmes. The training division recently adopted the new Quality Action Learning (QAL) approach. Equipped with QAL, the training division assists BRAC to develop its strategic planning and Gender Quality Action Learning (GQAL) programmes. The goal of GQAL is improvement of gender relations within BRAC by gender-sensitising the staff and to foster a congenial work environment for both female and male staff. BRAC's training division also oversees programmes such as the NGO Cooperation Unit and NGO Support Programme. In addition, it supports a Gender Resource Centre (GRC). The goal of the GRC is to keep BRAC staff abreast with information relating to gender and development in a national as well as global context and to address the gender issue on BRAC's agenda through dialogue with all levels of staff.

Global Partnership

The Global Partnership is an international programme conducted by the training division. It is a rigorous professional degree programme

that is specifically designed for NGO leaders and managers who wish to further develop their leadership and management competencies through a format that combines classroom instruction with practical application and reflection. The Global Partnership is a joint initiative of BRAC, the Organisation of Rural Associations of Progress (ORAP), Zimbabwe and the School of International Training (SIT), the USA. The programme provides a post-graduate diploma in NGO Leadership and Management (NLM). The diploma programme takes place at the BCDM while the Master's Degree is awarded at SIT.

Research and Evaluation Division

Since the days of the community approach, BRAC has attached importance to research. Established as early as 1975, BRAC's Research and Evaluation Division (RED) has played a crucial role in designing BRAC's development initiatives and assessing the impact of these initiatives. The research division of BRAC has provided requisite research support to its programmes through undertaking baseline surveys, pilot studies, monitoring and evaluation studies, action research, diagnostic studies, demographic surveillance and impact studies. RED also undertakes joint studies and collaborative research with national and international research institutions on subjects related to development.

The research findings of RED have been widely used by BRAC management both at a policy level and for programme implementation. Several national and international institutions have found BRAC research useful for academic purposes and policy issues. RED publishes a research compendium, *Nirjash*, in Bengali to share its findings with BRAC staff at all levels. In 1998, RED researchers published reports in reputed international journals such as *World Development*, *The Lancet*, *Economic and Political Weekly* and *Journal of Social Studies*.

Monitoring Department

The Monitoring Department plays an important role in keeping BRAC staff and management informed of the programme performance. Initially set up as a cell, it was upgraded to a department in late 1990 to accommodate the scale and dimension of BRAC's activities. In addition to evaluating the effectiveness and

efficiency of various departments their staff and their performance, the department also monitors the core programmes of BRAC. The department provides continuous feedback to the management to facilitate the decision making process.

Public Affairs and Communications

BRAC's efforts at reducing the scale of poverty and empowering the poor have attracted national and international attention. Development practitioners, government and the academics have shown great interest in the BRAC approach to development. BRAC has also realised the need for disseminating information on its activities to enable learning and discussion on development issues. The Public Affairs and Communications department carries out the advocacy work of BRAC. Exposure programmes and detailed briefings on BRAC activities are held regularly and the department also maintains regular contact with the national and international media to keep it informed of the new developments and on-going activities of BRAC. On an average, the department handles eight exposure programmes a month. *Access*, a newsletter in English published by the department, represents BRAC to an international readership. The department also compiles the BRAC annual report and diary. Its Audio-Visual Centre makes documentaries and training videos on different programmes, based on external and internal needs.

Publication Department

BRAC's Publication Department develops low cost educational materials such as maps, posters, books and folders for programme participants. It also publishes books for children who study at BRAC's NFPE schools and for the libraries run by BRAC. The department undertakes to participate in book fairs around the country to promote reading and to sustain the reading habits of the neo-literate. This department also publishes a Bengali newsletter for the BRAC staff called *Shetu*, and *Gonokendra*, an illustrated journal which is targeted towards a rural readership, particularly the adolescent members of the school-based libraries.

Ayesha Abed Library

The Ayesha Abed Library, housed at the BRAC Centre in Dhaka, maintains a modest collection of books, journals and periodicals with a focus on development. The objective is to provide information for the BRAC management, researchers and staff in general.

Personnel, Logistics, Procurement, Audit & Accounts

BRAC has a Personnel Department that recruits staff and managers and keeps records. The Logistics Department supervises material distribution and organises the transportation needs of BRAC. The Procurement Department handles the purchase requirements of BRAC. The Audit Department carries out internal audit on a regular basis to achieve organisational transparency and accountability. The Accounts Department handles the payroll and field expenses, maintains accounts for government and donor money and helps formulate the budget.

Construction

BRAC has set up a Construction Department to meet its own infrastructure development requirements.

Computer Centre

A BRAC Computer Centre (BCC) has also been set up to support the organisation's extensive Management Information System.

Programme Support

BRAC's achievements can, to a large extent, be ascribed to the considerable support it has received from the donor community. From the very beginning, donors have played an important role by providing BRAC with necessary funds and technical assistance for its programmes. Each year, however, BRAC is becoming less donor-dependent through its commercial programmes that provide a large share of its fund requirements. With the continuing growth of the organisation and the wide diversity of its activities, budgetary self reliance is becoming a legitimate concern.

BRAC's commercial programmes are not merely profit generating ventures. They have social implications as well. The BRAC Cold Storage was set up in the late 1970s to help the potato farmers find a long-term storage facility for their produce. To meet the need for printed material used in BRAC programmes, the BRAC Printers was set up in 1977. It is now a high quality and highly profitable commercial project providing printing services to various organisations and businesses. Aarong, which means village fair, was set up in 1978 to help rural craftsmen market their products. At present, Aarong supports more than 30,000 rural artisans – most of whom are women – by linking them with local and international markets. Aarong has not only contributed to the revival of traditional crafts and designs, it has also been a trend-setter in





establishing attractive marketing outlets for these products. While there has been a high demand for milk in the cities, the rural milk producers are not able to market their produce due to a lack of regular buyers. The other problem they face is that they do not get a fair price for the milk. BRAC Dairy and Food Project is an initiative that aims to link rural milk producers with the urban markets.

Commercial Ventures

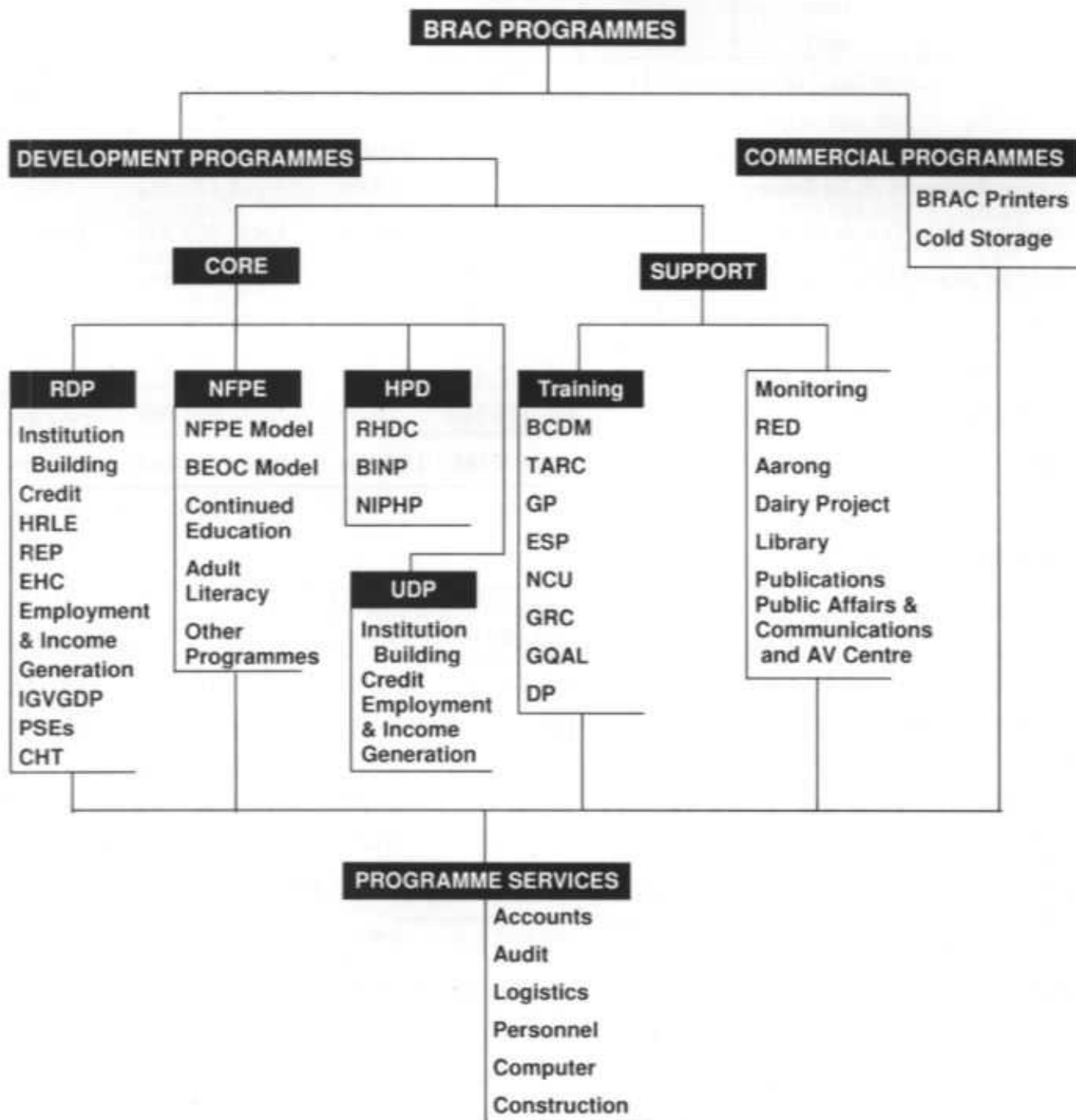
In 1998, BRAC ventured into commercial projects that were not exclusively programme support enterprises. This reflects BRAC's continued resolve to function as a catalyst for change. Next to food and clothing, housing is a basic necessity. Recognising the importance of developing the housing sector in Bangladesh, BRAC became a major shareholder in Delta BRAC Housing Finance Corporation Ltd. (DBH), a public limited company and a non-banking financial institution licensed by the Bangladesh Bank and permitted to accept deposits. The objective of the company is to channel resources into providing finance for housing, enhancing housing stock of the country, promoting affordable home ownership and pioneering the concept of a viable private sector housing finance system in Bangladesh. The other sponsors of DBH are Delta Life Insurance Company Ltd. and Green Delta Insurance Company Ltd. The company also has international sponsors. The International Finance Corporation (IFC), a World Bank affiliate, and the

Housing Development Finance Corporation Ltd. (HDFC) of Bombay, India hold significant shares in the company.

BRAC has recognised that Information Technology (IT) can play a significant role in modernising Bangladesh. The organisation believes that IT holds the key to future growth. As a result, BRAC has set up an information technology institute to impart high quality training and education. Within the next three years, BRAC Information Technology Institute (BITI) aims to become one of the largest IT institutes in the SAARC (South Asian Association for Regional Cooperation) region.

In 1996, BRAC also began collaborating with Delta Network Systems to operate a 128 Kbps high speed VSAT link and RS- 6000 Firewall & Internet Server with a view to offering a full-fledged on line Internet Service in Bangladesh.

THE BRAC TREE



Financing of BRAC

The Flow of Funds

Sources of Fund :

Particulars	1998	% of	1997	% of
	Taka	Total	Taka	Total
Opening Balance as on 1st January	315,663,347	2.41%	194,170,252	1.78%
Contribution from Donors (Note 1)	2,183,003,861	16.65%	1,835,252,394	16.80%
Loan fund received/Paid (Note 2)	524,001,939	4.0%	363,591,841	3.33%
Project income	2,494,921,564	19.02%	1,859,296,181	17.02%
Loan realised from VO members	7,114,578,284	54.25%	6,095,655,534	55.81%
Savings Deposits from VO members	482,124,420	3.67%	573,992,060	5.26%
Total	13,114,293,415	100.0%	10,921,958,262	100.0%

Application of Fund :

Particulars	1998	% of	1997	% of
	Taka	Total	Taka	Total
Income and Employment Generation Activities	2,662,336,987	20.30%	2,143,013,833	19.62%
Loan Disbursed to VO members	8,451,423,743	64.44%	6,888,636,132	63.07%
Education	907,669,872	6.93%	928,826,487	8.50%
Health and Nutrition Activities	287,566,985	2.19%	204,583,460	1.88%
Increase in working capital	415,242,992	3.17%	441,235,003	4.04%
Sub Total	12,724,240,579	97.03%	10,606,294,915	97.11%
Closing Cash and Bank Balance	390,052,836	2.97%	315,663,347	2.89%
Total	13,114,293,415	100.0%	10,921,958,262	100.0%

Note 1 : Donor Wise Fund Received

Donors	1998 Taka	% of Total	1997 Taka	% of Total
European Community	921,477,757	42.2%	417,152,500	22.7%
DFID, The U.K.	330,373,177	15.1%	374,904,408	20.4%
NOVIB/DGIS, The Netherlands	243,563,211	11.2%	270,802,001	14.8%
Govt. of Germany (KFW)	206,729,428	9.5%	278,381,637	15.2%
Govt. of Bangladesh	153,225,452	7.0%	151,408,435	8.3%
AKF/CIDA	135,342,447	6.2%	117,390,598	6.4%
Pathfinder International	61,405,538	2.8%	51,903,733	2.8%
DANIDA, Denmark	50,692,012	2.3%	68,919,826	3.8%
NORAD	39,370,660	1.8%	0	0.0%
UNICEF	28,934,920	1.3%	53,141,807	2.9%
Others (Local Donors)	5,022,962	0.2%	0	0.0%
German Embassy	1,911,856	0.1%	0	0.0%
Aus Aid	1,523,002	0.1%	0	0.0%
CIDA, Canada	1,505,570	0.1%	1,899,576	0.1%
OXFAM	1,104,599	0.1%	2,404,510	0.1%
CESVI	821,270	0.0%	0	0.0%
SIDA, Sweden	0	0.0%	35,422,126	1.9%
Royal Tropical Institute	0	0.0%	4,305,424	0.2%
Ford Foundation	0	0.0%	7,215,813	0.4%
Total	2,183,003,861	100.00%	1,835,252,394	100.00%

Note 2 : Loan Fund Received/Paid

Govt. of Bangladesh	6,000,000	1.1%	6,676,741	1.7%
Bangladesh Krishi Bank	(4,537,200)	-0.9%	(1,271,300)	-0.3%
Al-Baraka Bank	0	0.0%	42,000,000	11.6%
Unibank, Denmark	12,839,139	2.5%	(33,413,600)	-9.2%
AB-Bank	100,000,000	19.1%	0	0.0%
Polli Kormo Shohayok Foundation	409,700,000	78.2%	349,600,000	96.2%
Total	524,001,939	100.0%	363,591,841	100.0%


BRAC
Summary Balance Sheet
As at December 31, 1998

	1998 Taka	1997 Taka
Property and Assets		
Fixed Assets	1,979,207,973	1,749,193,116
Investments	1,408,463,864	1,470,767,497
Inventories	435,358,535	325,258,248
Prepayments	738,999,331	440,434,091
Accounts Receivable	642,438,099	425,237,392
Loans to VO members	4,853,804,461	3,693,869,020
Cash and Bank Balance	390,052,836	315,465,884
Total	10,448,325,099	8,420,225,248
Funds and Liabilities		
Capital and Other Project Fund	6,344,192,564	5,284,080,671
Savings deposits from VO members	2,247,668,284	1,777,061,777
Accounts Payable	379,688,588	354,390,982
Creditors	41,472,241	31,817,916
Loans	1,315,963,740	791,961,801
Bank Overdraft	119,339,682	180,912,101
Total	10,448,325,099	8,420,225,248

Note : Audit Currently on going

Auditor : Acnabin & Co, Chartered Accountant (Dhaka).

Arthur Andersen & Co (International).



RAC CENTRE
DHAKA