



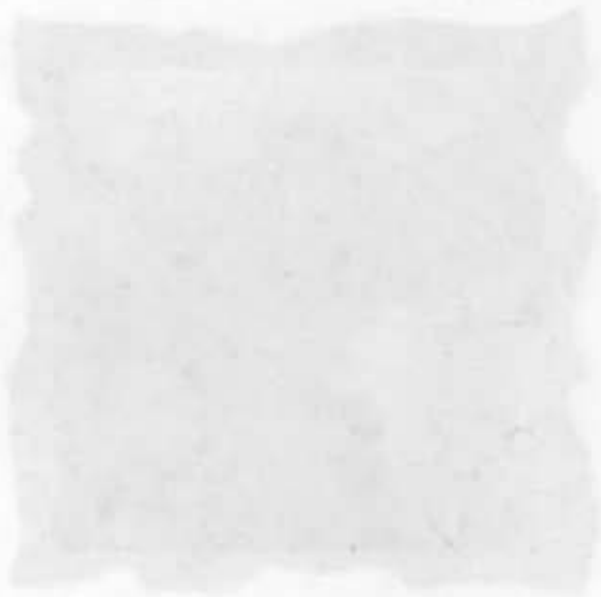
**B R A C**

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**B R A C**

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C A R B

**G O V E R N I N G  
B O D Y**

Syed Humayun Kabir  
*Chairman*

F H Abed  
*Executive Director*

Taherunnessa Abdullah  
Monowar Hossain  
Kazi Aminul Huque  
A S Mahmud  
Salma Sobhan

**A D V I S E R S**

Shilu Abed  
Faruq A. Choudhury

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## FOREWORD

BRAC entered its twentyfirst year in 1992. Over the years it has evolved into a multifaceted and comprehensive development organization. This Annual Report covers the major activities of the year 1992 with some analysis and explanations. Each

programme is presented in its historical perspective to better describe its evolution and growth. This is not generally done in an annual report but we felt that in this way readers, both at home and abroad, would be able to get a better understanding of BRAC.

BRAC's programmes have now reached all parts of rural Bangladesh. There are still millions who are suffering from endemic poverty, disease, malnutrition and illiteracy. The situation poses great challenges to be met by both the government and non-governmental development organizations. BRAC has responded to this challenge by intensifying and expanding its activities during the year.

Our interventions in two specific sectors are poised for large scale expansion in the next three years. One is non-formal primary education, the other being rural development focused principally on poverty alleviation. BRAC plans to open some 50,000 primary schools by the end of 1995 which would provide basic education to at least 1.6 million children (mainly girls) of poor households. Our Rural Development Programme will cover an additional 600,000 poor families and extend its reach to some 1.5 million households.

As our programmes go on covering ever larger numbers of landless groups, we pay increasing attention towards their self-reliance that can be sustained over time. Our group members have already generated in excess of Tk 300 million as their own fund through regular savings. We are exploring new avenues for their income augmentation which would lead to higher levels of saving and greater self-reliance. BRAC itself is mobilizing more funds through its income generating enterprises. In 1992, BRAC's internal fund generation contributed to 36 per cent of its total revenue income.

I take this opportunity to acknowledge, on behalf of BRAC, the support and cooperation it has received from various agencies of the Government of Bangladesh and the members of the donor community, without which BRAC would not be where it is today. I should also like to recognize the role played by the people we serve, particularly poor women, who respond so wonderfully to our work and contribute to the wellbeing of their own families, communities and the nation.

It would not be quite appropriate for me to sign off here without mentioning the hard work, commitment and dedication BRAC workers in the Field and Head Office bring to our efforts. I wish them greater success in the future years.

F H Abed  
Founder and Executive Director

June 30, 1993



*The past 20 years have witnessed a phenomenal development and growth in BRAC. Having begun life in 1972 as a relief and rehabilitation project to tackle the devastation in Sulla resulting from the War of Liberation, it has since grown into a vast and complex organization operating in many areas of Bangladesh; the multi-sectoral programmes of BRAC now spread far across the country, and are recognized both in Bangladesh and abroad as models of development planning and implementation.*

*The following paragraphs give a brief description of the circumstances that gave rise to these developments.*

### The Rural Poor

From its origins in assisting the settlement of returning refugees in Sulla, Sylhet, the focus of BRAC's programme has continued to be the rural poor – the landless, small farmers and artisans, and in particular poor and destitute women, who hold the lowest position in the social system. The lives of these people are dominated by poverty, malnutrition and disease. Not only is Bangladesh one of the poorest countries in the world, with a per capita GNP of only US \$180, but it is also one of the most densely populated, with nearly 1700 people per square mile. Over 80% of the population, or 90 million people, live in the rural areas, and are largely dependent on agriculture for their survival. The ratio of population to land and the inequitable distribution of land ownership mean that 60 per cent of villagers are functionally landless, and 20 per cent do not even own their homestead.

Against this background it is hardly surprising that poverty is widespread amongst the rural labour force. The average daily wage is Tk 30, or less than \$1, to support a family of six, and judged by the minimum per capita requirement of 2,122 calories a day, at least 67.5 million of the rural poor exist in absolute poverty. There is acute unemployment in rural areas, and those who suffer most in these circumstances are inevitably those at the bottom of the social scale – the women.

Poverty and undernourishment are largely responsible for the desperate health situation of the rural poor. Infant mortality in Bangladesh, at 120 per 1000 live births, is ten times higher than in developed countries; 50 per cent of babies are born underweight and 60 per cent of infants under five are malnourished. Maternal mortality is 259 times higher than that in Scandinavia, and only 30 per cent of the population has access to primary health care.



Illiteracy is widespread in Bangladesh as a whole, where only 31 per cent of the male population and 15 per cent of females are even functionally literate. The literacy rate is much lower than this in rural areas, particularly amongst women.

The social system in Bangladesh is dominated by elites, who control most of the resources, leaving the rural poor powerless and liable to exploitation by the landowning classes. The poor are invariably the first to suffer from the natural disasters to which Bangladesh is prone, such as floods and cyclones.

The government of Bangladesh has given high priority to efforts to alleviate poverty, eradicate illiteracy and improve health standards, and has initiated various public programmes to this end, but the sheer size of the task is such that it cannot be adequately tackled without supplementary efforts.

This is where the intervention efforts of BRAC come into play; its multi-sectoral programmes are all designed as positive measures to alleviate the present deprivations of the rural poor.

### **BRAC's Evolution**

BRAC started its activities in the Sulla area of Sylhet in February 1972 with the objective of relief and rehabilitation. The task was not only to resettle the thousands of people displaced during the war of liberation, but to bring a measure of normalcy into their lives. Within nine months 14 thousand homes were rebuilt from one million bamboo poles procured from India. Several hundred boats were also built for fishermen. Medical centres were opened and other essential services established.

#### **A. Strategic Evolution**

By the end of 1972, with the relief operations being completed, BRAC realized that for sustainable development the ability of the rural people had to be developed so that they could mobilize, manage, and control local and external resources themselves. For this a long term strategy was necessary.

By 1973, BRAC had put into effect a multi-sectoral village development programme in Sulla involving different sections of the rural community. The programme included agriculture, fishery, cooperatives, rural crafts, adult literacy, health and family planning, vocational training for women, and construction of community centres. A new approach, that of community development, was tried, but this failed to achieve the desired goal, as it was only the land owners and those who possessed productive assets who mainly benefitted.

As a result, in 1976, BRAC decided to shift its focus to the landless poor. From now on these would be its main targets for development. It defined landless as those who owned less than half an acre of land and survived by selling manual labour. They included small farmers, and women in the lowest economic and social bracket.

#### **B. Programmatic Evolution**

In 1975, BRAC began its first experiment with activities concerning women in Jamalpur — a particularly poor area. This project covering 30 villages served as a pioneer development ground for activities specifically addressed to the needs of women.

In 1976, BRAC moved into the Manikganj area, where new approaches were introduced. The Manikganj Integrated Programme (MIP) covered 250 villages, and became BRAC's key laboratory area for testing out various kinds of development initiatives.

During the 1970s, BRAC focused on human resources development activities by setting up its first institutional structure for training and development — the Training and Resource Centre (TARC) at Savar. There are seven TARCs spread over the country. TARC was initially meant as a training centre for BRAC's own staff and for concerned villagers. Today these centres also cater to the training needs of other development agencies in the country.

In 1990, BRAC introduced a new Management Development Programme (MDP) directed towards the development of managers, as BRAC firmly believes in the necessity of professional management in the supervision of its programmes. Apart from BRAC, the MDP helps provide a useful service to other organizations, both government and non-government.

A research and evaluation unit was also set up in 1975 to help identify the underlying constraints to rural development and to define development strategies. The unit has grown into a fully fledged division with 35 core researchers, 60 field researchers and some 20 support staff.

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

In 1979, BRAC decided to expand and develop its health programme in a major way. It established the nationwide Oral Therapy Extension Programme (OTEP) which was to reach the oral rehydration

message to every village home in the country. In 1984 some 1,300 workers were involved in this programme, and by 1990 this goal was largely achieved. About 13 million women were taught how to mix oral rehydration solution from home ingredients. By 1986, before the conclusion of OTEP, BRAC undertook a more comprehensive Child Survival Programme (CSP) working with the government on immunization and other primary health care activities. In 1991, with the successful completion of CSP, BRAC introduced a more concentrated intervention in the health sector named Women's Health and Development Programme.

In 1985, an innovative Non-Formal Primary Education (NFPE) programme was begun with 22 schools. The number increased to some 12,000 in December 1992, with nearly 350,000 students who have either already graduated or are in the process of doing so. Women are a special target of the programme, and girls make up over 80 per cent of the student body.

In 1986 BRAC introduced its Rural Development Programme (RDP), a well designed strategy aimed at uplifting the economic level of the rural poor through functional education, training, extension of credit and new methods of income generation. In 1990 the ground work was done for a BRAC Bank, formally known as Rural Credit Project (RCP). The idea behind the project was to take over a RDP branch when it is capable of generating enough interest from lending to meet its operational expenses. By the turn of 1992, the number of RDP and RCP branches stood at 90 and 50 respectively. Together these two programmes have covered nearly 650,000 landless poor, 74 per cent of them being women.

### **BRAC's Goals and Strategies**

The development strategies of BRAC pursue two major goals :

- i) alleviation of poverty; and
- ii) empowerment of the poor.

With these aims in mind BRAC's main priorities are people and their participation in the development process. All BRAC programmes reflect this philosophy. The basic assumption is that it is the people themselves who can bring about changes in their conditions, through individual and cooperative action. BRAC's role is to respond in a flexible manner to the development needs identified by the people themselves.

One of the main features of BRAC strategy is to operate as capacity initiators, by i) making the

target group members aware of their own problems, ii) giving them the tools to unite in homogeneous class and interest groups, and iii) increasing their capability to secure their legal and civil rights. BRAC also acts as a demand creator for its group members to enable them to enjoy their legitimate share of the services and supplies provided through the public sector.

### **Management of BRAC**

A Governing Body is vested with the management of BRAC. Mr F H Abed, the founder and Executive Director of BRAC is its Chief Executive Officer.

At the top, mid and field levels, BRAC is managed by development managers with years of professional experience. BRAC pursues a system of participatory and decentralized management. BRAC programmes are planned through the participation of workers at all levels. Within the framework of any programme plan, each level of management is encouraged to exercise its appropriate authority, to embrace creative solutions and to generate innovations. BRAC thus provides its managers freedom to take initiatives that stimulate participation and involvement in its various projects.

Since BRAC demands a high level of work ethics and performance standard its management cadre is selected from within the organization. A policy of recruiting young people with high educational qualifications for placement at the field level of programme operation has been pursued over the last two decades. This policy exposes potential managers to the workings of grassroot mobilization and to the potential problems of any particular project. BRAC thus has a well trained management cadre to carry on future expansion plans within the organization itself.

Placing women at top management levels is a matter of policy with BRAC. This is not only to ensure gender equality but to help promote a balanced development of society.

### **Partnership with Public Sector**

BRAC considers it important to develop a system of effective partnership with the public sector, as it feels that such cooperation can enhance the process of development. Thus BRAC has established linkages with various ministries such as health, relief and rehabilitation, livestock services, education, etc. This cooperation has been also helpful for the government to both strengthen its existing programmes and increase their effectiveness. A few cases are cited below.

BRAC assisted the Ministry of Health and Family Welfare in achieving its goals in its Expanded Programme on Immunization (EPI) in 115 thanas of Bangladesh. BRAC provided training to the government staff on programme management. Evaluation studies done by BRAC and other external agencies have shown that the highest coverage of EPI in Bangladesh was in those areas where BRAC has lent its assistance.

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

Education and sericulture are two other areas of cooperation details of which can be seen in the relevant sections of this report.

### Current Programmes

BRAC presently runs a number of core programmes and a variety of support services directed towards socio-economic uplift of the rural poor :

1. Rural Development Programme — a multi-sectoral programme working for poverty alleviation, employment and income generation and mobilization of the landless poor.
2. Rural Credit Project — a self-financed Credit Project.
3. Women's Health and Development Programme — a comprehensive health project, targeting the poorest sector, particularly women and children.
4. Non-Formal Primary Education — a life-oriented education programme for the children of poorer households who have never been to any school.
5. Handicrafts production and marketing — sericulture industry, Ayesha Abed Foundation and Aarong.
6. Training, Research, Rural Enterprises, Monitoring, Management Development, Communications etc — support services to core programmes and projects.
7. Income generating commercial enterprises — printing press and cold storage.

BRAC introduced a post-cyclone rehabilitation and development programme in Kutubdia island last year following the April 29 cyclone.

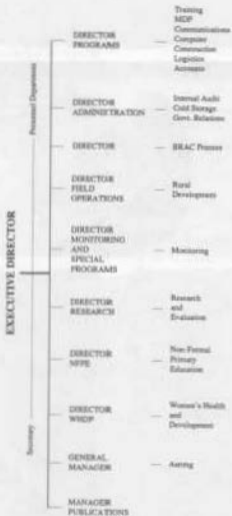
BRAC played a pioneering role in initiating Essential National Health Research (ENHR), a new initiative in health research in Bangladesh, which came into operation in 1991.

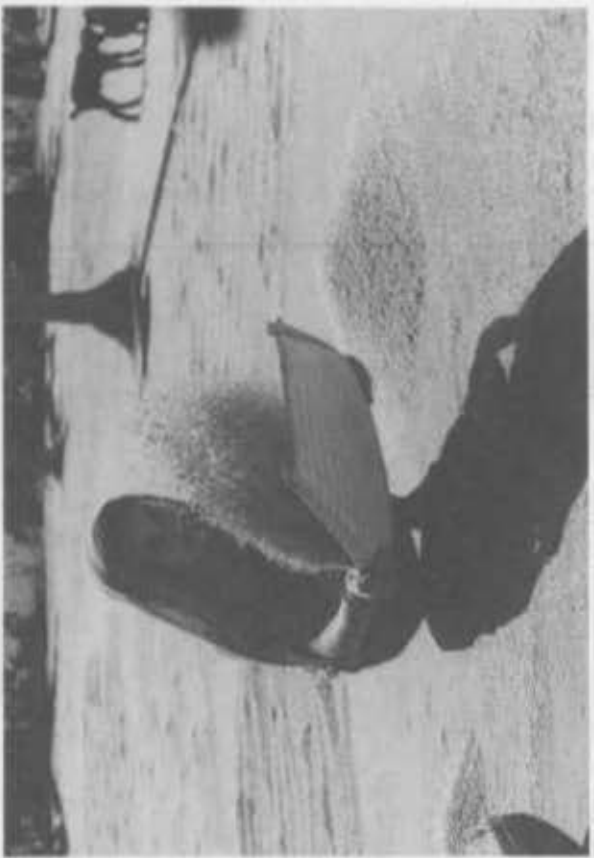
### Personnel

BRAC personnel in 1992 comprised 8,178 staff and over 10,000 para-professional teachers for its non-formal primary education (NFPE) schools.



# BRAC ORGANOGRAM





# RURAL DEVELOPMENT PROGRAMME AND RURAL CREDIT PROJECT

*The Rural Development Programme (RDP) is the largest of all BRAC programmes and forms the core of all its activities. It organises the rural poor into groups of men and women who work as instruments for the development of human resources and occupational skills for income generating activities facilitated by credit, for technical support and for various social programmes. The activities of RDP in a given area are limited to an operation of 2 years. The area is then handed over to the Rural Credit Project, a self-financing credit project.*

## Process of Programme Development

The RDP activities begin at the village level and are carried out by a field unit identified as the Area Office. A male or female Programme Organizer (PO) of the field unit goes into a village and initiates a survey to identify the household of the target group. The target population according to BRAC's definition consists of people who do not own more than 0.5 acres of land including homestead and who earn their livelihood by selling manual labour.

The programme organizer (PO) then discusses with this target group of men and women the measures that may be undertaken to tackle their problems. The target groups are encouraged to form separate organizations on a gender basis at the village level. Once a village organization (VO) is formed, each member begins a savings programme depositing a minimum of two taka every week. The next major activity is the 'functional education' (FE) programme which is meant for all members. This programme is conducted by a FE trainer who is specially trained at one of BRAC's Training and Resource Centres (TARC). As the FE course progresses, the VO selects three or four capable and interested members for training in leadership, human development and planning at the TARC.

Gradually the members are encouraged to involve themselves in income generating activities which are facilitated by BRAC's credit programme. As the village organizations further develop they elect a management committee consisting of five to seven members including one chairman, one secretary and one cashier who maintains the society's financial records and resolution books. These positions are rotated every year.

There are two village organizations in each village, one for men and one for women. Each VO comprises 45 to 55 members.

## RDP-RCP Relationship

The RDP was introduced in 1986 and the BRAC banking project, formally called the Rural Credit Project (RCP) in January 1990. The activities of the RDP are complementary to those of the RCP, which was devised as a mechanism to expand and sustain the RDP activities.

In any area selected by BRAC, RDP operates for four years, developing the base for a viable institutional framework after which it is taken over by the RCP. The steps of transition to RCP are as follows.

- Phasing out of direct BRAC support from a given RDP branch after approximately four years of operation, thus enabling RDP to operate in new areas.
- Establishment of a new and self-supporting credit institution in the phased-out branches of RDP.

RCP is a continuation of RDP initiated activities with emphasis on credit operations. The transfer of a branch from RDP to RCP takes place when the outstanding loans made to village organization members in a given branch are sufficiently large, (approximately Tk eight million) for the income generated at the present rate of interest (20 per cent) to cover the ongoing operating costs. This enables BRAC to sustain its efforts to alleviate poverty and empower the poor.

## Evolution of RDP

Since its inception BRAC has experimented with several approaches to find out a viable and replicable model targeted at the development of the rural poor. The outreach and the Rural Credit and Training Programme (RCTP) were two such experimental ventures pursued by BRAC in the 1970s. Both the programmes used a similar approach, emphasizing mobilization and empowerment of the poor. The difference between the two was primarily the addition of credit as a major component in RCTP. Review and analysis, however, indicated that these two programmes implemented in isolation could not bring about a significant change in the lives of the rural poor. BRAC realized that better results could be achieved through their integration, so a merger was effected. The RDP grew out of the integration of these two independent strategies in 1986.

## Organization and Management

The nucleus of RDP and RCP is the Area Office. For management and organization the whole programme is divided into a number of regions.

Each region contains a cluster of area offices. An area office is usually staffed by one Area Manager, three Programme Organizers (PO) and ten to fifteen village cadres known as Gram Sheboks/Shebikas (GS). These POs and GSs are employed to promote sector programmes such as education, sericulture, or poultry, and to extend credit. One branch or area covers 120 village organizations – 40 for landless men and 80 for women – with a combined membership of 6,000 to 7,000. In December 1992 the number of RDP branches was 90 and RCP 50. These programmes together have covered 6,878 villages spread over 99 thanas of 31 districts of Bangladesh.

## Major Activities

The RDP and RCP incorporate four major types of activities: a) Institution Building, including Functional Education and Training, b) Credit Operation, c) Income and Employment Generation, and d) Support Service programmes. Each of these activities encompasses a number of sub-activities. The main thrust of RDP is to develop a viable grassroots organization for the landless to make them critically aware of the environment in which they live, and to initiate measures for change that will create a better condition of their lives and work, while the emphasis of RCP is to sustain the efforts of RDP and to enhance credit support without subsidy.

## Institution Building

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

## Village Organization

The coverage of villages, the formation of Village Organizations (VOs), and growth of membership are presented in table 1. It shows the number of

Table 1 : Village Organizations and Membership : Dec. 92

| Information           | Cumulative up to Dec 1992 |         |         | Increase over 1991 (%) |      |       |
|-----------------------|---------------------------|---------|---------|------------------------|------|-------|
|                       | RDP                       | RCP     | Total   | RDP                    | RCP  | Total |
| Villages covered      | 3,968                     | 2,910   | 6,878   | 49                     | 9    | 29    |
| Village Organizations |                           |         |         |                        |      |       |
| Total                 | 7,792                     | 6,175   | 13,967  | 49                     | 03   | 23    |
| Men                   | 1,888                     | 1,943   | 3,831   | 13                     | (13) | (2)   |
| Women                 | 5,904                     | 4,232   | 10,136  | 65                     | 8    | 35    |
| Membership            |                           |         |         |                        |      |       |
| Total                 | 368,994                   | 280,280 | 649,274 | 37                     | (15) | 9     |
| Men                   | 88,975                    | 78,285  | 167,260 | 4                      | (27) | (13)  |
| Women                 | 280,019                   | 201,995 | 482,014 | 51                     | (9)  | 19    |

VOs involved and indicates the growth of membership in these two organizations.

The number of new members who joined the VOs during 1992 was 153,963 (RCP 24,638 and RDP 129,325). However, a total of 102,814 members (RCP 72,236 and RDP 30,578) have been expelled during 1992 due to their irregularity in view of attending meetings, depositing savings and repaying loans. This in some cases has led to a decrease in the cumulative numbers.

### Growth of Membership



### Functional Education

Functional education is a key element in the process of institution building. An FE course is compulsory for all group members, and is a prerequisite for entitlement to credit. It plays a crucial role in making the target people aware of their hidden potential and shows them ways to tackle their daily problems. A total of 85,367 members received functional education during the 1992, bringing the total numbers to 418,424.

### Group Meetings

Consciousness-raising of group members is facilitated through VO meetings at the village level. The members meet once a week to discuss credit, savings, and other issues concerning the lives of the landless. An issue-based meeting is held once

a month where various social and economic issues are discussed and analyzed. These meetings make a great contribution to the institution building process.

### Savings and Group Trust Fund

BRAC encourages its group members to generate their own funds through regular savings and group trust fund accumulation. Every member deposits Tk 2.00 a week as savings. The group trust fund is generated by deducting 4 per cent from loan disbursement.

Table 2 shows the savings and group trust fund status as of December '92.

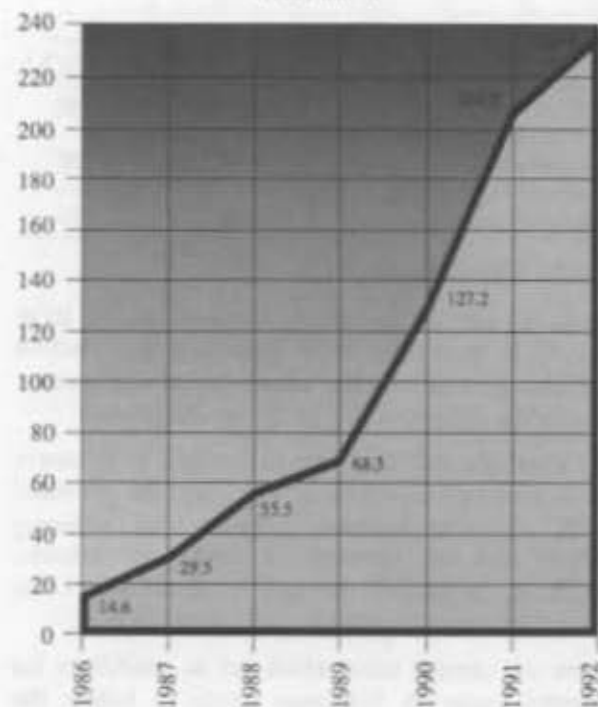
Table 2 : Savings and Group Trust Fund (Tk in million) December 1992

| Information             | Cumulative up to Dec 1992 |        |        | Increase over 1991 (%) |      |       |
|-------------------------|---------------------------|--------|--------|------------------------|------|-------|
|                         | RDP                       | RCP    | Total  | RDP                    | RCP  | Total |
| <b>Total Savings</b>    |                           |        |        |                        |      |       |
| Total                   | 90.24                     | 134.63 | 224.87 | 55                     | (9)  | 9     |
| Men                     | 25.37                     | 36.06  | 61.44  | 31                     | (13) | 1     |
| Women                   | 64.87                     | 98.57  | 163.43 | 67                     | (7)  | 13    |
| <b>Group Trust Fund</b> |                           |        |        |                        |      |       |
| Total                   | 24.86                     | 46.77  | 71.63  | 89                     | 24   | 41    |
| Men                     | 7.34                      | 11.54  | 18.87  | 57                     | 5    | 21    |
| Women                   | 17.52                     | 35.23  | 52.76  | 107                    | 32   | 50    |

Total savings generated by members in 1992 was Tk 88 million (RCP 41 million and RDP 47 million). However, due to the return of their

### Growth of Members' Savings

Tk in million





savings (Tk 69 million, RCP 54 and RDP 15) to expelled members, the cumulative amount increased by only Tk 19 million, or 14% from Tk 224.87 million in 1992 against Tk 205.51 million in 1991. The group trust fund position also attained a high performance in 1992, with a 41 per cent rise over the year 1991.

### Training

Training plays a crucial role in enhancing the capacity of the VO members. BRAC arranges various kinds of training to enable members to uplift themselves socio-economically. The Training and Resource Centres (TARC) provide continued support in training group members.

Two types of training are arranged :

- 1) Human Resource Development, and
- 2) Occupational Skills Development.

The former includes functional education, consciousness-raising, leadership development, project planning and management. Occupational training helps the members to upgrade their existing skills or acquire new skills for carrying out employment and income-generation schemes.

During 1992 a total of 259,116 VO members were provided with human and skill development training. This brings the cumulative numbers to 888,286, an increase of 42% over the previous year. More women than male members participated in training in 1992. The following table shows the training performance.

Table 3 : Training of VO Members : December 1992

| Information                                | Cumulative upto Dec. 1992 | Increase over 1991(%) |
|--|---------------------------|-----------------------|
|  |                           |                       |
| Total                                      | 882,286                   | 42                    |
| Selective Human Development (Including FE) | 548,622                   | 30                    |
| Selective Occupational Skills Development  | 339,664                   | 64                    |

### Credit Operations

Credit is one of the major components of RDP and RCP activities. It is provided for various activities to enhance the employment and income generating opportunities of group members.

The loans are collateral-free and subject to intensive monitoring and supervision. The loans are provided at 20 per cent interest, calculated at reducing balance and are repayable in weekly instalments. Credit is facilitated through a Revolving Loan Fund. The overall realization rate is 98 per cent.

There are certain rules which act as guidelines for granting loans. A borrower needs to follow the

guidelines to qualify for credit. These include a) completion of a functional education course, b) regular participation in the weekly meetings, c) savings deposit; i.e. minimum savings equivalent to 5 per cent for the first loan, 10 per cent for the second and 15 per cent for subsequent loans, d) compulsory deposit in group trust and insurance funds, etc.

Loans are of three types depending on duration : i) short term, repayable within one year, ii) medium term, repayable within a period of 3 years, and iii) long term, the duration of which depends on the scheme. The smallest loan is Tk 500 and the largest Tk 7,000 per member.

### Credit Disbursement

From its inception till December 1992, a total of Tk 2,205 million was disbursed through RDP and RCP branches. This amount was issued to 1,171,865 cases to finance 140 types of income and employment generating activities. Table 4 provides details.

During 1992, a total of 313,381 loans were issued to VO members, amounting to Tk 733 million, which represent as 33% of the cumulative disbursement; 73,847 were to men and 239,534 to women. More than 75 per cent of this amount was issued to women members, which reflects BRAC's policy of emphasizing women's development.

Table 4 : Disbursement (Tk. in million) : December 1992

| Information         | Cumulative up to Dec 1992 |       |       | Increase over 1991 (%) |     |       |
|---------------------|---------------------------|-------|-------|------------------------|-----|-------|
|                     | RDP                       | RCP   | Total | RDP                    | RCP | Total |
| <b>Disbursement</b> |                           |       |       |                        |     |       |
| Total               | 681                       | 1,524 | 2,205 | 100                    | 35  | 50    |
| Men                 | 213                       | 448   | 661   | 67                     | 17  | 29    |
| Women               | 468                       | 1,076 | 1,544 | 119                    | 44  | 61    |
| <b>Outstanding</b>  |                           |       |       |                        |     |       |
| Total               | 266                       | 425   | 691   | 57                     | (3) | 14    |
| Men                 | 85                        | 131   | 216   | 28                     | (9) | 3     |
| Women               | 181                       | 294   | 475   | 76                     | 0.2 | 20    |

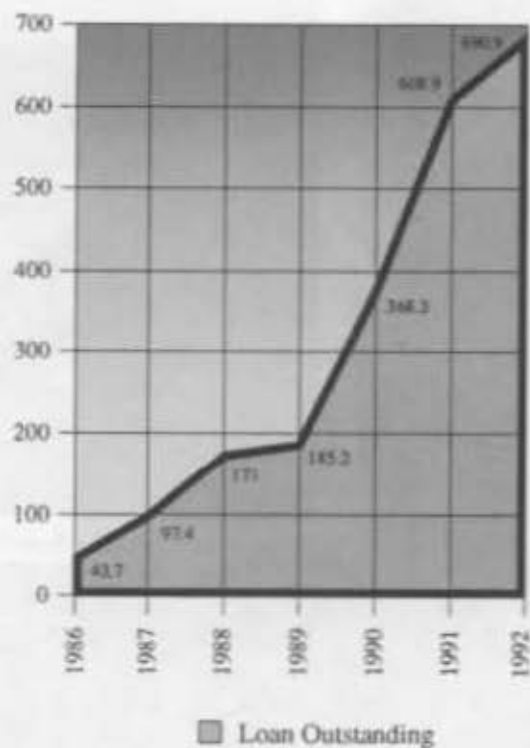
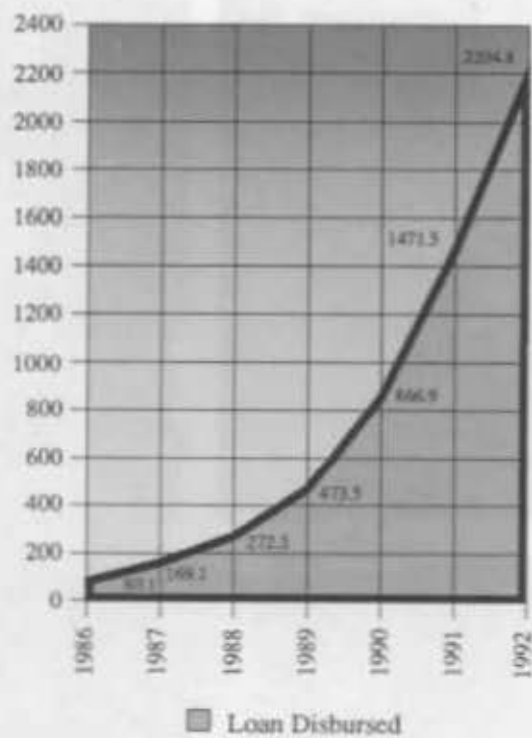
Short, medium and long term loans constituted 80 per cent, 12 per cent and 8 per cent respectively of the cumulative disbursement. Outstanding loan now stands at Tk 691 million. This presents a 14 per cent increase over 1991.

### Sectorwise Distribution

BRAC provides credit for different kinds of economic activities. The highest amount of credit was absorbed by the Rural Trading sector (47 per cent), followed by Food Processing (16 per cent), Livestock (15 per cent) and Irrigation (8 per cent)

and other sectors (see pie chart). Details of these sector programmes are discussed in the next chapter.

Loan to VO Members  
Tk in million





*BRAC has learned through experience that credit is a necessary but not a sufficient tool in alleviating poverty. BRAC realizes that to cope with the magnitude of poverty, it is necessary to widen the scope of income and employment generating activities. A number of sector programmes have been developed to address these issues.*

*The sector programmes are facilitated by BRAC's credit, training and technical support services and presently an integral part of RDP and RCP, and implemented through them. The following is a brief account of the important activities which includes :*

- Irrigation
- Sericulture
- Social Forestry
- Poultry & Livestock
- Fish Culture
- Rural Trading
- Rural Transport
- Cottage Industries
- Food Processing
- Vegetable Cultivation
- IGVGD
- Baor Fisheries

### Irrigation

The irrigation programme began in late 1970s originally experimenting with shallow tubewells (STW) and low lift pumps (LLP). In the mid 1980s several groups had deep tubewells (DTW), which the groups could buy, manage and operate by selling water to farmers. A new method of tubewell ownership was introduced by BRAC where individual members of village organizations (female members must be involved) buy shares, and the shareholders form an irrigation group with an elected operations committee whose members receive management training. The irrigation groups take two kinds of loans from RDP/RCP, capital loan to buy the tubewells, and operating loan to pay for fuel and wages. They usually collect 25% to 30% of the crop from the farmers as payment for the irrigation water.

Since its inception, the programme has expanded considerably. In 1992, the irrigation groups operated 665 DTWs including 73 non-boro tubewells. This equipment brought 27,154 acres of land under irrigation.

Table 5 shows the performance of irrigation in 1992.

Table 5 : Irrigation Programme : December 1992

| Information                     | Cumulative up to Dec 1992 |        |        | Increase over 1991 (%) |     |       |
|---------------------------------|---------------------------|--------|--------|------------------------|-----|-------|
|                                 | RDP                       | RCP    | Total  | RDP                    | RCP | Total |
| A. Equipment :                  |                           |        |        |                        |     |       |
| DTW (Nos)                       | 280                       | 385    | 665*   | -                      | 11  | 6     |
| B. DTW (area covered, in acre)— | 11,847                    | 15,307 | 27,154 | 6                      | 7   | 6     |

\* 73 DTW will go into operation in T. Aman season.

A total of 665 drivers and 997 drainmen were involved in operating this irrigation equipment.

Up to December 1992, a total credit of Tk 165 million was advanced in this sector, which represents 8 per cent of total disbursement.

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

## Sericulture

BRAC occupies a distinct place in the promotion and development of sericulture in Bangladesh. BRAC's sericulture programme started in the Manikganj Integrated Project in 1978 on an experimental basis with assistance from the Bangladesh Sericulture Board. The programme has now expanded to different parts of the country. Sericulture is one of the few activities which can be carried out by women alongside their usual household tasks. Income potential, however, is significant. The RDP and RCP are providing necessary institutional, credit, training and technical support in implementing this programme.

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

Table 6 : Sericulture Programme : December 1992

| Information        | Cumulative up to Dec 1992 |        |        | Increase over 1991 (%) |     |       |
|--------------------|---------------------------|--------|--------|------------------------|-----|-------|
|                    | RDP                       | RCP    | Total  | RDP                    | RCP | Total |
| Silkworm rearer    | 722                       | 1,637  | 2,359  | 20                     | 6   | 10    |
| Chawki rearer      | 74                        | 109    | 183    | 106                    | 88  | 95    |
| Reeling Worker     | 127                       | 84     | 211    | 9                      | 6   | 8     |
| *Cocoon Production | 7,396                     | 24,757 | 32,153 | NA                     | NA  | NA    |

\* Represents the performance for the year 1992 only.

As the figures show there has been considerable progress in the activities in this area. A total of 2,359 silkworm rearers, 183 chawki rearers and 211 reeling workers were involved in sericulture. During 1992, BRAC's group members produced more than 40,000 kg of cocoons. Per capita income of cocoon rearers ranged between Tk 2,000 to Tk 8,000 per year. Involvement of credit in this programme is not significant as most of these activities do not require heavy investment. The

credit demand however will rise as the programme is undergoing fast expansion.

## Social Forestry

Social forestry is relatively a new programme which aims at restoring ecological balance through afforestation, and generating income and employment opportunities for the rural poor.

The group members benefit through producing seedlings in nurseries and by planting and maintenance of trees. A good number of nurseries have so far been established, mostly by women in different RDP and RCP areas. BRAC provides training and supplies seeds to the nursery workers. They produce seedlings of different types (forest and horticultural) which are then sold out to the growers. Estimates show that the average annual income of a nursery worker is as high as Tk 6,036.

## Fish Culture

BRAC began its fish culture programme in 1976 with the re-excavation of 16 ponds in Manikganj, Jamalpur and Sulla areas. Over the years the programme has expanded considerably and has established linkages with several agencies — the World Food Programme, DANIDA, Mennonite Central Committee and the Government's Fisheries Department. The objective of this programme is to increase the productivity and availability of fish in order to improve the nutritional status of the rural poor. A second and concomitant objective is to develop the infrastructure for the expansion of the fishery and fishery-related activities.

The programme includes establishing hatcheries, nursery ponds, shrimp-carp polyculture, leasing and restocking open water resources such as beels and baors, and giving training and credit support to group members. BRAC established a modern fish hatchery in 1988 with 2 ponds for fish culture and 19 tanks for fish hatching. The objective is to produce spawn, fry and fingerlings of Thai Sarputi and carp species to meet the increasing demand for fish fry as well as provide necessary training and technical education to the group members involved in fish culture.

Nursery ponds of 20-30 decimal size are usually selected for growing heatchlings and fry to fingerling sizes for restocking and sale. Spawns are collected from either BRAC's or other private hatcheries. They are grown to a size measuring 3" to 5". Bangladesh is blessed with flood plains, lakes, oxbow lakes and an extensive network of rivers and canals. BRAC began a programme to rent these waterbodies from the government and to

give landless groups control of the fishing rights. Table 7 shows the performance of the programme up to December 1992.

Table 7 : Fish Culture Programme : December 1992

| Information                          | Cumulative up to Dec 1992 |       |       | Increase over 1991 (%) |     |       |
|--------------------------------------|---------------------------|-------|-------|------------------------|-----|-------|
|                                      | RDP                       | RCP   | Total | RDP                    | RCP | Total |
| <b>A. Number of ponds</b>            |                           |       |       |                        |     |       |
| Carp                                 | 1,156                     | 903   | 2,059 | 34                     | 120 | 61    |
| Sarputi                              | 4,795                     | 3,088 | 7,883 | 5                      | 5   | 5     |
| Nursery (for fingerlings production) | 230                       | 161   | 391   | 40                     | 40  | 40    |
| <b>B. Area (acre) under pond:</b>    |                           |       |       |                        |     |       |
| Carp                                 | 450                       | 352   | 802   | 56                     | 115 | 77    |
| Sarputi                              | 283                       | 183   | 466   | 149                    | 210 | 173   |
| Nursery                              | 60                        | 47    | 107   | 13                     | 34  | 22    |

The programme of BRAC has utilized a good number of unused ponds in rural areas. Up to December 1992, a total amount of Tk 20 million had been disbursed in this sector.

### Livestock Development Programme

Livestock development is another sectoral under taking in RDP and RCP programmes which has widened the scope of income generation for landless group members. The programme consists of five specific activities :

- 1) the training of paravets, 2) the training of livestock rearers, 3) vaccination, 4) the upgrading of local breeds through artificial insemination, and 5) fodder extension.

Paravets are the main activists of this programme. They are selected from the group members and are given training in two phases, each taking 15 days. After training each paravet is responsible for vaccination and health services of livestock in 5-6 villages. The paravet charges Tk 1 per animal for vaccination. Introduced in all the RDP and RCP areas, the programme is supported by veterinary graduates who offer services to the paravets and livestock rearers. BRAC also receives assistance from the Department of Livestock in conducting its insemination work. Table 8 gives a brief picture of the progress of the programme.

This programme attained a phenomenal growth in 1992. The number of paravets, cattle rearers and animals inseminated increased substantially during the year. Livestock development is a package programme which includes not only extension services but also credit. Through December 1992,

almost 15% (Tk 326 million) of total loan went to this sector.

Table 8 : Livestock Programme : December 1992

| Sl. No. | Subject                   | Cumulative up to Dec. 1992 |        |        | Increase Over 1991 (%) |     | Total % |
|---------|---------------------------|----------------------------|--------|--------|------------------------|-----|---------|
|         |                           | RDP                        | RCP    | Total  | RDP                    | RCP |         |
| 1       | Paravet                   | 680                        | 616    | 1,296  | 23                     | 11  | 16      |
| 2       | Cattle Rearer             | 11,887                     | 50,304 | 62,191 | 8                      | 7   | 7       |
| 3       | Goat rearer               | 3,537                      | 4,326  | 7,863  | 14                     | 133 | 58      |
| 4       | Insemination Centre       | 43                         | 24     | 67     | 26                     | 0   | 16      |
| 5       | No. of animal inseminated | 14,540                     | 35,142 | 49,682 | 75                     | 67  | 69      |

### Poultry Programme

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

The objectives of the poultry programme are :

- to increase income scope, particularly of women;
- to reduce poultry mortality;
- to increase the poultry population;
- to counteract the protein deficiency among the rural poor.

The programme has grown considerably in recent years and has expanded to almost all the RDP and RCP areas. Table 9 shows the performance of poultry programmes in overall and periodic terms.

Table 9 : Growth of Poultry Programme

| Sl. No. | Subject                            | Cumulative up to Dec. 1992 |        |         | Increase Over 1991 (%) |     | Total |
|---------|------------------------------------|----------------------------|--------|---------|------------------------|-----|-------|
|         |                                    | RDP                        | RCP    | Total   | RDP                    | RCP |       |
| 1       | Poultry worker                     | 4,509                      | 2,995  | 7,504   | 37                     | 74  | 50    |
| 2       | Poultry rearer                     | 104,266                    | 87,191 | 191,457 | 79                     | 138 | 102   |
| 3       | Chick rearer                       | 1,186                      | 766    | 1,952   | 10                     | 170 | 44    |
| 4       | Vaccine supplies (does in million) | 22.7                       | 12.7   | 35.4    | 108                    | 119 | 112   |
| 5       | Feed seller                        | 61                         | 43     | 104     | 165                    | 48  | 100   |



By the end of 1992, over 200,913 poor rural women were actively participating in the poultry programme. BRAC's intervention in poultry development has made significant contributions in raising the income of these disadvantaged women who would otherwise have been left out of the formal sector.

Poultry and livestock together represent the third largest sector receiving BRAC loans. By December 1992 a cumulative total of Tk 326 million had been disbursed to 118,410 members. This brings the average loan size to Tk 2,752 per capita, which is the second highest among the sector activities.

### **Rural Trading**

Rural trading covers a variety of activities which are mainly seasonal but nevertheless have potential for income and employment generation for the rural poor. A good number of group members under the RDP and RCP programmes are involved in these activities, which offer quick return and widen the informal market in the rural areas. This is the largest sector receiving BRAC loan. By December 1992 a total of Tk 1,025 million had been advanced in this sector. Over 66 per cent of the borrowers are women. The average loan size is Tk 1,923 which is a little higher than the normal average of Tk 1,882.

### **Rural Transport**

This is a rapidly expanding sector which has created employment and income earning opportunities for a large number of rural poor. At present, this programme includes provision of credit for 16 items (rickshaw, country boat, push cart, van etc). Up to December 1992, a total of 24,364 loan had been advanced to this sector. The cumulative disbursement was Tk 87 million. The average loan size is the highest in this sector, at Tk 3,555.

### **Cottage Industries**

An increasing number of the group members are undertaking rural industries activities as a means of living. The industries include handloom, ricemills, ice plants, brick kilns, bamboo and cane crafts

etc. which encompass both traditional and modern skills. By December 1992, a total of Tk 92 million had been disbursed against 66 items.

### **Food Processing**

This programme includes a variety of activities such as husking of paddy, pulses and oil seeds, and the preparation of fried and puffed rice, date juice, chick and cattle feed etc. This is mainly a female dominated sector. By December 1992, a total of Tk 346 million had been advanced to this sector.

### **Vegetable Programme**

BRAC's vegetable programme started in Sulla in 1972. The objectives of the programme are mainly (1) to create job opportunities (2) to generate income (3) to utilize family labour to the maximum (4) to utilize local resources (5) to fulfil the need of fuel and (6) to increase national production. With the expansion of BRAC, this programme is also expanding. The programme has now developed in to a fully-fledged sector programme. BRAC provides vegetable growers with training, technical services and credit. Participants of the programme are mostly women.

By the end of 1992, there were about 5,000 female vegetable growers directly involved in vegetable cultivation.

### **Income Generation for Vulnerable Group Development Programme (IGVGDP)**

The IGVGDP is an independent programme. Some 450,000 families in rural Bangladesh are recipients of a monthly income transfer ration 31.25 kg of wheat under the vulnerable group development (VGD) programme administered by the Directorate of Relief and Rehabilitation (DRR) and supported by various food aid donors like World Food Programme (WFP) and the Department of Livestock (DOL) of the Government.

The VGD women are the poorest 10% of the population and in most cases own no land, have little or no income and live without a husband's support because of desertion, divorce, death and disablement. Being women they are in many cases excluded from development projects; the VGD programme provides a monthly food ration for a period of two years during which attempts are made to make the families self-supporting.

IGVGDP is thus a collaboration between the WFP, DRR, DOL and BRAC to improve the income earning potential of the destitute women who are

VGD cardholders and receive a monthly ration of 31.25 kg of wheat for a duration of two years.

The IGVGD was initiated in 1988 with assistance from DRR in 22 thanas on an experimental basis. Its overwhelming success and spontaneous led to a large-scale expansion which is being implemented in 83 thanas in 17 district benefitting 225,000 cardholders. The objectives of the programme are : i) to create monthly cash income of at least an amount equivalent to the monthly wheat ration of 31.25 kg (i.e Tk 150 to 200) at the end of two years, ii) to reduce poultry mortality from the existing 40-45% to 15% iii) to increase the poultry population, iv) to introduce cross breeds and increase the production of eggs and meat to improve the protein intake level of the rural poor, v) to develop savings habits among the VGD women, and vi) to provide credit to enable VGD women to enhance productive activities.

Programme components include training and development of VGD women as poultry workers, poultry rearers, chick rearers, feed sellers and egg collectors; the vaccination of poultry birds; the

establishment of chick rearing units and feed selling centres, and the extension of credit. The credit provided to VGD women is financed by the revolving loan fund given by the Directorate of Relief and Rehabilitation of the Government of Bangladesh. The interest rate is 16%. The maximum loan that a VGD woman can receive for poultry rearing or establishing a chick rearing unit, or for other income generating activities now stands at Tk 1,000; Tk 5,000 and Tk 2,000 respectively.

The women are required to have a savings of at least 5 per cent of the loan amount requested and attend at least 50 per cent of the village based group meetings. The eligibility for credit is determined by the household situation and BRAC's assessment of the ability of women to utilize the loan effectively. The women are given an orientation course about the use and repayment of the money before the loan is disbursed. Each borrower is given a pass book which shows the repayment schedule and updated when the amount is repaid, and records their savings.

Loan proposals are discussed and screened in the monthly meetings where women discuss progress

Table 10 IGVGD : As of December '92

| Sl. No. | Information  | Target     | Achievement | % of Achievement |
|---------|--|------------|-------------|------------------|
| 1.      | Number of covered Thanas (including 30 covered by RDP)           | 84         | 83          | 98.8             |
| 2.      | Number of covered Unions   | 650        | 656         | 100.9            |
| 3.      | Number of covered Villages (including 4,879 RDP Villages)        | 12,300     | 12,448      | 101.2            |
| 4.      | Number of covered VGD cardholders (including 18,784 RDP members) | 225,000    | 198,008     | 88               |
| 5.      | Number of cardholders selected for training                      | 170,236    | 164,485     | 96.6             |
| 6.      | Total number of trained cardholders                              | 135,263    | 126,605     | 93.6             |
| 7.      | A. trained as poultry worker                                     | 8,364      | 6,893       | 82.4             |
|         | B. trained as chick rearer                                       | 1,300      | 1,919       | 147.6            |
|         | C. trained as feed seller  | 430        | 347         | 81               |
|         | D. trained as poultry rearer                                     | 125,169    | 117,674     | 94               |
| 8.      | Day old chick distributed  | 1,081,320  | 818,296     | 76               |
| 9.      | Two months old chicks distributed                                | 940,990    | 732,347     | 77               |
| 10.     | Number of egg collector  | 885        | 707         | 80               |
| 11.     | Loan :   | 96,844,100 | 78,637,250  | 81.2             |
|         | A. Loan disbursed  |            |             |                  |
|         | B. number of borrower  | 70,013     | 65,075      | 92.9             |
|         | C. Loan amount realised  | 62,895,450 | 62,899,924  | 99.9             |
|         | D. Loan amount outstanding                                       |            | 15,807,326  | NA               |
| 12.     | Mortality rate in chick rearing unit                             | 10%        | 12%         | 83.3             |
| 13.     | Total doses of vaccines inoculated                               | 73,498,325 | 54,478,439  | 74.1             |
| 14.     | VGD group formed   | 6,327      | 6,411       | 101.3            |



and problems faced in poultry rearing, or other activities for which they receive credit. These meetings are chaired by the group leader, who is generally a poultry worker, and attended by a BRAC programme organizer. Financial transactions (ie, disbursement and realization of loan) take place at union parishad (local government) office. The table below shows the progress in summary made by IGVGDP during its present phase (1990-92).

### Baor Fisheries

Baor fisheries development project which came into operation in June 1991 is funded by IFAD and supported by the government of Bangladesh. DANIDA provides technical assistance to it. There are 30 baors under the project with a total area of 2,160 hectare (1 hectare = 2.47 acres). So far, 21 out of 30 baors have transferred into the project while the rest will be transferred during next year. The project will last seven years. The objectives of the project are : i) to select former fishermen from landless members of BRAC and ensure their participation in the project, ii) to increase production of fish, iii) to generate income for the target people, and iv) to meet the protein need of the population of the area.

### Process of Baor Fisheries

Culture of fish in the baor is different from that in the pond. Since in the baor the fishes are not provided with any supplementary feed. Special attention, however, is required while releasing the fingerlings, which should be six inches long when they are released into the baors. This is because it is not always possible to eliminate predators from the baors. It is necessary to release about 1,600 fingerlings for each hectare of waterbody at the following rates.

| Type of Fish   | Number | Percentage |
|----------------|--------|------------|
| 1. Catla       | 200    | 5%         |
| 2. Silver carp | 400    | 25%        |
| 3. Rui         | 320    | 20%        |
| 4. Mirror carp | 240    | 15%        |
| 5. Mrigal      | 80     | 5%         |
| 6. Grass carp  | 320    | 20%        |

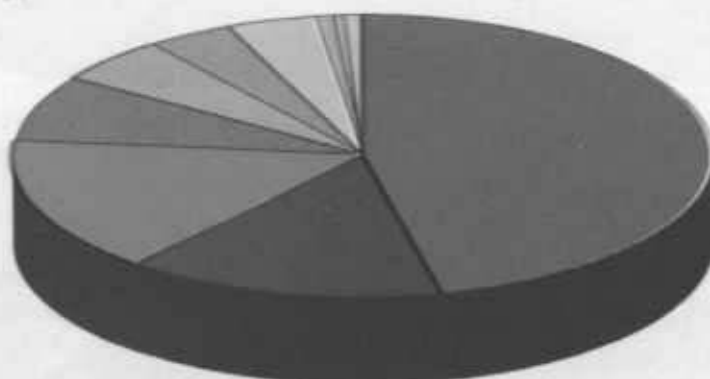
Stocking the baor with fingerlings should start in December and can continue till June.

### Baor Management

A Fish Harvesting Group is formed for each baor, consisting of 12 members who obtain a large net known as BER and 2 boats. BRAC provides a loan to the group to procure fingerlings, nets and boats. A Baor Management Committee of 5 members selected from amongst the harvesting group is responsible for overall management of the baor, including organizing the harvest and marketing of fish. The Area Offices of RDP and RCP provide the group with guidelines and technical services. There is one PO for every 2-3 baors. So far, there are 10 full time POs who work for the baors, supported by the Fish Specialist in the Head Office who looks after the technical issues and maintains liaison.



### Sectorwise Distribution of Loan



|                       |                          |                           |                     |
|-----------------------|--------------------------|---------------------------|---------------------|
| ■ Rural trade (46.5%) | ■ Livestock (14.8%)      | ■ Food processing (15.7%) | ■ Irrigation (7.5%) |
| ■ Agriculture (5.3%)  | ■ Rural transport (3.9%) | ■ Cottage industry (4.2%) | ■ Fishery (0.9%)    |
| ■ Health (0.1%)       | ■ Miscellaneous (0.3%)   | ■ Services (0.8%)         |                     |

In order to provide the fishermen with the necessary training, BRAC has set up one training centre in Kot Chandpur and another one is planned for Jessore. Training on the following courses will be given to the fishermen.

| Training Course      | Period | Season            |
|----------------------|--------|-------------------|
| 1. Baor Management   | 5 days | May-November      |
| 2. Nursery           | 5 days | December-February |
| 3. Fingerling making | 5 days | January-March     |
| 4. Fish Cultivation  | 5 days | March-May         |

### Baor Fisheries : At a Glance

| Information                     |                  | Cumulative up to<br>December, 1992 |
|---------------------------------|------------------|------------------------------------|
| Village Organisations<br>(Nos)  | Total            | 175                                |
|                                 | Male             | 88                                 |
|                                 | Female           | 87                                 |
| VO Members<br>(nos)             | Total            | 8,936                              |
|                                 | Male             | 4,544                              |
|                                 | Female           | 4,392                              |
| Nos of Boars<br>under operation | Baors operated   | 16                                 |
|                                 | Substitute Baors | 9                                  |
| Total Fingerlings stocked       |                  | 1,224,348                          |
| Fish Harvesting Status (kg)     |                  | 88,289                             |
| Disbursement (Tk.)              |                  | 2,763,262                          |
| Realised Amount (Tk.)           |                  | 771,376                            |



# POST-CYCLONE REHABILITATION AND DEVELOPMENT PROJECT

## Introduction

Bangladesh is a cyclone-prone zone, and every year a number of cyclones and tidal waves hit its coastal belt. Many of them are inconsequential but some prove to be devastating. The cyclone/tidal waves of 1979, 1985 and 1991 were catastrophic. The cyclone and tidal surge of 1991 claimed 100,000 human lives, 474,004 heads of livestock and 2,402,851 poultry birds. The total loss including crop and infrastructure damage has been estimated Tk 50 billion. Immediately after the 1991 cyclone and tidal surge, BRAC took up a massive relief programme to provide the affected people with food, medicine, clothes and shelter. While implementing the relief operation, BRAC felt that a rehabilitation project was required to address the need of the people, particularly in Kutubdia which was worst hit by the cyclone of 1991, and therefore initiated a Post-Cyclone Rehabilitation and Development Project in September 1991.

Kutubdia lies in an area of approximately 35 square km and is inhabited by 110,000 people whose primary occupations are fishery, salt-making and agriculture. The literacy rate, particularly among females, is one of the lowest (17%). Health and sanitation conditions are also very poor. Responding to this situation, BRAC initiated a Post-Cyclone Rehabilitation and Development Project (PCRDP) in September 1991. The objectives of the project are:

- to construct cyclone shelters in order to save human lives and belongings in the event of future cyclones/tidal surges;
- to organise the poor into cooperatives through which they can improve their socio-economic status;
- to improve the health, sanitation and nutritional status of the population particularly mothers, infants and children and thus build up community capacity to sustain these efforts;
- to reconstruct the damaged infrastructure and to upgrade the environment;
- to increase employment and income generating opportunities particularly for women through training, input supply and credit.

## Operation and Management

Operational strategy combines both the RDP and WHDP approaches. The project is implemented through two Area Offices - Kamohla I and II. Each office is staffed by one manager, one accountant, ten programme organisers (7 for health, 3 for credit, sanitation building and employment generation and 5 for education) and 15-20 gram shabek/shabikas. The project has been formulated in such a way that at the end of three years' operation the village organisations will be mature enough to maintain their socio-economic viability and credit delivery will reach a break-even point. The project will then be operated by a BRAC Bank formally known as the Rural Credit Project.

## Progress To Date

The project has made considerable progress during the last 16 months. Project activities have now extended into six unions of the island: Buraghupe, Ali Akbar Dal, Kayer Hill, Uttar Durang, Dakshin Durang and Lemohi Khuli. So far 134 village organisations have been formed with a total membership of 5,781, men 2,961 and women 2,820 who have saved a total of Tk 662,305. This brings the per capita monthly savings at Tk 11.8. The functional education course, which is mandatory for each member, attempts to make group members aware of the existing flaws in society and their dormant potential as agents to create an environment of self-help and mutual aid. This course is provided to 3,145 members, 648 group members received other human development training, such as planning, leadership and management of different activities. There are 100 non-formal primary education schools and 90 primary schools for older children, in which total of 4,800 students (1+30 students per school) are enrolled.

Under the afforestation programme, BRAC has so far established 24 nurseries producing 307,294

seedlings which have been planted on roadsides, homesteads or around different social institutions such as schools and mosques.

Poultry and livestock lead the list of income and employment generation activities. The number of group members who received training on poultry rearing, chick rearing and vaccination is as high as 1,082, 45 and 84 respectively. The chick rearers who rear the day-old birds for two months have sold 14,050 birds to the poultry rearers who in the best conditions (rearing 10 hens and 1 high yielding variety cock) can earn about Tk 150-200 a month while carrying on their other traditional household activities such as cooking, managing houses, or taking care of babies.

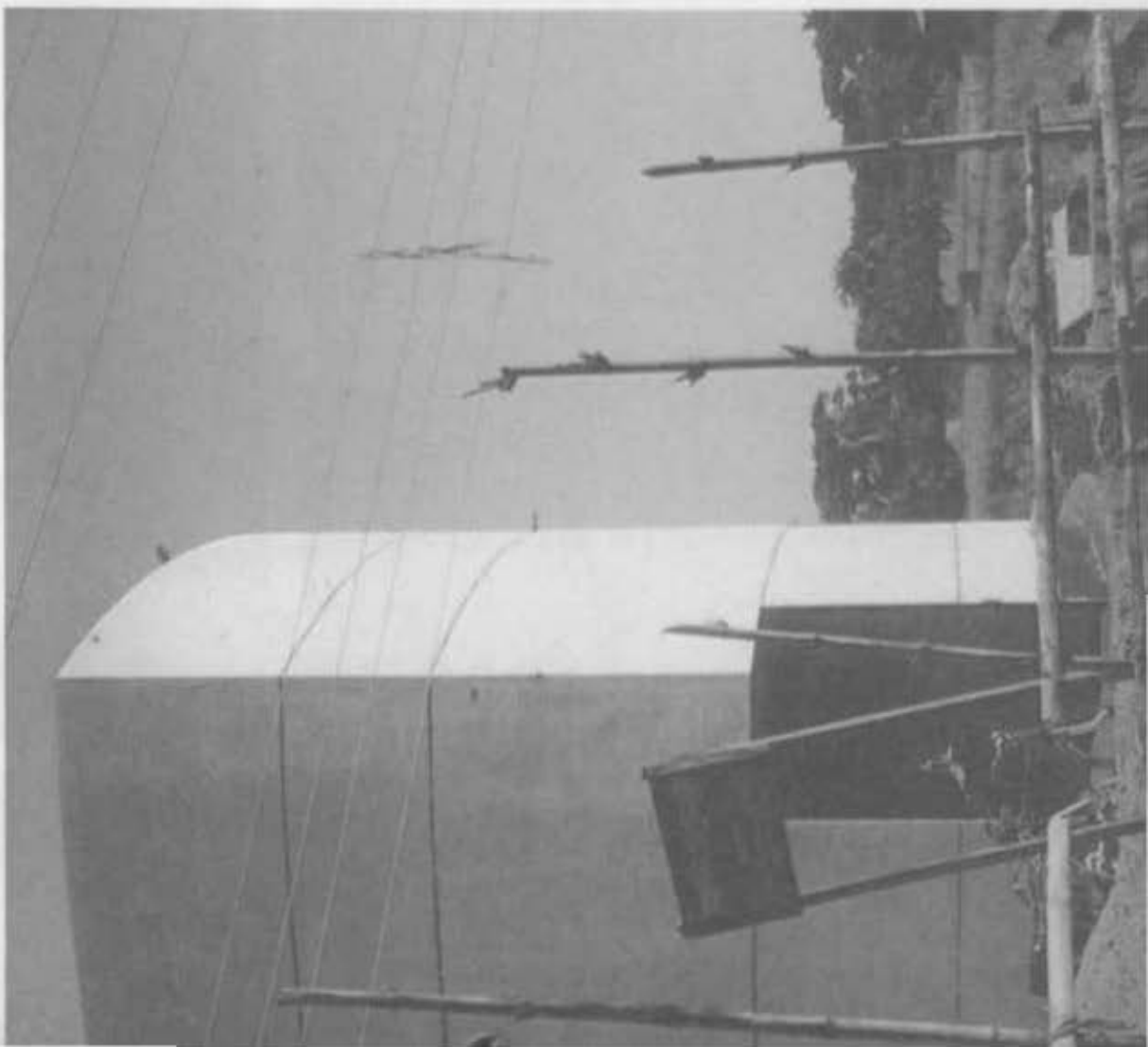
The monthly income of chick rearers can be as high as Tk 400 a month that while of poultry workers is about Tk 200-250. So far, the poultry workers have inoculated birds with 147,490 doses of vaccines, charging Tk 0.25 for each bird. The livestock programme also holds great potential in the island. So far a total of 37 milch cows have been distributed among the trained group members. Vegetable cultivation also holds similar potential and BRAC aims to train 200 members, each of whom will bring 50 decimal of land under vegetable cultivation next year.

Cash for work has so far created 112,000 man days of employment for group members who were engaged in reconstructing the cyclone-damaged infrastructure. BRAC also extends credit support to its group members to enhance income and employment generation. So far a total of Tk 2.1 million has been advanced with an on time recovery rate of 100%.

The health and family planning component of the project also records good progress. No less than 36 village health committees have been formed to institutionalize health and family planning activities. A total of 744 packets of pills and 3,120 condoms have been distributed among the group members in the island. 1,231 slab and 128 pit latrines have been constructed in the last sixteen months. EPI coverage also appears to be satisfactory. 3,200 babies under one year old and 2,214 women of between 15-45 have benefitted from measles and TT-2 vaccines respectively.

Finally, the construction of cyclone shelters. Out of 16 proposed shelters, 9 have already been completed, 3 are near completion and the rest will be completed in 1993. Each of these buildings is 1,533 square feet and can provide shelter for up to 2,000 people.







*Health is an important area among BRAC's multi-sectoral development activities. BRAC entered the health field early in its history and has continued with health programmes, in one form or another, since that time.*

*The Women's Health and Development Programme (WHDP) is the current health strategy of BRAC. Introduced in July 1991, it incorporates comprehensive activities designed to improve the health of people in the rural areas. The objectives, components, and performance of WHDP during 1992 are set out below.*

### Genesis of BRAC's Health Strategies

BRAC's involvement in the health sector started from its very inception and has since expanded. Realizing that advancing health in a country like Bangladesh is a formidable task, BRAC decided to proceed through a learning approach, devising appropriate strategies and implementing them from its own experience. A brief overview of its earlier efforts can throw some light of how BRAC has changed its approaches to improve health programming and operational strategies.

During 1973-75, along with BRAC's strategic changes from relief to community development, its health programmes were further defined.

The activities that were introduced during this period included health care, nutrition, family planning, mother care and provision of health insurance. These activities were an integral part of BRAC's multisectoral village development programme in the Sulla villages. BRAC selected some project workers, mostly from the locality, and trained them to work as paramedics. The focus was on supply and provision of family planning services and health care at BRAC-run clinics.

In 1975, with the broadening of the spectrum of BRAC's activity under its Manikganj Integrated Programme, health care became an important component of rural development. Health was integrated with sericulture, income and employment generation, and women's development.

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

In the late 1970s diarrhoea, identified as the number one killer of children in Bangladesh, became a



high priority in the national programme. To combat diarrhoea, BRAC initiated a pilot experiment in three thanas of greater Sylhet district. Through this programme, BRAC devised an alternative method of making ORS which was safe, cheap, readily available, and could be prepared at every home with local ingredients – water, common salt, and molasses.

In 1980, based on the experience gained through its pilot experiment, BRAC began its pioneering nationwide Oral Therapy Extension Programme (OTEP). It was a gigantic effort. By the end of 1990, BRAC workers had reached some 13 million rural households, teaching one woman in every household through face-to-face sessions. Local leaders and local institutions (union parishad, school, mosque, etc) were involved in the process. Mass media (radio and television) were also used for wider impact of OTEP. To reinforce the ORT education, BRAC introduced a special programme in 150 unions where some additional elements were combined with the OTEP. These elements included training of TBA and village health workers, health and nutrition education, sanitation, supplementary diet and tetanus toxoid vaccine for women.

In 1986, BRAC introduced its comprehensive Child Survival Programme (CSP) based on the experience of the nationwide OTEP. The programme covered a third of Bangladesh. The CSP included three project components: i) selective primary health care, ii) comprehensive primary health care, and iii) facilitation. Each of the projects had several sub-components. The CSP concluded the last phase of its work in June 1991 with a high degree of goal attainments. An evaluation of this comprehensive programme revealed the following:

- Universal child immunization was achieved for all vaccines in the BRAC working areas.
- A contraceptive prevalence rate of 51% was achieved after 6 months as against the prevailing national average of an estimated 30%.
- The regularity and performance of the government satellite clinics at the village level were improved in the 6 thanas with the PHC programme.
- The mothers' club established by BRAC had well attended monthly meetings. These proved to be useful forums for increasing awareness of health and nutrition issues.

### Women's Health and Development Programme

BRAC's current intervention in the field of health is the Women's Health and Development

Programme (WHDP). Launched in July 1991, it involves some new dimension and strategies. The WHDP works to attain two broad objectives:

- a. to improve the health and nutritional status of the population, particularly mothers and children through the provision of basic education and health services, and
- b. to strengthen the capacity of participating villages to sustain health, and other development activities.

An important part of the strategy is to promote community participation through village health committee, create demand on the public health system from grassroot level, and mobilize government health workers to provide improved health services to the people. Special emphasis is also placed on the development of the adolescent girl as a part of BRAC's strategy for social development.

Through this intervention BRAC aims to integrate its major developmental activities in a programme area. As a part of its strategy, health and education will be the entry point of BRAC interventions into the community, followed by income generation and credit through its Rural Development Programme. Finally the BRAC banking programme, formally known as Rural Credit Project, will be instituted within the community, to remain as the lasting BRAC presence.

### Components of WHDP

The WHDP has five main components:

- a. Comprehensive Health and Development Programme (CHDP), in 10 thanas of Bogra, Dinajpur and Mymensingh district;
- b. EPI facilitation, in 30 thanas outside the CHDP area;
- c. Child Survival Programme – Primary Health Care (CSP-PHC) in 27 RDP areas;
- d. Non-Formal Primary Education (NFPE), in 10 thanas where the CHDP is operating, and
- e. A Health Resource Centre (HRC), in Dhaka.

All of these projects excepting the HRC have been implemented in the past year.

### Operational Strategies

A crucial role in the WHDP programme is played by an Area Office covering approximately 50 villages. The Area Manager is in charge of the Area Office and supervises the work of five female POs and two male POs. Each female PO is responsible for 1200 households. The male POs

are responsible for the Tuberculosis Programme and coordinating with various village forums: village elites, religious leaders, decision makers and other people.

The Thana Offices, based at the sub-districts, coordinate the work of 3-4 Area Offices each. The area coordinator based at the Thana Office is responsible for overseeing the work of the Area Offices under its jurisdiction. He is assisted by the Medical Officer.

In the thanas with pilot programmes, the staffing structure may differ; for example, in those with the pilot programmes on Maternal Mortality Reduction (MMR) and Community Based Pneumonia Control, there is one additional PO for each of the pilot programmes. Junior Consultants with experience in gynae/obstetrics have been appointed in these thanas with responsibility for operationalizing the MMR pilot programmes. Additional POs have also been provided for areas having pilot programmes on nutrition and tuberculosis control.

### Comprehensive Health Development Project (CHDP)

The CHDP is a major project of WHDP, with two goals. The first relates to improving the quality of life in terms of health and nutritional status among the most vulnerable and neglected section of the society, i.e., women and children. The second is concerned with developing capacities at the community level among village participants to sustain the health and development activities initiated in the CHDP. Both these goals have to be achieved for the CHDP to be successful. The strategy followed in the CHDP combines all of BRAC's previous experience in addressing the complex problems facing the rural poor.

The CHDP is designed to cover a total population of 1.70 million, nearly half of them being target population, i.e., the rural landless poor and vulnerable groups. The following table provides the details.

CHDP Profile : Area and Population

| Information               | Bogra Region | Dinajpur Region | Mymensingh Region | Total     |
|---------------------------|--------------|-----------------|-------------------|-----------|
| 1. No. of Thanas          | 3            | 3               | 4                 | 10        |
| 2. No. of villages        | 524          | 400             | 713               | 1637      |
| 3. Total population       | 530,776      | 434,692         | 729,492           | 1,694,960 |
| 4. Total TG population    | 261,090      | 21,914          | 355,640           | 838,644   |
| 5. Women (15-49 yrs)      | 125,623      | 89,431          | 151,171           | 366,225   |
| 6. Children (under 6 yrs) | 89,369       | 67,326          | 136,409           | 293,104   |
| 7. Children (under 1 yr)  | 14,057       | 11,864          | 23,874            | 49,795    |

The approach is community-based, responding to the most pressing needs of the target population

and providing the target group the means of improving their lives, and simultaneously their health status. The programme, relying heavily on the services of women directs a significant portion of its services to women. Particular emphasis is placed on improving ante and post-natal care, sanitized delivery practices, immunization, nutritional care services and programmes to identify and treat ARI and TB at the community level. The CHDP thus aims to reduce the high maternal, child and infant mortality rates in Bangladesh.



## The CHDP Activities

By the end of 1991, the CHDP had been implemented in the planned 1637 village of the 10 thanas from the Bogra, Dinajpur and Mymensingh regions. The baseline survey showed the total population to be 1,694,960 of which, the target population (i.e. those having less than 50 decimals of land and at least one household member selling 100 days of manual labour) was 830,644. Approximately 40% of this population were women and about 30% children under 5.

With the aim of developing institutional capacities within the village, a total of 1637 Gram Committees have been formed, with a membership of 17,554 women, at the same time, 3372 Mohila Shabhas have been instituted with a current membership of 178,650. A total of 2308 attendants out of the envisaged 2321 Traditional Birth Attendants have been provided training on safe birth practices. The aim is to have at least one trained TBA for every village. Accordingly 1620 women from the villages have been trained as Shasthya Shebika (SS) or voluntary health workers. The envisaged target for this training was 1640. The trainers for these cadres received the TOT through BRAC's own training centres - the TARC. Statistical details concerning the formation of the Gram Committees and Mohila Shabhas are presented below. Also included is information on the TBAs and Shasthya Shebikas trained in the three regions.

### Institution and Cadre Development in WHDP

| Information            | July '91-June '92 | July-December '92 |
|------------------------|-------------------|-------------------|
| Gram Committees formed | 1,637             |                   |
| Membership             | 17,492            | 52,002            |
| Mohila Shabhas formed  | 7,690             |                   |
| Membership             | 178,887           | 234,413           |
| TBAs trained           | 2,327             | 2,266             |
| SSs trained            | 1,620             | 1,621             |

To improve the health and nutritional status of the vulnerable group through accessibility and availability of health services, the CHDP staff have been successful in regularizing and improving the quality of services of 189 government satellite clinics in villages within the BRAC catchment area. The CHDP has targeted 523 satellite clinics for improvement of services. In addition, BRAC has set up 489 ante-natal care centres in villages not served by satellite clinics. These centres are manned by BRAC Programme Organizers (POs), trained TBAs, and Shasthya Shebikas (SS). Growth monitoring centres have been opened in 798 of

the NFPE schools run with the assistance of the NFPE teachers and adolescent girls. Eighty seven of the 240 planned sputum collection centres for community diagnosis and treatment of tuberculosis are currently functional. These centres have been set up with the collaboration (all training, setting up laboratories, and quality control) of the National TB Control Programme.

The EPI facilitation programme work is ongoing in 8 districts through 30 thana teams.

BRAC is now integrating its health programme more and more with its other operational programme, viz. Rural Development Programme (RDP) and NFPE. Non-Formal Primary Education has been made a particularly vital component of WHDP. During the report period NFPE schools were opened in all the 10 thanas covered by CHDP. The following table shows the progress of schools opened and the number of students enrolled in the CHDP area.

### Progress of NFPE in WHDP Area

| Period            | Number of schools opened | Enrollment |        |        |
|-------------------|--------------------------|------------|--------|--------|
|                   |                          | Boys       | Girls  | Total  |
| July '91-June '92 | 1,000                    | -          | 30,000 | 30,000 |
| July '91-Dec. '92 | 362                      | 2,120      | 8,740  | 10,860 |
| Total             | 1,362                    | 2,120      | 38,740 | 40,860 |

Some 500 more schools were planned to open in June 1992, but due to a shortage of girls in the programme villages only 362 could be opened, and boys had to be included as well.

### The PHC Programme in RDP

BRAC introduced a primary health care (PHC) programme in some RDP areas in 1988. The PHC was one of the component projects of BRAC's erstwhile Child Survival Programme (CSP) which concluded in 1990. One of the objectives of the CSP was to develop a viable model of sustainable PHC that could be managed by the community in conjunction with the health and family planning service system of the government. During the implementation of the CSP it was realized that no long lasting improvement of any health/nutritional status could be effective at the grassroots level unless broader development took place and the income generation capacity of the poor was improved.

Based on this realization, PHC was implemented in some selected RDP areas to support both income generation and health care activities for BRAC's



target group population. The PHC is now in operation in 27 RDP areas. At the village level a Village Health Committee (VHC) manages the PHC activities. Some modifications were made in the composition of VHC which comprises members from social strata, with substantial representation of landless men and women.



MAMMOUD BAY

*Development of human resources through education and training underlies all BRAC programmes. BRAC believes that education not only accelerates the pace of development but also prepares people to participate meaningfully in development. BRAC has thus devised several educational strategies which have proved to be both viable and replicable.*

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

## **The Non-Formal Primary Education Programme**

Non-Formal Primary Education Programme (NFPE) is an innovative approach aimed at improving the basic literacy situation in the country. The NFPE has attracted the attention of many scholars and policy makers both inside and outside Bangladesh and its activities were highlighted at the World Conference on Education for All held in 1990 in Thailand. In the context of the declaration of 'Education for All by the Year 2000' it was acclaimed as a successful model for replication.

### **The Rationale**

The rationale behind the large scale expansion of NFPE lies in the negligible status of education in the country. Among 133 countries, Bangladesh ranks 107th in literacy with a rate of 24 per cent for those 15 years and above. Over 85 per cent of rural women cannot read or write. Around 44 per cent of the primary school-age children do not enrol in any formal primary school. Of those who do enrol, 75 per cent drop out before they complete five years of education. Most girls from poorer families never attend school.

The NFPE offers a replicable model capable of achieving basic literacy among the children of the poorest households. The model includes many innovative features. It has devised a curriculum especially suitable for a rural population, an essential feature of which is the involvement of the community through regular parent-teacher meetings. Other innovations include small classes, interesting extra curricular activities which contribute to the child's basic education, and innovative teaching methods. More importantly, class hours are flexible, leaving the children enough time to help their families. Girls are a special focus of this programme.

## Two School Models

After long experiment and analysis, BRAC has developed two primary school models directed at two different age groups. The first one, started in 1985, is a three-year programme for children aged 8-10 years who have never enrolled in any school, or have dropped out during class one. This programme is called Non-Formal Primary Education (NFPE). The second one, called Primary Education for Older Children (PEOC), started in 1988 as a two year programme for children aged 11-16 years who have never attended school. An additional year of schooling has been introduced in the PEOC model, with a more functional curriculum focusing on health, nutrition and social environment. Over 70 per cent of both NFPE and PEOC students are girls. Education is free in both schools and no charge is made for books or other materials. BRAC schools allow these children to continue their education and prepare them for entrance into formal schools starting at Grade IV.

### The Schools and Class Hours

Almost all BRAC schools are located in rural areas. The goal is to enrol at least 70 per cent of girls as students. Villages are selected on the basis of the demand of the parents, and the availability of target children and a teacher.

In both types of school, NFPE and PEOC, class hours are flexible. Classes are held for two and a half hours each day, six days a week, 270 days a year. A convenient timing, for each school, is decided jointly by the teacher and the parents to suit seasonal work and other needs.

### The Teachers

Each BRAC school has 30 students and one teacher. The teacher is a local person who must have completed nine or more years of school education and must be married. Preference is given to women, who at present make up more than 80 per cent of the teachers. After their selection, the teachers are given 15 days of training in one of the training centres (TARC) of BRAC. They are required to attend continuing refresher sessions for one day each month. Teachers are paid a nominal monthly allowance by BRAC.

### Curriculum and Teaching Methods

The overall objective of the NFPE curriculum is to help rural children achieve basic literacy and social awareness. The curriculum is divided into four subject areas: Bangla, English, Arithmetic and Social Studies. The latter encompasses health,



nutrition, hygiene, sanitation, safety and first aid, ecosystems, community, the country, the world and basic science.

In addition, the curriculum encourages student participation in extra curricular activities such as physical exercise, singing, dancing, drawing, crafts and games, as well as story book reading, all of which attract higher attendance.

English is taught in the 2nd and 3rd years. BRAC has also started publishing a children's magazine which is now distributed in these schools. All the reading materials are produced in bulk by BRAC and are provided free to the students.

The teaching method is intended to be learner centered and participatory. The BRAC schools encourage the children to be active participants rather than passive recipients of information. The progress of the students is measured through carefully recorded, continuous assessment by the teacher and by weekly and monthly tests. There are no formal annual examinations. Monthly teacher-training meetings discuss individual student problems and their possible solutions.

## The NFPE in 1992

By December 1992, NFPE had been working in 114 thanas in 37 districts working out from 174 area offices. NFPE began 1992 with 5,433 schools, and during the course of the year, 5,675 new schools (4,193 NFPE and 1,482 PEOC) were opened so that by December 1992, a total of 11,108 schools were in operation. This shows that the number of schools almost doubled between 1991 and 1992.

### Number of Schools Operating 1992

| Type of schools | Number of schools carried forward | New schools opened | Total schools operating | Total enrolled |
|-----------------|-----------------------------------|--------------------|-------------------------|----------------|
| NFPE            | 2700                              | 4193               | 6893                    | 209790         |
| PEOC            | 2733                              | 1482               | 4215                    | 126450         |
| Total           | 5433                              | 5675               | 11108                   | 336240         |

Each of the new schools enrolled 30 students with a high female enrolment.

### Students Enrolled in 1992

| Type of school | Number of new schools | Enrolment |       |        |       | Total  |
|----------------|-----------------------|-----------|-------|--------|-------|--------|
|                |                       | Boys      | %     | Girls  | %     |        |
| NFPE           | 4193                  | 36723     | 21.19 | 89067  | 70.81 | 125790 |
| PEOC           | 1482                  | 10736     | 24.15 | 33724  | 75.85 | 44460  |
| Total          | 5675                  | 47459     | 27.88 | 122791 | 72.12 | 170250 |

Out of the total enrolment of 170,250 children, girls made up nearly 72%. In the 1,482 PEOC schools, more than 76% of the children were girls. Among the teachers recruited for the 5,675 new schools, almost 85% were women.

By the end of 1991, 162 PEOC schools had completed their 3 year school cycle, and in 1992

### Children graduating from the course and their admission into Government primary schools

| Graduating schools       | Initial Enrolment |                  |                 | Drop-out      | Number of Graduates |                  |                 | Number of children admitted into Government Primary Schools |                  |                 |
|--------------------------|-------------------|------------------|-----------------|---------------|---------------------|------------------|-----------------|---|------------------|-----------------|
|                          | Boys              | Girls            | Total           |               | Boys                | Girls            | Total           | Boys  | Girls            | Total           |
| 470 (NFPE)               | 4820<br>(34.2%)   | 9280<br>(65.8%)  | 14100<br>(100%) | 270<br>(1.9%) | 4730<br>(34.2%)     | 9100<br>(65.8%)  | 13830<br>(100%) | 4573<br>(34.4%)   | 8720<br>(65.6%)  | 13293<br>(100%) |
| (100+162)*<br>262 (PEOC) | 2030<br>(25.8%)   | 5830<br>(74.2%)  | 7860<br>(100%)  | 212<br>(2.7%) | 1981<br>(25.9%)     | 5667<br>(74.1%)  | 7648<br>(100%)  | 1856<br>(26.6%)   | 5109<br>(73.4%)  | 6965<br>(100%)  |
| 732<br>(Total)           | 6850<br>(31.2%)   | 15110<br>(68.8%) | 21960<br>(100%) | 482<br>(2.2%) | 6711<br>(31.2%)     | 14767<br>(68.8%) | 21478<br>(100%) | 6429<br>(31.7%)   | 13829<br>(68.3%) | 20258<br>(100%) |

Note: \* 162 PEOC schools completed in November 1991 but these students were admitted in January 1992.

a further 100 PEOC and 470 NFPE schools completed their cycles. This amounts to a total of 732 completed schools producing 21,478 graduates nearly 69% of whom were girls.

The course completion rate was almost 100% with only 2.2% of the initially enrolled dropping out.

Nearly 94% of the BRAC graduates moved into classes IV and V of government primary schools.

## Facilitation Assistance Programme for Education

In 1989 the FAPE programme was started jointly with the Directorate of Primary Education aimed at developing a framework to strengthen the existing regular primary school management system. By 1991, this Facilitation Assistance Programme for Education had covered 297 government schools out of 324 in three thanas on an experimental basis. Preliminary data from baseline surveys and subsequent surveys show modest improvements in some areas. At the end of the experiment, an evaluation study of FAPE was conducted by UNICEF and the government in mid 1992 covering 25 schools in 3 thanas. The study showed mixed results and firm conclusions could not be drawn about the success of the measures taken to improve the school management system. The programme has therefore been temporarily suspended till a plan can be formulated in cooperation with the government agency concerned towards evolving more adequate measures to achieve the objective. BRAC is hopeful that the programme may be revived and strengthened as a collaborative endeavour with the government.

## Schools in WHDP Areas

As an important component of BRAC's Women's Health and Development Programme (WHDP), 1,000 special PEOC schools were operating in 6 thanas in Rangpur and 4 thanas in Mymensingh districts in November 1991. These schools have a





BRAC, VERMONT

slightly different focus: they are confined the 11-16 age group and all the learners as well as teachers are female. The curriculum is the same as that of the regular PEOC schools except for a more defined health focus. Health text books have been introduced from class II, and special health promoting activities must be performed by the student in and outside class. Some 500 more schools were to be opened by June 1992. However, due to lack of sufficient girls only 362 could be opened, taking the number of schools to a total of 1,362.

### **Recent Programme Modification and Experimentation**

Some important steps were taken in 1992 with regard to NFPE administration and replication of BRAC schools in new areas.

#### **Field Operations**

In 1992, the steady expansion of these schools led the NFPE administration to become decentralized. Regional offices have now become field stations and the number of field officers has been doubled. The field officers have been divided into smaller units. Previously each field officer used to supervise 5 area offices, now they look after two. The number of female programme organizers has also been increased.

#### **Gram Shebok**

A new experiment is being made through this programme by recruiting gram sheboks from the local male and female HSC graduates to do in their localities most of the work performed by the POs. Recently 80 such gram sheboks have been engaged in various localities where they will be taking over the PO's supervisory role for the NFPE schools. They will, however, not be conducting the refresher courses of the teachers, which will continue to be performed by the Programme Organizers. A number of teachers who have completed one cycle of school teaching may also be tried as gram sheboks.

### **An Additional Year of Schooling**

Following a decision taken in 1991, an important modification was effected in the PEOC, or "Kishore-Kishori" model of school in 1992. This is because in comparison to the 8-10 age group, fewer children among the 11-16 age group transfer to formal primary schools. The reason for this is that those students feel they are much older than their co-students in the formal primary school.

To give these children an extended opportunity for further education, it has been decided that from 1992 all PEOC students will have another year of schooling (i.e. a 3 year course instead of 2). During this additional year, new textbooks equivalent to classes IV and V of the government primary school will be introduced. This should enable these students to continue in secondary schools if they so wish. Also the nature of the curriculum will be more functional, focusing on health, nutrition and environment. It is divided into four subject areas: Bangla, Mathematics, Science, and Social Studies and Health. Special training courses are being designed for teachers so that they can easily cope with the syllabuses to be taught.

### **Pretesting of the School Curriculum**

This programme is now providing story books to the young learners of the NFPE schools in order to develop independent reading habits and improve their reading skills. Group reading is emphasized through a pilot project in Manikganj, which has clearly demonstrated that the students get enormous pleasure from this group reading practice which helps them to develop and speed up their reading skills. Students enjoy studying in groups and they help and correct each other while the teacher acts as a facilitator.

The social studies subjects have been made more activity-oriented. As young children tend to forget their lessons, certain methods have been introduced to make the contents of the social studies curriculum more life related, realistic and interesting to the students. These methods aim at reinforcing their learning through presenting material through innovative approaches such as rhymes, games, cards, mimes, or role play.

The introduction of a wall newspaper is yet another element in the school curriculum. The pretest of this element showed that it improved and enhanced a student's thought-process and creativity. For this groups are also formed but emphasis is given to individual work. Students draw pictures depicting incidents from their experience, sometimes drawing

the theme from their social studies lessons, compose rhymes or poems, or write simple stories on posters. They do this exercise fortnightly.

### *Self-monitoring of Growth*

BRAC completed a year long pilot programme in collaboration with Bangladesh Population and Health Consortium (BPHC) in 1992 to record the health status and measure the height and weight of adolescent girls in the schools. The pilot programme aimed at exploring the possibility of school students collecting their own growth and health status information to increase their awareness of health and nutrition and for the use of researchers and policy makers. Twenty PEOC (Kishore Kishori) schools in Manikganj district were selected for this programme in which 485 girls participated. The girls were provided with a health card on which they not only charted their weight and height each month, but also recorded information on immunization and any incidents of illness they experienced and the treatments sought.

There was much enthusiasm among students and teachers for this sort of growth monitoring. It was hoped that this would sensitize adolescents to their health problems and help them to take action. Adolescents could be made conscious of their health needs and they could be persuaded more easily to adopt healthier habits than the older generation. The pilot programme revealed that with certain modifications, it might be incorporated into NFPE's adolescent education programme.

### *Urban Schools*

On an experimental basis in March 1992, ten pilot NFPE schools with 30 learners each were opened in Khilgaon area for 300 slum children ranging between the ages of 8 and 10. After exploring the availability of accommodation for schools, availability of communication, and the attitude and participation of the slum community Khilgaon was selected as a suitable slum locality for opening such schools. Although financial constraints, involvement in odd jobs, domestic chores and a general lack of motivation prevent the children of such localities from going to school, it has been good to see some of these children completing a year of BRAC schools and the slum communities appreciating the importance of education. It is hoped that providing education to 300 slum area children through 10 teachers in 10 NFPE schools is the beginning of a much larger programme aimed at making basic education accessible to such children who are in fact the urban counterpart of the rural children of landless families.

The programme plans to test its rural experience further by replicating it in other urban slum areas: 30 more pilot NFPE schools are scheduled to be opened in different such areas by June '93. Based on the success of the pilot schools the programme intends to reach out its efforts to more urban slum children and go for further expansion by the end of 1993. It is recognised that in spite of the various constraints mentioned above, there is a scope for exploring further options, both in terms of facilities and approach, for providing basic education to these disadvantaged children.

### *Kishori Club*

Under NFPE auspices 40 experimental Kishori clubs were opened in Manikganj in 1992 to help students have access to reading materials which were not otherwise available to them. The purpose of these clubs is to provide an opportunity for continuing education to adolescent girls on completion of their 3 year schooling of non formal primary education. The school graduates, particularly those who do not progress to the formal school system because of age, expense or socio-cultural barriers, get dispersed in society. In most cases these girls get married and run the risk of relapsing into illiteracy. These clubs represent an attempt to keep their educational pursuits alive and updated through reading habits. The club maintains a reasonable stock of suitable books, some written by the programme itself, which are interesting and attractive to these young readers. The entire responsibility for running this club is vested in a managing committee which includes one teacher and 3 other members of the club. Membership is open only to the graduates of the same school, who make a monthly payment of Tk. 2. The experiment of opening such clubs has clearly proved its potential and effectiveness as a follow-up form of continuing education for young girls. By September 1993 around 2000 PEOC schools will have been turned into Kishori clubs.

Dhruv Kumar



### Working in New Areas

An exciting test for NFPE has been the opening, in December 1991, of one hundred new schools in the thana of Kaliakoir — a 'non-RDP' area. Kaliakoir is the first area where BRAC has begun its activities with the NFPE. The past year's activities in Kaliakoir indicate that there is no serious difficulty in starting NFPE in new or 'non-RDP' areas. The NFPE programme is accepted whole heartedly in the area and no obstacle has been faced in involving the community in school activities. The number of schools in Kaliakoir now stands at 170. Kaliakoir provides a great encouragement to the NFPE expansion plan, the implementation of which largely depends upon the programme's ability to 'stand alone' in areas where other BRAC activities have not yet begun.

### Education Support Programme (ESP)

An offshoot of the NFPE programme, the Education Support Programme, was set up as a separate cell in 1991 to assist and facilitate other NGOs trying to replicate the BRAC school model. The rationale for its formation is simple. In the past, many NGOs have received training and materials from BRAC but have not been able to fully apply their training to run a BRAC-type school successfully. In the process BRAC has wasted a lot of time and energy with no useful result.

The primary task of the ESP is to assist those NGOs involved in primary education with counselling and training, as well as financial and material support, if required. By December 1992, ESP had extended its support to 61 NGOs for 727 NFPE schools.

### Sharing Experiences

BRAC believes in sharing experience with other organisations including NGOs in its mission to provide non-formal primary education to poor and disadvantaged children. Such exchange is indeed very useful in developing various aspects of the programme such as the development of training materials, relevant learning skills, and teaching methodology. In fact, BRAC is already interacting with Gono Shahajya Sangstha, FIVDB and others in this respect.

### NFPE and the 1990s

In the rural areas there is a desperate demand for schools, and NFPE's steady expansion over the years has led BRAC to project the growth of NFPE during the period 1993 through 1995. BRAC envisages the increase in growth of rural school



as follows: 20,000 in 1993; 32,000 schools in 1994 and 50,000 schools in 1995. Between 1995 and the turn of the century, 50,000 more schools will be operating thus taking the total number of schools to 100,000.

The 11,000 schools operating by the end of 1992 is a witness to the success of BRAC's NFPE programme. It should be noted that the programme proved itself in areas where BRAC had never worked before. BRAC's education programme has now come to be seen as an important supplement to the formal education system in the country. It has resulted in the government developing a general education project to support the NGOs non-formal education programmes.





# SUPPORT SERVICES FOR THE PROGRAMMES

*BRAC has developed a variety of support services, both administrative and technical, to execute its multifaceted development interventions. This comprehensive support system has contributed to BRAC's massive expansion over a relatively short period. One of the major characteristics of the system has been its continuous adjustment to meet the varying needs. The services are planned and provided through a number of specialized units or programmes set up at BRAC headquarters. These include :*

- 1. Training*
- 2. Research and Evaluation*
- 3. Rural Enterprise Project*
- 4. Management Development Programme*
- 5. Monitoring*
- 6. Communications*
- 7. Computer Service*
- 8. Aarong—marketing outlets*
- 9. Accounts and Audit*
- 10. Publications*
- 11. Logistics*
- 12. Construction*

## 1. Training

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

### TARC : Hub of Training Activities

Since its inception BRAC has designed and conducted a variety of training programmes for its project participants and workers. Recognizing that there is an enormous need for harnessing the human resources for development, BRAC started developing its own training facilities. The first Training complex, the Training and Resource Centre (TARC), was set up at Savar in 1976. The TARCs increased in number as BRAC programmes scaled up. In 1992 the number of TARCs increased to seven – one each at Savar, Modhupur, Jessore, Pabna, Rangpur, Comilla and Faridpur.

The main objective of TARC is to provide training and extension support to BRAC's manifold development projects. Each TARC is equipped with classrooms, auditorium with TV and audio-visual facilities, hostel, cafeteria, library and staff housing. In addition, TARC's have farms and waterbodies on campus to facilitate practical demonstrations of horticulture, crop and fish culture.

The majority of TARC's participants are members of BRAC staff and those of its target groups. Officials of many government departments and other development organizations also participate in BRAC's training programmes.

## BRAC-Wide Training 1992

BRAC's training programmes cover a wide range of subjects and a huge number of participants. A total 259,431 participants took part in various courses during 1992, held at different training centres set up by BRAC and also at the village level. The participants were mostly the members of BRAC organized groups and BRAC staff. Workers from different NGOs, and officials of various government departments also attended BRAC training. The following table provides a consolidated picture of the participants.

BRAC-Wide Training Activities 1992

| Programme/Organization       | Participants (No.) |           |
|------------------------------|--------------------|-----------|
|                              | 1992               | 1990-1992 |
| BRAC Programmes <sup>1</sup> |                    |           |
| RDP <sup>2</sup>             | 248,119            | 491,241   |
| NFPE <sup>3</sup>            | 6,016              | 12,417    |
| WHDP                         | 3,438              | 6,429     |
| Paralegal                    | 345                | 519       |
| TARC                         | 162                | 263       |
| MDP                          | 8                  | 8         |
| RED                          | 72                 | 142       |
| Other Programmes             | 20                 | 43        |
| NGOs                         | 1,158              | 3,076     |
| Govt. Organizations          | 93                 | 1,728     |
| All                          | 259,431            | 515,866   |

### Note

1. The main part of the training is on the development of occupational skills of BRAC group members. This training is arranged by the management of RDP and held at the field level. The skills mostly relate to poultry and livestock, pisciculture, sericulture, irrigation, crop production and social forestry.
2. Includes group members and programme staff of RCP, IGVGDP, PCRDP, and some 1500 NFPE teachers.
3. Includes the teachers of NFPE schools operating under WHDP, but excludes 1500 teachers under RDP.

## Training Methods

BRAC pursues certain principles in conducting its training programmes. It encourages active participation of the participating groups in the training process, the trainer's role being primarily that of a facilitator. Training is conducted in an open atmosphere of friendship, mutual trust and respect.

A variety of methods are used, including discussions in large and small groups, case studies, role play, structured experiences, and demonstrations.

## Types of Training

BRAC concentrates on two broad areas of training :

- human development and management, and
- occupational skills development.

The human development and management course is designed to develop social awareness and to encourage participants to think, analyse, reflect and act in a positive manner. It includes training in leadership, approach to rural development, communication, project planning and management, organization development, and social awareness. These courses are held both at TARCs and at the field level.

The occupational skills training is designed to increase the capacity and skills of the landless poor to carry out income-generating activities effectively. The present skill development courses cover six broad subject areas : agriculture, pisciculture, poultry and animal husbandry, sericulture, and appropriate technology. Most of the skills development training is held at the field level by RDP management; only a few courses are held at TARCs.

## Training at TARCs in 1992

During 1992 TARCs conducted 1,847 courses for 43,216 participants, with 278,862 participant days. Of the total courses conducted, BRAC staff accounted for 633 courses, BRAC-organized target group members for 1,159 courses, 51 courses for workers from other organizations, and government organization workers accounted for 4 courses.

Of the total 43,216 participants, BRAC staff numbered 13,987 (32.4%), BRAC-organized target group members numbered 27,964 (64.7%), other organization workers were 1,172 (2.7%) and government organization workers numbered 93 (0.2%). Genderwise, 13,871 (32.1%) were males and 29,345 (67.9%) were females.

Out of the total 1,847 courses, the head office based training cell conducted 16 courses for 278 participants. The remaining 1,831 courses were held at different TARCs which handled 42,938 participants.

## Human Development and Management Courses

The Human Development and Management section of TARCs conducted 1,805 training courses for 42,378 participants. Of the total courses conducted,

633 were for BRAC staff, 1,117 for BRAC-organized target group members, 51 for other organization workers, and 4 for government officials.

Of the total participants, 13,987 (33%) were BRAC staff, 27,126 (64%) were group members, 1,172 (2.8%) were other organization workers, and 93 (0.2%) were government officials. Genderwise there were 13,514 (31.9%) males and 28,864 (68.1%) females.

In addition to training, the Human Development and Management section carried out 42 follow-up and consultancy services in 1992.

### **Skill Development Training at TARCs**

The occupational skills development courses are conducted by the skills trainers who work with RDP. The trainers are field-based and the bulk of the training is provided at the field level. A few courses, however, are conducted by the skills trainers using TARC venues. The number of skills training courses conducted at TARCs in 1992 is shown in the following table.

### **Development of Trainers**

BRAC encourages its trainers to constantly update their knowledge through higher training and participation in seminars and workshops. During 1992 some 11 trainers participated in specialized courses in various fields. Two trainers' workshops were held at TARCs in which all trainers participated. During the year two trainers went abroad for higher training and another 9 took part in courses organized by various agencies in Bangladesh.

| Name of course        | No. of courses | No. of participants |
|-----------------------|----------------|---------------------|
| Poultry and livestock | 19             | 372                 |
| Deep Tubewell         | 13             | 282                 |
| Fisheries             | 7              | 138                 |
| Sericulture           | 2              | 26                  |
| Health                | 1              | 20                  |
| Total                 | 42             | 838                 |

### **Research and Evaluation**

Research is an integral part of the entire system of project formulation, monitoring and evaluation of development interventions at BRAC. The Research and Evaluation Division (RED), an independent unit within BRAC, is designed to provide the necessary research support to different development interventions of BRAC. The division

also undertakes studies on request from other organizations – NGOs, government organizations and international development agencies. Joint studies are also conducted in cooperation with established research institutions.

Starting in 1975 with only one statistician, RED has grown into a fully fledged division. By 1992 the strength of the division had increased to 35 core researchers, 60 field researchers and some 20 support staff. The field researchers are based in eight field stations located in Jamalpur, Jessore, Manikganj and Joypurhat district.

### **Types of Research**

RED conducts various kinds of studies most of which are 'ad hoc' in nature. In recent years, RED has started some longitudinal or long-term studies. The Village Study Project initiated in 1990, and the vital Events Registration in 1987, are two such projects. Through these longitudinal studies a wide range of information is being collected on a continuous basis which can be used to capture the changes occurring in the socio-economic situation of our villages.

RED introduced an action research, the Home Gardening Project, in December 1990 covering 5 villages of Jamalpur Sadar Thana. The project aims at increasing the availability of vitamin-A rich fruits and vegetables at the household level through home gardening and nutrition education. A status report of the project is expected in mid-1993.

### **Research Outputs**

RED has so far produced some 300 research reports, as well as a good number of research articles and papers which have been published in national and international journals and books.

In 1992, the RED researchers produced 47 research reports and some 10 journal articles or papers. Another 58 studies were at various stages of progress. Most of the studies are related to BRAC's operational programmes.

Of the reports produced in 1992, 20 were on health-nutrition-demographic aspects, and the remaining 27 on social and economic aspects of rural life and work.

### **Highlights of 1992 Research Activities**

RED is continuously growing in terms of production and organization. Research output (47 items) was much higher in 1992 than in the previous year (36). Studies were conducted on some new areas



during the year. New methodologies and research tools were also used in conducting some of the studies. Stated below are some of the highlights of 1992 activities :

- A number of long-term research activities were planned and initiated in cooperation with reputed international institutions such as the Institute of Development Studies at Sussex University, London School of Hygiene and Tropical Medicine, and International Centre for Diarrhoeal Diseases Research, Bangladesh.
- Joint studies were also undertaken with UNICEF, Helen Keller International, and Overseas Development Institute (UK).
- A special cell at RED undertook a major responsibility in conducting the monitoring and evaluation of BRAC's ongoing Women's Health and Development Programme.
- At the request of the government, RED conducted two large-scale surveys, covering some 6,000 households in Tangail and Sirajganj, on residual land and on the people who have been affected by the construction of the Jamuna Multipurpose Bridge. The survey report is being used by the government in the preparation of a Resettlement Action Plan for the people affected.
- To assess the basic educational competence of children aged 11-12 years, RED repeated a nation-wide survey this year with a large sample. The study was the first of its kind in Bangladesh, and generated considerable interest among scholars, policy planners and development agencies.

### Use of Research Findings

Findings of research conducted by RED have been used by many : BRAC management, Bangladesh Government, scholars, national and international development agencies, and others. BRAC is, however, the primary user of its own research. For instance, the findings of two studies conducted in 1992 on BRAC's non-formal primary education and the paralegal programme were used for planning the future expansion of these programmes. Similarly, the monitoring reports on the Women's Health and Development Programme have been used to implement the smooth running of the programme.

As most of the studies conducted by RED are designed to look at different aspects of the BRAC programmes, special efforts have been made to get the results to the programme staff working at the operational level. In order to communicate the research results directly, RED researchers have

participated in the regular meetings of the regional and area managers and have disseminated some of the research findings at meetings. The findings have also been shared through the regular RED seminars in which the programme managers, participate. The face-to-face interactions of the researchers and programme managers has helped in developing a better understanding of the research issues and findings.

### Rural Enterprise Project

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

### The Approach and Strategies

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

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

Since its inception, REP has helped landless groups in setting up 51 business. In each case, the groups provided a part of the investment funds from their own savings. They also took advantage of loans from RDP.

During 1992 the responsibility for doing R&D for the sectors was handed over to the programmes themselves, which allowed REP to focus on a limited number of independent projects and follow them intensively. In addition, REP has been providing consultancy, technical support and software development services to the sector programmes.

REP produced a number of working papers during 1992, including profiles, feasibility studies, reports and training materials on its various ongoing and prospective projects.

REP has selected different sectors from which to identify, examine and promote new or improved

businesses suitable for BRAC's landless groups. These include: The Agriculture sector, Fisheries sector, the Livestock and Poultry sector, the Sericulture sector and small industries. Activities already initiated in these sectors are being pursued with special emphasis on new and non-traditional activities for women.

### Management Development Programme

Management Development Programme (MDP), the professional support service wing of BRAC initiated in 1990 under RDP phase II, has completed its initial three years of project life. During this period the focus of MDP has been to address the internal management needs of BRAC, but at the same time it has also offered a number of need-based training courses for other organizations including government departments.

Since its inception MDP has been working intensively on five components logically sequenced to meet the objectives. These are: i) the development of learning materials, research and documentation, ii) in-service continuing education, iii) field follow-up and experience sharing, iv) setting up experiential laboratories and v) consultative services to other organizations.

### Training Performance

This year MDP has offered a number of training courses and workshops for the staff of both BRAC and other organizations including government departments. The major training programmes were: i) Development Management Course

Table 1: Major courses organized for BRAC staff at CDM

| Name of Course                        | Programme | Duration (days) | No. of groups | No. of participants |
|---------------------------------------|-----------|-----------------|---------------|---------------------|
| 1. Operation Management Course        | RDP       | 28              | 5             | 103                 |
| 2. Credit Management                  | RDP       | 06              | 9             | 160                 |
| 3. Facilitation Skill                 | RDP       | 06              | 8             | 139                 |
| 4. Approach to Rural Development      | RDP       | 13              | 4             | 57                  |
| 5. Livestock Management               | IGVGD     | 12              | 1             | 20                  |
| 6. Staff Development Training Course  | NFPE      | 06              | 1             | 16                  |
| 7. Functional Education               | RDP       | 06              | 6             | 83                  |
| 8. Training of Trainers for Skill POs | RDP       | 13              | 1             | 19                  |
| Total                                 |           |                 | 35            | 597                 |

ii) Development Management (Health) iii) Credit Management iv) Operations Management Course and v) Process-Oriented Monitoring Course.

The MDP conducted some 17 training courses and workshops for BRAC in 44 groups (7,285 participants' days) and 4 training courses in 9 groups (4,362 participants' day) were organized for other organizations at the Centre for Development Management (CDM), Rajendrapur, the main field unit of MDP. The overall utilization of CDM during the year 1992 was 78.78 per cent.

Table 2: Training courses organized for other organizations at CDM

| Name of Course                                  | Organiza-                      | Duration | No. of | No. of   |
|---|--------------------------------|----------|--------|----------|
|   |                                | (days)   | groups | partici- |
|   |                                |          |        | pants    |
| Development Management Course                   | CONCERN & GSS                  | 12       | 01     | 17       |
| Development Management Course (health)          | BPHC (ODA) Funded NGO Projects | 12       | 03     | 55       |
| Management Development Training Course (Health) | Govt. MOH&FW                   | 12       | 01     | 21       |
| Management of IGVGD Programme                   | Govt. Livestock                | 06       | 04     | 80       |
| Total   |                                |          | 09     | 173      |

### Uttara Training Venue

The Uttara Training Venue, the 2nd field unit of MDP was used mostly to meet the internal needs of BRAC programmes. The utilization of the venue was 77 per cent (5,095 participants' days) during 1992.

### Fish Hatchery Training Centre

The Fish Hatchery Training Centre was brought under the management of CDM and offered a number of courses on technical and skill development training (fish rearing) for RDP group members, NFPE school teachers and other BRAC field staff. The utilization of this centre was almost 100 per cent (RDP-78.62, NFPE-10.36, RCP-6.58 and IGVGD-3.7 per cent). The Fish Hatchery Wing of this centre has exceeded its yearly target (205 kg) by 70 kg, producing 275 kg of spawn.

### Development of Learning Materials, Documentation and Research

MDP took the initiative in preparing a large number of reading materials which include handouts, exercises and cases for different courses, and in particular the specially Development Management Course for BRAC managers and other

organizations, Operations Management Course for RDP managers, Savings and Credit Management Course for Programme Organizers of RDP and Management Course for IGVGD programme staff. The management cases used in the training were developed through field research and first presented for discussion in the Case Presentation Forum (CPF), an in-house forum of BRAC. After having clearance from CPF these cases were used in the various management courses.

### **Consultative Services to Other Organizations**

**Non-Formal Primary Education :** For mobilizing partnership in NFPE, BRAC launched its Educational Support Programme (ESP) in 1991 and brought it under MDP management. The objective of ESP is to provide technical and financial support to small NGOs for replicating BRAC's model NFPE schools. 130 BRAC model NFPE schools are being presently run by 46 different small NGOs, each one comprising 30 children aged 8-10, over 70% girls.

**Health sector :** In collaboration with National Institute of Preventive and Social Medicine (NIPSOM), MDP provided consultancy to UNICEF and developed a project proposal on Health Services Management Development (HSMD) for Directorate of Health Services.

### **Joint Venture with International Organizations**

The MDP organized three workshops in collaboration with FAO and EL TALLER. These were: i) Workshop on Gender Analysis: sponsored by FAO attended by 29 participants, ii) Asian NGO Meeting: organized jointly by EL TALLER and MDP, attended by 24 participants from Poland, India, Thailand, Philippines, Holland, Germany, Indonesia, Sri Lanka and Bangladesh, and iii) Bangladesh NGO Meeting: jointly organized by EL TALLER and MDP, attended by senior officials working in the leading NGOs in Bangladesh were present.

### **Faculty Development**

A vigorous effort is being made to develop a competent and professionally sound faculty for the MDP. Specific strategies for faculty development include the following: i) MDP staff members will be sent abroad to recognized institutes for higher education, ii) MDP staff members will attend various programmes as well as exposure to training at the TARC level for several weeks at a time. MDP employs a staff of 42, comprising one Programme Coordinator, eight Faculty Members, one Services Manager along with 29 service staff

at CDM, and one Accountant with two service staff at Uttara Training Venue.

### **Main Conclusions**

- i) Considering the present strength and huge internal needs of BRAC, the major focus of MDP should be the development of BRAC's management capacity.
- ii) Faculty development was found to be difficult. So, alternative strategies had to be tried out. TARC trainers with extensive field experience would be suitable faculty members.
- iii) Active collaboration between TARC and MDP was found to be essential. MDP and TARC should work together on complementary and supplementary basis for quality output.
- iv) Using case study method in the management training programmes was found to be very effective. More relevant cases should be developed through intensive field research. The Case Presentation Forum (CPF) should be more functional.
- v) Programme Presentation Forum (PPE) was considered useful for the programme personnel working in the head office in providing updated information about BRAC's fast expanding programmes.
- vi) Utilizing in-house resources in the training programme was very effective but not always possible due to preoccupation of the programme staff, as the programme staff were often too busy.
- vii) Short tailor-made courses (2 weeks) offered to other organizations were found to be very effective.
- viii) As the courses offered by MDP to other organizations were expensive, MDP should look for possible financial support-providing agencies within or outside the country.
- ix) The MDP should regard the whole of BRAC as its field of study.
- x) MDP should continue to coordinate the "Organized Exposure Programme" to BRAC for international agencies.
- xi) Joint ventures with International Organizations in organizing workshops, seminars and training was found to be effective and MDP should continue such efforts.

### **Future Directions**

- MDP's main focus would be the development of BRAC's management capacity.
- Faculty development process would be continued by the above strategy.
- MDP would concentrate on organizing

- need-based short courses for BRAC as well as for other organizations.
- MDP would develop more cases through intensive field research for its management courses.
- Emphasis would be given to international networking with the development organizations and institutions by holding workshops, seminars and exposure programmes.
- MDP would initiate evening courses for BRAC staff in the new unit which is at present under construction.

## Monitoring

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

In November 1990, the cell was upgraded to departmental status and named the Monitoring Department, which is now responsible for monitoring the activities and performance of BRAC's development programmes. The main concern of the department is still the monitoring of RDP and RCP, whereas monitoring of BRAC's health programme (the WHDP) is the responsibility of separate monitoring cell attached to BRAC's Research and Evaluation Division.

## Objectives

The overall objective of the department is to monitor key variables in order to enable the management of a programme to assess its progress. Specific objectives of the department are:

- a) to identify key variables and develop a monitoring system which will produce both quantitative and qualitative information,
- b) to address the decentralized management needs while developing the system,
- c) to help the group members through monitoring activities,
- d) to compare actual performances to standards and identify deviations,
- e) to create a database in order to facilitate cross-section analysis of information and make future projections,

- f) to interpret data in such a way that the management can immediately use it in assessing progress and problems, and
- g) to aggregate data periodically and prepare reports.

The present monitoring system is capable of addressing the day to day management needs particularly of RDP and RCP at different levels and can generate information which provides 'early signals' to the management. The system also takes care of the information need of the group members for planning their own activities. Extensive use of computer helps to ensure the quality of data. The activities of the department now cover (i) the collection and analysis of quantitative data with regard to institution building and credit (ii) the monitoring of the qualitative aspects of the programme, including long-term measuring of the progress of the VOs.

## Monitoring Quantitative Indicators

- (i) Coverage (e.g. villages, VOs, membership, insurance)
- (ii) Savings (e.g. generation and refund)
- (iii) Credit (disbursement, realisation, portfolio etc.).

Data on these indicators are generated monthly through a format and processed by computer. The Monitoring Department analyses the data and prepares reports.

In analysing the data monthly performances are generally compared to standards. The following reports are regularly published by the department.

- (i) *Monthly "MIS Results"*: This report provides statistics on global RDP and RCP, on the monthly performance of VOs, membership, savings generation, disbursement of general and housing loans, average loan size, repayment, and quality of portfolio; a cumulative number for each indicator is also provided in this report.
- (ii) *Summary Findings*: A monthly report is published to interpret the key statistics in response to the demand of senior BRAC managers in the field or at head office.
- (iii) *Quarterly Statistical Report*: This report presents statistics regarding all major components of RDP and RCP and provides cross-section analysis of data in such areas as achievement of standards, and gender and sectoral distribution of achievement.

## Monitoring Qualitative Indicators

In most cases, statistics are only meaningful when they are supported by facts, not all of which can easily be translated into figures. The demand for such facts varies according to the current priorities of the management, and are dealt with by the field monitoring system, developed in 1990. Under this monitoring system one or two monitors, placed in each regional office, are responsible for collecting first-hand qualitative information from the villages. A monitor generally covers 10 branches each with 120 village organizations with a membership of 6,000 to 7,000. The Monitoring Department coordinates and supervises their work.

The monitors discuss the findings within a week with the respective branch staff including the manager. The findings are then presented at the monthly meeting of the branch managers, and finally with the senior managers in head office.

The Monitoring Department processes the data and prepares reports: Monitoring Results which aggregate statistics globally and Short Reports which translate the statistics into detailed messages. These reports are particularly helpful for understanding the contemporary dynamics of the field. Summaries are regularly published in the half-yearly and annual reports of different programmes. During 1992 a total of 10 indicators were monitored.

The department has also developed a set of 20 indices to measure the long-term institutional progress of the VOs. The baseline data which were recorded from 32 branches in 1992 will be used for future comparisons. These results have been found useful to both BRAC management and group members.

The Monitoring Department has also devised a 'Membership Application Form' which records household level baseline data on a few indicators from each member when he or she joins a BRAC group.

The Monitoring Department takes part in the various training courses of RDP and RCP staff and extends help to different BRAC programmes. It prepares RDP's and RCP's half-yearly and annual reports, and assists BRAC's Education Programme in developing its own information system and analysing some of its data.

## Communications

1992 has been an eventful year for the Communications and Information Department of

BRAC. Some of the important activities of the year are discussed below.

### Film: A Quiet Revolution

A documentary film on BRAC called 'A Quiet Revolution' was made early in 1992. The shooting was completed in various BRAC locations in Jessore. The film highlights various aspects of BRAC activities, and in particular it features — how a woman, who is a victim of violence in marriage benefits by becoming a member of BRAC, how she regains her confidence, and finally becomes independent. It succeeds in portraying various stages a person passes through, and the development resulting from becoming a member of a BRAC group.

### Delhi Workshop 1992

BRAC plans to develop a media unit with S-VHS shooting and editing facilities within the organization and intends to utilize all its experience in the development of materials. The media unit is being set up under the 'BRAC—Queen's Cooperative Project'. As part of the preparatory stage, a team of 4 BRAC personnel, three from Communications and one from the NFPE programme, attended a workshop at the Centre for Development and Instructional Technology (CENDIT), New Delhi, where they received training on video production. This workshop also covered such areas as the use of overhead transparencies, the operation of a slide projector and the shooting of still pictures.

The training, lasting a month was a well-structured foundation course on film making, and the team had to produce a 7 minute and a 13 minute video film as part of an exercise, which called for the trainees' capacity for research, selection of themes, script writing, visualization, image dissolution, editing and other skills. The main focus of the workshop was on the effective role of the electronic media in training and development.

### 20 years of BRAC

BRAC celebrated its 20th anniversary in 1992. Discussion meetings, video slides on BRAC activities, documentary film exhibitions and distribution of BRAC folders were some of the attractive features of these celebrations. As part of this celebration on 18th December a 9 minute documentary 'Shrinkhal Bhangar Din' on video

slides was shown at BRAC's 15 regional offices and TARC's. This documentary won huge appreciation from the guests and all ranks of BRAC workers. In the second phase on the 25th December, the anniversary was celebrated made at 130 selected area offices of different BRAC programmes. The entire programme, right from the planning stage to its implementation, was carried out by the Communications Unit.

### Visitors

Visitors come from around the world to get acquainted with BRAC activities, and the year '92 was no exception. BRAC attended to many visitors from various govt. and non-govt., local and international, and donor organizations. Visitor handling is an important and interesting aspect of the Communications department activities.

Besides their social aspect these occasions provide excellent opportunities for the useful exchange of ideas. Not only can one explain to the visitors the essential features of various BRAC programmes and the special conditions of this country, one can also learn from them about the operations of the organizations and the NGOs in their own respective countries.

Among the visitors this year were :

- 2 IDM participants from the Aga Khan Foundation, Canada who wrote reports on women's right and sericulture,
- a 4 member group from EL TALLER, Tunisia, on a month-long exposure trip,
- a 12 member NOVIB, Netherlands team who visited Kutubdia and Faridpur,
- a team from AKF Geneva who were publishing a brochure on Rural Development Programme, and
- a group of 2 students from France for a period of three months practical experience with BRAC.

### Computer Service

BRAC Computer Centre (BCC) was set up in 1984 with a view to assisting the management to properly assess and control their programme activities. Initially BRAC was paying for the use of computer facilities of other organizations such as ICDDR,B, BIRDS & BUET. But as soon as BCC was set up it was able to use its own facilities. Since then BCC has been providing services for both external and internal users and its spectrum and clientele have been increasing continuously in response to need.



### Goal

Though the main objective of BCC is to support the BRAC management, it is hoped that the centre will become self sufficient by providing services to outside organizations. This is in line with BRAC's principle of cost recovery and earning small margins for upkeep & maintenance. Additionally BCC intends to promote itself as an efficient service centre by providing total computer solutions of BRAC, to develop the skills of BRAC personnel and to serve better through better services.

But in November 1992 it was decided to discontinue one of its goals to help external users to utilize their computer efficiently, and satisfy the external users with price-performance combination, because the resources and manpower was totally engaged for internal use. Some of the major external users were :

- 1) Sonali Bank Hqrs. (Reconciliation Department) Dhaka
- 2) World Food Programme, Dhaka
- 3) Marketing Research Centre, Bangladesh, Baily Road, Dhaka
- 4) Bangladesh Railway

### Capacity

The centre started its function with one multiuser computer system having only 5 terminals in 1984. By the end of 1985 another 4 terminals were added to meet the growing demand of the organization, and in response to demand it has been continuously updating its equipment. Over the last few years it has added the PC/XT, PC/AT, Macintosh and a a powerful mini computer system to its stock. Today the list of equipment at the department's disposal is impressive. The inventory includes all major recovery & Bench Mark software and a large array of Diagnostic and Trouble shooting software. BCC also provides total software, data entry and DTP solution, support and development for users in the DOS, UNIX & Macintosh world.

BCC successfully started its operation with software development in 1985 and is now capable of computerising any information system and developing specific software. Most of the systems of BRAC and those of other organizations which have been developed by BCC are already in operation. Notable among these are the systems of Bangladesh Railway and Siemens Bangladesh Ltd.

BCC has also expanded its services by offering desktop publication since 1989. With the help of the latest graphics software, BCC is providing quality graphic output to users. Its major user is BRAC Printers, which is now one of the leading printers in the country.

In December 1984, BCC started its operation with 2 staff. Committed to the highest standards BCC aimed to expand with talented and dedicated personnel. Now its personnel include a well-seasoned team of 80 programmers, data management personnel, data entry operators and quality assurance and product specialists. With the increase of workload the number increases. BCC has a staff development system for its own staff, with on the job training.

Present staff position is given below :

| Sl. No. | Designation                | Status  |           |
|---------|----------------------------|---------|-----------|
|         |                            | Regular | Part time |
| 1.      | Consultant                 | 1       |           |
| 2.      | Manager                    | 1       |           |
| 3.      | Programming                | 8       |           |
| 4.      | System operation & Control | 4       |           |
| 5.      | Text Processing            |         |           |
|         | a) Non-Mac                 | 2       |           |
|         | b) Mac                     | 7       |           |
| 6.      | Data Entry                 | 19      | 45        |
| 7.      | Data Management            | 4       |           |
| 8.      | Coder                      | 6       | 20        |
| 9.      | Office Assistant           | 1       |           |
| Total   |                            | 53      | 65        |

### Activities

A major break through in 1992 was the implementation and successful operation of RDP/RCP monitoring system. The accounting system was also computerized, and it is expected that during the year 1993 most of the systems of H.O. will be computerized.

RED and RDP are two of the major internal users of BCC. At present the monthly volume of processing work is increasing continuously with expansion of BRAC programmes.

Working three shifts round the clock the centre is now gradually extending its capacity with a growing demand for data processing services.

BCC believes in preparing its users and the whole population to total computerization. To meet this goal BCC provides training to users in software such as Wordstar, Word Perfect, Lotus 123, dBase. In the near future, BCC will be offering a seminar on "MIS & Use of Computer" for the top executives of other NGOs. This will be jointly organized by BCC, MDP and the Monitoring Department of BRAC.

To maintain its high reputation, BCC pays great attention to designing the appropriate input and output for a particular requirement and to meeting target deadlines.

The centre's dedication to serve its users is reflected through its departmental motto: "Get it going, keep it going. Round the Clock." So there is smooth & prompt outflow of output for both internal and external users.

### Aarong : Marketing Outlet for Rural Crafts

Aarong is a marketing project operated by BRAC to provide stable and gainful employment to artisans and to the rural poor. Established in 1978, Aarong has now five outlets; three in Dhaka and one each in Chittagong and Sylhet. In addition, there is an export office which has been given the task of expanding the producers' market. A design centre has been established both for developing new designs and renovating traditional designs to help boost demands for arts and crafts. Professionally managed by a highly skilled and efficient team of management, Aarong is considered one of the best rural crafts chains in the country.

### The Setting

Many of the rural people possess traditional skills in arts and crafts, but lack the opportunity to gainfully employ these skills. BRAC has identified three basic constraints on gainful employment of rural craftsmen: 1) lack of working capital, 2) lack of marketing support, and 3) lack of opportunity for skills development. Aarong was instituted to alleviate these constraints.

Aarong strives to bring local support services and marketing facilities within the reach of the poor rural artisan, to expand domestic markets for traditional crafts, to popularize traditional designs

and crafts, and to promote the export of traditional arts and crafts of Bangladesh.

### Service Spectrum

Aarong provides a wide range of services to the artisans and producers of arts and crafts. These include i) purchasing products on the basis of 'cash on delivery', ii) providing advance against purchase order, iii) assistance in linking producers and artisans with customers, iv) training in skills development, v) help in design and product development, and vi) providing market information to the artisans and producers.

### Aarong Beneficiaries and Turnover

Aarong currently provides services to 346 producer groups organized by 29 national NGOs, 154 by local NGOs and 186 by the artisans. Total membership of these groups is 20,626 (male 2,799 and female 17,827). Females constitute around 86% of the total members.

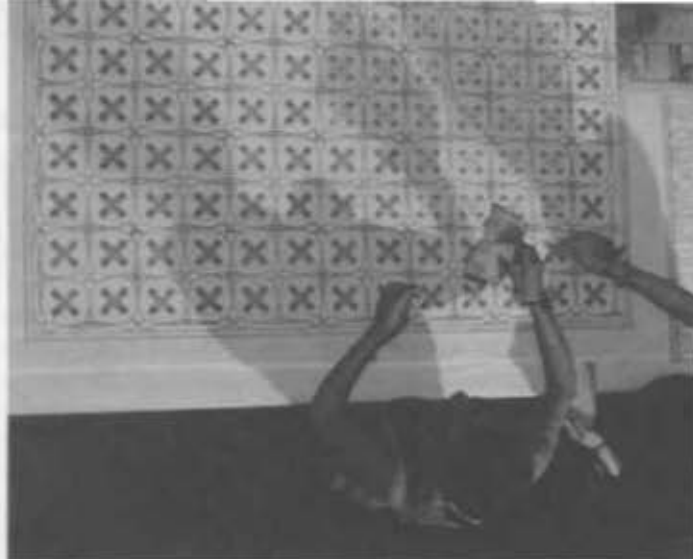
Aarong is managed by a group of highly skilled and professional managers, and has a total personnel of around 250.

Goods produced by the members of Aarong producers groups have earned a widespread reputation and created demands both on the national and international markets. The following table shows the annual turnover from 1979 to 1992.

Aarong Turnover (Tk in million)

| Year | Export | Total Sale |
|------|--------|------------|
| 1979 | —      | 1.49       |
| 1980 | —      | 2.06       |
| 1981 | —      | 3.01       |
| 1982 | —      | 5.67       |
| 1983 | —      | 8.12       |
| 1984 | 0.16   | 9.76       |
| 1985 | 0.19   | 15.00      |
| 1986 | 0.79   | 23.76      |
| 1987 | 1.19   | 32.34      |
| 1988 | 3.25   | 48.02      |
| 1989 | 7.56   | 68.38      |
| 1990 | 14.34  | 100.12     |
| 1991 | 20.13  | 135.28     |
| 1992 | 27.18  | 174.75     |

Sales of Aarong products have been rising continuously since its inception. Export started in 1984 and has risen steadily every year. The total turnover of Aarong in 1992 was over Tk. 174.75 million including an export component of Tk. 27.18 million.



### Accounts and Audit

The Accounts department forms an integral part of BRAC's programme management system and control. It provides important support service through disbursement of funds to various programmes and projects at the right time and to the right place or person. The next steps in the operation cycle of the Accounts department are : (a) giving the transactions proper accounting treatment through documentation and allocation to a particular project, (b) preparing periodic statements, (c) rechecking all the statements through a built-in system of accounting tools such as cash/bank reconciliation, balance sheets and fund control mechanisms, and if anomalies are found, (d) contacting the field office and referring to source documents for rectification.

The Accounts department is a single centre from which all the financial aspects of development work funded by donor agencies or commercial enterprises are controlled simultaneously ; it is responsible for providing prompt and accurate information in order to plan for smooth cash flow, and for performance appraisal of different programmes, with subsequent monitoring and control.

To illustrate how the operational activities of BRAC have gone up in the last few years (viz. 1988 to 1992), a few comparative data are given below. :

| Year | No. of Branches | Total fixed and current assets (as on 31st December) |
|------|-----------------|--|
| 1988 | 100             | Tk. 38.4 crores                                      |
| 1992 | 225             | Tk. 262.3 crores                                     |

Internal audit is an important activity at BRAC. BRAC has large financial investment, large manpower and ever expanding development



projects. There are 200 branch or area offices established to monitor BRAC operations. These are operated by pursuing a decentralized system of management. The area offices control the inflow and outflow of funds at the field level. This necessitates close monitoring of transactions of funds through regular audit. This division maintains a cadre of trained auditors who visit the area offices at regular intervals, scrutinize all the books and papers of accounts and prepare reports which are used by the management at the head office and at the field level. This system ensures constant watch on what is happening in financial transactions and facilitates prompt action as and where necessary.

This specialized section thus helps to maintain cohesion between programme performance, financial operations and administrative follow-up. To maintain the independence of the audit department, its head reports directly to the Director, Administration.

### **Publications**

The sharing of information and dissemination of knowledge and experience both within and outside the organization has been an important policy of BRAC. BRAC has developed an elaborate programme which includes the production of various books, monographs, magazines, and news letters. This work has grown over the years.

The programme aims to produce at low cost, creative and useful books, magazines, folk literature, essays, drama, and poems, which are made available to various groups of people, particularly the neo-literates, the young and the less educated.

### **Types of Publications**

BRAC brings out a wide variety of publications which can be classified in six broad categories as detailed below :

#### **Monographs**

BRAC has published several monographs in the Peasant Perception and Rural Study series. Each monograph deals with a specific issue in the contemporary rural situation such as landlessness, rural power structure, or resource distribution.

#### **Development Workers' Guide**

BRAC has published some training materials essential for the development workers. An excellent book entitled "Unnayan Jiggasha" by Dr. Mohammed Anish ur Rahman has been published recently.

### **Magazine and House Journal**

BRAC is currently publishing one magazine, one house journal, and one news letter on a regular basis for specific readership groups. The earliest publication is a monthly magazine named "Gonokendra", which first appeared in April 1973. It is mainly read by students of BRAC schools, rural youths and primary teachers. A separate section, named 'Alo' (light) specifically for rural children, has been added to this magazine. Among the contributors to this magazine are students of the BRAC schools, who provide articles and paintings.

A bi-monthly Bengali house journal entitled 'Shetu' (the bridge) is published to disseminate information relating to BRAC activities among BRAC workers. With a view to sharing its experiences, and activities with other NGOs and development agencies, BRAC has initiated an English news letter, "Access" which contains articles written by experts in their relevant fields.

### **Abridged and Simplified Versions of Bengali Classics**

Under the auspices of BRAC Publication project, "Shera Sahitya Granthamala" (the best classics of the world), some immortal classics have been published. This endeavour involves abridging the classics and rewriting them in simple language, to make them easily readable for neo-literates. So that they may sustain their reading skills. Many renowned writers of Bangladesh are involved in this project. These books have been widely acclaimed, and their popularity is growing rapidly.

### **Literature for Children**

BRAC also publishes for children. In 1992 BRAC Publications brought out eight children's books, and has now produced a total of 21 books, both in story and rhyme. The reading materials are distributed on a regular basis to the children of the rural areas.

### **Translation Work**

Translations of various classical stories and dramas have also been published by BRAC Publications. Notable among these are Bengali translations of seven classical plays originally written in Greek.

### **Book Fair**

In 1992 BRAC Publications participated in three book fairs. The first of these was the fortnightly

book fair of Ekushey February organized by the Bangla Academy where the BRAC stall attracted a record number of customers. The other two were the book fair of Bijoy Mela, in front of Bangla Academy, and the Bogra Book Fair organized by Bangladesh Book Sellers and Publishers Association.

### Logistic Service

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

Transportation services of BRAC are also the responsibility of the logistics department. This service assists in maintaining regular contact with the field where most of the activities take place. It is also the responsibility of the logistics department to procure and make supplies and stores available to field offices.

With the increase in programme activities, the work load of the logistics department has also increased considerably. Its permanent staff now number 89; the volume of purchase in 1992 was double that of the previous year, and six vehicles were added to the transport fleet. The unit works relentlessly to meet all office requirements promptly.

### Construction Service

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

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

### Activities in 1992

So far the construction department has built over 140 permanent structures for the area office complexes of the RDP and 7 TARC's in different areas of the country.

During 1992 the department completed the construction of 20 new RDP area office complexes. Construction of two new TARC's at Faridpur and Comilla was initiated during 1991 and completed in 1992. Extension work of Pabna & Jessore TARC complex was also completed in this year. It also undertook extension work of various projects such as RDP, Aarong and the Ayesha Abed Foundation and maintenance activities at 22 RDP area offices, cold storage, TARC etc.

The most significant and difficult job was the construction of 16 'eye-shaped', cyclone shelters on the offshore island, Kutubdia. 9 shelters have been completed and work on the remaining 7 has been started and will be completed in 1993. Three of the shelters will be used as area office-cum-cyclone shelters and the other 13 will be used as school/community centre-cum-cyclone shelters.

Construction work on the 20-storied H.O. building of BRAC began in September 1992 and is progressing satisfactorily. The Construction department is performing a supervisory and managerial role for this project which is expected to be completed by July 1994.

### Projected Work for 1993

The target for construction work to be performed in 1993 is as follows :-

- a. 20-storied H.O. building for BRAC.
- b. 25 RDP-area office complexes in different parts of the country.
- c. 3 TARC complexes at Mymensingh, Rajshahi and Hobiganj.
- d. 7 cyclone shelters at Kutubdia.
- e. Poultry feed factory at Daudkandi Cold Storage Complex.
- f. A large amount extension, repair and maintenance work will be performed in different RDP area offices, TARCs, Cold Storage, Ayesha Abed Foundation etc.



Since 1977 BRAC has been establishing Commercial enterprises with a view to generating funds domestically. These income - earning projects comprise BRAC Printers and a Cold Storage Unit.

### BRAC Printers

BRAC Printers is a modern printing press which facilitates the publication of BRAC's materials. It also prints for other organizations and business firms on a commercial basis. Its profits support the development projects of BRAC. Since its inception in 1977 the printing press has succeeded in creating and maintaining a positive image in the market as a quality press. Its turnover has been increasing annually, rising from Tk. 2.8 million in 1978 to 78.30 million in 1992. The following table shows other details.

BRAC Printers : Sales and Profit 1978-1992

| Year | Sales (Tk.) | Net Profit (Tk.) | Interest Paid to BRAC (Tk.) |
|------|-------------|------------------|-----------------------------|
| 1978 | 2,802,000   | 77,000           | —                           |
| 1980 | 9,172,000   | 1,175,000        | —                           |
| 1982 | 6,036,197   | 780,731          | —                           |
| 1984 | 9,191,659   | 1,600,000        | —                           |
| 1986 | 16,545,975  | 2,694,264        | —                           |
| 1988 | 28,068,526  | 3,011,087        | 811,938                     |
| 1990 | 51,947,516  | 5,872,003        | 1,587,411                   |
| 1991 | 66,657,926  | 6,158,671        | 1,960,552                   |
| 1992 | 78,299,291  | 8,404,332        | 1,573,905                   |

An analysis of the above data shows that BRAC Printers consistently maintained a profitability of between 10-20 percent, with a sharp increase after 1984.

### Service Spectrum

BRAC Printers was established to operate BRAC's own printing requirements i.e. materials for the Functional Education, Non-Formal primary Education, health education materials for the Oral Therapy Extension Programme, flip charts, posters, low cost translation of classics written in Bengali and foreign languages and text books. Its services are also loaned to other enterprises on a commercial basis.



### Incomes Generated

BRAC Printers was commissioned in 1977 with an initial project cost of US\$ 210,000 funded by OXFAM Canada, OXFAM UK and NOVIB. The printers started making a profit as early as 1978 and by December 1992 it had earned a total profit of Tk. 41.15 million. During 1992, it paid over Tk. 1.57 million as interest on credit provided by BRAC. The credit was needed to effect the modernization of the printers, which in turn has helped to increase BRAC's self generated funds and general productivity.

### BRAC Cold Storage and Ice Plant

The BRAC Cold Storage with an Ice Plant was set up in 1984 with the broad objective of (a) generating revenue to help BRAC's rural development programmes, and (b) assisting the small farmers at the grassroots level to get fair price for their produce by providing storage facilities and short-term loans.

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

### Inception of the Plant

The project was initiated by BRAC and sponsored by the Ministry of Agriculture. A grant agreement was signed in 1980 between the Government of Bangladesh and the United Nations Capital Development Fund (UNCDF) allowing BRAC to set up the proposed plant with the rated capacity of 4000 tons of storage space for potatoes and making of 10 tons of ice per day. The project started to run commercially on the completion of the plant in 1984.

### Performance

A review of the yearly performance (1984-1992) of the cold storage reveals the following :

#### BRAC Cold Storage: Potatoes Stored

| Year | In tons |
|------|---------|
| 1984 | 2675    |
| 1985 | 4243    |
| 1986 | 3997    |
| 1987 | 4690    |
| 1988 | 4801    |
| 1989 | 4539    |
| 1990 | 4666    |
| 1991 | 4785    |
| 1992 | 5020    |

The above figures indicate steady improvement in performance over the years. The largest quantity of potatoes was stored in 1992. A shrimp export project was undertaken by the Cold Storage in 1992 which ultimately made a substantial loss.

### Loans Advanced

Loans are advanced against the produce of poor farmers who have stored potatoes in BRAC's Cold Storage, and are to be repaid when they remove their stock. In addition, BRAC has advanced loan to marginal farmers under its erstwhile Rural Credit and Training Programme (RCTP) in selected areas with the objective of encouraging the farmers to grow more potatoes with the assurance of providing them storage facilities in BRAC's cold storage.

### Operational Status

| Pre-tax profit<br>in Taka | 1990      | 1991     | 1992    |
|---------------------------|-----------|----------|---------|
|                           | 17,39,259 | 40,11,77 | 514,000 |

Since 1988 the cold storage plant has been earning profit consistently. In 1992, the potato storage operation made a significant profit of 34.7%, though

the overall profit from the plant was much lower than in previous years on account of the loss of Tk 31.8 lacs incurred in the shrimp project.



## FINANCING OF BRAC

To meet its financial requirements BRAC mobilizes funds from two sources – external and internal. The external source comprises contributions from a number of donors and international agencies. Internal sources are the revenues generated through the investments made in income generating enterprises and the operating surplus produced by some development projects. The flow of funds from all sources during 1992 is shown below.

### The Flow of Funds

| Sources                                     | Taka                 | %          |
|---|----------------------|------------|
| Contribution from Donors                    | 811,478,646          | 59         |
| Loan fund received from Govt. Of Bangladesh | 63,083,292           | 5          |
| Project income                              | 508,109,920          | 36         |
| <b>Total</b>                                | <b>1,382,671,858</b> | <b>100</b> |

Total fund available for the year was Tk. 1,415,995,695 including an opening fund transferred from 1991.

In 1992 the proportion of external assistance and BRAC's own fund was 64:36. The amount and percentage composition of donors' fund for 1992 for all projects of BRAC are as follows :

### Donors' Funds for BRAC Projects in 1992

| Donors              | Taka               | %          |
|---------------------|--------------------|------------|
| UNICEF              | 201,162,340        | 24.79      |
| AKF/CIDA            | 123,768,856        | 15.25      |
| ODA                 | 121,639,588        | 14.99      |
| NOVIB               | 119,843,180        | 14.77      |
| SIDA                | 54,127,301         | 6.67       |
| DANIDA              | 45,075,519         | 5.55       |
| NORAD               | 41,600,000         | 5.13       |
| SDC                 | 38,939,628         | 4.80       |
| EZE                 | 33,433,110         | 4.12       |
| Ford Foundation     | 17,508,915         | 2.16       |
| Govt. of Bangladesh | 9,190,173          | 1.13       |
| Australian Embassy  | 1,300,745          | 0.16       |
| Other Donors        | 3,889,291          | 0.48       |
| <b>Total</b>        | <b>811,478,646</b> | <b>100</b> |

### Expenditure on Projects

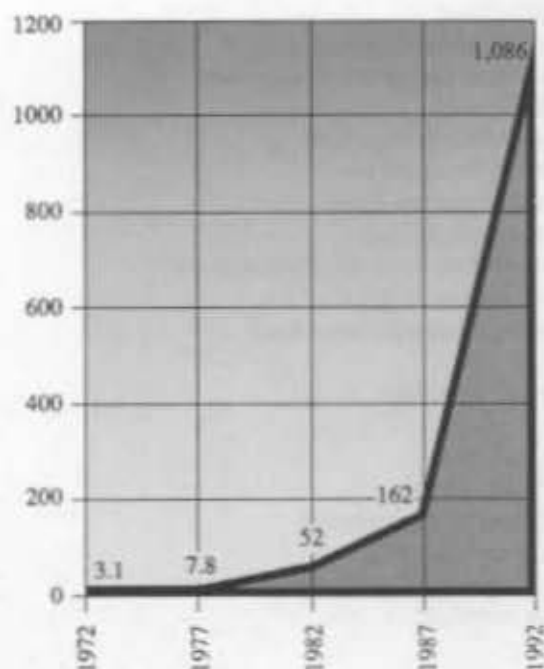
During the year a total of Tk. 1,085,581,275 was spent on projects as shown in the table :

### Expenditure on Projects in 1992

| Projects                                     | Allocation of Tk     | %          |
|--|----------------------|------------|
| Rural Development Programme                  | 470,320,984          | 43.32      |
| Non-Formal Primary Education                 | 175,689,738          | 16.18      |
| Aarning Rural Craft Centre                   | 164,879,210          | 15.19      |
| Women's Health & Development Programme       | 73,896,080           | 6.81       |
| BRAC Printers                                | 67,886,500           | 6.25       |
| Post Cyclone Rehabilitation & Dev. Programme | 48,272,518           | 4.45       |
| Training and Resource Centre                 | 20,101,940           | 1.88       |
| Housing for the Rural Poor                   | 16,155,466           | 1.49       |
| Vulnerable Group Development                 |                      |            |
| Credit Programme                             | 9,995,392            | 0.92       |
| Health Development Programme                 | 6,747,851            | 0.62       |
| Hatidra Integrated Development Programme     | 4,167,289            | 0.38       |
| Livestock Development Programme              | 2,331,070            | 0.21       |
| Ganokendra Journal                           | 1,574,428            | 0.15       |
| Basic Development Programme                  | 974,570              | 0.09       |
| Printing and Publication                     | 888,754              | 0.08       |
| Others                                       | 21,778,265           | 2.01       |
| <b>Total</b>                                 | <b>1,085,581,275</b> | <b>100</b> |

The balance sheet as given in the following page provides details about funds and liabilities of BRAC for 1992.

Annual Expenditure  
Tk in million





# BALANCE SHEET

As at 31st December 1992

|                                       | 1992<br>Taka         | 1991<br>Taka         |
|---------------------------------------|----------------------|----------------------|
| <b>Property and Assets</b>            |                      |                      |
| Land and land development             | 73,632,646           | 43,534,342           |
| Buildings                             | 288,324,441          | 164,203,054          |
| Vehicles                              | 107,366,987          | 68,314,688           |
| Camp/Poultry house                    | 1,278,545            | 831,558              |
| Furniture and fixtures                | 43,827,040           | 30,515,420           |
| Office, factory and field equipment   | 40,045,153           | 30,942,832           |
| Plant and machinery                   | 31,449,107           | 26,680,589           |
| Bicycles                              | 5,145,834            | 4,336,519            |
| Deep Tubewells                        | 1,599,987            | 1,489,987            |
| Possession right                      | 5,646,875            | 5,646,875            |
| Hatchery                              | 616,498              | 616,498              |
| <b>Total Fixed Assets</b>             | <b>598,933,113</b>   | <b>377,112,362</b>   |
| Less Accumulated depreciation         | 88,874,260           | 66,873,151           |
| <b>Net Fixed Assets</b>               | <b>510,058,853</b>   | <b>310,239,211</b>   |
| Investment                            | 119,138,925          | 48,129,841           |
| Deposits for shares in companies      | 8,501,235            | 8,501,235            |
| Loan to groups                        | 724,008,843          | 634,310,589          |
| Deferred revenue expenditure          | 1,534,830            | 2,937,391            |
| <b>Current Assets</b>                 |                      |                      |
| Short term deposits                   | 761,971,000          | 587,091,964          |
| Stock, stores and spares              | 89,288,681           | 87,506,513           |
| Advance, deposits and prepayments     | 100,806,858          | 68,928,535           |
| Sundry/accounts receivable            | 170,345,703          | 57,938,462           |
| Loan to companies                     | 56,837,575           | 44,048,064           |
| Current accounts with projects        | 16,633,437           | 23,294,491           |
| Cash and bank balance                 | 64,102,464           | 33,200,902           |
|                                       | <b>2,623,228,404</b> | <b>1,906,127,198</b> |
| <b>Funds and Liabilities</b>          |                      |                      |
| Capital Fund                          | 1,934,064,575        | 1,401,558,876        |
| Gratuity and redundancy fund          | 43,841,282           | 33,174,007           |
| Building maintenance reserve fund     | 12,026,689           | 9,240,679            |
| Training fund                         | 15,118,882           | 7,322,245            |
| Flood rehabilitation fund             | 8,227,257            | 8,123,364            |
| Land replacement fund                 | 64,070               | 59,798               |
| Group Insurance Fund                  | 21,699,924           | 14,704,614           |
| Loan revolving fund                   | 107,516,818          | 51,628,608           |
| Head Office overhead adjustment a/c   | 1,808,687            | 4,571,306            |
| 5% loan from NOVIB                    | 8,303,457            | 8,303,457            |
| Motor cycle replacement fund          | 23,481,685           | 12,583,551           |
| <b>Current Liabilities</b>            |                      |                      |
| For goods                             | 4,317,320            | 3,171,040            |
| For expenses                          | 53,063,679           | 18,293,570           |
| For other finance                     | 3,558,230            | 3,395,338            |
| For group saving deposits             | 231,853,499          | 213,474,881          |
| For group trust fund                  | 73,256,504           | 51,874,574           |
| For group project and current account | 36,753,861           | 45,042,665           |
| Bank overdraft                        | 44,271,985           | 19,604,625           |
|                                       | <b>2,623,228,404</b> | <b>1,906,127,198</b> |

Auditor : S F Ahmed and Co, Chartered Accountants, Dhaka.