

REPORT

1993



BEAC

GOVERNING BODY

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* 1994 Changes included

BRAC PROGRAMMI

Particulars	Cumulative up to December 1993			
	Education	Health	Rural Development*	Total
1. General Coverage				
a. Full Time Staff	2,187	615	6,934	10,849
Part-time Functionaries	19,430	158	-	19,588
b. Area/Team Offices	274	72	278	624
c. Districts Covered	46	10	44	50
d. Thanas Covered	190	52	159	196
e. Villages Covered	20,388	7,939	20,033	35,272
f. Village Organisations/Village Committees	20,388	1,639	29,661	31,388
g. VO Members	-	-	1,029,119	1,029,119
2. Savings & Credit				
a. Total Savings (including GTF) (in million Tk.)			451	451
b. Cumulative Disbursement (in million Tk.)			3,884	3,884
c. No. of Cumulative Loans (in million)			1.81	1.81
d. Outstanding Loan (in million Tk.)			1,064	1,064
e. Outstanding Borrowers			601,375	601,375
3. Selected Sector Programmes				
a. Chick Rearing Trained			5,836	5,836
b. Poultry Workers Trained			22,788	22,788
c. Poultry Rearing Trained			455,441	455,441
d. Paraveterinarians Trained			1,397	1,397
e. Poultry/Duck Hatcheries			558	558
f. Birds supplied (in million)				
- Total			5.09	5.09
- BRAC Source			0.48	0.48
- Govt. Sources			4.61	4.61
g. Area under Fish Culture (Acres)			7,395	7,395
h. Mulberry Trees Planted (in million)			11.2	11.2
i. Women Managed Restaurants			675	675
j. Carpentry Workshops			27	27
4. Education : NFPE (including ESP)				
a. Schools Opened				25,969
b. Students Enrolled				817,659

**NOT
APPLICABLE**

T A GLANCE

c. Course Completed (Schools)	5,581
d. Students Graduated	161,263
e. On-going Schools	20,388
f. Students in On-going Schools	
- Total	647,250
- Girls	460,444
- Boys	186,806
g. Teachers	19,430
5. Health : WHDP	
a. Tuberculosis : TB Cases Under Treatment	3,100
b. Growth Monitoring : Percentage of Children Under Monitoring	78
c. Ante-natal Care Services : Percentage of Preg. Women Availing Services	74
d. Family Planning : Contraceptive Acceptance Rate (%)	43
e. Water and Sanitation	
- Percentage of Population with Access to Safe Drinking Water	97
- Latrines Installed	179,098
f. ARI cases Identified	12,077
g. ARI Cases Treated and Cured	11,878
h. MMR Project	
- Percentage Delivered at Home	91
- Percentage Delivered at Hospitals/Clinics	9
- Percentage Delivered by Trained Personnel	59
i. Nutrition Project	
- Children U-2 under Food Supplementation	3,080
- Preg. Women under Food Supplementation	145
- Adolescent Girls under Supplementation	3,104
j. EPI Facilitation	
- Percentage of Children Covered by Measles	97
- Percentage of Pregnant Women Covered by TT2 + Booster	69
6. Training	
a. Training Centres (TARCs) in Operation	14
b. VO Members (Skills & Human Resource Dev.) Received Training	856,184

This also includes RCP, PCRDP, IGVGD and SLDP.

• Including all others

•• Excluding overlapping Districts/Thanae



FOREWORD

BRAC came of age in 1993 upon completion of twenty one years of its founding. Over the years it has experienced a deepening of its commitment towards the poor and disadvantaged people of rural Bangladesh, particularly women.

BRAC's contribution in the nation's crusade against poverty, hunger, disease and illiteracy has been growing significantly each year. Its rural development programmes, health programmes and education programme have all added new dimensions to their activities in 1993. The NFPE programme today not only addresses the rural children but the children of the urban slums as well. The new RDP activity called the Smallholder Livestock Development Programme is yet another significant undertaking of the past year. The training and credit provided to the 200,000 women who participate in the programme enable them to find self-confidence and the capacity to fight poverty.

As an organization BRAC's self-confidence and operational capacity have grown as well. Aarong, the marketing outlet for rural artisans, will very soon not be limited inside the boundary of Bangladesh. BRAC has been finalizing plans to set up an outlet in London by April, 1994. The organization has also been steady in its climb towards budgetary self-reliance. In 1993, BRAC's internal fund contributed 43% to its total income.

All that BRAC has been successful in achieving so far would not have been possible without the support from the Bangladesh government and the donor community. I would also like to acknowledge the people we work with, particularly the disadvantaged women, who demonstrate every day their strength and determination to make the programmes work.

I should like to take this opportunity to extend my best wishes to all BRAC workers who are setting new standards for dedication and hard work in the service of the poor.

F H Abed
 Founder and Executive Director

April 20, 1994

AN INTRODUCTION TO BRAC

The Bangladesh Rural Advancement Committee (BRAC) is a private sector development organization which has been operating in Bangladesh since 1972. The organization implements a number of multi-sectoral programmes to achieve its two major goals of *poverty alleviation and empowerment of the poor*. The programmes cover 25,998 villages, benefiting more than 1 million people. These are the people who own less than 50 decimals (1 acre = 100 decimals) of land and who survive by selling manual labour. A large part of BRAC's programmes is dedicated to poor, disadvantaged women. The organization's philosophy is rooted in the belief that only the people themselves can bring about change, through individual and co-operative action and supported by opportunities provided by BRAC.

BRAC is known as a 'learning organization' for its capacity to learn from its mistakes. In fact, its decision to focus on the landless poor was mainly due to its 1973 failure with a community development approach in Sulla. BRAC readjusted its strategy upon realizing it had not factored in the country's elite-dominated social system which favoured land owners. Today, BRAC's role as a capacity initiator is to : (i) make the programme participants aware of their own problems, (ii) provide them with tools to unite into organized groups, and (iii) increase their capacity to exercise their legal and civic rights.

BRAC's management system is participatory and decentralized. Programme planning draws upon the experience and expertise of workers at all levels in the organization. Field workers are young Bangladeshis with high educational qualifications and a dedication to develop their country. BRAC has placed priority on promoting women into management positions in keeping with its commitment to gender equality.

CURRENT PROGRAMMES

1. RDP (Rural Development Programme): a multi-sectoral programme committed to alleviating poverty, creating employment, increasing rural incomes and mobilizing the landless poor.
2. RCP (Rural Credit Project): a self-financing credit project.
3. NFPE (Non Formal Primary Education Programme): a practical, life-oriented education programme designed for rural children in poorer households. NFPE students are children who would otherwise never have the opportunity to attend school or have dropped out of the formal system.
4. WHDP (Women's Health and Development Programme): a comprehensive health programme, targeting the poorest section of rural Bangladesh, particularly women and children. WHDP is also responsible for ENHR (Essential National Health Research), one of BRAC's health related research initiatives.
5. PCRDP (Post-Cyclone Rehabilitation and Development Programme): an integrated development programme initiated on the island of Kutubdia following the cyclone of 1991.
6. Handicraft Production and Marketing: involves a BRAC promoted sericulture project, the Ayesha Abed Foundation and BRAC's marketing outlet 'Aarong'.
7. Training, Research, Monitoring, Management Development Programme, Communication and Information, Audio-Visual Centre, Computer Centre: support services for BRAC's core programmes.
8. Income generating commercial enterprises: BRAC Printing Press and Cold Storage.

BRAC ORGANOGRAM





Education Women

Social Awareness/Education class



IRAC Women

P.O. al-wakef



Education Women

RURAL DEVELOPMENT PROGRAMMES

Bangladesh has a population of nearly 111.4 million living in an area of 143,999 square kilometres, (774 people per square kilometre). Per annum population growth is 2.17, and life expectancy is 57.1 years. 88% of the people live in the rural areas. The country's per capita GNP is US \$220. The average daily wage of a rural family of 5.6 is Tk. 30 (US 75 cents). Agriculture, the main economic activity, provides 47% of the GDP and holds 65.8% of the labour force. Highly inequitable land distribution contributes to over half of rural households being functionally landless. 8.7% of the population do not even own a small homestead plot.

BRAC's attempts to fight against the tremendous odds facing the country led to the creation of the Rural Development Programme (RDP) in 1986, and the BRAC Bank Project (formally known as the Rural Credit Project or RCP) in 1990. RDP and RCP grew out of the experiences of the earlier models called the Outreach Programme and the Rural Credit and Training Programme (RCTP). (Both programmes were designed to emphasize mobilization and empowerment of the poor, while RCTP had the additional component of credit). The experiences gained from the Outreach Programme and a women oriented project in Jamalpur also led to the introduction of the Manikgonj Integrated Programme (MIP).

Major Activities of RDP

RDP operates in new areas for four years with an aim to develop a viable and self-sustaining credit infrastructure. RDP then hands over these areas to RCP. The development activities of RDP involve the following process :

- Institution building through social awareness and training;
- Credit operations;
- Income and employment generation (discussed under 'Sector Programmes').

Organization and Management

Programme organization and management is as follows :

- The programme is implemented in a number of regions, and each region contains a cluster of Area Offices (AOs);
- Each AO is staffed by an Area Manager, 3-4 Programme Organizers (POs), an Accountant, and 10-12 Programme Assistants (PAs);
- The POs and PAs disburse credit and help promote sector programmes such as sericulture and poultry.

Description of Activities

RDP's main goal is to develop a viable grassroots organization for the landless. Its three activities, institution building, credit operations, and income and employment generating activities, encompass a number of sub-activities.

(a) Institution Building

Institution building, one of the most important aspects of the RDP strategies, involves helping to establish Village Organizations (VOs), building up members' resources through savings, promoting social awareness through education and group meetings, and providing security through life insurance and training for the VO members.

Village Organizations : Upon entering a new area, a PO conducts a survey to identify target households. Discussions are then held with village members to identify problems and potential solutions. The number of VOs formed in each village depends on the size of its population. Each VO has a minimum of 20 members and a maximum of 55. Membership is limited to one individual per family. Within each VO, small groups of five members are

formed. Each of these groups elects a leader who is responsible to the elected Management Committee. This Committee consists of 5-7 members, including a chairman, a secretary and a cashier, who maintain the VO's financial records and resolution books. These positions are rotated every year.

Savings : Once a VO is formed, each member deposits a minimum of Tk. 2 every week. A Group Trust Fund is generated by deducting 4% from all loan disbursement.

Table 1. Savings Growth

Savings	Cumulative to 1992	Increase from Jan Dec 1993	Cumulative to 1993
Member's monthly savings	167,180,447	87,124,771	184,810,980 (including interest Tk. 30,000 million)
Total savings	231,881,047	252,946,878	303,281,193 (including interest Tk. Tk. 67 million)

Social Awareness Education (SAE) : A SAE Shebika course is conducted by a trainer from one of BRAC's Training and Resource Centres (TARC). This month long course helps VO members to become aware of their hidden potential and find possible solutions to everyday problems.

Table 2 : SAE Courses

SAE Activities		Cumulative to Dec '92	Achievements during 1993 (No.)	Cumulative to Dec '93
No. of SAE graduates	Female	381,750	183,191	564,941
	Male	109,570	14,410	123,980
	Total	491,320	197,601	688,921
No. of SAE meetings	Female	79,522	60,736	140,258
	Male	23,803	11,720	35,523
	Total	103,325	72,456	175,781
No. of village organizations	Female	10,487	5,953	16,402
	Male	3,933	971	3,739
	Total	14,420	6,924	20,141
Total membership	Female	496,455	232,409	679,061
	Male	171,143	4,506	146,729
	Total	667,598	236,917	825,790

Group Meetings : VO members meet once a week to discuss credit, savings and other issues which affect their lives. Furthermore, an issue-based bi-monthly meeting is held to discuss various local, social and economic issues.

Insurance : Each member is covered under a BRAC administered life insurance policy after one year membership in a VO. The insurance fund accumulates through compulsory deduction of 1% from all loans disbursed to a group. In the event of a covered member's death Tk. 5000 is paid to her/his nominee.

Training : The VO selects 5 capable and interested members to receive training in leadership, human development and planning at TARC and Area/Regional Offices. The objectives of this training are to :

- increase awareness among group members of their problems and their potential solutions;
- develop managerial and entrepreneurial skills;
- promote leadership capability;
- introduce new technologies and provide technical training.

During 1993, a total of 215,882 VO members received human and skills development training.

Table 3 : Training of VO members – 1993

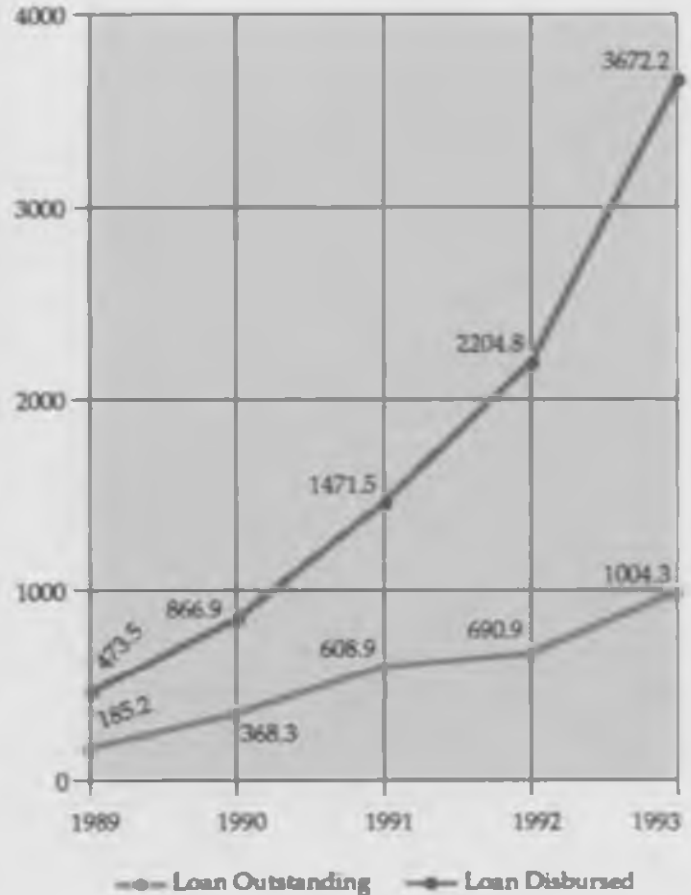
Courses	Cumulative to Dec. '93	Increase over '92 (%)
Selective Human Development (excluding SAE graduates)	126,948	40
Selective Occupational Skills Development (including IGVD)	729,236	48
Total VO Members Trained	856,184	46

(b) Credit Operations

BRAC's credit programme assists VO members to become economically self-sufficient. It disburses collateral-free loans from a Revolving Loan Fund which are repayable in weekly instalments, calculated at reducing balance. BRAC's overall realization rate is 98%.

LOAN TO VO MEMBERS

Tk. in million



VO members meet certain criteria to qualify for credit :

- Completion of a SAE course;
- Regular participation in weekly meetings;
- Minimum savings deposit equivalent to 5% of a first loan, 10% of a second and 15% for subsequent loans;
- Compulsory deposit in group trust and insurance funds.

Loans are of three types : general loans, programme loans, and housing loans. These loans are further categorized according to duration : short term (repayable within one year), medium term (repayable within three years), and long term (repayable within the duration of a programme, but not exceeding five years). The minimum loan per member is Tk. 500 while the maximum is Tk. 7,000 per member. Housing loans, on the other hand, range from Tk. 2,500 to Tk. 6,000.

Jin Lu- Kay AKI



Pushing (right) - a protractor - science

Jin Lu- Kay AKI



Hands at work



Planting seeds of hope - Sustainable Programs

Jin Lu- Kay AKI



Football Program

Jin Lu- Kay AKI

SECTOR PROGRAMMES

The realization that credit alone is not sufficient to alleviate poverty and the necessity to expand the scope of income and employment opportunities in rural areas led BRAC to devise a number of sector programmes. These programmes, which are facilitated by BRAC's credit, training and technical support services, include :

- Irrigation (initiated in the late seventies as an experiment with shallow tubewells and low lift pumps. Expanded by mid 80's when several groups could buy, manage and operate deep tubewells by selling water to farmers)
- Fish Culture (initiated in 1976 with the re-excavation of 16 ponds in Manikgonj, Jamalpur and Sulla areas)
- Baur Fisheries (initiated in June 1991. Funded by IFAD and supported by the Bangladesh government. DANIDA provides technical assistance to it)
- Vegetable Cultivation (initiated in 1972 in Sulla)
- Social Forestry
- Sericulture (initiated in 1978 under MIP on an experimental basis with assistance from the Bangladesh Sericulture Board)
- Poultry and Livestock (the Poultry Programme was initiated in 1979 on an experimental basis in the Manikgonj area. The Poultry and Livestock Programme is a part of BRAC's RDP, IGVGDP and SLDP)
- SLDP (Smallholder Livestock Development Programme)
- IGVGDP (initiated in 1988 in 22 Thanas on an experimental basis with assistance from the Directorate of Relief and Rehabilitation)
- Paralegal Programme (initiated as an experiment under MIP in 1986)
- Rural Trading and Rural Transport
- Cottage Industries
- Food Processing
- REP (Rural Enterprise Project - initiated in 1985)
- PHC (Primary Health Care)

Irrigation Programme

BRAC's Irrigation Programme creates employment opportunities for the landless poor. Under the programme, individual VO members, including females, become shareholders in an irrigation group and elect an operations committee. This group receives from RDP/RCP a capital loan to buy a Deep Tubewell (DTW) and an operating loan to pay for fuel and wages. Farmers pay the group in cash or in kind for water provided by the DTW. Previously 25-30% of payment was in cash, but from 1993 cash payment became more common. Today, more than 60% of irrigation fees are paid in cash.

Table 4 : Irrigation Performance

Equipment & Coverage	1992/93 Boro Season
No. of DTW	592
DTW coverage (in acres)	27,124

Fish Culture Programme

Objectives :

- increase productivity and availability of fish to improve the nutritional status of the rural poor;
- develop an infrastructure to expand fish culture and fish related activities by leasing and restocking open water resources such as beels and baors;
- provide training and credit support to group members.

The programme has established links with the World Food Programme (WFP) which assists BRAC by providing wheat.

Bangladesh is blessed with flood plains, lakes and an extensive network of rivers and canals. BRAC rents water bodies from the government to enable landless groups to gain control over fishing rights. Under BRAC's Fish Culture Programme hatcheries, nursery ponds, Carp ponds and Thai Sarputi ponds are established. A mini hatchery produces 10 kg of spawns. These spawns are purchased by the nursery employees, who in turn receive 3 days of training on fish fry production. The spawns are grown to a size measuring 3" to 5" and sold to the group members or at the market. Nursery ponds measuring 20-30 decimals are usually selected for growing hatchlings and fingerlings.

Two types of rearers participate in the Fish Culture Programme - Carp and Thai Sarputi. BRAC provides both with training (Carp rearers receive 3

days training whereas Thai Sarputi rearers receive 1 day) and access to loans of Tk. 1,000-5,000, the amount varying with the size of water body used. Carp rearers generally use larger water bodies (measuring 15-50 decimals) whereas Thai Sarputi rearers use smaller water bodies (generally 5-15).

Table 5 : Performance of the Fish Culture Programme

Programme results	Commitment to Dec '92	Achievements during '93	Commitment to Dec '93 (in acres)
No. of Baors (BRAC/Govt.)	16	23	39
No. of Baor water bodies in acres (BRAC/Govt.)	2,112	1,965	4,077
No. of Carp culture ponds (water body in acres)	802	1,154	1,956
No. of Carp nurseries	107	48	155
No. of seasonal Thai Sarputi culture ponds (water body in acres)	466	741	1,207
No. of hatcheries	57	19	76
No. of fingerlings produced (millions)	35.1	79.07	114
No. of spawns produced (kg) in hatcheries (from Jan '92)	252.5	804.5	1,057

Baor Fisheries Programme

Objectives :

- select former fishermen from target groups and ensure their participation in the project;
- increase fish production;
- generate income;
- increase protein intake of the people living in the project area.

BRAC has its own baor fisheries project in addition to a collaborative project with the Fisheries Department of the Bangladesh government and



Charles Wright

DANIDA. Under the seven year BRAC project, there are 30 baors with a total area of 2,160 hectares (1 hectare = 2.47 acres). A Fish Harvesting Group is formed for each baor consisting of 12 members. BRAC provides a loan to each group to procure fingerlings, 2 boats, and large nets known as BER. A Baor Management Committee of 5 members selected from among the Harvesting Group is responsible for the overall management of the baor, including organizing the harvest and marketing the fish. Ten full time POs work for the baors (1 PO for every 2-3 baors), supported by a fish specialist from the Head Office who handles the technical issues. A training centre has been set up for fishermen in Coat Chandpur and another one is being planned for the Jessore District.

Fish cultured in baors are different from those in ponds and therefore are not provided with any supplementary feed. Fingerlings are grown to 6 inches before they are released into the baors. Special attention must be paid during their release as a precaution against predators. Stocking baors with fingerlings starts in December and continues until June. About 1,600 fingerlings are released in each hectare of water body.

Vegetable Programme

Objectives :

- create job opportunities and generate income;
- make effective use of family labour and local resources;
- increase national vegetable production.

BRAC provides vegetable growers, who are VO members (mostly women), with training, technical services and credit. These women themselves lease land from leasing farmers or landowners. A few of them also use their homesteads for growing vegetables.

From 1993, BRAC has been promoting maize cultivation in marginal land. Maize cultivation has not only proven to be economically viable but can also increase livestock feed availability.

In response to the lack of quality seeds in the country, BRAC has decided since the middle of 1993, to undertake seed production in 1 acre of land in every region.

Table 6 : Vegetable and Maize Cultivation

Programme Results	Cumulative to Dec. '92	Achievements during '93	Cumulative to Dec. '93
VEGETABLE CULTIVATION			
No. of trained growers	6,905	18,961	25,866
No. of active growers	3,992	11,763	15,755
Cultivated land (acre)	1,357	3,763	5,120
MAIZE CULTIVATION			
No. of farmers	1,895	2,693	4,588
Cultivated land (acre)	526	1,316	1,842

Social Forestry Programme

Objectives :

- restore ecological balance through afforestation;
- generate income and employment for the rural poor.

Group members produce seedlings in nurseries, which they plant and later maintain. They receive training and seeds from BRAC to produce a variety of seedlings, both forest and horticultural, which are later sold to growers. A significant number of nurseries have so far been established, mostly by women, in different RDP and RCP areas. Estimates show that the average annual income of a nursery worker can be as high as Tk. 6,036.

Since 1993, BRAC has been jointly participating in a Thana Banayan Programme with the Department of Forest of the Bangladesh government.

Table 7 : Social Forestry

Programme Results	Cumulative to Dec. '92	Achievements during '93	Cumulative to Dec. '93
No. of nurseries	790	1,398	2,188
Seedling production	9,198,210	9,262,064	18,460,274
Coastal afforestation (seedlings planted)	330,001	389,650	719,651



From Faruq/ADP

Sericulture Programme

Objectives :

- promote and develop sericulture in Bangladesh;
- generate income for rural women.

BRAC group members are involved in cultivating mulberry trees, rearing silkworms, producing cocoons, reeling etc. Mulberry trees are normally raised in roadside plantations and maintained by women caretakers. These women receive payment in wheat which is provided to BRAC by the WFP.

In 1993, BRAC introduced bush plantations to promote sericulture and facilitate cocoon production on a larger scale. These plantations reduce seasonal fluctuations in cocoon production by increasing the year-round availability of mulberry leaves. Since the cocoons depend on these leaves for survival, the plantations enable BRAC members to raise them on a 12 month basis.

Table 8 : Sericulture Performance

Programme Results	Cumulative to Dec. '92	Achievements during '93	Cumulative to Dec. '93
No. of trees planted (in million)	6.1	5.1	11.2
No. of farmers (000s)	24	12	36
No. of Chawki rearsers	183	804	987
No. of rearsers (1000s)	2.3	6.0	8.3
000s annual silkworm eggs	200	656	656*
Cocoons (Kabon 000s annual)	21	81	81*
Sapling farmers (annual)	225	435	435*
Nurseries (annual)	225	435	435*
Sapling land in acres (annual)	225	402	402*
Saplings produced (annual, in millions)	3.1	6.3	6.3*

* For 1993 only

Poultry Programme and Livestock Development

The Poultry Programme and Livestock Development come under RDP, IGVGDP (Income Generation for Vulnerable Group Development Programme), and SLDP (Smallholder Livestock Development Programme). Poultry and livestock together represent the third largest sector receiving BRAC loans.

Poultry Development Programme

Objectives :

- expand scope of income, particularly for women, by providing them with credit and training in poultry rearing;
- reduce poultry mortality through regular vaccination;
- increase poultry population by establishing day-old chick rearing units, training key rearers.

egg collectors, and following up the programme on a regular basis;

- increase protein intake of rural poor.

Livestock Development Programme

Objectives :

- train paravets and livestock rearers;
- vaccinate livestock;
- upgrade local livestock breeds through artificial insemination;
- increase fodder production.

Paravets are selected from group members and are given training in two phases, each lasting 15 days. At the end of the training period, each paravel is responsible for monitoring the health and vaccination of livestock in 5-6 villages. Vaccination is provided by group members who receive veterinary skills training from BRAC. They charge Tk. 1 per animal for their services. The Department of Livestock in the Bangladesh government assists BRAC in its insemination work.

Table 9 : Poultry and Livestock Programme Performance

Programme Results	Cumulative to Dec '92	Achievement during '93	Cumulative to Dec '93
No. of poultry workers	7,904	780	8,284
No. of poultry rearers	191,457	74,402	265,859
No. of chick rearers	1,952	1,014	2,966
No. of feed sellers	104	108	212
No. of egg collectors	213	218	431
No. of day-old chicks	1,529,135	1,698,050	3,227,185
No. of paravets	1,296	101	1,397
No. of model cow rearers	13,278	11,174	24,452
No. of goat rearers	7,863	9,411	17,274
No. of artificial insemination centres	67	NA*	67

* Not Available

Smallholder Livestock Development Programme (SLDP)

This programme is a joint effort between the government and BRAC. Started in August 1993, it is expected to cover 66 Thanas out of 80 Thanas by July, 1995. The project is already underway in 40 Thanas, benefiting nearly 200,000 women. There are approximately 3,270 group members in every Thana who have been trained in hatchery management. They have also been trained as poultry workers, feed sellers, key, model, and chick rearers. The programme's system of group formation, credit and weekly savings programme are all similar to that of RDP.

Table 10 : SLDP Performance

Programme Results	Position (August-December 1993)
No. of Thanas covered	20
No. of villages covered	1,121
No. of village organizations	1,378
No. of members	28,629
Total savings	356,956
Disbursement	471,000
Outstanding	471,000
No. of poultry workers	989
No. of chick rearers	325
No. of feed sellers	38
No. of poultry rearers	3,862
No. of day-old chicks	18,500

Income Generation For Vulnerable Group Development Programme (IGVGDP)

Objectives :

- create opportunities for women to earn an income of at least Tk. 150-200 per month, equivalent to the value of the monthly wheat ration of 31.25 kg they receive through the World Food Programme (WFP) for two years;
- reduce poultry mortality from the present 40-45% to 15%;
- increase the poultry population;
- introduce cross breeds and increase egg production to improve the protein intake level of the rural poor;
- develop savings habits among poor women;
- provide credit to poor women for productive activities.

Paralegal Programme

Objectives :

- help VO members become aware of their legal rights;
- develop VO member's capacity to use legal tools to deal with social and economic issues.

Four training courses are held six days a week for Paralegal (PL) volunteers, also called Shebok/Shebikas (SSs). 25 participants attend each course and are given training in such issues as Muslim family laws, citizen's rights, Muslim laws of inheritance and land laws. In addition, a 2 day refresher course in the field is arranged for the trainees who have completed these courses. These trainees are responsible for conducting legal literacy classes for VO group members, and are provided by BRAC with necessary teaching materials. A 5-member Implementing Committee is formed from each batch of 25 SSs to carry on follow-up activities after each 4 weeks of training period. This Committee meets with the other PL volunteers to consult different issues whenever required.

In June, 1993, 30 areas were brought under the PL programme. By November this number had expanded to 60 areas, and by December 90 areas were covered. The number of SSs reached 434 in November 1993. By year end, training courses were being held in 30 new Thanas.

Table 13 : PL Programme Performance

Programme Results		Cumulative to Dec. '92	Achievements during 1993	Cumulative to Dec. '93
No. of trainees	Female	37,116	32,842	69,958
	Male	7,115	7,036	14,151
	Total	44,231	39,878	84,109
No. of active Shebok/Shebikas	Female	156	194	350
	Male	48	36	84
	Total	204	230	434

Rural Trading and Transport

Rural trading covers activities that are mainly seasonal and fall within the informal sector. These activities are attractive to the rural poor because they offer quick returns. This is the largest sector receiving BRAC loans and over 66% of the borrowers are women. The average loan size is Tk. 1,923 which is only slightly higher than the average RDP loan size of Tk. 1,882. On the other hand, the average loan size for the Rural Transport Programme is the highest at

Tk. 3,555. This programme provides credit for 16 different modes of transportation, including rickshaws, country boats, push carts and vans.

Cottage Industries and Food Processing

An increasing number of group members are engaging in rural industries as a means of living. These industries encompass both traditional and modern skills which include handlooms, rice mills, ice plants, brick kilns, bamboo and cane craft, etc. The Food Processing Programme includes a variety of activities such as husking of paddy, pulses and oil seeds, and preparation of fried and puffed rice, date juice, chicken and cattle feed. This sector is mainly dominated by females.

Rural Enterprise Project

Objectives :

- increase long term rural income generation prospects of the landless, including both farm and non-farm activities;
- explore opportunities in both farm and non-farm sectors;
- investigate, test, organize and demonstrate new or improved income earning activities to increase productivity;
- train landless people to undertake such activities.



REP's approach to enterprise development includes project proposal, feasibility studies, project selection, project plan development, project implementation, and monitoring and evaluation. BRAC provides training and management support to group members to carry out those enterprises which are technologically sound and financially viable.

REP also provides consultancy, technical support and software development services to BRAC's sector programmes. Activities to promote new and improved businesses for BRAC's VO members have been initiated in the agricultural, fisheries, livestock and poultry, sericulture and the small industries sectors. Special emphasis is being placed on new and non-traditional activities for women. BRAC has already taken steps to help women entrepreneurs to set up restaurants, grocery shops, carpentry shops and laundries owned and run solely by themselves.



Table 14 : REP Performance

Programme Results	Cumulative to Dec '92	Achievements during '93	Cumulative to Dec. '93
No. of restaurants	243	432	675
No. of carpentry workshops	0	27	27
No. of grocery shops	0	761	761
No. of mechanical workshops	5	16	21
No. of godowns	1	0	1
No. of brick fields	2	3	5
No. of RDP silk weaving areas	0	3	3
No. of hives in operation (API culture)	450	170	620
Cotton yarn marketing in Kumarkhali	0	1	1
Agro-Forestry	125 acres	299 acres	424 acres
Andy Project	1600 chakras	150 chakras	1750 chakras
Vegetable seed production	0	10 acres (in 1 area)	10 acres (in 1 area)

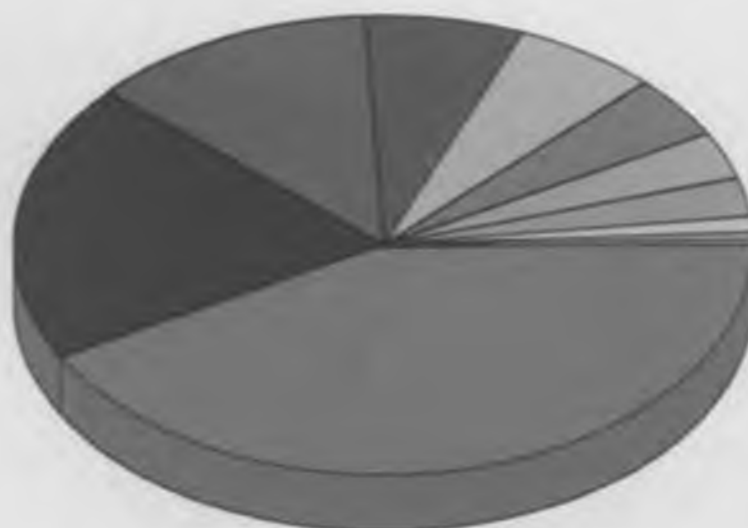
Primary Health Care

Project components :

- EPI or Expanded Programme on Immunization
- Family Planning
- Water and Sanitation
- Health Education
- Nutrition Education
- Basic Curative Treatment

This project previously known as the Child Survival Programme (CSP) was implemented in 27 RDP areas. Since 1993, it has expanded as the Primary Health Care project to 91 more new areas, thus

SECTORWISE DISTRIBUTION OF LOAN



■ Rural trade (41.84%)	■ Irrigation (6.49%)	■ Fishery (1.11%)
■ Food processing (19.93%)	■ Cottage industry (4.28%)	■ Service (.64%)
■ Livestock (12.43%)	■ Rural transport (3.26%)	■ Health (.11%)
■ Agriculture (6.94%)	■ Housing (2.75%)	■ Miscellaneous (.22%)

taking the areas covered to a total of 117 and the number of people benefitted to 1,655,914. The Traditional Birth Attendants who have already undergone training are working in 27 old areas. The number of POs come to a total of 90, out of whom 13 are region based and 70 are area based. The number of PAs in this programme is 236.

Table 15 : PHC Performance

Programme Results	Cumulative to Dec. '92	Achievement during '93	Cumulative to Dec. '93
No. of slab latrines	38,422	23,013	61,435
No. of hand tubewells	60,494	25,616	86,110
No. of people practicing family planning	211,488	69,146	280,634
No. of vitamin-A capsules distributed	NA*	203,011	NA*

* Not Available

Lessons :

- Swift decision with timely execution facilitates the reaching of goals.
- A Good Management Information System can help create better programmes.
- A productive sector programme can absorb credit effectively.
- Target setting results in better performance.
- Organized and planned actions bring positive results.

Future Projections

RDP intends to support and further BRAC's efforts for sustainability through :

- Reduction of costs;
- Proper collection of service charges from different programmes;
- In order to attain development with a wider impact, BRAC's health programmes shall be integrated with RDP programmes.



Writing - a new experience



NFPE teacher with her class



Mapping towards a brighter future - the NFPE children

EDUCATION PROGRAMME

In Bangladesh, the adult literacy rate is 33.8%, 44% for men and 22.9% for women. Primary enrolment is about 70%, but no more than 15% of all school children pass the primary stage; for females, the number completing primary school is only 3%. 78% of Bangladeshi women cannot read or write or understand numbers at a functional level. Between 1992-1998 it is estimated that 32 million children will either drop out or never enter primary school. While 80% of the population lives in the rural areas, 70% of the government's education investment goes to urban centres.

BRAC's Non-Formal Primary Education (NFPE) programme has emerged as an important supplement to the formal education system. The programme was conceived in 1984, and launched in the following year. Designed at first only for children 8-10 years of age, it focused almost exclusively on children from the poorest families. From 1988, the programme expanded into a new category of school for older children 11-16 years of age. The NFPE was never intended as an alternative or a substitute for the formal primary education provided by government schools. It was and will continue to be complementary and supplementary, aimed at educating drop-outs and non-starters from the country's poorest families.

NFPE

Objectives :

- help rural children achieve basic literacy and social awareness;
- encourage students to participate 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 in BRAC schools;
- place emphasis on reaching the female population.

Two School Models

BRAC has developed two primary school models for two different age groups. The 3 year Non-Formal Primary Education model, started in 1985, is for children aged 8-10 who have never enrolled in any school, or have dropped out in class one. The Primary Education for Older Children (PEOC) model, initiated in 1988, is for children aged 11-16 who have never attended school. The third year of the PEOC model, introduced in 1992, is designed to enable adolescents to complete their primary school education and to move on to secondary school if they wish. Education as well as books and other school materials are free.

The BRAC School

Almost all BRAC schools are located in rural areas. Each year, annual goals are set for new schools. A primary survey is conducted to select areas. Selection of villages to set up new schools depends on parents' demand, availability of teacher and students and proximity to a cluster of villages. Setting up the schools involves a process of mobilizing and orienting educationalists, elites, political and religious leaders and poor people within the communities about the NFPE programme. The next stage consists of evaluating the demand for NFPE schools. If a demand exists, an office is rented and a list of students and teachers is drawn up. The number of schools to be opened within the areas depends on the number of students available (33 per school). Once a student list is composed it is checked by the local schools, to ensure that the children in the list are drop-outs and are not attending government schools. This ensures that BRAC schools complement the government education programme and not compete with it. Finally, the community and local landowners help to select the school site and the class-room.

Teacher-student relationship in BRAC schools tends to be very close, mainly because of the small class size of 33 students to one teacher. Students are taught by the same teacher throughout the duration of the




course. At least 70% of the students are girls and 80% of the teachers are women.

Hours are flexible in both NFPE and PEOC schools. Classes are held for two and a half to three hours each day, six days a week, 270 days a year. A convenient schedule for each school is decided jointly by the teacher and the parents to suit seasonal work requirements and other needs. Relevant curricula, well supervised and motivated teachers, reasonable class size and parent involvement have been important parameters in making these schools a success.

The Teachers

The teacher is a local, married person who is required to have completed nine or more years of schooling. Preference is given to women, who at present make up more than 80% of NFPE teachers. Upon selection, the teachers are given 15 days of training in one of BRAC's training centres (TARC). They are required to attend a day's refresher session each month. Teachers are paid a nominal monthly allowance by BRAC.



Children are not the sole beneficiaries of the BRAC schools. Teachers who are employed in these schools are perhaps equally benefited by the NFPE programme. Imagine the life of a typical woman in rural Bangladesh : born to a large family where she is generally neglected, she is made to believe from her childhood that being a female, she is destined to take second place to the male members of the family. Education, a luxury that few rural households can imagine for their children, is reserved mostly for her brothers. Even if she is allowed to go to school, she is unable to continue for long. She is married off early – often before attaining a marriageable age. She now becomes totally dependent on her husband and in-laws. Because of restrictions placed by the village society on women she does not have much opportunity in continuing her education if she wants to, or in changing other people's attitude towards her. BRAC schools however, offer these women an opportunity to bring about a positive change in their lives.

Shikha Begum is an NFPE teacher at a small village in Narsingdi. The following is a loosely translated account of what she says about her life :

'I studied till class IX but had to abandon school because my family got me married off. I of course wanted to continue studying, but what can you do? When there is no money to feed or clothe the children, the parents marry their daughters off early. My husband has studied upto class IX, but he does not earn much. It is very hard to make ends meet. It was even harder before BRAC came. There was no work that I could do. But now I am teaching at the BRAC school. Everybody at the village knows me now, they treat me with respect. I am 'Apa' not only to the children at school, but to the whole community. When they have problems they come to me for advice. They respect my judgement because I have education.

I think education is very important for girls. I will not marry my daughter off early – I want her to be educated. I have already opened an account in the bank for her from the money I get for teaching at the school. We are poor, but my daughter will have education.'

Curriculum and Teaching Methods

The curriculum is divided into four subject areas : Bangla, English (taught in the 2nd and 3rd years), arithmetic and social studies. Social studies include texts on health, nutrition, hygiene, sanitation, safety and first aid, ecosystems, the community, the country, the world and basic science.

BRAC publishes a children's magazine which is now distributed in these schools. All the reading materials are produced in bulk by BRAC.

The teaching method is learner-centered and participatory. Students' progress is measured through carefully recorded, continuous assessment by the teacher and by informal weekly and monthly tests. There are no formal annual examinations. Problems of each student and their possible solutions are discussed in monthly teachers-training meetings.

NFPE in 1993

By December 1993, NFPE was working in 202 Thanas in 48 Districts operating from 273 team offices. During the course of the year, 8,906 new schools (6,462 NFPE and 2,442 PEOC) were added to the previous number of 11,108 schools. Therefore, by December 1993, a total of 20,014 schools were in operation.

Table 18 : Number of schools operating till December, 1993

Type of schools	No. of schools carried forward	Schools closed	Schools opened			Total schools operating	Total enrolled
			Respect	New	Total		
NFPE	6,895	1,403	3,505	6,462	9,967	15,690	492,345
Kathor (Kathori)	4,213	2,112	10	2,444	2,454	4,555	143,985
Total	11,108	3,515	3,515	8,906	12,421	20,014	636,330

Each of the new schools enrolled 33 students with a high female enrolment.

Table 19 : Students enrolled in 1993

Type of schools	Number of new schools	Enrolment				
		Boys	%	Girls	%	Total
NFPE	9,967	97,435	29.8	230,042	70.2	327,477
PEOC	2,454	22,196	27.4	58,759	72.6	80,955
Total	12,421	119,631	29.3	288,801	70.7	408,432

Out of the total enrolment of 293,754 children, girls made up 72%. In the 2,442 PEOC schools, 73% of the children were girls. Among the teachers recruited for the 8,906 new schools, almost 85% were women.



Table 20 : Children graduating from the course, and admission in Government Primary schools.

Graduating schools	Initial Enrolment			Drop-out	Number of Graduates			No. of children admitted into government primary schools		
	Boys	Girls	Total		Boys	Girls	Total	Boys	Girls	Total
1,403 (NFPE)	13,700 (30.5%)	31,282 (69.5%)	44,982 (100%)	955 (2.1%)	13,376 (30.4%)	30,651 (69.6%)	44,027 (100%)	12,617 (30.6%)	28,614 (69.4%)	41,231 (100%)
2,112* (PEOC)	9,489 (15.0%)	53,871 (85.0%)	63,360 (100%)	7,177 (11.3%)	8,441 (15.0%)	47,742 (85.0%)	56,183 (100%)	-	-	-
3,515 (Total)	23,189 (21.4%)	58,153 (78.6%)	108,342 (100%)	8,132 (7.5%)	21,817 (21.8%)	78,393 (78.2%)	100,210 (100%)	12,617 (30.6%)	28,614 (69.4%)	41,231 (100%)

Note : Out of 2112 PEOC schools completed in 1993.

- Graduates of 1104 PEOC schools completed primary level in three years and will get admitted into high school.
- 888 Kishori & 120 Kishore-Kishori schools completed in September & December '93 respectively. But these students will get admitted in 1994.

Urban Schools

NFPE activities are not solely restricted to the rural areas. BRAC has set up 10 schools on a pilot basis in the Khilgaon slum area of Dhaka. These schools follow the NFPE curriculum and methodology, though certain modifications had to be made to accommodate the programme to the urban atmosphere. The demand for these schools has led to the replication of the programme in other urban slum areas. By the end of 1993, 32 more pilot NFPE schools were opened in different urban areas like Agargaon, Ganaktoli, Islambag, Lalbagh and Talola, taking the total number of schools to 42. Further expansion of the programme in the urban slum areas of other metropolitan cities like Khulna, Rajshahi and Chittagong is being considered.

Kishori Club

Objectives :

- provide an opportunity for adolescent girls to continue education upon completion of their 3 year schooling at the BRAC schools;
- develop reading habits of the Kishori girls.

The 40 pilot Kishori Clubs were first opened in Manikganj. The success of these clubs led to the setting up of a total of 695 Kishori Clubs by November, 1993. These clubs are meant to be used as libraries and reading centres for the Kishori girls. A reasonable stock of suitable books are maintained, the contents of which are mostly provided by the programme itself. The entire responsibility for running these clubs is vested in a managing committee which includes one teacher and 3 other members of the Kishori Club. Membership is open only to the graduates, who

make a monthly payment of Tk. 2 each. The amount accumulated by such contribution is used later as an investment in some income generating activities for these girls. Seeds are also made available to them in different seasons for vegetable gardens in their own homesteads.

Administrative and Operational Changes

Field Operations

Offices of the Regional Managers are now known as Field Stations and the number of Field Officers have been doubled for better communication. Moreover, five regions have been formed in Dhaka, Chittagong, Rangpur, Jessore and Mymensingh to promote further decentralization and control. This is expected to promote improved dissemination of training, skills development and better programme co-ordination.

Monitoring and Research

Since 1992 BRAC's monitoring cell has been independently monitoring the NFPE programme as part of the NFPE's quality component drive. In this connection, 17 monitors from the monitoring cell have received training on the NFPE programme.

A five member internal monitoring team carries out random studies and looks into student/teacher attendance, school infrastructure, classroom discipline, academic achievement of the student in all subjects, student participation, student evaluation report etc. The Management is informed of the findings, and decisions are taken accordingly.

Research based information is used for taking strategic decisions and formulating management policies. During 1993 BRAC's research division independently carried out research studies in areas such as urban non-formal primary schools, admission of BRAC school children into government primary schools etc.

Curriculum Changes

A major change in 1993 has been the emphasis placed on a more participatory methodology of teaching. Students are now divided into groups of 6. Students in each group learn from each other, with the teacher acting as a facilitator. In the Bangla class, the children read out stories from story books to each other in the groups at the end of their text book study period. Cards games that help to review new concepts learnt in story books, role plays, mimes, field trips, group discussions, material displays, and rhymes are some of the additions to the curriculum in Social Studies.

Following several pre-tests and evaluations, mathematics in class I is now taught through work-books. The Math books for higher classes are being evaluated for further changes. Health studies have been added to the additional PEOC year curriculum which was written and introduced in 1993. The Mathematics book will be field-tested for student/teacher comprehension for a year, and further modifications will be made in later stages. Extra training sessions for trainers, programme organizers, and teachers will be required for the additional PEOC year.

Experimentations and Innovations

Interactive Radio Instructions as a teaching method

Objectives :

- use of radio for imparting effective education, emphasizing on active learning and meaningful interaction between the radio, teachers and students;
- help to broaden students' & teachers' concept on subjects studied.

This method has proven to be particularly useful in other countries for teaching languages and arithmetic. The IRI method will be introduced from July 1994 on an experimental basis in the BRAC schools. Under the pilot project, IRI will be used to teach English in a small number of schools for six months as the English language is easier to adapt and modify.

At a later stage, if the language programme proves to be effective, it may be an affordable investment for teachers' training programmes. In the course of time, this technology will be further examined in detail to better understand its impact on NFPE teachers, curriculum and other subjects.

Nutrition intervention in BRAC schools

Objectives :

- provide children with information on nutrition so that they can influence their parents to make educated food choices. The effect of this is expected to change the food habits of people in the long run;
- increase the availability and children's intake of Vitamin A and iron rich food in rural households.

Nearly 30,000 children under the age of six are permanently blinded every year due to Vitamin A deficiency, which is a major health problem in Bangladesh. Nutrition intervention in the schools will enable the teachers to discuss with the children the importance of including dark, leafy vegetables and yellow and orange vegetables in their diets from the age of six months. The children will be provided with training in horticulture, and seeds made available with necessary support and advice. This will encourage them to start Vitamin A/iron rich vegetable gardens (suited to region and climate) in lands available at their homesteads or schools. Assistance for this may also be taken from the 'Home Gardening Project' run by BRAC's Research and Evaluation Division.

As part of the nutrition intervention all NFPE school children will be given deworming tablets every six months and the Kishori girls of the PEOC school who are in their menarche/premenarche/adolescence stage will be provided with iron tablets.

Development of AV materials

BRAC's audio-visual unit is assisting in the production of audio-visual materials to raise the standard of staff training and training in the NFPE Programme through extensive use of audio-visual technology. In 1993 the unit developed several AV materials of NFPE school curriculum that will be used during the training sessions.

Working in New Areas

The opening of 100 schools in the Kaliakoir Thana - a 'non RDP' area, in December 1991 was an exciting test for NFPE. BRAC's other development programmes are not in operation in Kaliakoir, yet the performance in NFPE schools there has been as good



Carolee W. Brown

as in those situated in RDP areas. This has given BRAC the confidence to open schools in Bhola, Joypurhat, Bagerhat and several other new areas where BRAC's other programmes are not in operation.

Education Support Programme (ESP)

The Education Support Programme was set up as separate cell in 1991 to assist other NGOs introduce nation-wide non-formal primary education by replicating the BRAC school model. The primary task of the ESP is to assist NGOs involved in primary education with counselling and training, as well as financial and material support, if required. By December 1993, ESP had extended its support to 70 NGOs for 2,163 NFPE schools.

Sharing Experiences

Sharing experiences with other organizations helps in developing various aspects of the NFPE programme, such as the development of training materials, relevant learning skills, and teaching methodology. BRAC is already interacting with Gono Shahajya Sangstha, FIVDB and others in this respect.

Future Projections

The 20,014 schools operating by the end of 1993 testifies to the success of BRAC's NFPE programme. The rural communities' acceptance of and demand for these schools has led BRAC to envisage an increase in the number of schools from the existing 20,000 ~~to~~ 34,000 by 1994. The long-term target is, however, to take the number of schools to 50,000, depending on the results of an in-depth review undertaken in the meantime.



BRAC Photo



BRAC Photo

W O M E N I N N O N T R A D I T I O N A L E N T E R P R I S E S



Spinning Yarn



Spinning Yarn



Spinning Yarn



Spinning Yarn



Learning about Nutrition - Health worker with mother & child



Health worker at work



Child inoculation - EPI Programme

HEALTH PROGRAMMES

Poverty and unfavourable cultural norms are largely responsible for the devastating health situation in rural Bangladesh. To date, about 40% of the country's population has access to primary health care. The child mortality rate in 1993 was 1331,000 live births. 50% of the babies have weight less than 2,500 gms at birth. Maternal death is 600/100,000 live births. The average fertility rate is 4.8%, and the age of marriage for girls ranges from 13 to 18 years. The average calory intake of a Bangladeshi adult is 2,215 kcal per day (required : 2,273 kcal), of which women consume only about 83%.

The need to change the health statistics of the country inspired BRAC, in the seventies, to design a health programme which evolved through several distinctive phases :

- *Experimental Health Care (1973-75) : experimental health strategies, including village-level family planning, maternal health, preventive health, and nutrition services; follow-up care at BRAC-run clinics; and a health insurance scheme (coverage : Sulla Thana, Sylhet District);*
- *Integrated Health Care (1975-79): integration of health services with economic programmes for BRAC's programme participants, plus training of village health workers to provide basic preventive and curative health services (coverage : Manikgonj District);*
- *Oral Therapy Extension Programme (OTEP; 1980-1990) : nation-wide extension of oral therapy message (i.e., preparation of "lobon-gur saline") to women in each rural household, and mass media campaigns (coverage : 13 million rural households nation-wide);*
- *Child Survival Programme-Primary Health Care (CSP; 1986-1990) : community primary health services; targeted primary health services; and facilitation of government's satellite clinics (coverage : selected services in one third of rural villages and facilitation of government clinics in six Thanas);*
- *Expanded Programme on Immunization (EPI Facilitation; 1990-1994) : mobilization of demand for and building government's capacity to deliver immunization services in low-performance areas (coverage : 42 Thanas).*

WHDP

Objectives :

- improve health and nutritional status of women and children;
- develop and strengthen the capacity of communities to sustain health activities initiated by the programme.

In July 1991, BRAC integrated its diverse health activities by establishing the Women's Health and Development Programme (WHDP). The programme has combined a new initiative and two on-going health projects into a single health strategy. The new initiative is the Comprehensive Health and Development Project (CHDP) which offers integrated maternal and child health services to 1.7 million people in 10 Thanas. The two on-going activities are the EPI Facilitation (EPI-F) programme, facilitating the government EPI programme among 9.7 million people in 42 Thanas, and the Primary Health Care-Child Survival Programme (RDP-PHC), integrating health with rural development among 1 million people in 10 Thanas.

WHDP facilitates the delivery of government services and itself delivers selective complementary services to achieve its first goal of improved health and nutritional status for women and children. To achieve its second goal of developing communities to sustain health activities, WHDP trains village women as health workers, organizes them into health education and promotion groups, and mobilizes and empowers the community for health and development activities.

Table 16 : Demographic Profile of WHDP

Coverage	CHDP	EPI	RDP-PHC	Total
No. of Thanas	10	42	10	62
No. of Areas	30	05	27	62
No. of Villages	1639	9552	1454	12645
No. of Households	365753	1297601	213420	1876774
Total Population	1748049	9745210	1175492	12668751
Children under year	47168	331440	43301	421909
Children under 6 years	286856	1559233	102640	1948729
Women 15-49 years	331725	1851589	226988	2410302

Table 17 : Institutions and Cadre in CHDP

Coverage	Dinajpur	Bogra	Mymensingh	Total
Gram Communities	400	526	713	1639
Mohila Shobhas	1962	2357	3372	7691
TBA's	622	816	917	2355
Shastho Sebikas	405	531	689	1625
Adolescent Girls (NFPE) students)	11213	11814	15413	38440

The total population of 1,748,049 in the WHDP catchment area has remained more or less stable with a net migration rate of 0.2%. Data from the WHDP areas shows that 15% of deaths among women of child bearing age is pregnancy related, 8% to suicides, 14% to malnutrition, 5% to diarrhoea while 58% is related to other causes. Malnutrition is the main cause of child deaths, followed by diarrhoea, pneumonia, prematurity and low birth weight, and the rest from other infections.

Women and children

Data related to maternity care indicates that 88% of the pregnant women (42,995 out of 51,955) availed of the antenatal care at the satellite clinics or BRAC antenatal care facilities. Each woman had an average of 2.4 visits to the service facility and 25% of them were identified as high risk pregnancies. Among them, 18% were not originally high risks i.e. they had no indication of high risk sign/symptoms and had to be referred to tertiary care facilities due to development of emergencies. This demonstrates that all women are at risk of developing complications during pregnancy. The average family size in the WHDP catchment is 4.4 and CAR 40%.

85% of the mothers with U-2 children had been motivated to bring their child for growth monitoring and 78% have been fully immunized for DPT & OPV while 65% have been immunized against measles.

EPI facilitation

The Bangladesh government has invited BRAC, along with other NGOs, to assist in the expanded programme on immunization. BRAC's objectives of the EPI facilitating programme are to :

- create a demand for government services;
- prepare and activate the government machinery to respond to this demand.



Photo by: BRAC/UNICEF

BRAC's facilitation assistance has focused on two weak-performing districts in Chittagong and Sylhet. The EPI coverage in three areas (government alone, with BRAC, and with CARE) were compared through a study to determine the cost-effectiveness of NGOs' facilitation through social mobilization, management, and training. EPI coverage was highest in the BRAC-facilitated areas and lowest in government-alone areas, with CARE-facilitated areas in between. BRAC's house-to-house visit schedule seemed to be important in producing these gains.

Tuberculosis Control Programme

3,246 out of the 22,756 people with symptoms of tuberculosis were identified to have the tubercule Bacilli in their sputum, and 88% of them have been put on treatment. The cure rate to date is 72%.

Water and sanitation

16% of the households in the WHDP catchment areas have constructed tubewells and 97% of them use tubewell water for drinking purposes. 31% of the households have access to sanitary latrines.

Cadre development

Under the WHDP programme, women are organized into health education groups (Mohila Shobhas) and health actions committees (Gram Committees). The Mohila Shobhas meet every 2-3 months, whereas the Gram Committees meet every month. These committees are seen as the vital base of the entire WHDP programme.

The WHDP programme relies heavily upon the services of trained village women. In all programme areas, four separate cadre of village women are trained and involved in health activities. They are :

- women leaders trained as health workers (Shastho Shebikas);
- selected Traditional Birth Attendants (TBAs) trained in improved delivery technologies;
- adolescent girls with two years of education in NFPE schools, trained in health education to assist in growth monitoring centers;
- NFPE teachers trained in health education to assist in growth monitoring centers.



Bangladesh to evaluate the cost-effectiveness of a package of integrated services in Bangladesh. The previous attempts have been the cost-effective analysis of the EPI programme as conducted jointly by WHO/ UNICEF/USAID, and a cost-effective analysis of parts of the family planning programme by the University Research Cooperation.

BRAC's study consisted of a financial evaluation of programme expenditures, expenditure per unit of health outcome, and a more in-depth evaluation of the economic costs and cost-effectiveness of the project between July 1992 and June 1993. Most of the CHDP components and pilot projects appear to be cost-effective, although the range of cost-effectiveness results by Thana suggests that there is scope improvement by identifying ways to reduce costs and by increasing the local level of activity per component.

Future Projections

Upon completion of WHDP Phase I activities in June 1994, the programme will provide directions on BRAC's potential role in the health and population scenario of Bangladesh. It is therefore important to have an external evaluation of the programme which would assess the current programme and recommend the options available for BRAC's future health programming.

The assessment team will be required to :

- review the development of WHDP;
- review the relationship between WHDP and BRAC's other core programmes, between WHDP, national programmes and other private sector programmes;
- review WHDP achievements in relation to its goals and objectives;
- make recommendations about BRAC's future directions in health, appropriate to the national needs and priorities, and BRAC's strengths and resources;
- make recommendations regarding steps required to obtain maximum benefits from WHDP.

A five to six member external team with complementing expertise will complete this activity in early 1994. This will result in the development of a proposal for the continuation of BRAC's health and family planning activities for the next five years.

HRAC's pedana shelter in Karnataka



HRAC Photo

At the mercy of nature's whim—cyclone affected people await for food & shelter



HRAC Photo

Leaving a trail of destruction - the cyclone of 1991



HRAC Photo



POST-CYCLONE REHABILITATION AND DEVELOPMENT PROJECT

Bangladesh is a cyclone-prone zone. Cyclones and tidal waves frequent its coastal belt every year, with the ones striking in 1970, 1985 and 1991 being particularly devastating. The cyclone and tidal surge of April, 1991 claimed thousands of lives and caused damage to crops and infrastructure in excess of Tk. 50 billion. In addition, 474,604 farm animals and 2,492,651 poultry were killed. The worst hit region was Kutubdia, which was already considered underdeveloped. Its literacy rate is only 15%, health and sanitation conditions are very poor and employment opportunities are limited to fishing, salt making and agriculture.

Immediately following the cyclone of 1991, BRAC responded with a coastal-belt relief programme in the Chittagong and Cox's Bazar areas. Upon completion of the relief phase, BRAC initiated in September 1991, a Post-Cyclone Rehabilitation and Development Project (PCRDP) for the immediate and long term development needs of the people in Kutubdia. Kutubdia is located in southeast Bangladesh with an area of approximately 35 square km and a population of 110,000 people.

Objectives :

- construct cyclone shelters to protect lives and plant trees as front line protection against cyclones;
- organize the poor, especially women, to form cooperatives to improve their socio-economic status;
- improve the health situation, establish NFPE schools and upgrade the environment;
- generate income and employment through supply of input and credit.

Description

The project, combining both the RDP and WHDP approaches, is implemented through two Area Offices. It has been formulated in a way that at the end of a three-year operation period the village organizations will be mature enough to maintain their socio-economic viability. There are 128 VOs in Kutubdia and the total number of group members now stands at 5,298, of which 2,760 are female and 2,538 male. The credit operations in the area show that a sum of Tk. 4,527,000 has been disbursed. Out of this sum Tk. 2,268,092 was realized and Tk. 2,258,908 remains outstanding. In 1993, a total of 155 Social Awareness Course Centres have been opened in Kutubdia. The number of enrollment stands at 3,857 and the number of graduates - 3,788.

Table 21 : Institution building

Name of Union	No of Village Organizations Formed		No of G.M. Enrolled		Income		Credit Operations		
	M	F	M	F	M	F	Disbursed	Realized	Outstanding
Banopara	12	15	438	522	6421	11298	99520	54329	43872
Al Akher Dal	16	08	101	261	14092	38957	112600	43736	69004
Kayal Dal	00	07	336	244	7146	4752	57000	27517	30283
Umar Durgaj	07	11	302	439	6516	8585	57500	32200	25311
Dakka Durgaj	13	16	597	737	8657	14819	13000	4704	39250
Lamba-Khal	04	08	212	471	4038	9567	45700	21850	23850
Total	42	67	2532	3208	53768	98572	457000	226802	258908

In an effort to provide education for the children in Kutubdia, 102 NFPE schools have so far been set up there. The number of girl students in these schools stands at 1,967 while the number of boys totals 1,093.

Cyclone Shelters

The design for the cyclone shelters, set up following the 1991 cyclone, was approved by the Bangladesh government. These shelters are two storied, with the first floor at the height of 13 feet and the ground floor above normal flood level. The buildings are oval shaped, capable of withstanding strong winds and tidal surges. The target was to build 16 shelters of which 11 have been completed. During the rest of the year, these buildings will be used as offices and primary schools (both formal and non-formal).

Development Activities

BRAC's employment and income generation projects have also spread to Kutubdia, involving the people there in activities such as poultry and livestock, vegetable cultivation etc. There are at present 1,566 poultry workers, key rearers and chick rearers and they were provided with 17,000 two-month old chickens and 27,537 day-old chickens. 37 milking cows were distributed as well as poultry and livestock vaccines.

Cash for work in Kutubdia generated 62,650.5 man-days of work, involving work on reconstruction of roads, schools, mosques, and bridges.

Health and family planning activities are also emphasized to reduce maternal mortality and infant mortality rate and to create health awareness among the residents of Kutubdia. By 1993, 90 Shasthya Shebikas and 100 Traditional Birth Attendants were trained, 40 village Health Committees and 64 Mothers' Clubs were formed, 1,548 slab latrines and 129 pit latrines were distributed, and 11,998 pills and 47,386 condoms were distributed for family planning purposes.

Future Projections

The PCRDP project will run until 1994. At the end of the project period, i.e. following its third year of operation, development activities in Kutubdia will be handed over to RDP.

THE BRAC TREE





The Azzimone building outside



The Library



The Audis Visual Centre



The Computer Centre

SUPPORT SERVICES

BRAC's administrative and technical support services are designed to facilitate its development efforts. This comprehensive support system has contributed to BRAC's massive expansion over a relatively short period, and it has adjusted itself continuously to the changes that come from the organization's rapid growth. The services are planned and provided through a number of specialized units or programmes which include :

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

1. Training

The first training complex was set up at Savar in 1976. By 1993, the number of Training and Resource Centres (TARCs) stood at seven—one each at Savar, Modhupur, Jessore, Pabna, Rangpur, Comilla and Faridpur.

These training centres have classroom facilities, auditoriums with TV and audio-visual facilities, hostels, cafeterias, libraries and staff quarters. In addition, TARCs have on-campus farms and water bodies to facilitate practical demonstrations on horticulture, crops and fish culture.

Participants in training courses held at the TARCs are mainly members of the BRAC staff and BRAC's group members. Government officials and workers from development organizations also participate in BRAC's training programmes.

Objectives :

- provide human development and management training courses which include training in leadership, approach to rural development, communication, project planning and management, organization development, and social awareness. These courses are held both at the TARCs and at the field level;
- provide occupational skills development training to enable the landless poor to carry out income-generating activities effectively. These training courses are conducted by RDP's skills trainers. Training is provided at the field level, however, a few courses are conducted at TARC venues. The present skills development courses are on agriculture, pisciculture, poultry and animal husbandry, sericulture, and appropriate technology.

Training Methods

Participating groups are encouraged to actively participate in the training process in an open atmosphere of friendship, mutual trust and respect. The trainer is there only as a facilitator. The methods used include discussions in large and small groups, case studies, role play, structured experiences, and demonstrations.



Photo: Faridpur TARC

Table 22 : BRAC wide Training 1993

Programme/organizations	No of Participants	
	1993	1990-93
BRAC Programmes/RDP	2,23,616	7,15,376
NFPE ¹	15,097	27,514
WHDP	11,931	18,361
TARC	576	839
MDP	15	23
RED	92	234
Other Programmes	1,320	1,363
NGOs	846	3,922
Government Organizations	83	1,811
Total	2,53,576	7,69,442

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.

Human Development and Management Training

Training courses have been conducted uptill now at TARCs with 62,007 participants for 452,993 participating days. Of the total participants, 36,022 (58.1%) were group members, 14,740 (23.8%) were volunteers (including NFPE teachers), 3,185 (5.1%) were programme assistants, 6,881 (11.1%) were regular staff and 1,193 (1.9%) were participants from government organizations and NGOs.

In addition to training activities, the Human Development and Management Section carried out 107 follow-up and consultancy services in 1993.

Development of Trainers

During 1993, some 18 trainers participated in specialized courses in various fields. Three trainers' workshops were also held at TARC. Four trainers were sent abroad for higher training and 14 trainers took part in courses organized by various organizations in Bangladesh.

Management Development Programme (MDP)

MDP is BRAC's professional support service wing, initiated in 1990. It has three units - one at Rajendrapur known as CDM (Centre for Development Management) with a residential capacity for 76 people; another located close to CDM and known as the Fish Hatchery and Training Centre, with a residential capacity for 40 people; and the urban unit located at Utara with a residential capacity for 25 people.

Objectives :

- strengthen BRAC's management capacity;
- supplement the management capacity of other organizations working in rural development.

Achievements

MDP develops different learning materials and offers various training courses based on clients' requirements. A total of six new courses were developed in 1993. They included exposure-cum-training programmes, Gender Awareness and Analysis Course (GAAC), Development Management Course (DMC) for NFPE, managing Field Operations for Regional Managers of RDP, Applied TOT (Training of Trainers) for WHDP managers and Utilization Focused Monitoring.

MDP developed 20 cases on various aspects of management and gender awareness, to be used in the Development Management Course (DMC) for NFPE, and in the Gender Awareness and Analysis Course (GAAC). Besides this, 10 handouts on the DMC and 15 handouts on the GAAC were also developed.

Courses and Workshops

A total of 13 different courses were organized in 37 batches for RDP, WHDP, NFPE, RED and other GOs/NGOs during the year. These courses were

attended by 895 participants. The CDM venue was used for two Strategic Planning Workshops, one for WHDP and another for RED. Another workshop on gender issues were also held during the period. During this year, a number of joint ventures took place with foreign universities and international organizations. The following table lists the ventures :

Table 23 :

Course Activities	Organization (Programme)	Sponsored by	Organized by	No. of Participants
Utilization Focused Monitoring	NFPE	ODA	MDP-RED Monitoring Dept.	10
Project Monitoring	NGOs	PRIP	BRAC WIL (SIT) PRIP	22
Workshop on PRA	BRAC	ODA	BRAC Sector Unit	25
Workshop on Educational Technologies	BRAC	CIDA	BRAC Queen's Unit	44
Workshop on NGO-CBO LG Collaboration in Mgt. of Local Dev. in South Asian Countries	SAARC Countries	UNHCR	HABITAT BRAC	35
SAARC Symposium on Poverty Alleviation	SAARC Countries	BRAC/UN Unit	BRAC/UN Unit	11
Total			6	134

Exposure-cum-Training Programme

This programme exposes foreign development professionals to BRAC's strategies and activities. During the past year, MDP organized six such exposure programmes for the participants of India, Pakistan, Nepal, China, and for the participants of the Eastern and Southern African Region (ESARO). A total of 70 participants from these countries participated in the exposure-cum-training programmes which were sponsored by AKF, UNICEF, and UNESCO. All these programmes were organized by MDP in partnership with TARC and other departments of BRAC.



Table 24 :

Duration	Country	No of Participants	Major Focus
2 weeks	Pakistan & India	12	Institution building, Savings, Credit & NFPE
2 weeks	Nigeria	13	Communication Participation, Savings, Credit & NFPE
1 week	Iran	07	Approach, Strategic, Operational aspects of NFPE
2 weeks	China & Nepal	10	-
1 week	10 Countries, Eastern & Southern African Region (ESARO)	19	-
1 week	China	07	-

Consultative Service

Education Support Programme (ESP)

Undertaken in September 1991, the ESP programme (an offshoot of the NFPE programme) was brought under the MDP management.

Table 25 : ESP

Particulars	Cumulative to '92	Increases during '93		Cumulative to Dec. '93
		No	%	
No of NGOs supported	64	4	9	70
No of schools run by supported NGOs	749	194	159	1,943
No of students	22,470	35,820	159	58,290

Use of MDP Centres

The average capacity use of the three MDP centres was 106% during the year 1993.

Table 26 : Capacity Utilization of MDP Training Centres

Training Venue	Capacity per year	Capacity utilization in 1993	
		No	%
CDM	13,306	14,475	109
FHTC	9,504	9,060	95
Uttara	5,940	6,800	114
Total	28,750	30,335	106

Fish Hatchery Wing

The fish hatchery wing of FHTC today has 20 ponds and lakes surrounding the eastern and northern side of the CDM campus. During 1993, the hatchery produced 430.10 kg. of spawn and 1,242.35 kg. of fish out of the total target of 325 kg. and 1,131 kg. respectively. This equals to 132% and 110% of the target set for the year.

Faculty Development

The MDP staff members participated in different short courses both at home and abroad. They were also involved in various programmes of BRAC and other organizations for orientation on programme implementation.

Lessons

- The Exposure-cum-Training programme for international organizations should be continued.
- Joint ventures with international institutions in organizing workshops, seminars, symposiums and trainings were found to be effective and therefore should be continued.
- Collaborative efforts with TARC yielded good quality outputs. This effort should continue in order to develop the faculty as well.
- MDP's tailor-made courses have been widely accepted by other NGOs.

Future Projections

- MDP plans to continue focusing on the development of BRAC's management capacity.
- Efforts will be made to develop more cases through forming groups of senior personnel for the management and staff development courses.
- Initiatives on networking with international organizations and institutions will continue and emphasis will be given to form a consultative group comprising distinguished personalities from both home and abroad.
- MDP plans to concentrate its efforts to develop more new courses for its clients from outside BRAC.
- The faculty development will remain a continuous process.

Research and Evaluation Division

The Research and Evaluation Division (RED), established in 1975, is an independent unit within BRAC. RED conducts various kinds of studies including survey research, diagnostic studies, monitoring and evaluation studies, action research, etc. Both short-term and long-term study projects, that cover two to five years, are conducted. RED has been collecting a wide range of information through its long-term projects which can be used to analyze the changes taking place over time in the villages. The Vital Events Registration initiated in 1987 and the Village Study project, started in 1990, are two such projects.

By the end of 1993, the division had 38 core researchers, 60 field researchers and over 30 support staff. The field researchers are based in 10 field stations located in Jamalpur, Jessore, Joypurhat, Manikganj, Chandpur and Tangail Districts. Three of the field stations were set up in 1993.

Objectives :

- provide necessary research support to BRAC's development interventions;
- undertake studies on request from NGOs, government organizations and international development agencies as well as joint studies with established academic and research institutions in and outside Bangladesh.

Highlights of 1993 Activities

RED attained both quantitative and qualitative growth during 1993, and several steps were adopted

to develop its capacity further. A large number of studies were conducted during the year.

- a long-term study project jointly undertaken in the Matlab areas, with the International Centre for Diarrhoeal Diseases Research (ICDDR,B), Bangladesh. The umbrella project is expected to generate a series of studies for assessing the impact of BRAC's rural development interventions on different aspects of development such as population, health and quality of life of the rural poor, particularly women. A multi-disciplinary study team drawn from the two participating organizations has already initiated 10 studies on different aspects as per the study plan;
- a comprehensive study undertaken upon a suggestion from BRAC's donor community for assessing the overall impact of RDP activities;
- monitoring and evaluation of the WHDP activities through a special cell. Members of the cell have produced a large number of reports useful for the programme;
- extension of the Nutritional Surveillance Project, introduced earlier in cooperation with the Helen Keller International, to two new areas;
- completion of a three year action research on Home Gardening in 1993, covering five Jamalpur villages. The project was aimed at increasing availability of vitamin A enriched fruits and vegetables through home gardening and nutrition education. The project components have been introduced in 15 different areas through RDP.
- finalization of plans to initiate three studies on the Impact of BRAC's Training, Education, and Sectoral Programmes, in cooperation with international experts in related fields. The studies will be conducted in 1994;
- a second survey on the project affected people of the Jamuna Multipurpose Bridge Project upon request from the Bangladesh government. Information generated through the survey can be used in formulating a plan for resettlement of the affected people;
- development of a team of six researchers, with assistance from an international expert, on a particular approach of village study. A village in Jamalpur District was studied on a pilot basis using this approach;
- conclusion of two training workshops facilitated by an expert from the Institute of Development Studies, Sussex. The training helped in developing the capacity of BRAC's researchers to use RRA/PRA techniques in a variety of studies;

- completion of preparatory works to initiate gender research and study on environmental issues.

Research Outputs

To date, RED has produced over 325 research reports. In 1993 the researchers produced some 50 research reports and 12 research articles for publication in professional journals. Another 46 studies were at various stages of progress. Most of these studies are related to BRAC's development interventions.

Use & Impact of Research Findings

Results of the studies are made available to BRAC's programme managers through regular RED seminars, published reports and BRAC's newsletters. They are also made available to the programme staff working at the operational level. The Bangladesh government, scholars, national and international development agencies, and many others use research findings of RED. The BRAC management, however, is the major user of its own research.

One particular BRAC study, 'Assessment of Basic Competencies', conducted in 1992-93, has sparked widespread interest among the policy makers of the Bangladesh government and concerned officials of the SAARC countries. The Directorate of Primary Education in Dhaka has initiated a survey this year to assess the basic competencies of children aged 11-12, following the same methods and tools developed and used by BRAC. Sri Lanka and Pakistan are also known to have initiated similar surveys using methodologies developed by BRAC.

Monitoring

This management service programme monitors key variables to facilitate the management of RDP and NFPE in assessing programme progress.

Objectives :

- compare actual performances to standards in terms of timeliness, quality assessment and procedural aspects;
- create a database for cross-section analysis of information and future projections;
- aggregate data periodically and prepare reports.

Achievements and Major Changes

The 38 indicators monitored during 1993 show a 100% increase compared to 1992. The indicators can be categorized into four broad areas, i.e. institution building, savings and credit, sector programmes and

education. Savings, credit and education have received top priority in 1993. A total of 10 issues (26% of the total indicators monitored) on savings and credit have been monitored during this period, showing a 43% increase as compared to 1992. This was followed by 8 issues monitored in the areas of sector programmes and institution building. The distribution of indicators in the area of sector programmes is as follows :

- irrigation 12%
- poultry and livestock 38%
- vegetable 12%
- fishculture 13%
- sericulture 25%

Although in sector programmes a 100% increase in the number of issues monitored compared to 1992 could be perceived, there was no such change for institution building in 1993 as compared to 1992. This can be attributed to the fact that more attention was given to relatively new areas, e.g. education. Upon extending the monitoring department's activities into the NFPE programme in 1993, a total of 12 indicators have been monitored, covering different aspects of the programme (e.g. the characteristics of school teachers and primary information on them).

Table 27 : Indicators monitored (1992 & 1993)

Particulars	No. of Indicators Monitored			
	1992	1993	Changes over 1992	
			No.	%
Institution building	8	8	-	
Savings & Credit	7	10	3	43
Sector Programmes	4	8	4	100
Education	-	12	12	NA*
Total	19	38	19	100

* Not Available

The Management Information System (MIS) report which deals with the global statistics of RDP and RCP also made considerable progress during the past year. Credit related monthly computer results are now up-dated and made available at the end of each month. This allows the Monitoring Department to provide the management with improved analysis of data and up-dated reports. A new format of the monthly report was introduced in May 1993 following a revision of the old one. This new report (RDP : At a Glance) provides BRAC's senior managers with statistics on 10 key indices (e.g. coverage, savings, etc.) of RDP, RCP and IGVGDP. The annual trend analysis of global MIS data on RDP and RCP,

introduced in 1992, was continued in 1993 as the programme management found it useful. A report on it is expected to be published soon. A diagnostic report on savings has also been prepared from MIS data. Furthermore, the department published three quarterly statistical reports on RDP and RCP in 1993 and a fourth one is expected to come out by March 1994. The semi-annual narrative of the RDP report of 1993 has been published and preparatory work on the annual narrative report is underway.

Future Projections

The department plans to continue its efforts to provide improved services by adopting a new method in 1994. Area Offices will prepare specifications on qualitative indices of the programmes for 1994 (e.g. savings deposit rate, attendance rate in the VO weekly meetings, etc.). Actual results will then be compared to these standards. It is expected that this method will help programme managers, particularly at the Area/Team level, to improve their projection capacities as well as their programme performances. In addition, a follow-up on the categorization of VOs will take place in early 1994. This exercise is expected to allow the programme people to gauge the extent of VO development over time.

Furthermore, the department plans to put more emphasis on trend analysis of data. Trend analysis, particularly on credit related data (including housing loans), will be conducted on a quarterly basis. This is expected to enable managers to make better use of information.

Aarong

Established in 1978, Aarong now has five outlets in the country: three in Dhaka and one each in Chittagong and Sylhet. In addition, plans have been finalized to set up an outlet in London by the second quarter of 1994. Aarong also has an export office in Dhaka which works to expand markets for local producers and boost demand for arts and crafts both at home and abroad. Its in-house design centre was established to develop new designs and revive traditional arts and skills.

Objectives :

- provide stable and gainful employment to rural artisans;
- bring local support services and marketing facilities within the reach of the poor rural artisan.

The three basic constraints in the path of employment for rural craftsmen include lack of working capital, lack of marketing support, and lack of opportunity for skills development. As a possible solution to this problem, Aarong provides a wide range of services to the artisans and producers of arts and crafts, such as :

- purchase products on the basis of 'cash on delivery';
- provide advance against purchase order;
- assist in linking producers and artisans with customers;
- provide training in skills development;
- help in design and product development;
- provide market information to the artisans and producers.

Aarong Producers and Turnover

Aarong currently provides services to 421 producer groups organized by 29 national NGOs, 168 by local NGOs and 224 by the artisans. The total membership of these groups is 23,532 (male 2,996 and female 20,536). Females constitute around 87.26% of the total members.

Aarong is managed by a group of highly skilled and professional managers, and has a total personnel of around 330.

Goods produced by the members of Aarong producer 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 1993.

Table 28 : 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
1993	43.65	226.16

Aarong product sales have been rising continuously since its inception. Export activities started in 1984 and have risen steadily every year. The total turnover

of Aarong in 1993 which was Tk. 226.16 million includes an export component of Tk. 43.65 million.

Accounts and Audit

The Accounts department provides important support service through disbursement of funds to various programmes and projects. All the financial aspects of development work funded by donor agencies or commercial enterprises are controlled by this department.

Objectives :

- give all transactions proper accounting treatment through documentation and allocation to a particular project ;
- prepare periodic statements ;
- recheck all statements through a built-in system of accounting tools such as cash/bank reconciliation, balance sheets and fund control mechanisms ;
- if anomalies are found, contact the field office and refer to source documents for correction ;
- provide prompt and accurate information in order to plan for smooth cash flow, and for performance appraisal of different programmes, with subsequent monitoring and control.

Recently, the department has embarked on the process of devising and implementing Electronic Data Processing at a more micro-based level which could be looked upon as a sizable leap towards full computerization in due course of time.

To illustrate how the operational activities of BRAC have gone up in the last few years (viz. 1988 to 1993), a few comparative data are given below :

Table : 29

Year	No. of Branches	Total fixed and current assets
1988	100	384 million
1993	482	3,154.3 million

There are more than 450 decentralized branch or area offices established to monitor BRAC's activities. 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 accounts books and papers, and prepare reports which are used by the management at the head office and at the field level. This system ensures constant watch on financial transactions and facilitates prompt action.

To maintain the independence of the audit department, its head reports directly to the Director, Monitoring and Audit.

Publications

This department brings out a variety of publications for different categories of readers : the neo-literates, the young and the less educated.

Objective :

- produce at low cost creative and useful books, magazines, folk literature, essays, dramas, and poems.

Types of Publication

There are six types of BRAC publications :

1. 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.

2. Development Workers Guide

Some training materials essential for development workers have been published. An excellent book entitled "Unnayan Jiggasha" by Dr. Mohammed Anishur Rahman has been published recently.

3. Magazine and House Journal

BRAC is currently publishing a magazine, a house journal, and a newsletter on a regular basis for specific groups. 'Gonokendra', BRAC's first monthly magazine and published since 1973, is mainly read by students of BRAC schools, rural youths and primary teachers. A separate section, named 'Alo' (light) has been added to this magazine specially for rural children. Students of the BRAC schools provide articles and paintings for this magazine.

'Shetu' (The Bridge), a bi-monthly Bengali house journal, is published to disseminate information on BRAC's activities among the workers. The English newsletter 'Access' facilitates the sharing of BRAC's experiences and activities with other NGOs and development agencies.

4. Abridged and Simplified Versions of Bengali Classics

Under the auspices of a 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 writing 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.

5. Translation Work

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

6. Literature for Children

Reading materials are distributed on a regular basis to the rural children. To sustain the reading habits of the NFPE graduates and to meet the demands of the Kishor/Kishori libraries, the Publication Department has increased the volume of production of child literature.

Book Fair

The Publication Department has been particularly active in 1993 in arranging book fairs. It arranged 11 book fairs single-handedly at several schools of the Dhaka city. These 4-5 day long book fairs attracted a huge crowd. Apart from participating jointly with the Bangladesh Shishu Academy in a school based book fair, the department also took part in four other book fairs at the national level i.e. the Ekushe Book Fair arranged by the Bangla Academy, the Rajshahi Book Fair arranged by the Bangladesh Book Publishers and Sellers Association, the Jessore Book Fair, and the Chittagong Book Fair jointly arranged by the Chittagong District Administration and the Jatio Grantha Kendra (the National Book Center).

Every year the Jatio Grantha Kendra nominates three books for a publication decorum award. This year the book 'Unnayan Jiggasha' published by this department has received the award.

Logistics Service

With the increase in programme activities, the work load of the logistics department has also increased considerably. To facilitate its functions, BRAC's logistics department has now been divided into two divisions with two managers — one for the Transport and Materials Division and the other for its Logistics Division.

Objectives :

- deal with the procurement, supply and distribution of office furniture, fixtures, tools and equipment in appropriate quantity and quality ;
- transportation services (another responsibility of the logistics department), assists in maintaining

regular contact with the field where most of the activities take place ;

- procure and make supplies available to field offices.

The department's permanent staff now number 127 — 70 for logistics and 57 for transport. Ten vehicles were bought in 1993, bringing the total number of vehicles in operation to 57. Three more additions are planned for next year.

Communications & Information

This department facilitates BRAC's contact with other organizations both home and abroad. In addition, from time to time it coordinates various inter-departmental activities.

Objectives :

- introduce visitors from around the world to BRAC's activities through briefing sessions and field trips. Visitors represent various government and non-government, local and international, and donor organizations and provide an excellent opportunity for the useful exchange of ideas ;
- maintain communications with the media. The department provides the media with information on BRAC's on-going activities. In addition, it runs regular public awareness campaigns on health related issues through local radio and television stations ;
- maintain internal and external correspondence. The staff responds to requests for information from people and organizations worldwide, which often requires more than a simple response. Each letter is answered individually ;
- compile and edit BRAC's annual report and diary.

Visitors : 1993

Visitors came from India, Pakistan, Sri Lanka, China, Nepal, UK, Canada, France, the Netherlands, Sierra Leone, Tunisia, Eritrea, Burkina Faso etc. Among the visitors were :

- A 10 member Ugandan delegation headed by the 1st Deputy Prime Minister, for a 2 day exposure trip at BRAC's programme sites ;
- 2 IDM participants from AKF (Canada), who wrote reports on 'Women's Enterprise' and on the BRAC education programme ;
- The honourable Minister for Food, Cooperative and Janasaviya of Sri Lanka, for a day long visit to observe BRAC's RDP programme ;
- Burkina Faso's Basic Education Minister with a 6 member team to study BRAC's programmes ;

- ATV team from NOVIB (Netherlands) and Christina Mairin from AKF (Canada), for preliminary research work on a video production on BRAC's programmes.

The Communications and Information Department was responsible for round the clock coordination of an international symposium on 'Poverty Alleviation in South Asia', jointly organized by the United Nation's University and BRAC. The symposium was held at BRAC's CDM in Rajendrapur from September 14 to 16 and was attended by 15 international participants.

Audio Visual Centre

Formally a part of the Communications & Information department, the AV Centre has been functioning as an independent unit since the end of August 1993. The idea of communicating through the Audio-visual media was going around in BRAC for quite some time. A needs assessment was conducted in November, 1991 which showed that everyone — ranging from school teachers to trainers, was in favour of introducing visual media as a useful aid. BRAC, with the assistance of the Queen's University, decided to set up a media unit with S-VHS shooting and U-matic editing facilities within the organization.

Objectives :

- highlight the problems of the rural society that need to be addressed for the development of the country ;
- develop and use audio-visual aids for training purposes.

Activities :

The first half of the year was spent in procuring and installing equipments for the centre. Since then, four teachers' training video productions on Bangla. and shooting of four more productions on Social Studies were completed. More production work is presently going on.

The AV Centre had a central role in organizing the BRAC-Queen's Workshop on Educational Technology in the second quarter of 1993. The Workshop aimed at preparing trainers in curriculum developing.

During the floods of 1993, the AV Centre, still at an early stage at that time, took rushes of the situation in the Sylhet and Pabna regions. In June and September

1993, the crew members worked together with BRAC's RED/RRA (Participatory/Rapid Rural Appraisal) exercises in Manikganj and Rajendrapur with different target groups. A video was produced on PRA/RRA.

The center produced and broadcasted four television campaigns on sanitation, tuberculosis, eclampsia and low birth weight, as well as thirty seven radio-plays, primarily related to health issues. These campaigns are a part of the health awareness efforts initiated by WHDP with the purpose of reinforcing its field messages.

Construction Service

Established in 1984 as a self-contained unit, this department has been engaged in meeting the growing needs of BRAC for constructing permanent structures for the programmes. The Area offices of RDP, including residences for its field workers, necessitates construction work in different parts of the country. The need for new construction and expansion of the existing facilities continues to increase as programmes are expanded or new components added to them. The construction department continues to accomplish this task efficiently and economically within specified time frames.

Objective :

- erect, repair and maintain physical facilities of the organization.

Activities in 1993

- Work on 20-storied BRAC Head Office building continued.
- Work on 20-storied BRAC commercial building continued.
- 25 RDP-area office complexes in different parts of the country.
- Work on 2 TARC complexes at Mymensingh and Rajshahi continued.
- 7 cyclone shelters were started in 1992 and completed in 1993.
- Others were started and completed in 1993.
- Work on the Poultry feed factory at the Daudkandi Cold Storage Complex.
- A large number of extension, repair and maintenance work has been performed in different RDP area offices, TARCs, at the Cold Storage, the Ayesha Abed Foundation etc.

Projected work for 1994

- a) Work on 20-storied BRAC Head Office building (continued)
- b) Work on 20-storied BRAC commercial building (continued).
- c) 30 RDP Area Offices in different parts of the country.
- d) 2 TARC complexes at Sylhet and Barisal.
- e) 3 cyclone shelters at Chokoria and Banshkhali under Cox's Bazar District.
- f) Extension, Repair and Maintenance work will be carried out whenever and wherever necessary as the previous year.

Computer Service

The BRAC Computer Centre (BCC) was set up in 1984. It is hoped that the Centre will become self sufficient by providing services to outside organizations, thereby keeping in line with BRAC's principle of cost recovery and earning small margins for upkeep & maintenance.

Objectives :

- assist the management to properly assess and control its programme activities ;
- provide services for both external and internal users ;
- promote itself as an efficient service centre by providing for the total computer service requirements of BRAC.

Capacity

The Centre started functioning in 1984 with one multiuser computer system having only 5 terminals. Today the list of equipment at the department's disposal is impressive. The inventory includes all major recovery & benchmark 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. The Centre has one midrange system NCR Tower/650 with connectivity of 28 terminals and 4 printers, 15 PCs which includes 286, 386 and 486 machines and 5 Macintosh computers with laser printers. The Centre is not only capable of computenizing any information system and developing specific software, it also offers desktop publication. With the help of the latest graphics software, BCC provides quality graphic output to users.

The centre's personnel include a well-seasoned team of about 60 people consisting of programmers, data management personnel, data entry operators and quality assurance and product specialists. BRAC has a staff development system with on the job training. More than 100 staff members (both regular and part-time) are working at BCC.

Users and Services

Its major users in BRAC are RDP, Monitoring and RED. In RDP's Credit Monitoring System some 600,000 loan data needs to be updated every month. This data is 3 times the T&T's Billing System. BCC successfully handling this voluminous data in 10 days time and produces management reports. Work from RED and other departments are also regularly done. In addition, the unit handles RDP's Credit Operation System every month. Apart from the regular jobs from Accounts, RDP, Logistics and Training, BCC completed data processing jobs for RED on the following studies during 1993 :

1. Jamuna Multipurpose Bridge Resettlement
2. WHDP Gram Committee
3. Legal Awareness
4. Home Management of Diarrhoea
5. VSP Health and Sanitation
6. Maternal Morbidity
7. Nutritional Impact Survey of IGVGDP

On-going jobs from RED are being regularly processed at periodical intervals, one of them being the Village Study Project.

For Desktop Publications, its major user is the BRAC Printers, one of the leading printers in the country.

The Centre regularly conducts Computer Training Courses for outsiders. It has earned good reputation in computer training programme because of the high quality training standard.

During 1993, BCC also provided consultancy services to the Association of Development Agencies in Bangladesh (ADAB) and the Bangladesh Insurance Academy (BIA) on hardware and software procurement, staffing and use of existing resources.

The Centre is planning to get jobs on data processing and software development from outside the country.



The BRAC Cold Storage



The BRAC Factory

BRAC Photo

BRAC Photo

COMMERCIAL ENTERPRISES

The BRAC Printers is a modern printing press which facilitates all publications of BRAC. Funded by OXFAM Canada, OXFAM UK and NOVIB at an initial project cost of US\$ 210,000, it was established in 1977. Since then, its profits have been supporting the various development projects of BRAC. Furthermore, it has succeeded in creating and maintaining a positive image in the market as a quality press. The other commercial undertaking of BRAC—the cold storage and ice plant (set up in 1984 at Daudkhundi, Comilla), was financed by the UNCDF (United Nations' Capital Development Fund). The plant has been installed with a storage capacity of 4,000 metric tons of potatoes.

BRAC Printers

Objectives :

- generate funds domestically ;
- be at the disposal of the BRAC programmes for their printing requirements. Materials for the Social Awareness Course and for the NFPE, health education materials for the OTEP, flip charts, posters, low cost translation of classics written in Bengali or in English, and the text books for the NFPE schools are printed here ;
- lend services to other enterprises on a commercial basis.

Table 30 : BRAC Printers : Sales and Profit 1978-1993

Year	Sales (Tk)	Net Profit (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
1990	51,947,516	5,872,003
1991	66,657,926	6,158,671
1992	78,299,291	8,404,332
1993	104,777,495	12,623,068

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

BRAC's Cold Storage and its Use

Objectives :

- generate revenue for RDP so that foreign dependency is reduced ;
- provide storage facilities and short-term loans to the marginal farmers.

Year-wise capacity utilization of the cold storage since its inception is as follows :

Table 31 :

Year	Potato Storage (in M.T.)	Rent Received (Tk)
1984	2,675	2,808,713
1985	4,243	3,864,186
1986	3,997	5,753,114
1987	4,690	6,913,428
1988	4,801	7,746,370
1989	4,539	7,771,924
1990	4,666	8,681,053
1991	4,785	9,433,627
1992	5,020	9,446,376
1993	5,062	10,350,633

These figures indicate steady improvement in performance over the years. In 1987, potato bags and racks were rearranged leading to an increase in the rated capacity to 5,000 M.T.

Disbursement of Loan

The loans are advanced to the farmers against their stored potatoes. Disbursement and recovery positions for the last three years are as follows :

Table 32 :

Year	No. of loan disbursed	Loan disbursement (Tk)	Realization with interest rate	Recovery rate
1991	1037	940,885	1,085,696	100%
1992	1252	1,398,400	1,587,169	100%
1993	1468	4,034,690	4,533,238	100%

Operational status :

	1991	1992	1993
Pre-tax profit in Taka	3,011,777	376,348	5,400,000 (estimated)

Since 1988, the cold storage and ice plant has been consistent in making profit. However, the net profit was significantly lower in 1992 due to a loss incurred by the shrimp project which was undertaken at that time.

Poultry Feed Project

This project was undertaken by the BRAC Cold Storage in 1993 with the objectives of :

- supplying quality poultry feed to BRAC's Poultry Programme under RDP and IGVGDG at a reasonable price;
- meeting the demand of commercial poultry farms outside BRAC;
- earning profit.

Project activities include the procurement of dry fish, oil cakes, oyster shells and vitamins; crushing the dry

fish, oyster shells and oil cakes; packaging all ingredients as per the standard mix; and delivering the poultry feed at different RDP and IGVGDG areas for sale.

A total quantity of 364,264 kgs of dry fish was procured in 1993 for Tk. 7,580,443 and sold at Tk. 10,217,572 after crushing. This resulted in an estimated net profit of Tk. 1,400,000.

BRAC Engineering Works

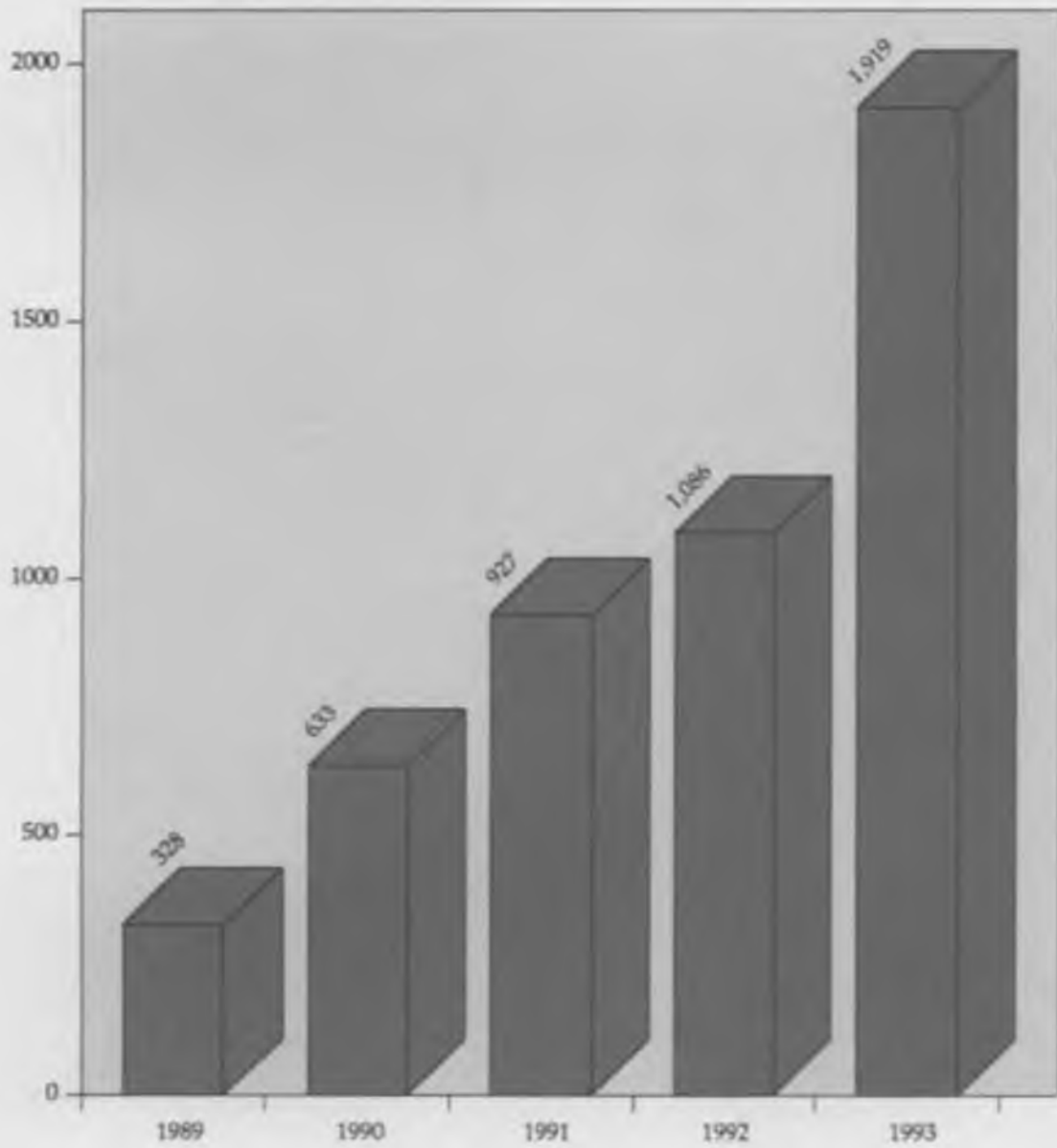
This small project was started in August 1993 at the Cold Storage and Ice Plant premises to satisfy the need for steel furniture like almirahs, file cabinets, steel racks and grills at operational profit. Electrical Repairing works including motor rewinding and all kinds of electrical and gas welding are done under this project. All types of power tillers and pumps are also repaired in this workshop.



BRAC Photo

BRAC ANNUAL EXPENDITURE CHART

Yr. in million



FINANCING OF BRAC

To meet its financial requirements BRAC mobilizes funds from both external and internal sources. The external source comprises contributions from a number of donors and international agencies. Internal sources provide the revenues generated through the investments made in BRAC's income generating enterprises and the surplus produced by some development projects.

The flow of funds from all sources during 1993 is shown below :

Table 33 : The Flow of Funds

Sources	Taka	%
Contribution from Donors	922,168,703	55
Loan fund received from the Govt. of Bangladesh	38,213,646	2
Project income	716,681,043	43
Total	1,677,063,392	100

The total fund available for the year was Tk. 1,741,165,856 including an opening fund transferred from 1992.

In 1993, the proportion of external assistance and BRAC's own fund has been 57:43. The amount and percentage composition of donors' fund for 1993 for all BRAC projects are as follows :

Table 34 : Donors' Funds for BRAC Projects in 1993

Donors	Taka	%
NOVIB	179,532,913	19.47
UNICEF	153,414,073	16.64
DANIDA	130,389,932	14.14
The Netherlands Govt	104,166,666	11.30
AKF/CIDA	103,178,958	11.19
ODA	77,954,051	8.45
SIDA	42,358,115	4.60
NORAD	37,925,000	4.11
The Bangladesh Govt.	32,938,658	3.57
SDC	20,129,597	2.18
Ford Foundation	18,482,796	2.00
E Z E	9,390,335	1.02
OXFAM	6,397,630	0.69
British Red Cross	5,909,443	0.64
Miscellaneous	536	0.00
Total	922,168,703	100

Expenditure for BRAC Projects

During the year a total of Tk. 1,918,684,798 was spent for projects as shown in the following table :

Table 35 : Expenditure for BRAC Projects in 1993

Projects	Taka	%
Rural Development and Credit Program	783,665,485	40.85
Non-Formal Primary Education	486,970,837	25.38
Aarong Rural Craft Centre	309,969,081	16.19
BRAC Printers	111,295,583	5.80
Women's Health and Development Program	96,185,745	5.01
Vulnerable Group Development Credit Program	48,501,911	2.53
Training and Resource Centre	39,817,348	2.08
Post-Cyclone Rehabilitation and Dev. Program	38,990,719	2.03
Emergency Relief Program	6,775,383	0.35
Small Holder Livestock Development Program	6,602,509	0.34
Baot Development Program	5,977,664	0.31
Printing and Publication	2,457,033	0.13
Cyclone Shelter at Chokoria & Banskhali	1,884,986	0.10
Strengthening Research & Evaluation Activities	1,758,009	0.09
Ganakendra Journal	803,369	0.04
Others	77,237,136	4.04
Total	1,918,684,798	100

The balance sheet as given in the following page provides details about funds and liabilities of BRAC for 1993.

BRAC
Balance Sheet
As at 31st December 1993*

	1993 Taka	1992 Taka
Property and Assets		
Land and land development	98,132,697	73,632,646
Building	387,554,897	288,324,441
Vehicles	158,922,506	107,366,987
Camp/Poultry house	1,375,784	1,278,545
Furniture and fixtures	66,393,012	43,827,040
Office, factory and field equipment	50,370,951	40,045,153
Plant and machinery	51,060,937	31,449,107
Bi-cycles	8,548,201	5,145,834
Deep tubewell	2,152,239	1,599,987
Precession right	5,646,875	5,646,875
Hatchery	616,498	616,498
Total Fixed Assets	830,774,597	598,933,113
Less Accumulated depreciation	121,220,717	88,874,260
Net Fixed Assets	709,553,880	510,058,853
Investment	145,484,506	119,138,925
Deposits for shares in companies	8,501,235	8,501,235
Loan to Associated Companies	184,310,751	170,345,703
Loan to VO Members	992,531,051	724,008,843
Deferred revenue expenditure	1,229,759	1,534,830
Current Assets		
Short-term deposits	670,431,043	761,971,000
Stock, stores and spares	142,434,218	89,288,681
Advance, deposits and prepayments	88,161,424	100,806,858
Sundry accounts receivable	104,160,108	56,837,575
Current accounts with projects	63,510,366	16,633,437
Cash and bank balance	44,019,080	64,102,464
Total Assets	3,154,327,421	2,623,228,404
Funds and Liabilities		
Capital fund	2,181,198,254	1,934,064,575
Gratuity and redundancy fund	76,463,808	43,841,282
Building maintenance reserve fund	16,294,281	12,026,689
Training fund	15,259,539	15,118,882
Flood rehabilitation fund	7,161,622	8,227,257
Land replacement fund	68,342	64,070
Group insurance fund	37,045,280	21,699,924
Loan revolving fund	147,237,561	107,516,818
Head office overhead adjustment a/c	8,010,089	1,808,687
5% loan from NOVIB	8,303,457	8,303,457
Special Fund	1,195,043	0
Motor cycle replacement fund	39,593,996	23,481,685
Current liabilities :		
For goods	7,056,827	4,317,320
For expenses	73,014,931	53,063,679
For other finance	1,621,133	3,558,230
For group saving deposits	308,392,895	231,853,499
For group trust fund	91,672,068	73,256,504
For group project and current account	41,610,156	36,753,861
Bank over draft	93,128,139	44,271,985
Total Liabilities	3,154,327,421	2,623,228,404

* Unaudited



BRAC

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