

BRAC



BRAC

Annual
report

2000



BRAC
Report
2000

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organisational
societal
vision

A just, enlightened, healthy and democratic
Bangladesh free from hunger, poverty, environmental degradation
and all forms of exploitation based on age, sex, religion
and ethnicity.



BRAC at a Glance

As on December 31, 2000

Programme Coverage

| | |
|----------------------------|--------------|
| Districts | 64 |
| Thanas (sub-districts) | 460 |
| Villages | 56,513 |
| Urban Slums | 4,182 |
| Population Covered | 67 million |
| Water-body under Fisheries | 31,262 Acres |
| Land under Agriculture | 88,361 Acres |

Development Programmes

| | |
|---|---|
| Village Organisations | 104,754 |
| Membership - Total | 3,864,778 |
| - Female | 3,782,560 |
| - Male | 82,218 |
| Loan Disbursement - Year 2000 | Tk.13,547 million US \$ 250 million |
| Loan Disbursement - Cumulative | Tk. 54,410 million US \$ 1,225 million |
| Loan Outstanding | Tk. 7,855 million US \$ 145 million |
| Repayment Rate | 98.60% |
| Members' Savings | Tk. 3,550 million US \$ 66 million |
| Currently Enrolled in BRAC Schools | 1.10 million |
| Graduated (till to date) | 1.7 million |
| Legal Literacy - Courses Held - Learners Completed | 72,247 1,684,165 |

Job Creation

| | |
|----------------------|-----------|
| Poultry | 1,367,770 |
| Livestock | 234,988 |
| Agriculture | 317,172 |
| Social Forestry | 25,433 |
| Fisheries | 193,271 |
| Sericulture | 13,734 |
| Horticulture | 120,350 |
| Agro-Forestry | 24,189 |
| Handicraft Producers | 12,951 |
| Small Enterprises | 32,516 |
| Small Traders | 1,282,316 |

Human Resources

| | |
|-----------------------------|--------|
| Staff | 25,335 |
| School Teachers | 31,082 |
| Community Veterinarians | 3,654 |
| Community Health Workers | 15,819 |
| Poultry Workers | 41,586 |
| Community Nutrition Workers | 6,002 |

Programme Infrastructure

| | |
|-------------------------------|--------|
| Regional Offices | 95 |
| Area Offices | 528 |
| Team Offices | 1,085 |
| Training & Resource Centres | 14 |
| Health Centres | 90 |
| Diagnostic Laboratories | 54 |
| Community Nutrition Centres | 6,002 |
| Antenatal Care Centres | 6,817 |
| Schools | 31,082 |
| Libraries | 470 |
| School Reading Centres | 7,030 |
| Handicraft Production Centres | 233 |
| Limb and Brace Centre | 1 |

Programme Support Enterprises

| | No. | Capacity (annual) |
|------------------------------------|-----|-------------------------|
| Poultry Farms | 4 | 6.0 million Chicks |
| Feed Mills | 3 | 20,000 MT |
| Prawn Hatcheries | 7 | 6.1 million post larvae |
| Fish Hatcheries | 3 | 1300 kg fish spawn |
| Seed Processing Centres | 2 | 4,500 MT |
| Seed Production Farms | 18 | 4000 MT |
| Sericulture - Silk Reeling Centres | 2 | 15 MT |
| - Grainages | 12 | 2.0 million dfi |
| Nurseries | 15 | 1.7 million |
| Bull Station | 1 | 17,000 |

Annual Expenditure

| Year | Amount | Donor Contribution (%) |
|---------------------|--|------------------------|
| 1997 | Tk. 4,215 million US \$ 102 million | 36% |
| 1998 | Tk. 6,283 million US \$ 130 million | 32% |
| 1999 | Tk. 7,708 million US \$ 148 million | 30% |
| 2000 | Tk. 8,024 million US \$ 152 million | 21% |
| 2001 (projected) | Tk. 8,500 million US \$ 153 million | 20% |

Commercial Enterprises

| | |
|----------------------|---|
| Aarong Shops | 7 |
| Printing Press | 1 |
| Dairy & Food Project | 1 |

Related Companies/Institutions

| | |
|--|---------------------------|
| BRAC Industries Ltd. | Cold Storage |
| BRAC BD Mail Network Ltd. | Internet Service Provider |
| BRAC Services Ltd. | Hospitality |
| BRAC Renata Agro Industries Ltd. | Poultry Farm |
| BRAC Concord Lands Ltd. | Land and Housing |
| Delta BRAC Housing Finance Corp. | Housing Finance |
| BRAC-Information Technology Institute (BITI) | IT Education |
| BRAC-IBM ACE Centre | IT Education |



rural development programme



The Rural Development Programme (RDP) works with and for the disadvantaged rural population of Bangladesh, especially women. The ultimate goal of RDP is to contribute towards a just and equitable society, in which the poor and disadvantaged can, by joining together in their own organisations, attain a high degree of self-reliance managing their own affairs to achieve sustainable improvements in their livelihoods.

One of the major achievements of RDP has been its ability to scale up to reach a very large poor population. It has an amazingly wide range of interventions including institution building, legal awareness and assistance, micro-finance, skill training, enterprise development, and health interventions. The greatest strength of RDP is in its ability to learn, experiment and innovate to develop programmes that give more hope and meaning in the lives of the poor.

Institution Building and Social mobilisation

In order to bring the rural poor into the mainstream of development, RDP focuses on institution building as a strategy of inclusion. First and foremost in this process, BRAC seeks to build strong local women leaders among the poor with their strong local organisations. The Village Organisation (VO) is the primary unit of institution building and the base for delivering services and inputs. As of December 2000, BRAC had organised 3.86 million members into 104,754 Village Organisations in 58539 villages and urban slums across the country. The VO members meet once a week to discuss and facilitate credit operations and meet once a month to dis-

cuss various socio-political and legal issues that impact their lives, including social inequality and injustice, discrimination and violence against women.

In its effort to build democratic people's organisations as voice and base of the poor, BRAC has organised ward level organisations called Polli Shomaj (PS) comprised of elected representatives from all the VOs (3 to 7) in each ward. BRAC extends its support by building leadership capacity of the members. The PS meets every two months to discuss social ills, such as illegal divorce, dowry, child marriage, polygamy, as well as the rights of the poor to government services and resources. The success of the PS is measured by greater participation of the poor in local committees including a more

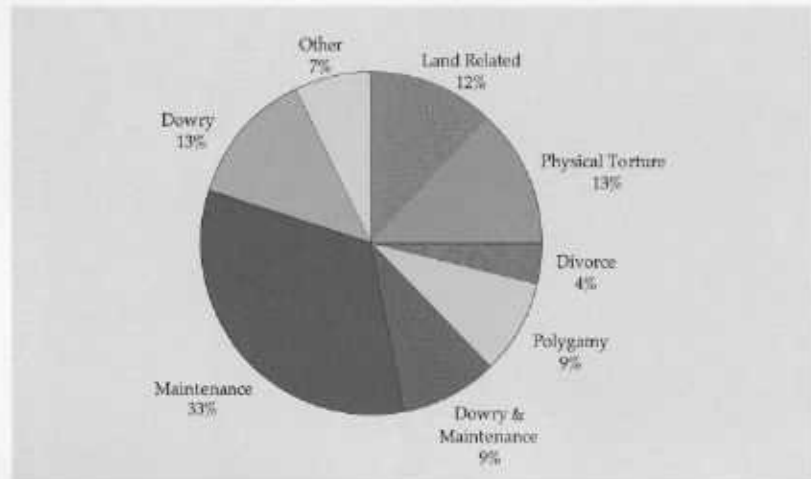
active role for women in local arbitration bodies (called Shalish) and collective demands for government resources and services.

To support this institution building process, BRAC seeks to increase the socio-political and legal awareness of its members by offering legal literacy course and legal assistance. Since 1986, BRAC has offered Human Rights and Legal Education (HRLE) course to more than 1.7 million VO members. The classes are taught by village women trained by BRAC. Since 1998, in collaboration with another non-governmental organisation called Ain O Shalish Kendra (ASK), BRAC has provided legal aid services to members whose cases cannot be resolved through local arbitration. By

holding legal aid clinics once a week in each of its field Area Offices, BRAC staff and local lawyers receive and process cases that require court proceedings. As of December 2000, a total of 3,258 complaints have been considered. Of these 1,476 have been successfully resolved through local arbitration, 152 have been taken to court, and 49 have been successfully concluded in court. The chart shows the proportion of complaints received with regards to each issue. In addition, BRAC staff take appropriate actions against human rights abuses in their areas of operation (including rape, acid burning, or other forms of violence against women) whether or not the victim is affiliated with BRAC. BRAC has been using its country-wide network to identify cases of acid violence, providing immediate medical assistance and then putting the patient in touch with the Acid Survivor's Foundation (ASF) for further treatment and follow-up care. More than 100 victims have been referred to ASF.

Society does not change unless social, economic and political institutions change. To push for change in structures and processes a mix of collective action and advocacy is needed. BRAC convenes one day workshops between VO leaders and traditional community leaders to discuss local socio-political and legal issues in an open

Types of complaints dealt with through legal aid clinics till December 2000



forum. These workshops are designed to make the traditional elite leadership more accountable to their communities. To date, a total of 4,127 such workshops have been held. Similarly, certain unjust, illegal and exploitative practices of society are highlighted through the Popular Theatre Programme. This is the only forum where men, women and children assemble for a few hours to watch the enactment of their life stories. The poor, particularly women have the opportunity to visualize institutional discriminatory and exploitative norms and practices that govern their lives. The experience so far suggests that it is highly effective in building rapport and raising issues in local communities. In many cases the shows have had positive impact towards raising awareness and solving

their problems. As of December 2000, BRAC had formed 83 drama groups involving 823 performers. A total of 4877 shows have been staged in 15 regions.





Micro-finance

Lack of access to reliable and fair financial instruments is a major constraint that works against the efforts of the poor to lift themselves out of poverty. The view that poverty is reproduced in a major way through capital market imperfections was recognized by BRAC from its early days. BRAC first experimented with credit in 1974, by giving loans to small groups allowing them to get involved with different income generating activities. For the next few years BRAC experimented with different approaches and evaluated and assessed the usefulness of cred-

it inputs in the lives of the poor. In 2000 the annual loan disbursement figure stood at US\$ 250 million (Taka 13,547 million) with a recovery rate of 98.6%. By the end of December 2000, a total of US \$1,225 million (Tk. 54.4 billion) has been disbursed to members throughout Bangladesh.

RDP provides different types of collateral-free loans to its VO members, such as general, programme and housing loans. Loan sizes increase typically with membership length and as most of the clients tend to be repeat borrowers, the average loan size tends to increase over time-- it was Tk. 3,720 in 1996

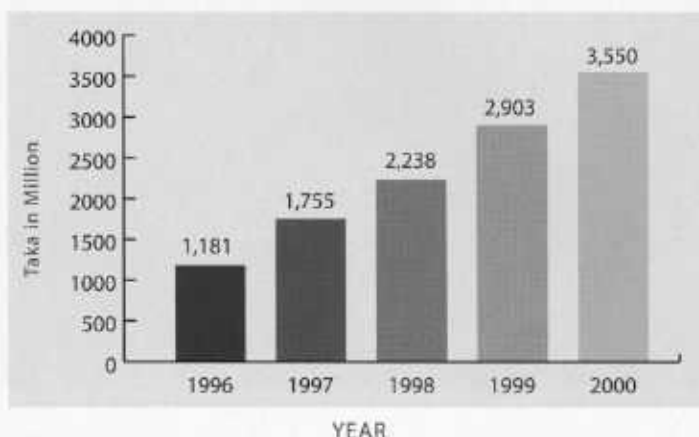
and increased to Tk. 5,300 by 2000.

Credit operation is carried out through a Revolving Loan Fund (RLF). The RLF consists of Donor fund, group savings and PKSF loan. Loans realised are credited to form a part of the RLF for extending further credit. 2% loan loss reserve is kept to cover the risk of bad debts.

An important part of BRAC's micro-finance programme is savings and this is increasingly being viewed as an important service in its own right. RDP's own experience shows that the regular savings of a VO indi-

icates a better discipline in VO credit operations. From the member's point of view, reliable opportunities to save in small amounts are valued greatly. BRAC observed the importance of savings during the 1998 floods when the savings built up by members helped them in a big way. Currently, RDP offers three savings products— (1) Weekly personal savings, which is a weekly savings product where members can save any amount with a minimum of Tk. 5 per week. (2) Compulsory savings, which is linked to the loan products; and (3) Current account savings. Recently, RDP has introduced two "Special Savings" products, along with its Current Savings Account, with a view to providing an increased range of savings products for members to deal with emergencies and lifecycle needs. As of December 2000 members savings position

VO Members Savings Position



stands at US\$ 66 million (Tk 3,550 million).

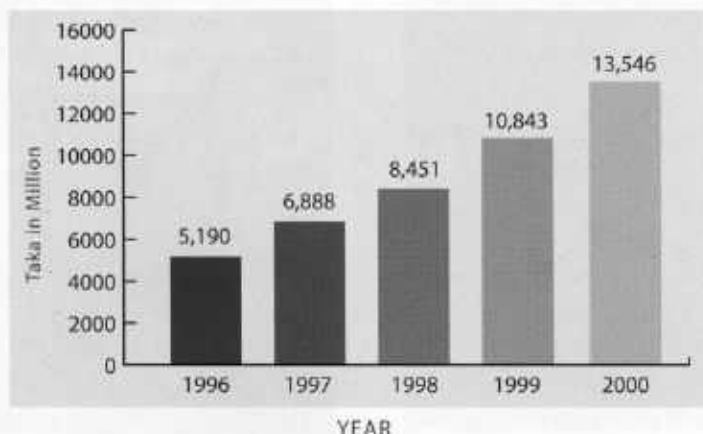
BRAC introduced a death benefit policy for the VO members in June 1990. The sudden death of an earning member can be very costly, both in terms of immediate cost, such as funeral and income foregone. Such certain but unpredictable shocks can destroy a household's means of livelihood. The death

benefit policy tries to minimise the level of such insecurity.

Micro Enterprise Lending And Assistance (MELA)

BRAC launched Micro Enterprise Lending and Assistance (MELA) programme in December 1996 with a view to providing loans to existing micro enterprises with high potential for growth. This section of the market, usually referred to as the 'missing middle' remains typically unserved-both by microfinance and commercial banks. Yet, the growth of such enterprises can have important poverty alleviating effects through direct employment generation and/or consumption linkages. A MELA loan is between

Yearly Loan Disbursement





US\$ 400-4,000 (Taka 20,000-2,00,000). As of December 2000, the programme had 7,665 borrowers and a total of US\$ 14 million (Taka 720 million) has been disbursed to them. The outstanding stands at US\$ 5.8 million (Taka 290 million).

MELA is serving a new market segment and prior knowledge of financial services provision in this market is relatively less developed in Bangladesh. The lending technology, risk assessment and the need for financial service of this client group is fundamentally different from that of the microfinance market. MELA programme has already proved that there is significant demand and that serving this market is possible. In the future, MELA expects to be a solid platform for new vision and thinking in providing innovative financial services for micro-enterprises.

Poultry-Livestock

BRAC's poultry-livestock programme demonstrates how an integrated package of sector-specific training, input, and marketing services can enable large numbers of poor, landless women to participate in productive economic activities. Through a mix of BRAC, government, and private hatcheries, the programme supplies more than one million day-old improved breed chicks each month to over 24 thousand village women who raise these chicks until they are two months old, providing the necessary vaccinations and enriched feed to reduce the mortality risk and increase the productivity of the chicks. The chick-rearers sell the three-month old chicks to over a million women throughout the country trained in various aspects of poultry rearing. A cadre of over 42,000 village

women trained by BRAC provide vaccinations on an on-going basis in over 50,000 villages. BRAC's three feed mills also ensures regular supply of quality feed to fulfil the demand of the poultry rearers.

Besides poultry, group members take up goat and cow rearing for income generation. To ensure high return from livestock rearing, the cows are artificially inseminated to upgrade the local indigenous breed as high producing crossbreed animals by BRAC-trained local para-veterinarians. The cow rearers are also linked with BRAC Dairy Project, a ready market for the milk produced by them.

As of December, 2000, BRAC has disbursed US \$ 214 million (Taka 10,689.50 million) to provide financial support to different poultry-livestock rearing activities. The programme participants managed to increase their average income to 138% with a 60% increase in their average food intake in a span of five years. This achievement shows not only a significant increase in income level but also a positive change in their livelihood.

Fisheries

The Fisheries Programme has

developed into one of the most promising and profitable income generating activities for rural women because of its high return, low time commitment and support from BRAC. The main objective in promoting pond aquaculture by women is to improve their nutritional status as well as to provide an additional source of income. This programme also works to establish extension networks through local communities, in order to develop self-sustainable programme. Fish Extension Workers are responsible for producing fingerlings through nursery activities, ensure essential inputs supply, and provide day-to-day technical assistance to the fish farmers. The fisheries programme extends to include poor fishermen who are generally deprived of their rights to



Jamila Begum: The Story of a Successful Female Entrepreneur

Jamila Begum was a newly married housewife living with her family in the remote village of Paniabandha in Tangail district. Her husband Ramzan Ali worked at a candle factory, earning US\$ 30 (Taka 1500) a month. Jamila had to maintain her family with two children and her mother-in-law with this meager amount of money. Then she became a BRAC Village Organisation (VO) member. In the next three years, she took small loans for cow rearing. She and Ramzan Ali dreamed of setting up a small candle factory adjacent to their house. On August 1997, Jamila took a US\$ 700 (Taka 35,000) loan from BRAC's MELA programme. She bought a 'dice-machine' and made a small factory space for their business. Being an expert in making and marketing candles, Ramzan Ali taught Jamila the business. Initially they used to make the candles together and Ramzan Ali would take the product to the market for sale. Gradually, she took the full responsibility of production and her husband concentrated on the marketing aspect of their business. It did not take long for them to earn a moderate profit from their business. The income from sales was sufficient for covering the amount of the monthly installments of the MELA loan. By the time Jamila repaid the loan, the business was established and earning a consistent profit. Jamila took US\$ 1000 (Taka 50,000) as her second loan and utilized it for capital investment—they bought three additional 'dice-machines' and hired another labourer. Which enabled them to earn higher profit from the business and by the end of year 2000 she had around US\$ 100 (Taka 5,000) every month as disposable income for her family. She can now afford to send her two children to school. On successful repayment of her second loan she has taken another US\$ 1000 (Taka 50,000) loan and invested it in her business.

In 1997, Jamila Begum and her husband started this business with a single 'dice-machine' and two labourers. After three years they are now working with thirteen full time and two part-time labourers, with the value of fixed assets of the business at US\$ 3000 (Taka 150,000) including a permanent factory space, five 'dice-machines' and other equipment, her business is now capable of absorbing US\$ 200 (Taka 10,000) per day as working capital. Presently, she is looking forward to introducing new items like 'agarbati' (incense sticks) and 'tooth powder' in partnership with her husband Ramzan Ali.

use large semi-closed water bodies (Oxbow lakes) to generate income and employment, and increase fish production. The Oxbow Lakes Fisheries Development Project is a partnership programme which includes International Fund for Agricultural Development (IFAD), Danish International Development Agency (DANIDA), World Food Programme (WFP), Government of Bangladesh and BRAC.

By the end of 2000, the fisheries programme generated a total of 193,271 employments and disbursed US \$ 53 million (Taka 2,679.25 million) to support activities under fisheries programme. The average income in the fisheries programmes range from Taka 900 to Taka 1,750 per month. During this period the programme had a total outstanding of US \$ 9.5 million (Taka 468 million) and a total area of 31, 262 acres of

cultivated water bodies.

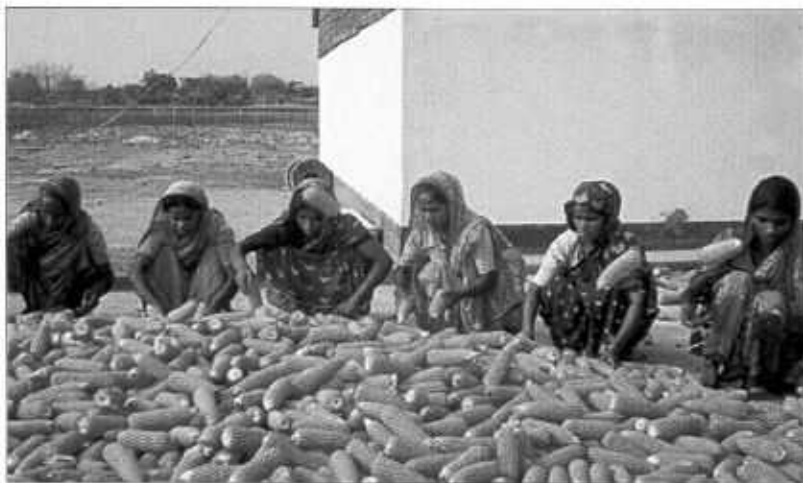
Agriculture

BRAC's Agriculture Extension Programme aims to increase the nutritional and income status of the rural households by increasing agricultural production through technology transfer, quality input supply and better organisational management practice of VO members and small farmers. Through this programme 20 VO members in each area receive training and become Agriculture Extension Workers (AEW) and each of the AEWs is responsible for assisting another 30 participants in agriculture related activities. Between 1996 and 2000 approximately 100,000 women were trained as vegetable growers. As there is a growing demand for maize and wheat from a number of commercial poultry farms in

the country, BRAC encourages farmers to grow these crops. Under crop diversification scheme cotton, sunflower, mustard etc. are also grown. The Agriculture Programme is running a number of collaborative projects with Bangladesh Rice Research Institute (BRRI), Bangladesh Institute for Nuclear Agency (BINA), and International Rice Research Institute (IRRI).

At the end of 2000, a total of 120,350 vegetable growers were actively involved in the programme after receiving training and supports like technical help and input supply. At the end of the reporting period US \$ 96 million (Taka 4,822.66 million) was disbursed in the agriculture sector. There were 265,469 outstanding borrowers in the programme with a total outstanding loan of US \$ 14.5 million (Taka 724 million) by the end of December 2000. The average income in the agriculture sector ranges between Taka 1,200- Taka 1,600 per month.

The BRAC Agriculture Programme is contributing significantly to national agricultural development. At present, BRAC produces about 90% of maize seeds and 35% of vegetable seeds in Bangladesh. Besides, BRAC is marketing 80% of hybrid rice seeds in the country.





Vegetable Export Programme

Poor farmers require better skills and knowledge of modern agriculture practices. They also need assistance to obtain fair price for their produce. The Vegetable Export Programme seeks to link these small farmers with international markets to bridge the distance between the local producer and international consumer. BRAC, in collaboration with HORTEX Foundation, started this programme in 1997-98 with particular focus on vegetables that have high demand in the European markets and can be grown in the climatic and soil conditions of Bangladesh. Training and technical assistance were provided to small farmers for producing particular crops, with arrangement for

packing and transportation to wholesalers in Europe. After three years, the programme gained both qualitative and quantitative changes and is capable of exporting more than 100 tons of beans to markets in Europe, Dubai and Singapore. At the end of December 2000, there were 1,097 contract farmers engaged in vegetable cultivation for export.

Social Forestry

The purpose of BRAC's Social Forestry Programme is to alleviate poverty and simultaneously protect the environment. In Bangladesh, forests comprise only 6.5 % of the total land area. Per capita forestland constitute only 0.02 hectore, which

is one of the lowest in the world. On the other hand demand for timber and fuel wood are rising due to the growing population. To limit the large scale deforestation, BRAC's Social Forestry Programme is working to bring all available land in the rural areas under forestation with the active participation of the rural poor.

The programme engages participants in operating horticulture and grafting nurseries either on their homesteads or on unused land. They are given access to credit, training on seedling production/grafting, input support in the form of seeds or seedlings and technical and marketing assistance. Village Organisation members who own or can lease 30-50 decimal of land, carry out agroforestry activities. In agroforestry food crops and tree crops are planted on the same plot of land in alternate strips of rows and columns. Long-term, midterm and short term crops are planted simultaneously so that year-round income is ensured for the participants. Till 2000, a total of 1,20,350 participants were involved in horticulture and grafting nursery activities. It is possible to earn an average of Taka 2,000-2,500 per month from activities carried out under social forestry programme. To ensure a constant supply of good quality and a variety of scion and cut-



aged. Although death rate was low compared to previous floods, an epidemic of water borne diseases posed a high risk among the flood affected population.

BRAC responded swiftly to mitigate the sufferings of the poor people during the period of disaster. Emergency supply of food and medical aid were sent to cope with the immediate needs of the people. A post-flood Relief and Rehabilitation Programme was set up to assess the extent of damage incurred and in the light of this assessment provided assistance to the affected people. A staggering number of BRAC VO members amounting to 1.9 million suffered major losses due to the flood. For those who became homeless, providing shelter was BRAC's top priority. A total of 23,500 families were given financial assistance to rebuild their

homesteads. Other forms of assistance were provided in terms of cash for work, farming and other entrepreneurial inputs. BRAC also aided to restore and rebuild damaged schools and supported students by distributing books and other educational materials. This project was supported by the Department For International Development (DFID), World Food Programme (WFP), BRAC and the local community.

Support Enterprise

The programme support enterprises provide essential inputs to the group members in an effort to further strengthen and ensure the maximum return as BRAC members expand their enterprises. Since supply of all these inputs by the local industries and/or government are

not of sufficient quantity, BRAC established a number of enterprises to supply these inputs. Timely supply of good quality inputs is a major factor that affects enterprise returns and their contribution towards poverty alleviation. These support enterprises include poultry farms for the production of day old chicks; feed mills for producing poultry and livestock feed; prawn hatcheries for post larvae production; seed production centres for the vegetable programme, reeling centres for yarn production and grainages for silkworm egg production.

In addition, BRAC's support enterprises link rural producers with growing urban markets by providing needed goods and services. In the late 1970's BRAC set up a cold storage to help potato farmers store their product and BRAC Printers to meet the organisations increasing printing needs. Aarong, was set up in 1978 to revitalise traditional Bengali crafts and link rural artisans to national and international markets. Currently BRAC has seven stores in Bangladesh that provide income and employment to more than 30,000 rural artisans. BRAC Dairy and Food Project links rural milk producers with urban markets by providing fair prices and modern chilling and processing facilities.

BRAC

programme





Urban population now accounts for one quarter of the total population of Bangladesh. Urban migration will continue in the next foreseeable future and everyday a large number of rural migrants converge towards the metropolitan cities in search of income and employment opportunities. Unfortunately, the public services and infrastructure in the cities are not geared to keep up with this influx. The population density and lack of services in urban areas make life in the slums unhealthy and dangerous. In response to the needs of the urban poor, BRAC set up microfinance programme in the city slums in 1997. Although there is a difference in rural and urban set up, the basic principles of microfinance were applied in designing programmes for the urban group. Like other BRAC VO members, urban members

are required to save to be eligible for credit assistance.

Besides microfinance, basic health care services are also introduced in 50 areas. Routine health check ups, health and nutrition education, family planning, immunization and basic curative treatment are some of the services offered. Schooling of urban poor children, who are mostly engaged in some form of labour, is difficult because of inflexible operational systems of formal schools. BRAC, therefore, started non formal education schools in urban areas in 1991. There are over 1000 urban schools operating in Dhaka and Chittagong. Special project schools for Garment Child Labour and Hard to Reach Urban Working Children are towards completion of their cycle. Children from these schools are also given vocation-

al training in various income generating activities through organisations such as the Underprivileged Children's Education Programme (UCEP) and Shurovi.

For the urban poor, finding shelter with even the most basic amenities at an affordable price is perhaps the biggest problem they face in the city. For poor working women, the housing problem has many dimensions besides obvious need for safe and clean shelter. Insecurity poses as number one hazard among the young women. BRAC has decided to build hostel complexes for the young, single, working women of the garment industries. The idea of constructing such complexes came from direct observation and discussion with the slum dwellers. BRAC has set up forty small-scale hostels in rented buildings for young working women in Dhaka city. These hostels are run by urban group members as income-generating enterprises. A loan of Taka 10 crore is being sought from the Government of Bangladesh to build a Hostel Complex for housing 2000 garment factory workers. On completion of this complex, there will be opportunity for BRAC to provide education and health support for the inmates.

Since the beginning of BRAC, health intervention has been an integral aspect of the organisation. The current Health, Nutrition and Population Programme (HNPP) is striving to achieve sustained health and nutritional impact on communities, providing critical service in health, nutrition and disease control, training and mobilizing women through health activities as well as assisting in the implementation of national programmes through replication of experiences and models from BRAC.

Essential Health Care

Essential Health Care (EHC) programme provides a mix of preventive and basic curative health services at the doorsteps of the villagers. EHC package is delivered mainly through community based health workers known as Shastho Shebikas. The package includes basic curative care for common diseases, safe water and sanitation, health and nutrition education, family planning, preg-

nancy related care, tuberculosis treatment and community mobilisation for immunisation. In addition, a number of health commodities are made available to the community through the Shebikas who sell items such as iodized salt, tube wells, sanitary latrines, sanitary napkins, contraceptives, saline, and safe delivery kits provided by BRAC. The idea to involve the Shebikas is to provide a source of income for them, as well as to initiate behavioural changes in health practices in

the community.

During RDP phase IV the EHC programme was expanded to cover several emerging new health needs of the poor. These new pilot initiatives are HIV/AIDS awareness, arsenic mitigation (undertaken jointly with Research Division) and health insurance. These issues have emerged as public health problems which are responsible for a significant level of morbidity and mortality among the rural population. BRAC feels

The Muktagacha Pilot Project

The Beginning of the Nutrition Facilitation Programme

The initial data of the Muktagacha pilot programme show that after the demonstration of food supplementation for 2 years, adolescent girls had better body weight than the girls of the same age entering supplementation. This was also applicable for height, mid-upper arm circumference and body mass index. For example, girls entering at age 10, exited at age 12 with a weight of 32.23 kg, which was greater than the entry weight of 12 years old girls at 30.5 kg. The positive effect of the nutritional intervention was evident by increased weight gain of pregnant women and higher birth weight of their newborns. For children under two, the mean entry weight-for-age was -2.91 SD and after three months of supplementation 65% of them exited with successful weight gains which averaged around 744g. In 1995, the mean entry weight-for-age had increased to -2.48 SD and 82% exited successfully from the programme with a mean gain of 897g.

the need to identify community-based and cost-effective mechanisms to address these problems.

By the end of 2000, EHC programme coverage extended to all 64 districts of the country. A total of 5,349,020 persons received health and nutrition education, an increase of nearly 40% since 1996. Under the Expanded Programme of Immunisation 67% of children under one year and 65% pregnant women have been vaccinated in BRAC covered areas. The rate of contraceptive prevalence increased to 54%, a positive outcome of social mobilisation and supportive economic interventions. The programme also distributed 249,973 slab latrines as part of its campaign to improve the sanitation and hygiene practices among the rural poor. The EHC programme has demonstrated that it is possible to provide cost effective health care service for the poor by involving the community, the government and other stakeholders through a simple package that deals effectively with basic public health problems.

Nutrition Facilitation Programme

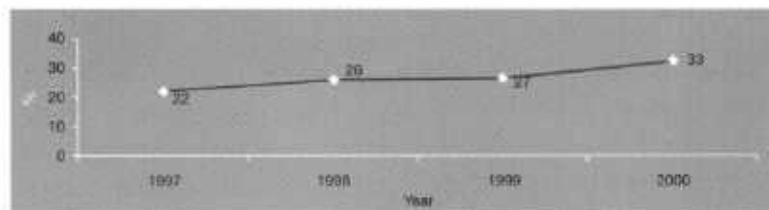
In keeping with its mission and goal BRAC became a member

of the core team responsible for the conceptualization and design of the Bangladesh Integrated Nutrition Project along with the Government of Bangladesh and other developmental partners. To facilitate the process, BRAC initiated a pilot nutrition project in Muktagacha upazila (sub-district) of Mymensingh district in 1993 with the objective to address the challenges of exist-

and quality control through supportive supervision.

In 2000, BRAC formed and held meetings with 26 Upazila Nutrition Management Committees to implement 5840 Community Nutrition Centres. Each centre is managed by one Community Nutrition Promoter (CNP) and women's groups, consisting of 9 to 11 members. 78508 births were recorded and

Trend showing children under two years of age (%) with normal weight for age in 1st phase 6 upazilas



ing food shortages and promote long-term behavior change through communication and education on intra-familial food procurement, preparation and distribution.

Since 1996 the government has given the responsibility to BRAC to implement the project activities in four phases in 26 upazilas out of 59, covering a population of around 6.7 million. BRAC took on the full responsibility for planning, management, social mobilization (through forums of adolescents, newly weds, schools, village doctors, etc.), training, logistic support, procurement

the mothers of the newborns educated on newborn care in 2000. A total of 2,122,793 mothers with children aged under two and 307248 pregnant women were motivated to attend the growth/weight monitoring and promotion sessions were oriented on nutrition and care rights. For education and food intake behavior change, supplementary food promotion sessions were provided to 335967 children aged under two and 194021 pregnant women. In the catchment areas, BRAC additionally conducts forums on reproductive health, safe motherhood, women's



rights, social issues and moral values.

Rural Service Delivery Programme

Since July 1997, BRAC, in partnership with the Pathfinder International and the Bangladesh Centre for Communication Programme (BCCP), has been implementing the Rural Service Delivery Programme (RSDP) component of National Integrated Population and Health Programme (NIPHP) in 171 upazilas. It has three distinct responsibilities under the part-

nership: to provide technical assistance to 19 RSDP NGOs along with other partners, grants management to two NGOs (Shimantik and SUPPS) and to directly implement the Health and Family Planning Facilitation Project (H&FPFP) in 33 upazilas.

Two strategies were followed to achieve the set goals of this project. Firstly, direct service delivery of the Essential Service Package (ESP) in its allocated areas through a three-tiered service delivery structure which includes:

- a. the depot holder (community volunteer) at the community level
- b. the BRAC satellite clinic at the union level
- c. the Shushastho (BRAC Health Centre), the static facility.

Secondly the strategy involves the generalized services, which support direct service delivery in the allocated areas.

Through these service delivery points, H&FPFP distributed 84,679 cycles of the pill, 85,841 pieces of condoms and 10,226 injectables given in August 2000. During this period, 1,979 customers were provided with IUD services, 42,574 pregnant women received pregnancy-related care on the second visit, 50,328 children were vaccinated by measles vaccination, 215,728 diarrhoea episodes

were treated by Oral Rehydration Saline (ORS) and 119,535 children were treated for Acute Respiratory Infection (ARI). During the first National Immunization Day (NID) in November 1999, 380,483 children received polio doses. In the following month, 389,494 children received polio doses and 299,526 children received Vitamin A capsules. On average 38,601 patients received curative care from direct service delivery points in a month. In addition, 1,635 patients were under treatment for tuberculosis. The outcome - sputum conversion rate was 92% and the cure rate was 91% for sputum smear positive cases.

All the H&FPEP Shushasthos and BRAC satellite clinics are providing Expanded Programme on Immunization (EPI) getting logistic supplies from the government. Five

trained medical officers from five regions have performed 394 male Voluntary Surgical Contraception (VSC) by using the latest procedure called Non-Scalpel Vasectomy (NSV).

Reproductive Health and Disease Control Programme

Bangladesh faces many challenges in the reproductive health sector including: high maternal and infant mortality, widespread prevalence of unsafe abortion practices and increasing incidence of reproductive tract infections and sexually transmitted diseases. The high maternal mortality rate (4.2 per 1000 live births) not only indicates the poor status of women in society, it also reflects the failure of the health

care system to effectively provide services.

BRAC introduced the Reproductive Health and Disease Control Programme (RHDC) to improve health products and services in rural Bangladesh. The project has been implemented since 1996 and covers a population of about 10 million, largely women and children, and offers comprehensive reproductive health care and control of infectious diseases. The programme is more focused through the educational and first level care at the field and supplemented by secondary level of care provided through the BRAC Health Centres called Shushasthos.

Community based health care is provided by paramedics in antenatal care centres which are merged with the government's expanded programme on immunization.

A Happy Customer of Surgical Contraception

After 10 years of marriage and 3 children Zarina Begum of Kaipaza under Nawtaga Union at Dimla in Nilphamari started to take oral contraceptives. Due to ill health and malnutrition she had some side effects. Khadiza, the depot holder / grassroots level voluntary service provider discussed long-term family planning methods highlighting male sterilization with her husband Muslimuddin. But Muslimuddin was confused about Non-Scalpel Vasectomy (NSV). He had concerns about operational pain, disability to work and loss of potency. Later BRAC service provider counseled him. And the mini-operation was performed. Now, Muslimuddin is one of our satisfied customers of NSV, who motivates new clients to opt for sterilization and leads a happy life with his family.

The RHDC strategy is to progress towards partial sustainability through (i) a community based approach using volunteers, (ii) introducing viable users fee from the attenders of clinical services at different rates and (iii) providing technical assistance services to Rural Development Programme's Essential Health Care (RDP-EHC) and to the Government of Bangladesh.

BRAC's Reproductive Health Package contains family and sexual health information for unmarried adolescents, contraception and spacing pregnancy, pregnancy related care including safe deliveries, RTI/STD treatment and control using syndromic management, HIV/AIDS awareness, male involvement and ARI treatment. RHDC also carries out the Directly Observed Treatment Short Course (DOTS) for TB control.

The RHDC has come to an end in December 2000. It was active for five years. During this period BRAC has been able to amass a wealth of information and experience through this programme. More importantly, the people considered these services as essential. Feeling the necessity of continuation of programme services, BRAC has included some of the components of the programme in its Essential Health Care (EHC) programme. Eventually, BRAC is planning to include the rest

of the components of RHDC in the EHC programme.

Shushastho (BRAC Health Centre)

Shushasthos (BRAC Health Centres), the community-based static health facilities in rural Bangladesh, has evolved as a result of BRAC's commitment to ensure comprehensive health care services to the rural people, especially women, children and the poor. These static centres also provide technical back-up to BRAC's health programmes and offer secondary level clinical services thereby establishing and maintaining referral linkages with tertiary level facilities for further care. The Shushasthos are the highest level of BRAC's service delivery in both RSDP and RHDC catchment areas. The first level of provision is through the Shastho Shebikas (SS), Depot Holders (DH) and trained Traditional Birth Attendants (TBA). The second levels of provisions are the Antenatal Care Centres (ANCC) and BRAC Satellite Clinics (SC).

Shushasthos also fulfil the needs envisioned in the Government's Health and Population Sector Programme (HPSP) through supplementing and complementing the existing system to ensure delivery

of the Essential Services Package (ESP). As of December 2000, a total of 90 Shushasthos (36: RSDP and 54: RHDC) were functioning in 80 upazilas. Shushasthos provide a wide range of services that include outdoor treatment and counselling, family planning, check-ups during pregnancy and post-pregnancy period, normal delivery by trained doctors and female nurses, minor surgery, child health care, emergency admission and treatment of diarrhoea, pneumonia, sexually transmitted diseases, acute respiratory infections, essential drug services and laboratory services.

The BRAC health centres deliver health care services at cost with a safety net provision for the poor. User cost charged by Shushasthos is low and in several cases, patients coming from the extreme poor, who are unable to pay, have costs waived. Issues like quality assurance, financing and access to the poorest have always been critical to BRAC. A comprehensive system with a technical manual has been in action for assuring the quality of care.

In 2000, a total of 578,919 patients received care from Shushasthos for various health problems and 3,866 deliveries were performed. The common medical problems for which

the clients came in 2000 were peptic ulcer diseases, reproductive tract infections, diarrhoeal diseases, worm infestation, fever/pyrexia of unknown origin (PUO), skin diseases, pregnancy related care, urinary tract infection, anemia and STD/RTI. The average cost of recovery from the community through 90 Shushasthos in 2000 was around 40%.

BRAC Limb and Brace Fitting Centre

BRAC initiated a Limb and Brace Fitting Centre under its Health Programme in an effort to contribute to rehabilitative facilities for the disabled. This centre started operations in July 2000, producing artificial limbs for the limbless person and braces for those who have hand or leg deformities. Three technicians including one doctor were trained from Jaipur's Rehabilitative Aid and Limb Fitting Centre (RALFC) in India. Since inception, BRAC Limb and Brace Fitting Centre has served 140 patients till December 2000 with artificial limb and brace. BRAC aims to introduce physiotherapy, Hepatitis B vaccination and minor surgery from the centre soon at a subsidised cost to the poor.



BRAC
education
programme



In 1985 BRAC began its Non-Formal Primary Education Programme for children of landless families with little or no access to the formal system. The BRAC Education Programme (BEP) forms one of BRAC's major social development interventions and works directly towards the empowerment of children (particularly girls) from the poorest families. At present, BRAC is operating 31,082 schools with a total no. of 1,000,632 learners. By the end of 2000, 1,681,563 learners have graduated from BRAC schools out of which 1,148,858 are girls.

BRAC Schools

There are two primary school models in the BRAC Education Programme. In 1985, the Non-Formal Primary Education (NFPE) model was initiated as a three-year programme for children between the ages of 8 and 10 years. These were children who had never enrolled in any school or who had dropped out from the formal schools. In 1998, this model was expanded to a four-year programme which covers the primary curriculum for grades 1 to 5. This was in response to the large number of BRAC graduates interested in continuing their education to secondary level.

The BEOC (Basic Education for Older Children) schools known as Kishor-Kishori schools were opened in 1987. These schools run for three-years catering to the basic educational needs of 11 to 14 year old children.

Both the NFPE and BEOC schools are provided with

books and other materials free of charge. Most BRAC schools are bamboo or mud-walled, one-room village structures with a thatch or tin roof, and a minimum floor space of 360 square feet. The schoolhouse is usually rented by BRAC for a nominal sum and close to the homes of the students.

THE STUDENTS

The limited class size of 30 to 33 students helps to forge a special bond between the teachers and students. The students of BRAC schools are mostly the children of the poor and landless.

BEP considered that it was necessary to specifically target girls for enrollment, as opposed to leaving that option to parents who might continue to favour boys. As a result of the programme's special emphasis on the enrollment of girls, about 70% children in NFPE and BEOC schools are female.

THE TEACHERS

Around 97% of the teachers in BRAC schools are women and they are married, local residents of the village. The teacher must have at least nine years of schooling. All teachers are provided with a 15-day initial intensive training. This is followed annually by training to prepare for each year. Regular one-day monthly refreshers are also provided. For grades IV and V they receive more extensive training, 16 days and 18 days of special refreshers in English and Mathematics. In all schools the same teacher conducts a full cycle.

In BRAC Schools the teacher student relationship tends to be very close. In the school 30 to 33 children sit on mats arranged in a large U shape. That helps to create an informal, interactive, participatory atmosphere, conducive to the involvement of all children.



CURRICULUM

The BRAC curriculum has been tailored to suit the needs of rural children. Most recently, it has been adjusted to cater to the needs of urban children too. The curriculum covers the five-year primary curriculum. As more than 90% of the BRAC graduates continue in the formal system, the curriculum incorporates competencies set out by the government for formal primary schools.

The curriculum design encourages a learner-centered participatory approach. The teacher encourages group learning and participation. The schools maintain an environment,

which makes the lesson interesting and helps the children gain a greater understanding of their subjects.

The NFPE curriculum consists of lessons in Bangla, Mathematics and Social Studies. In grades IV and V the programme follows the Government textbooks in all subjects. English is taught from class II. The BEOC model includes Health Education and Science during the fourth and fifth phases of the school.

All the educational materials are provided by BRAC and for material support children contribute a sum of Tk. 5 a month.

EDUCATION SUPPORT PROGRAMME (ESP)

BRAC's Education Support Programme was first initiated in September 1991 to reach out to a larger population by partnering with local NGOs. This partnership increases BRAC's effort towards the eradication of illiteracy and also develops the technical, conceptual and human skills of smaller NGOs. At present ESP is providing its support to 267 NGOs for 2,445 schools with 73,350 learners.

Continuing Education Programme

The Continuing Education

Programme (CEP) was introduced in 1995 its focus is the post-literacy activities of BEP. Through an organized network it aims to develop the reading habits of both the rural and urban people. These objectives are achieved through establishment of Union Libraries and Reading Centres.

UNION LIBRARY or GONOKENDRA PATHAGARS

Union Libraries, or Gonokendra Pathagar aim to make reading materials available to people in villages. Every library has a children's corner. So far, over 460 libraries have been opened and are run by the local community management committee with active support from BRAC.

The management committee oversees the day-to-day functioning of the library, and also works on special events and fundraising. In 2000, 340 libraries organized socio-cultural and learning events. In addition the library members were provided with free skill training in different areas in collaboration with different Govt. departments.

READING CENTER or KISHORI PATHAGARS

Reading Centres are set up two months before a Basic Education for Older Children

(BEOC) school completes its cycle. The centres are set up to develop the reading habits of adolescent girls and women. In addition, they are provided with training to develop entrepreneurial skills. The centres highlighted the fact that women also need a place to socialize. Through Reading Centres young women are encouraged not only to read, but also to participate in indoor games and develop livelihood skills.

Adolescent Peer Organised Network (APON)

Adolescent Peer Organised Network (APON) is a new initiative to improve the quality of life of female adolescents who attend the Reading Centres. The main objective of this initiative is to raise the

consciousness of adolescents in a community with the assistance of peers and older siblings. Through informal discussions with adolescent girls and their mothers the APON team members realized that there was an apparent need to learn about issues that are close to their life. A series of story-books have been developed for the girls attending the Reading Centres. The curriculum focuses on reproductive health, social problems and environmental issues (i.e. menstruation, family planning methods, sexual abuse, acid attacks, inheritance laws for women, AIDS). The members of the Reading Centres, particularly adolescent girls, attend a five-month course on this curriculum. Adolescent Leaders and Peer Educators from the members of the Reading Centres have been trained to run these courses. After completion



of the course, members attend the libraries for the following thirteen months to maintain contact with reading materials.

Schools in Urban Areas

While administering education extensively in the rural areas BRAC realized that it was not reaching out to uprooted slum children. Although the Government is providing free education for young learners all over Bangladesh, there were few schools for the poor children of slum dwellers. Therefore, in March 1992, BRAC started implementing schools in the urban areas for these under privileged children. The main components of urban Programme are NFPE-BEOC schools.

The schools of the urban areas cater to the needs of urban life and surroundings where a large number of poor children are deprived of formal education due to scarcity of formal schools. BRAC has opened urban schools in different divisions of Bangladesh, including Dhaka, Chittagong, Khulna, Rajshahi, Sylhet and Barisal. There are 1,221 urban schools in operation with a total number of 32,322 students in both

NFPE and BEOC schools.

DOMESTIC CHILD LABOUR SCHOOL

Domestic Child Labour schools were initiated in May, '99 as a pilot project in Dhaka urban. At present, there are 6 domestic child labour schools with an enrollment of 180 students, out of which 109 are girls.

Government – NGO Co-operation

The increased level of co-operation between BRAC and other NGOs and the government has provided greater opportunities for BRAC to disseminate the expertise it has gained in the area of primary and continuing education and to play an even more proactive role.

HARD TO REACH SCHOOLS

The Hard to Reach (HRT) programme was initiated by UNICEF and the Government-run DNFE (Directorate of Non-Formal Education) to set-up schools for urban children who are "hard to reach" - particularly those involved in hazardous occupations aged between 8 and 14. The DNFE is responsible for implementing this programme through different

NGOs. BRAC became involved in this programme in 1997 and has opened schools in Dhaka urban, Chittagong, Rajshahi, Khulna, Sylhet and Barisal. These schools follow the BRAC model but operate only a 2-year school cycle. The equivalent of the competencies of grade I-III of the Government schools is taught over this period. Each class consists of 30 learners and a teacher.

There are now 120 HRT schools in operation in different urban areas. 3,600 working children are studying in BRAC's HRT schools, out of which 2,240 are girls.

GARMENTS CHILD LABOUR SCHOOLS (GCL)

BRAC inaugurated this programme of Garments Child Labour schools in 1996 with the co-operation of Bangladesh Garments Manufacturing & Exporting Association (BGMEA), UNICEF and ILO in order to provide child labourers with basic education. The children who are enrolled in these schools are less than 14 years of age and identified as garment child labourers. To supplement their income these children receive an amount of Tk. 300.00 as a monthly stipend

for attending school.

The Garments Child Labour schools follow the BRAC education programme curriculum. The total number of on-going Garment Child Labour schools is 43 with 1,258 learners.

COMMUNITY SCHOOLS

The community schools are low-cost, social education institutions, setup by the Government. These were constructed by the General Education Project (GEP) between 1990-96. However, within a short time the Govt. found that the performance of many schools had deteriorated

as the local communities were unable to run the schools successfully. The Government found that 194 community schools were non-functional and decided to hand over these schools to various NGOs to run them more efficiently from their organization's own resources or funds they had received from Donors.

Of the 194 community schools, the Government allocated 73 schools to BRAC to make them operational. BRAC has formally received 43 schools, which are now in operation. At present 3,944 students are attending these schools from pre-primary to class III. To make these schools operational BEP has appointed teachers of

whom 94% are women with a minimum qualification of S.S.C. (Secondary School Certificate). The teachers receive 15 days of basic training, 3 days orientation before opening of schools and 1 day refresher courses every month. In addition to these, each teacher receives 6 days training at the beginning of each academic year.

The Government curriculum, competencies and books are being used in these community schools. However, all supplementary materials are being provided by BRAC.





New Initiatives

PRE-PRIMARY

The Pre-primary Class (previously known as Baby Class) has been one of the most interesting interventions of BEP. Positive results from the pilot phase influenced the programme to operate 1,434 pre-primary classes, with an enrollment of 36,549 learners. This class has been established for young learners aged 5-6 years. The students are charged Tk. 10 monthly as school fees and Tk. 40 in the beginning for material costs. The duration of each class is 12 months. There are 25 learners in a class and 2 Kishori (adolescent) teachers. The average age of these teachers is 15.

The Pre-primary teachers receive three days training before the commencement of their school. Each teacher receives a guidebook with detailed instructions on activities. Additionally, every month the teachers attend a half-day refresher course where past and anticipated problems are discussed.

Pictorial workbooks on Bangla, Science and Math for children, a teacher's guide and supplementary materials for Pre-primary Schools have been developed.

FORMAL LABORATORY SCHOOLS

The experience and expertise gained through its Education Programme led BRAC to start the Formal Laboratory School Programme. The core objective of the programme is to demonstrate that BRAC's NFPE experiences can be applied in a formal schooling environment.

The Formal Laboratory School Programme consists of a 6-year school cycle, beginning in pre-primary and continuing to grade 5. Eleven formal schools have been established so far. There are approximately 40 students and a teacher in each class.

BEP appointed female teachers to operate these schools. The teachers are from the local community and have a minimum qualification of S.S.C. (Secondary School Certificate). These teachers receive similar training as the teachers of Community schools.

The Formal Laboratory Schools follow the full Government curriculum and competencies and currently use only BRAC books and supplementary materials.

CULTURAL INTEGRATION of ETHNIC MINORITY GROUPS

Cultural Integration of ethnic minority groups is another

interesting intervention of BRAC Education Programme. This intervention started with a workshop held in August 1999 with the staff who were working in the Chittagong Hill Tracts. The objective of this workshop was to create awareness among the staff to understand different ethnic cultures and also to develop a better understanding as to how to interact and socialize with ethnic teachers and students.

There are about 2,824 ethnic students studying at different BRAC schools along with mainstream Bangladeshi students in different districts of Bangladesh including Joypurhat, Sreemongol, Dinajpur, Rajshahi, and Mymensingh. Out of 32 regions where BEP operate schools, 14 regions have learners from different ethnic groups like Garo, Manipuri, Shantal, Orao, Pahan, Dalu, Khasia etc.

research and evaluation division



Research and Evaluation Division (RED) was established in 1975 as an independent unit within BRAC to provide research support to BRAC's development programmes. Over time RED has grown to become the largest NGO-based research organization in Bangladesh. The findings of BRAC research help achieve programme objectives by improving and/or modifying the programme strategies and identifying new programmatic issues. Others also find BRAC's research useful for academic purposes and policy issues both at home and abroad.

RED undertakes multidisciplinary studies on BRAC programmes that cover poverty alleviation, socioeconomic development, agriculture, health, population, nutrition, education, environment and gender issues. A recent study shows that BRAC's contribution to the Gross Domestic Product (GDP) of Bangladesh was 1.15% in 1998. Another study shows that in 1999 BRAC created salaried job for 88,639 individuals and self-employment for 2.96 million BRAC beneficiaries. Several studies on ultra poor helped understand their problems and development needs and thereby initiate new programmes for them. A study on hybrid rice could not suggest a promising variety for adoption in terms of profitability and grain quality although one variety showed better performance in the short run. It appears from a recent study that adolescent family life education has played a positive role in improving rural adolescents' knowledge and

attitude on reproductive health issues. But gender inequality persists in their knowledge, attitude and practice. The findings of a rural-based longitudinal study show significant material well-being of the BRAC households as shown by the consistently greater asset base, greater food security, and economic solvency compared to their counterparts. Besides influencing women's lives, BRAC interventions also had beneficial effects on child survival and community network. From cumulative life table survival probability, it was found that the children of BRAC members always had a lower risk of death than children of poor non-members (see graph). The difference was greater during neo-natal period.

Major nutrition research of BRAC during the year included anaemia and iron deficiency during pregnancy, iron and food supplementation, nutrition education, and food inse-

curity. BRAC continues nationwide education survey in partnership with other organisations and produce state-of-the-art reports every year. Other education-related studies continuously feeding BRAC education programme in correcting/modifying their interventions. Results of a tracer study show that 70% of the BRAC school graduates satisfied all the four criteria of basic education - reading, writing, numeracy, and life skills knowledge. The level of their basic education increased over time due to knowledge retention and admission in formal schools. Another study shows that although 90% of the graduates enrolled in formal primary schools only 40% survived after five years. Around 10% dropped out each year, the dropout rate being higher for boys. A group of experts found the text materials of BRAC schools well-structured, detailed, lesson-based, and covered all the 53 terminal competencies recommended by



the government of Bangladesh. BRAC's action research programme on arsenic mitigation tries to find out the best alternative safe water options for the affected community throughout the country. An initial assessment of cumulative environmental effects of some agricultural programmes of BRAC shows that BRAC research and seed farms used high doses of pesticides and chemical fertilizers. Farmers' knowledge on adverse environmental impact of modern agricultural technology was minimal. Crop diversification, and extensive use of organic fertilizers and integrated pest management have been recommended.

Although RED primarily concentrates on BRAC programmes, it also collaborates with national and international organisations to study important development issues at the national and global levels. RED maintains strong ties with the government of Bangladesh and a number of academic institutions and organisations at home and abroad. In the year 2000, RED undertook 22 collaborative projects with prestigious organisation like: International Rice Research Institute (Philippines), Manchester University (UK), Aberdeen University (UK), Cornell University (USA), Umeå University (Sweden), Asian-Pacific Resource and

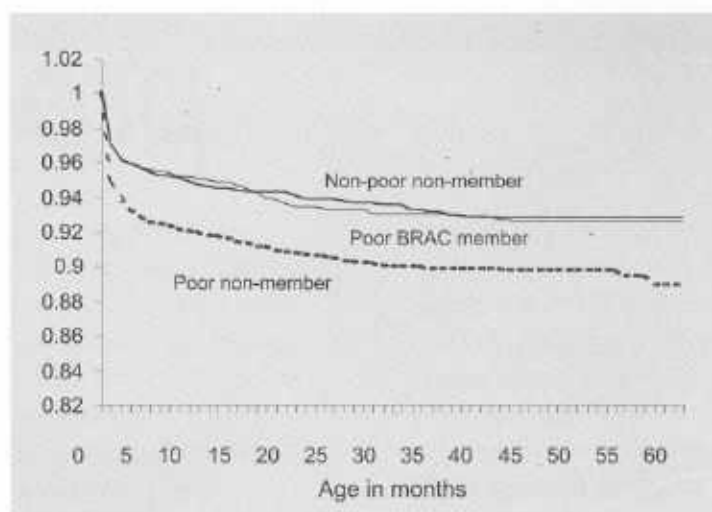
Research Centre for Women (Malaysia), UNICEF Bangladesh, Campaign for Popular Education, Dhaka, University of Dhaka, International Centre for Diarrhoeal Disease Research, Bangladesh (ICDDR,B), and Bangladesh Rickets Consortium. RED receives interns from universities and institutions globally. In 2000, RED hosted 7 interns from four countries.

To translate the research findings into action, RED maintains an effective internal and external communication and dissemination network. It emphasizes the importance of effectively sharing research findings

with the stakeholders at multiple levels. Research findings are disseminated through reports, monographs, annual reports, books and book chapters, journal articles, vernacular research compendium, and short articles in newspapers and newsletters.

As of December 2000, RED has produced 818 research reports and papers that are available in bound volumes in Ayesha Abed Library. In the year 2000, RED initiated 125 studies, of which 66 completed. The abstracts of completed studies are available in the RED Annual Reports and at the BRAC website (www.brac.net). Many of these research findings were published in prestigious journals worldwide. Twenty-seven original research papers were either published or accepted for publication in national and international journals during the year. Some of the international journals that published BRAC research include *The Lancet*, *Social Science and Medicine*, *Health Policy and Planning*, *Journal of Biosocial Science*, *Health Education Journal*, *Perspectives in Education*, *International Review of Education*, *International journal of Educational Development*, and *World Development*. BRAC researchers also contributed 10 book chapters and wrote three books during the year. In addition, 17 popular articles were published in newsletters and

Life Table Probability of Survival of Children belonging to Households of BRAC members, poor non-members and non-poor non-members



newspapers.

The research findings are also disseminated through non-print media like presentations in national and international conferences, seminars and workshops. RED organized eight field level dissemination workshops for BRAC's field staff country-wide. These were found quite important and useful in disseminating research findings at field level. Summaries of major findings and important activities are also posted on display boards placed at all the training venues of BRAC. As part of the observance of the Silver Jubilee of BRAC research, RED organized four research conferences

for a wider group of audience such as government officials, political leaders, NGO officials and the members of the civil society. These conferences were held at four divisional headquarters in Rajshahi, Khulna, Sylhet and Chittagong aimed at enhancing people's awareness on BRAC's activities.

Currently, RED has 46 professionals and 64 support staff, 25% being female. In 2000, RED spent US\$ 0.97 million (Taka 48.47 million), 37.7% of which came from BRAC's funds and the remaining procured from external sources.

support programmes



BRAC's institutional structure is supported by internal programmes to help sustain and facilitate its core interventions. These support programmes enhance the efficiency of the organisation to reach its goals.

The BRAC Training Division

Fulfilment of BRAC's mission requires a group of competent professionals committed to the goals and values of BRAC. Since the inception of BRAC, training has been considered as one of the most important strategies to build the capacity of the organisation. A well-known feature of BRAC training is its participatory nature, which is learner-centred, problem focused, need-oriented, promoting individual involvement and group interactions. The training modules are developed from the perspective of the participants' needs. These courses are continuously upgraded to meet the changing and emerging needs of the programmes. The training staff has extensive field experience and is trained in participatory facilitation skills. At present there are twelve Training and Resource Centres (TARCs) and two BRAC Centres for Development Management (BCDMs) in the country that operate year-round training courses for BRAC staff and

programme participants. In 2000, two new Training and Resource Centres were established in Barisal and Bogra, both with 100-person capacity. Additionally, the capacity of TARC-Savar has been expanded to 225 from 100.

Training courses are grouped into two broad categories: Human Development and Management and Occupational Skills Development.

Human Development and Management courses include:

- Micro-finance Management
- Micro Enterprise Management
- Development Management Course
- Organisation Development Course
- Training of Trainers
- Development Approaches
- Gender Awareness and Analysis Course
- Training Courses for Community Mobilizers
- Training on Pregnancy-Related Care.
- Occupational Skill Development Courses.

The Training Division developed a Gender Quality Action Learning (GQAL) programme and implements it across the organisation. The aims of the GQAL programme are to improve gender relations within the organisation and to improve programmes with gender related issues among the poor. A large number of staff are involved in a process of defining gender equity and organisational changes issues in three areas: individual attitudes and behaviour, programmatic outcomes and organisational systems. Since 1995, the GQAL programme has imparted training to 15,000 regular employees of BRAC.

Some joint collaborative training programmes have been undertaken with government and non-government agencies. Among those, collaboration with the Ministry of Health on National Nutrition Programme (NNP) and Hospital Improvement Initiative (HII) are significant. The BRAC Training Division also organised some workshops on Child Rights Convention in collaboration with UNICEF. The

Division has trained a total of 38,873 participants through various courses in the year 2000.

Global Partnership

The Global Partnership for NGO Studies, Education and Training is a consortium of three educational centres: BRAC in Bangladesh, the Organisation of Rural Associations for Progress (ORAP) in Zimbabwe and the School for International Training (SIT) in the United States. This partnership seeks to fill gaps in the current systems of higher learning. With centres on three different continents, Global Partnership is uniquely suited to facilitate mutual respect, learning and sharing among NGO leaders around the world.

The comprehensive diploma and Master's Degree programmes offered by Global Partnership are specifically designed to respond to the realities faced by NGO leaders from the grassroots to the global levels. Under the partnership network, BRAC offers the post-graduate diploma in NGO Leadership and Management leading to a Master's Degree programme. Likewise, ORAP, Zenzele College is the venue for the Global Partnership's diploma programme in grass-

roots development and NGO management leading to a Bachelor's Degree. The School for International Training in Vermont, USA, is the venue for the Bachelor's and Master's Degree programmes offered by the partnership network. All qualifications and credits earned through Global Partnership programmes are accredited by the School for International Training. In 2000, 22 students from 10 countries completed their postgraduate diploma course from BRAC bringing the total number to 79.

Exposure Programmes

Bangladesh is characterized by both a large concentration of people living in poverty and also a large and vibrant NGO

sector that has played a vital role in the development of the country. NGOs have experimented with various approaches to addressing social problems. BRAC's achievements in rural development are well known throughout the world. BRAC believes in sharing its experience and learning with like-minded organisations and agencies.

Development practitioners from home and abroad frequently visit BRAC to see first-hand its programmes and activities. To make these visits as productive as possible, BRAC launched Exposure Programme in 1994 with the purpose of introducing its programmes to development practitioners from around the world. The duration of the programme depends on the participants' areas of interest, which vary from 5 to 30 days.



In 2000, BRAC Training Division organised fourteen different exposure programmes for international participants.

Monitoring Department

The monitoring department was established in the early 80's. Continuous monitoring helps the ongoing programmes sustain their activities in the right direction. The role of the monitoring department is to provide feedback to managers at different levels, which assists them in taking appropriate corrective actions.

During the year 2000, the department focussed on 65 issues 92% of which covered three major programmes, the remainder on support services. In addition, the department has broadened its area of activities to include support services such as transport, procurement, construction, and telecommunication, and has also investigated into some grievances of the staff.

Ayesha Abed Library

The Ayesha Abed Library maintains a collection of over 10,000 books, journals, docu-



ments, reports on accounting, anthropology, business administration, computer science, economics, education, finance, gender/women issues, human resources management, general management, poverty alleviation, socio-economic development and statistics.

The collection is extensively used by BRAC staff, students of the Information Technology Institute, and also by the researchers, teachers and students from outside institutions.

Public Affairs and Communications

BRAC shares its experience and learning with the general public, development practitioners, governments and academics from around the world as its development programmes gained national and interna-

tional recognition. BRAC has also come to occupy a prominent position in Bangladesh's civil society that enables it to speak on a variety of issues related to development and poverty reduction at the national and global levels. The Public Affairs and Communications Department is responsible for dissemination of information, BRAC's advocacy and exposure programmes. In 2000, more than one hundred exposure programmes for international delegations were undertaken. The department organized a series of internal exposure programmes in which BRAC's work and experience were well presented to students and teachers at leading colleges around the country. Media briefings are held at the national and district levels to keep them informed of new programmes as well as BRAC's ongoing activities. The department also compiles the Annual

Report and produces Access, BRAC's English language newsletter.

Publications

The Publications Section produces low-cost materials for programme participants, BRAC staff and the larger community. A substantial proportion of its publications is for children, for whom there is a lack of affordable reading materials. Under this programme, BRAC has published 125 different titles which are used in the Non-Formal schools of BRAC and other NGOs as well. Moreover, many Government education projects are using these books as supplementary reading material. These titles are also available in the open market. This department also publishes 'Shetu'- a bimonthly Bengali newsletter for BRAC staff and 'Gonokendro'- an illustrated

monthly journal, targeted towards a rural readership. This department also supports other programmes and produces and develops different materials such as booklets, posters, leaflets, flip charts, stickers and folders. BRAC Publications regularly participates in book fairs throughout the country to promote reading.

Internal Audit and Accounts Departments

Internal Audit department undertakes routine internal audit to maintain organisational transparency and accountability according to audit guideline and practices. This department is responsible to detect and prevent the errors and frauds, if any, in the day to day financial as well as non-financial transactions of the organisation and report to the

management. There were 71 internal audit staff at the end of the year.

Accounts department prepares budget for different projects. Monthly project-wise receipt and expenditure statement is prepared by each branch based on which summarized consolidated statement is prepared. Besides, capacity building of staff and investment are done by the accounts department. The department assists in accounts related policy formulation and is directly responsible to implement those policies.

Human Resource Department

The Human Resource Department is responsible for updating and implementing BRAC's human resource development plan in addition to recruitment, hiring senior staff, orientation and performance appraisals.

Logistics, Procurement and Construction Department

Implementing programmes on a national scale requires the





effective coordination of material support. The Logistics and Procurement Departments supervise purchasing, material distribution and arrange for BRAC's transportation needs. BRAC's construction department is a key player in its infrastructure development.

Computer Centre

The BRAC Computer Centre (BCC) provides in-house support to the organisation's extensive information network system that, among other things, maintains the financial records of the credit and savings. The centre also oversees

the ongoing process of computerization of BRAC's field offices.

Commercial Ventures

In the past few years BRAC has been involved in bringing about social and economical change through a variety of commercial ventures. As a major shareholder in the Delta BRAC Housing Corporation Limited (DBH), a public limited company and a non-banking financial institution approved by the Government, BRAC is promoting affordable home ownership by providing financing and contributing to

the growth of the housing sector.

Realizing the need to keep up with technological innovations, BRAC has involved itself in the field of information technology. In 1996, BRAC collaborated with Delta Network Systems to provide efficient, high-speed Internet service to subscribers in Dhaka through BDMail. BRAC Information Technology Institute (BITI) was set up in 1998 to provide training and education to develop professionals in IT. Reaffirming its commitment to higher education in technology BRAC joined IBM and established an IBM Advanced Career Education Centre (IBM-ACE) in Dhaka.

GOVERNANCE

1 Governing Body

The Governing Body consists of seven members. Out of them, six are non-executive and one is the Chief Executive of the organisation. The following were the members of the Governing Body in 2000.

| | |
|-----------------------|--------------------|
| Syed Humayun Kabir | Chairman |
| F.H. Abed | Executive Director |
| Taherunnessa Abdullah | Member |
| V.I. Chowdhury | Member |
| Kazi Aminul Huque | Member |
| A.S. Mahmud | Member |
| Salma Sobhan | Member |

Six meetings of the Governing Body were held in 2000.

2 Audit Committee

| | |
|----------------------|--------|
| Dr. Salehuddin Ahmed | Chair |
| Mr. Aminul Alam | Member |
| Mr. S.K.Sarkar | Member |
| Mr. Shawkat Hossain | Member |

3 Meeting & Attendance

Three meetings of Audit Committee were held in 2000. All members attended the meetings.

4 Delegation of Authority

Clear-cut policy regarding authority of each level of staff is spelt out. The staff are empowered to take decision at Area, Regional and Programme level. Procedure manuals and policy documents contain organisational policies and procedures, which are open to all.

5 Internal Control

Internal Audit ensures compliance of policies and procedures. Internal Audit Department, consisting of 134 staff, has undertaken 1648 audit functions in 2000. Some branches were audited twice during the year. 116 review meetings were held where audit findings, response of the audit and corrective measures undertaken were discussed. It also ensures accountability of local management.

6 Accountability & Transparency

External Audit: Ernst Young and S.F. Ahmed & Co. were the External Auditors for the year 2000. Independent Chartered Accountants firms audited eleven projects. These reports were submitted to

the donors of particular projects. Auditor General of Bangladesh (AGB) has audited accounts of three projects, which were financed by the Government of Bangladesh. PKSP's internal auditors audited the micro credit programme of BRAC.

Audit reports for all projects, along with FD-4 certified by the Auditor, were submitted to NGO Affairs Bureau, Prime Minister's Office.

BRAC has two Donors' Consortia, one for the Rural Development Programme and other for the Non-Formal Primary Education Programme. The two Consortia met twice in the year 2000 and discussed programme activities and outcomes along with financial aspects. The Consortia donors are the European Commission, Department for International Development (U.K), DGIS (The Netherlands), CIDA (Canada), UNICEF, NOVIB, World Food Programme and The Aga Khan Foundation, Canada.

7 Contribution of BRAC to Government Exchequer

| Income Year | 1999 | 2000 |
|--|-------------------|-------------------|
| Income Tax | 12,481,746 | 19,259,284 |
| Tax deducted at source from third parties* | 6,339,095 | 8,753,640 |
| From Salary* | 2,997,126 | 2,884,301 |
| VAT* | 11,484,365 | 10,011,790 |
| TOTAL | 33,302,332 | 40,909,015 |

* This is related to financial year 1998-1999 and 1999-2000 respectively.



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S. F. Ahmed & Co.
Chartered Accountants
House #25, Road #13A, Block-D
Banani
Dhaka-1213
Bangladesh

Tel.: + 880 2 881 5102
Fax: + 880 2 882 5135

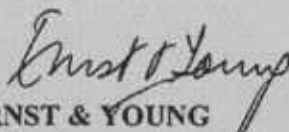
INDEPENDENT AUDITORS' REPORT

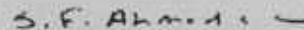
To The Governing Body of BRAC

We have audited the accompanying Balance Sheet of BRAC (registered in Bangladesh as a society under the Societies Registration Act 1860 and operating as a non-government development organisation) as of December 31, 2000 and the related Statements of Income and Expenditure and Cash Flows for the year then ended. These financial statements, which are set out on pages 1 to 17, are the responsibility of BRAC's management. Our responsibility is to express an opinion on these financial statements, based on our audit.

We conducted our audit in accordance with auditing standards adopted in Bangladesh. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of BRAC as of December 31, 2000 and the results of its operations and its cash flows for the year then ended in conformity with the accounting policies summarized in Note 2 of the financial statements.


ERNST & YOUNG
Public Accountants
Kuala Lumpur, Malaysia


S. F. AHMED & CO
Chartered Accountants
Dhaka, Bangladesh

May 30, 2001

AUDITED FINANCIAL STATEMENT

BRAC

Balance Sheet as at December 31, 2000

| ASSETS | 2000 Taka | 1999 Taka |
|---|-----------------------|-----------------------|
| Fixed assets | 3,020,016,265 | 2,529,873,746 |
| Investments in related undertakings | 206,635,581 | 190,129,118 |
| Investments in securities and others | 77,305,969 | 42,151,143 |
| Loans to Village Organisation members, net (Note-1) | 7,310,962,622 | 6,550,371,002 |
| Motor cycle loans | 133,209,153 | 131,069,112 |
| Inventories | 803,072,435 | 820,898,023 |
| Advances, deposits and prepayments | 319,679,286 | 493,816,868 |
| Grants and accounts receivables, net | 875,131,415 | 927,489,536 |
| Fixed deposits and PSPs | 1,177,904,421 | 1,057,056,962 |
| Cash in hand and at banks | 385,803,475 | 205,675,787 |
| | <u>14,309,720,622</u> | <u>12,948,531,297</u> |

FUNDS AND LIABILITIES

| | | |
|---------------------------------------|-----------------------|-----------------------|
| Capital fund | 5,210,579,987 | 3,176,423,865 |
| Donor fund-investment in fixed assets | 544,103,937 | 564,175,493 |
| Donor fund-investment in loan fund | — | 1,458,271,344 |
| Motorcycle replacement fund | 180,615,766 | 232,477,852 |
| Donor fund-general | 18,189,531 | 45,798,773 |
| Other funds | 71,637,275 | 55,668,024 |
| Term loans (Note 2) | 2,951,562,680 | 2,162,159,418 |
| VO members savings deposits | 3,550,373,268 | 2,902,953,491 |
| VO members project & current accounts | 73,052,432 | 92,982,417 |
| Other Liabilities | 1,275,348,053 | 1,213,974,406 |
| Provision for taxation | 31,741,030 | 12,481,746 |
| Bank overdrafts | 402,516,663 | 1,031,164,468 |
| | <u>14,309,720,622</u> | <u>12,948,531,297</u> |

The accompanying notes form an integral part of this statement.



Chairman, Governing Body
BRAC
Dhaka, May 30, 2001



Executive Director
BRAC

BRAC
Statement of Cash Flows For the year ended December 31, 2000

| | 2000 Taka | 1999 Taka |
|---|------------------------|------------------------|
| Cash flows from operating activities: | | |
| Surplus of income over expenditure before taxation | 539,893,097 | 378,710,407 |
| Adjustment to reconcile changes in net assets to net cash provided by operating activities: | | |
| Loan loss provision | 271,814,612 | 219,965,842 |
| Depreciation | 202,027,513 | 171,035,359 |
| Gain on disposal of fixed assets | (4,381,151) | |
| Share of profits in related undertakings | (16,038,139) | (3,177,136) |
| Share of losses in related undertakings | 9,233,714 | 16,460,585 |
| Donor fund-investment in fixed assets: depreciation adjustment | (43,299,797) | (14,111,890) |
| Adjustments for other accounts: | | |
| Decrease/(Increase) in service charge outstanding on loans to VO members | 172,551,010 | (39,233,044) |
| Decrease/(Increase) in inventories | 17,825,588 | (282,152,404) |
| Decrease/(Increase) in advances, deposits and prepayments | 174,137,582 | (96,609,728) |
| Decrease/(Increase) in accounts receivable, net | 52,358,121 | (178,075,522) |
| Increase in other liabilities | 61,373,647 | 284,047,264) |
| Loans to VO members written-off net of realisation | (198,164,985) | (198,292,035) |
| Increase in motorcycle loans | (2,140,041) | (37,511,499) |
| Net cash provided by operating activities | 1,237,190,771 | 221,056,199 |
| Cash flows from investing activities: | | |
| Increase in loans to VO members | (1,006,792,257) | (1,679,007,304) |
| Purchase of fixed assets | (715,806,145) | (702,234,767) |
| Proceeds from disposal of fixed assets | 28,017,264 | - |
| (Increase)/Decrease in fixed deposits and PSPs | (120,847,459) | 152,864,383 |
| Increase in investments in related companies | (9,702,038) | (60,319,076) |
| (Increase)/Decrease in investment in securities and others | (35,154,826) | 9,818,158 |
| Net cash used in investing activities | (1,860,285,461) | (2,278,878,606) |
| Cash flows from financing activities: | | |
| Decrease in Donor funds (excluding transfers to capital fund and statement of income and expenditure) | (992,122) | (709,397,898) |
| Increase in term loans | 789,403,262 | 846,195,678 |
| Increase in VO members savings deposits | 647,419,777 | 665,433,538 |
| (Decrease)/Increase in VO members project and current accounts | (19,929,985) | 49,298,786 |
| Increase in other funds | 15,969,251 | 63,041,983 |
| (Decrease)/Increase in bank overdrafts | (628,647,805) | 911,824,787 |
| Net cash provided by financing activities | 803,222,378 | 1,826,396,874 |
| Net increase in cash in hand and at banks | 180,127,688 | (231,425,533) |
| Cash in hand and at banks, beginning of the year | 205,675,787 | 437,101,320 |
| Cash in hand and at banks, end of the year | 385,803,475 | 205,675,787 |

BRAC

Statement of Income and Expenditure for the year ended December 31, 2000

| Income | 2000 Taka | 1999 Taka |
|--|----------------------|----------------------|
| Service charge on loans to VO members | 1,893,023,196 | 1,378,922,205 |
| Revenue from commercial projects | 1,173,113,604 | 1,027,636,011 |
| Revenue from programme support enterprises | 1,037,366,328 | 484,360,140 |
| Interest on bank accounts, fixed deposits & PSP's | 169,272,727 | 118,241,298 |
| Training income | 95,542,733 | 161,771,466 |
| Income from investments | 25,372,325 | 7,077,927 |
| Foreign exchange gain-unrealised | 10,296,700 | -- |
| Other income | 273,820,435 | 243,623,068 |
| | <u>4,677,808,048</u> | <u>3,421,632,115</u> |
| Expenditure | | |
| Salaries and benefits | 1,562,899,979 | 1,548,135,626 |
| Travelling and transportation | 188,751,402 | 216,853,406 |
| Teachers' salaries | 272,855,664 | 277,206,463 |
| Teachers' training | 33,864,034 | 84,270,026 |
| School rent and maintenance | 63,549,740 | 86,830,742 |
| Stationery, rent and utilities | 202,816,984 | 185,085,535 |
| Maintenance and general expenses | 111,841,747 | 116,908,749 |
| VO members' training | 128,655,899 | 158,147,540 |
| Staff training and development | 90,008,598 | 95,282,497 |
| Programme supplies | 531,407,327 | 718,757,604 |
| Interest on VO members' savings deposits | 196,272,685 | 146,553,814 |
| Interest on long term loans | 163,088,980 | 97,635,497 |
| Bank overdraft interest and charges | 75,513,020 | 43,006,696 |
| Cost of sales of commercial projects | 886,524,111 | 777,357,480 |
| Cost of sales of programme support enterprises | 811,394,800 | 371,250,294 |
| Publicity, advertisement and sales commissions | 24,882,689 | 18,503,891 |
| Loan loss provision for loans to VO members | 271,814,612 | 219,965,842 |
| Depreciation of fixed assets | 183,279,877 | 156,340,999 |
| Provision for bad and doubtful debts | 2,324,997 | 997,349 |
| Provision for inventory obsolescence | 5,053,376 | 4,823,573 |
| Foreign exchange loss-unrealised | 4,905,210 | -- |
| Allocation to self-insurance fund | 8,394,099 | 7,602,554 |
| Value Added Tax | 848,184 | 11,274,949 |
| Loss on investments | 23,099,749 | 17,357,607 |
| | <u>5,844,047,763</u> | <u>5,360,148,733</u> |
| Deficit of programme income over expenditure | (1,166,239,715) | (1,938,516,618) |
| Transfers from Donor funds (Note 3) | 1,706,132,812 | 2,317,227,025 |
| Surplus of income over expenditure before taxation | 539,893,097 | 378,710,407 |
| Provision for taxation on commercial projects | (19,259,284) | (12,481,746) |
| Net surplus of income over expenditure transferred to capital fund | 520,633,813 | 366,228,661 |

The accompanying notes form an integral part of this statement.



Chairman, Governing Body
BRAC
Dhaka, May 30, 2001



Executive Director
BRAC

Notes to Accounts

| | 2000 Taka | 1999 Taka |
|--------------------------------|------------------|-----------------|
| 1 Loans to VO members : | | |
| Opening balance | 6,725,662,227 | 5,046,654,923 |
| Disbursement | 13,545,998,829 | 10,843,341,145 |
| Realisation | (12,539,206,572) | (9,164,333,841) |
| Service charge due | 123,368,525 | 295,919,535 |
| Closing balance | 7,855,823,009 | 7,021,581,762 |
| Less: Loan loss reserve | (544,860,387) | (471,210,760) |
| | 7,310,962,622 | 6,550,371,002 |

Loans to VO members bear annual service charges as follows:

| | |
|----------------|----------|
| Micro - Credit | 15% flat |
| Housing Loans | 10% flat |

Repayments are made in weekly/bi-weekly/monthly installments. The year-end loan loss provision based on 2% of disbursement made covers all loans 3 or more months past due.

2 Term loans :

| | | |
|--|---------------|---------------|
| Government of Bangladesh | 239,338,526 | 212,579,000 |
| Palli Karma Shahayak Foundation (PKSF) | 1,827,000,000 | 1,378,000,000 |
| Bangladesh Krishi Bank (BKB) | 85,328,300 | 96,720,400 |
| Arab Bangladesh Bank Ltd (ABBL) | -- | 100,000,000 |
| American Express Bank Ltd (AEBL) | -- | 190,000,000 |
| Pubali Bank Ltd | -- | 100,000,000 |
| Al-Baraka Bank Bangladesh Ltd | 42,000,000 | 42,000,000 |
| Standard Chartered Bank | 490,000,000 | -- |
| Credit Agricole Indosuez | 50,000,000 | -- |
| Agrani Bank | 189,000,000 | -- |
| Unibank | 28,895,854 | 42,860,018 |
| | 2,951,562,680 | 2,162,159,418 |

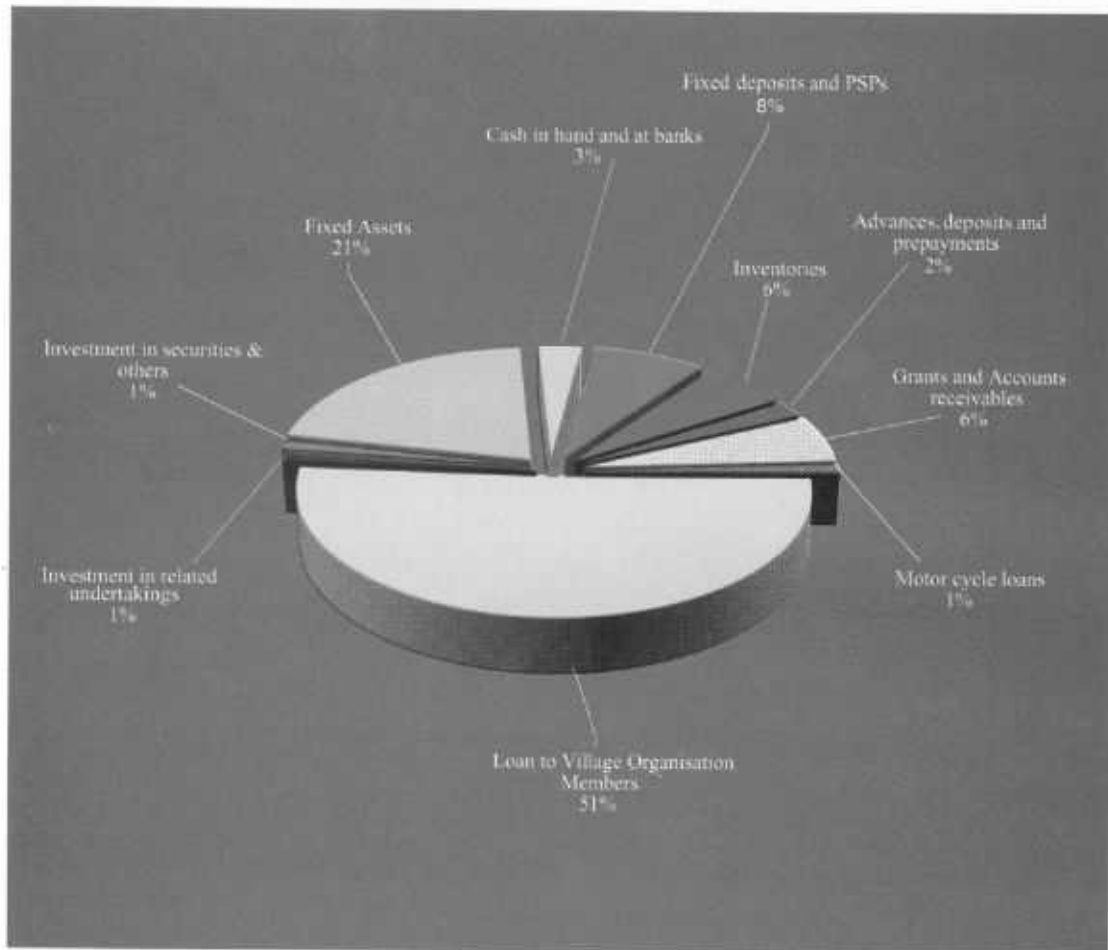
3 Grants :

A Schedule of donations received

| Name of the projects | Donor | 2000 | 1999 |
|---|--------------------------|-------------|-------------|
| Rural Development Programme | NOVIB | 30,906,566 | 9,396,013 |
| | AKF/CIDA | 50,426,515 | 52,521,738 |
| | EC | 213,871,168 | 154,213,652 |
| | | 295,204,249 | 216,131,403 |
| Reproductive Health and Disease Control | DFID | 115,441,162 | 79,187,091 |
| | SIDA | -- | 7,907,710 |
| | | 115,441,162 | 87,094,801 |
| Rural Service Delivery component of National Integrated Population and Health Programme | Pathfinder International | 99,066,139 | 95,330,885 |
| Vulnerable Group Development Credit Programme | GOB | 33,500,000 | 35,000,000 |
| National Facilitation Programme (BINP) | GOB | 231,856,735 | 125,168,737 |
| Arsenic Mitigation | UNICEF | 3,985,847 | 6,435,771 |

| | | 2000 Taka | 1999 Taka |
|--|---------------------------------------|----------------------|----------------------|
| Flood Relief and Rehabilitation Programme | DFID | 10,798,538 | -- |
| | DANIDA | -- | 7,750,000 |
| | NOVIB | 10,663,835 | -- |
| | E C | 16,437,910 | 77,046,433 |
| | Local Donors | 155,357 | -- |
| | | 38,055,640 | 84,796,433 |
| Forth Fisheries Programme Integrated Food Assisted Rehabilitation. | DFID | 3,036,000 | -- |
| | World Food Program | 9,103,000 | 3,656,500 |
| Education for Under Aged Garment Workers | UNICEF | 2,870,682 | 8,894,619 |
| Implementation of Guidelines for Compensating Erosion Flood Affected Persons | GOB | 12,166,497 | 10,849,766 |
| Non-formal Primary Education (Expansion) | UNICEF | -- | 37,242,489 |
| | KFW | -- | 81,226,576 |
| | DGIS | 345,280,000 | -- |
| | NOVIB | 47,085,370 | 35,009,797 |
| | DFID | 236,280,000 | 225,706,535 |
| | AKF/CIDA | 49,110,840 | 69,877,981 |
| | EC | 313,950,000 | 210,965,792 |
| | Others | 11,495 | 49,755 |
| | | 991,717,705 | 660,078,925 |
| Small Holder Livestock Development Programme | GOB | -- | 13,478,012 |
| Agroforestry and Block Plantation | EC | 7,558,862 | 17,722,200 |
| Adult Literacy Programme | GOB | 9,155,395 | 11,549,856 |
| Basic Education for Hard to Reach Urban Working Children | GOB | 4,660,147 | 4,562,618 |
| Hepatitis -B Vaccine | CIDA | 179,347 | -- |
| Char Development Programme | DGIS | 6,802,721 | -- |
| Strategies to Improve the Proportion of Deliveries with Skill Attendants | University Aberdeen | 803,576 | -- |
| Micronutrient Beverage Supplementation for Adolescent Girls | International Dev. Research Centre | 6,946,340 | -- |
| Participatory Livestock Development Programme | DANIDA | -- | 60,196,200 |
| Poultry for Nutrition | GOB | 5,960,000 | 5,530,000 |
| Total | | 1,878,070,044 | 1,446,476,726 |
| B Donation income transfer from donors' fund | | | |
| Opening balance | | 45,798,773 | 150,458,317 |
| Grants received during the year | | 1,878,070,044 | 1,446,476,726 |
| Less: Previous years receivable | | (517,252,385) | (296,309,966) |
| Investment in fixed assets | | (29,098,007) | (124,592,768) |
| Motor cycle replacement fund | | (3,388,879) | (7,353,571) |
| Donors' fund received in advance | | (18,189,531) | (45,798,773) |
| Add: Grants receivable | | 301,023,234 | 517,252,385 |
| Transferred from donor's fund- investment in fixed assets | | 5,869,766 | 14,872,588 |
| Transfer from donors' fund- investment in loan | | -- | 648,110,197 |
| Transferred from donor's fund- investment in fixed assets for depreciation on funded fixed assets | | 43,299,797 | 14,111,890 |
| Total | | 1,706,132,812 | 2,317,227,025 |

ASSETS 2000



Districts and Sub-districts (Upazilas/Thanas) covered by BRAC

BAGERHAT

1. Bagerhat Sadar
2. Chitalmari
3. Mollarhat
4. Fakirhat
5. Morelganj
6. Rampal
7. Sarankhola
8. Kachua

BARISAL

9. Barisal Sadar
10. Banaripara
11. Babuganj
12. Bakerganj
13. Muladi
14. Mehendiganj
15. Hizla
16. Gournadi
17. Uzirpur
18. Agailjhara

BHOLA

19. Bhola
20. Burhanuddin
21. Charfession
22. Daulatkhan
23. Lalmohan
24. Monpura
25. Tajumuddin

BOGRA

26. Bogra Sadar
27. Sherpur
28. Dupchanchia
29. Dhunot
30. Sonatala
31. Nandigram
32. Kahalu
33. Adamdighi
34. Shibganj
35. Sariakandi
36. Gabtali

BARGUNA

37. Barguna Sadar
38. Amtali
39. Patharghata

40. Betagi

41. Bamna

B.BARIA

42. B.Baria Sadar
43. Nabinagar
44. Sarail
45. Kasba
46. Akhaura
47. Bancharampur
48. Nasirnagar

BANDARBAN

49. Lama
50. Alikadam
51. Naikshongchari
52. Bandarban

COMILLA

53. Muradnagar
54. Comilla Sadar
55. Barura
56. Chandina
57. Chouddagram
58. Burichang
59. Debidwar
60. Brahmanpara
61. Changarchar
62. Nargalkot
63. Laksham
64. Daudkandi

CHANDPUR

65. Chandpur Sadar
66. Faridganj
67. Hajiganj
68. Shahrasti
69. Matlab
70. Kachua

CHUADANGA

71. Chuadanga Sadar
72. Damurhuda
73. Jibannagar
74. Alamdanga

C. NAWABGANJ

75. C. Nawabganj
76. Bholahat

77. Shibganj

78. Nachole

79. Gomastapur

COX'S BAZAR

80. Cox's Bazar Sadar
81. Ramu
82. Chakaria
83. Kutubdia
84. Ukhiya
85. Teknaf

CHITTAGONG

86. Banskhali
87. Satkania
88. Chandanaish
89. Lohagara
90. Mirsharai
91. Fatikchari
92. Chandgaon
93. Kotwali(Chittagong)
94. Doublemooring
95. Pahartali
96. Panchlaish
97. Bandar
98. Sitakundu

DHAKA

99. Dhamrai
100. Pallabi
101. Agargaon
102. Mogbazar
103. Gulshan
104. Uttara
105. Baridhara
106. Dakshinkhan
107. Cantonment
108. Tejgaon
109. Dharmondi
110. Mirpur
111. Lalbag
112. Mohammadpur
113. Kamrangir Char
114. Sabuzbagh
115. Kotwali(Dhaka)
116. Sutrapur
117. Madartek
118. Khilgaon
119. Badda

120. Ramna

121. Demra

122. Matuail

123. Keraniganj

124. Shyampur

DINAJPUR

125. Dinajpur Sadar
126. Birganj
127. Birol
128. Fulbari
129. Kaharul
130. Parbatipur
131. Chirirbandar
132. Bochaganj
133. Khansama
134. Nawabganj
135. Hakimpur
136. Birampur
137. Choraghat

FARIDPUR

138. Faridpur Sadar
139. Sadarpur
140. Charbhadrason
141. Boalmari
142. Alfadanga
143. Madhukhali
144. Nagarkanda
145. Bhanga

FENI

146. Feni Sadar
147. Chhagalnaiya
148. Parashuram
149. Sonagazi
150. Daganbhuiyan
151. Fulgazi

GAIBANDHA

152. Gaibandha Sadar
153. Gobindaganj
154. Palashbari
155. Saghata
156. Sadullapur
157. Sundarganj

GAZIPUR

158. Gazipur

159. Sreepur
160. Kapasia
161. Kaliganj
162. Kaliakoir

GOPALGANJ

163. Gopalganj Sadar
164. Tungipara
165. Kasiani
166. Muksudpur
167. Kotalipara

HABIGANJ

168. Habiganj Sadar
169. Nabiganj
170. Baniachong
171. Ajmeriganj
172. Madhabpur
173. Lakhai
174. Chunarughat
175. Bahubal

JOYPURHAT

176. Joypurhat Sadar
177. Panchbibi
178. Akkelpur
179. Kalai
180. Khetlal

JAMALPUR

181. Jamalpur Sadar
182. Sarishabari
183. Dewanganj
184. Islampur
185. Madarganj
186. Melandah
187. Bokshiganj

JESSORE

188. Jessore Sadar
189. Jhukargacha
190. Chowgacha
191. Abhaynagar
192. Keshabpur
193. Bagharpara
194. Sharsa
195. Monirampur

JHENAIDAH

196. Jhenaidah Sadar
197. Kaliganj
198. Harinakundu
199. Koatchandpur

200. Maheshpur
201. Shaikupa

JHALOKATHI

202. Jhalokathi Sadar
203. Rajapur
204. Nalchiti
205. Kathalia

KHULNA

206. Fultala
207. Rupsa
208. Dumuria
209. Paikgacha
210. Batiaghata
211. Dighalia
212. Terokhada
213. Koyra
214. Daulatpur
215. Khalishpur
216. Boyra
217. Khulna Sadar
218. Sonadanga
219. Moylapota
220. Dacope

KISHOREGANJ

221. Kishoreganj Sadar
222. Katiadi
223. Bhairab
224. Bajitpur
225. Hossainpur
226. Karimganj
227. Pakundia
228. Tarail
229. Austogram
230. Nikli
231. Kuliarchar
232. Itna

KURIGRAM

233. Kurigram Sadar
234. Nagessawari
235. Bhurungamari
236. Roumari
237. Rajibpur
238. Razarhat
239. Ulipur
240. Fulbari
241. Chilmari

KUSHTIA

242. Kushtia Sadar

243. Daulatpur
244. Bheramara
245. Khoksa
246. Kumarkhali
247. Mirpur

KHAGRACHARI

248. Ramgar
249. Khagrachari Sadar
250. Matiranga
251. Mohalchari
252. Panchari
253. Manikchari

LALMONIRHAT

254. Aditmari
255. Hatibandha
256. Kaliganj
257. Lalmonirhat Sadar
258. Patgram

LAXMIPUR

259. Laxmipur Sadar
260. Ramgati
261. Raipur
262. Ramganj

MYMENSINGH

263. Gafargaon
264. Bhabuka
265. Mymensingh Sadar
266. Muktagacha
267. Gouripur
268. Ishwarganj
269. Nandail
270. Fulpur
271. Fulbaria
272. Trishal
273. Halaughat
274. Dobaura

MUNSHIGANJ

275. Munshiganj Sadar
276. Sreenagar
277. Sirajdikhan
278. Tungibari
279. Lohajang
280. Gazaria

MANIKGANJ

281. Manikganj Sadar
282. Gheor
283. Daulatpur

284. Saturia
285. Shibalay
286. Harirampur
287. Singair

MAGURA

288. Magura Sadar
289. Shalikha
290. Mohammadpur
291. Sreepur

MADARIPUR

292. Madaripur Sadar
293. Rajoir
294. Shibchar
295. Kalkini

MEHERPUR

296. Gangni
297. Meherpur
298. Mujibnagar

MOULAVIBAZAR

299. Sreemangal
300. Moulavibazar Sadar
301. Barolekha
302. Kamalganj
303. Kulaura
304. Rajnagar

NETROKONA

305. Netrokona
306. Kalmakanda
307. Kendua
308. Purbadhala
309. Mohanganj
310. Barhatta
311. Durgapur
312. Madan
313. Atpara

NOAKHALI

314. Companiganj
315. Noakhali Sadar
316. Begumganj
317. Chatkhil
318. Senbagh

NARAYANGANJ

319. Bander
320. Rupganj
321. Araihaazar

322. Sonargaon
323. Narayanganj Sadar

NAWGAON

324. Naogaon Sadar
325. Sapahar
326. Raninagar
327. Damurhat
328. Manda
329. Potnitala
330. Mahadevpur
331. Porsha
332. Niamatpur
333. Badalgachi
334. Atrai

NARSINGDI

335. Monohardi
336. Belabo
337. Palash
338. Shibpur
339. Narsingdi Sadar

NATORE

340. Natore Sadar
341. Boraigram
342. Lalpur
343. Gurudaspur
344. Singra
345. Bagatipara

NILPHAMARI

346. Nilphamari Sadar
347. Saidpur
348. Kishoreganj
349. Jaldhaka
350. Dimla
351. Domar

NARAIL

352. Narail Sadar
353. Lohagara
354. Kalia

PATUAKHALI

355. Patuakhali Sadar
356. Dumki
357. Kalapara
358. Galachipa
359. Mirzaganj
360. Baufal
361. Dasmina

PABNA

362. Pabna Sadar
363. Ishwardi
364. Atghoria
365. Santhia
366. Sujanagar
367. Chatmohar
368. Bera
369. Faridpur
370. Bhangura

PIROJPUR

371. Pirojpur Sadar
372. Bhandaria
373. Kaukhali
374. Nazirpur
375. Mathbaria
376. Nesarabad

PANCHAGAR

377. Debiganj
378. Panchagar
379. Atwari
380. Boda
381. Tetulia

RAJBARI

382. Rajbari
383. Baliakandi
384. Goalanda
385. Pangsa

RAJSHAHI

386. Puthia
387. Bagmara
388. Mohanpur
389. Durgapur
390. Charchat
391. Tanore
392. Godagari
393. Paba
394. Bagha
395. Motihar
396. Rajpara
397. Shah Makhdum

RANGPUR

398. Rangpur Sadar
399. Pirganj
400. Kawnia
401. Mithapukur
402. Pirgacha
403. Taraganj

404. Badarganj
405. Gangachara

RANGAMATI

406. Rangamati Sadar
407. Kawkhali
408. Kaptai
409. Nannerchar
410. Balaichuri

SATKHIRA

411. Satkhira Sadar
412. Kalaroa
413. Assasuni
414. Tala
415. Debhata
416. Kaliganj
417. Shyamnagar

SHARIATPUR

418. Shariatpur Sadar
419. Goshairhat
420. Naria
421. Bhedarganj
422. Jhajira
423. Damudya

SHERPUR

424. Sherpur Sadar
425. Sreebardi
426. Nalitabari
427. Nakla
428. Jhenaigati

SIRAJGANJ

429. Sirajganj Sadar
430. Ullapara
431. Shajadpur
432. Tarash
433. Rayganj
434. Chowhali
435. Kazipur
436. Belkuchi
437. Kamarkhand

SUNAMGANJ

438. Dharmapasha
439. Sunamganj Sadar
440. Chhatak
441. Doarabazar
442. Derai
443. Sulla
444. Jagannathpur

445. Bishwambharpur
446. Taherpur
447. Jamalganj

SYLHET

448. Sylhet Sadar
449. Balaganj
450. Golapganj
451. Beanibazar
452. Fenchuganj
453. Jaintapur
454. Zakiganj
455. Bishwanath
456. Companiganj
457. Kanaighat

TANGAIL

458. Tangail Sadar
459. Madhupur
460. Mirzapur
461. Ghatail
462. Kalihati
463. Bashail
464. Gopalpur
465. Bhuapur
466. Nagarpur
467. Delduar

THAKURGAON

468. Thakurgaon Sadar
469. Baliadangi
470. Ranisankail
471. Pirganj
472. Haripur



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