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BRAC 1994 REVIEW MISSION

INTERNAL MANAGEMENT REVIEW &
LOCAL and NATIONAL LEVEL COORDINATION

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BRAC
MOHAKHALI, DHAKA

Roger Young
Richard Holloway
Pankaj Jain

Mission Leader
Coordination Issues
Internal Management

Final Draft Report
November 1994 4

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LIST OF ABBREVIATIONS

ADAB	Association of Development Agencies in Bangladesh
AM	Area Manager
AO	Area Office
BRAC	Bangladesh Rural Advancement Committee
CDM	Centre for Development Management
DC	Donor Consortium
DLO	Donor Liaison Office
ESP	Education Support Programme
GOB	Government of the People's Republic of Bangladesh
GTF	Group Trust Fund
HO	Head Office
IGVGD	Income Generation for Vulnerable Group Development
MDP	Management Development Programme
NFPE	Non-Formal Primary Education
NGO	Non-governmental Organization
PA	Programme Assistant
PHC	Primary Health Care
PO	Programme Organizer
PRA	Participatory Rural Appraisal
PVDO	Private Voluntary Development Organization
RCP	Rural Credit Project
RDP	Rural Development Programme
RED	Research and Evaluation Division
REP	Rural Enterprise Programme
RM	Regional Manager
RO	Regional Office
RRA	Rapid Rural Appraisal
SLDP	Smallholder Livestock Development Programme
TARC	Training and Resource Centre
TOR	Terms of Reference
VO	Village Organization
WHDP	Women's Health Development Programme
ZM	Zonal Manager

EXECUTIVE SUMMARY

Expansion Strategy

The 1994 BRAC review mission takes place in the context of the continued rapid expansion of BRAC programmes and staffing.

BRAC's expansion has been enumerated in terms of AOs, VOs, Group Members and credit disbursed. It has not been visualized geographically, except for the recent district-level map of BRAC activities. Mapping expansion is a tool by which BRAC can examine its spatial expansion in relation to gaps in coverage, and in relation to interactions with GOB and other NGOs.

BRAC should institutionalize in the Monitoring section, Thana level mapping exercises of the kind prepared for this study, both at head and area office level.

When BRAC's coverage of eligible members is examined at Union and Village levels, it is clear there are further gaps; this is due to the size of area manageable from one AO or from current policies regarding VO size. BRAC should either itself, or in collaboration with others, ensure village-wide organization of eligible and capable group members.

Given BRAC's new policy of "filling in gaps" for RDP's future expansion, BRAC should look for gaps at Thana, Union and Village levels. BRAC policy should allow for the formation of smaller groups to ensure coverage of eligible and capable group members.

Expansion is a complex decision requiring balance among several factors. BRAC should work towards removing any structural constraints to expansion, including recognition of its institutional development linked to credit and by seeking enhanced government funding for NFPE.

Targets

BRAC has successfully implemented its quantitative expansion within RDP III. BRAC has met or exceeded the expansion targets set forth in the RDP III proposal. Increasing average loan size, increasing on-time repayment rates and low drop-out rates from NFPE schools are indicators that BRAC has also maintained the quality of its programming under expansion.

Targets have served well to instill discipline and a work ethic within BRAC. BRAC claims that sector program targets are not slavishly pursued but can be adjusted on the basis of experience with implementation. It is not clear which criteria (and how these are weighted) BRAC uses to adjust sector program targets in response to local conditions.

BRAC should clarify the criteria (and weighting given to them) used in adjusting sector program targets to local conditions. This would clarify policy and improve one indicator for assessing performance by field-based managers and POs.

BRAC will limit horizontal expansion of RDP within three years and seek to consolidate and intensify RDP programming to achieve more sustainable results at the household level. It is unclear how BRAC will pursue this objective. The maturing and sustainability of VOs is critical to the success of BRAC. Institutional development is more difficult to measure and monitor. However, BRAC should assess progress in this regard and report on such issues regularly during RDP IV.

BRAC should study and report on the issues related to empowerment, group formation and the realistic expectations for change within the context within which BRAC works.

BRAC's VO members participate with BRAC in a variety of activities... social awareness, skills training...it is more difficult to detect how VOs participate in BRAC.

BRAC should address the issues related to the sustainability of VOs, VO federation and members participation in BRAC in the RDP IV proposal.

Management Review

BRAC's system of field management for its Credit and NFPE programmes has been so designed that it is easy to replicate. The management of these programmes is, by and large, adequate and can be strengthened by introducing measures such as strategic planning and MIS for middle management. The indicators for these programmes reflect both coverage and intrinsic quality. There are, therefore, no managerial constraints in BRAC on expansion which would dilute the present standard of quality.

Sectoral programs have relied on a "training and visit" means of extension by POs and PAs. This technique needs to be strengthened by incorporating elements such as demonstration units, group training, and group refresher courses.

BRAC should consider greater use of technically/professionally trained POs to enhance the transfer of know-how to VO members. This will involve staffing and managerial implications for BRAC as the sectoral programs expand.

The evolution of BRAC's sector programmes should be informed by the findings of both its own Impact Assessment Study and the ongoing World Bank study of BRAC and the Grameen Bank.

In light of these, BRAC may consider recasting the scope, design and management of sectoral programmes. BRAC should also evolve suitable performance indicators for this programme.

BRAC's monitoring efforts are highly evolved, rich in detail and timely. Some redundancies have been detected which could be resolved, reducing the bulk of statistical reporting.

BRAC should revisit the role of MIS, focusing it on analytical content and digesting information for management review. MIS and monitoring functions should be separated and staffed to give adequate attention to MIS functions.

The decision making structure in BRAC is designed to formulate policies which are informed by the grass-roots reality and to enforce strict compliance.

The mix of decentralization of and participation in decision-making is appropriate to current programming.

The management culture in BRAC rests on strong leadership with vision; a discipline and work ethic driven by target achievement which permeates the organization; a command structure supported by close supervision, which is offset by decentralization of decisions and a participatory environment for reviewing the implementation of programmes.

Local and National Level Coordination

Government

BRAC has cleverly interwoven itself with GOB in several programmes.. IGVD, NFPE, and involving BRAC with 14 Ministries and Departments. BRAC often allows government to take credit for work BRAC does. This is a strategic accommodation which serves to keep GOB at a distance while still collaborating with government. BRAC is well aware of the deficiencies of GOB policies and programmes for poverty reduction and is aware when these can be changed and when the problems are too deep-seated.

BRAC should continue to interweave itself with GOB and deepen this by accessing GOB funds, but should also take a more pro-active role by trying to modify GOB policy through advocacy and dialogue.

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Local institutions

BRAC's initial entry to a village may be welcomed by local elites, who may later resent the changes which BRAC is promoting. Such resistance may increase as BRAC fills in gaps rather than expanding horizontally.

BRAC should study the perceived and actual benefits and likely resistance at village level and assess how this may hinder group members' empowerment.

NGOs

BRAC's relations with NGOs should be analyzed from the perspective of the different relations with large, medium and small-sized NGOs. Larger NGOs have a "gentlemen's" agreement to avoid overlapping or encroachment, while small NGOs work in very circumscribed areas. It is the medium-sized NGOs which have had serious problems with BRAC's expansion. These NGOs accuse BRAC of being aggressive, of taking away beneficiaries and focusing too strictly on target achievement at the expense of empowerment and social awareness by the poor. Some of these and other larger NGOs have programs (such as the graduation of Group Members) which BRAC could learn from.

There should be an NGO forum in every Thana where NGOs are working, and, in those areas where BRAC is working, BRAC should be a strong supporter of such fora. Here, BRAC can offer information to other NGOs on its work, its intended areas of expansion and can listen to the work of others.

BRAC should be ready to investigate accusations from competent NGOs about the work of its village level staff.

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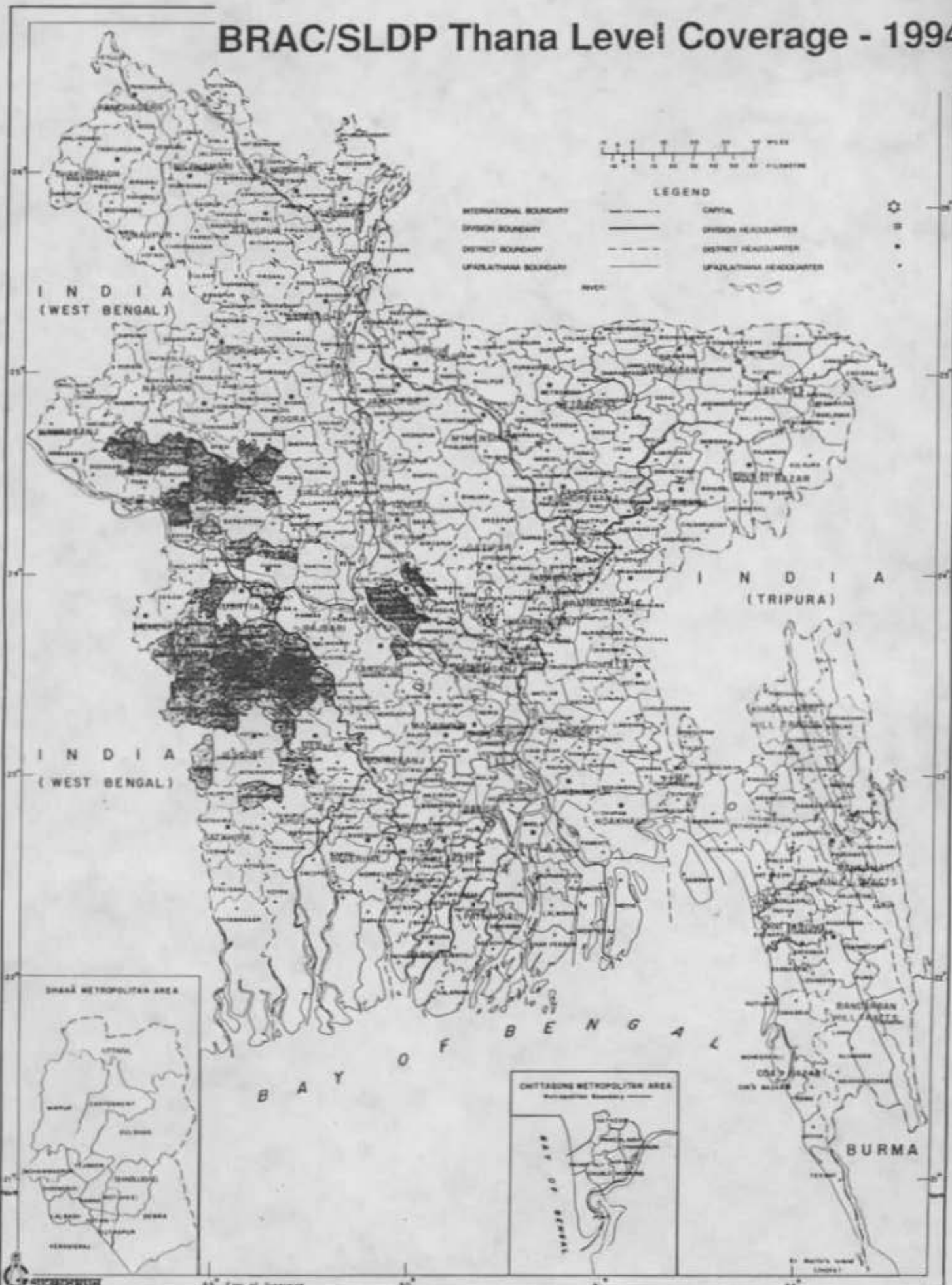
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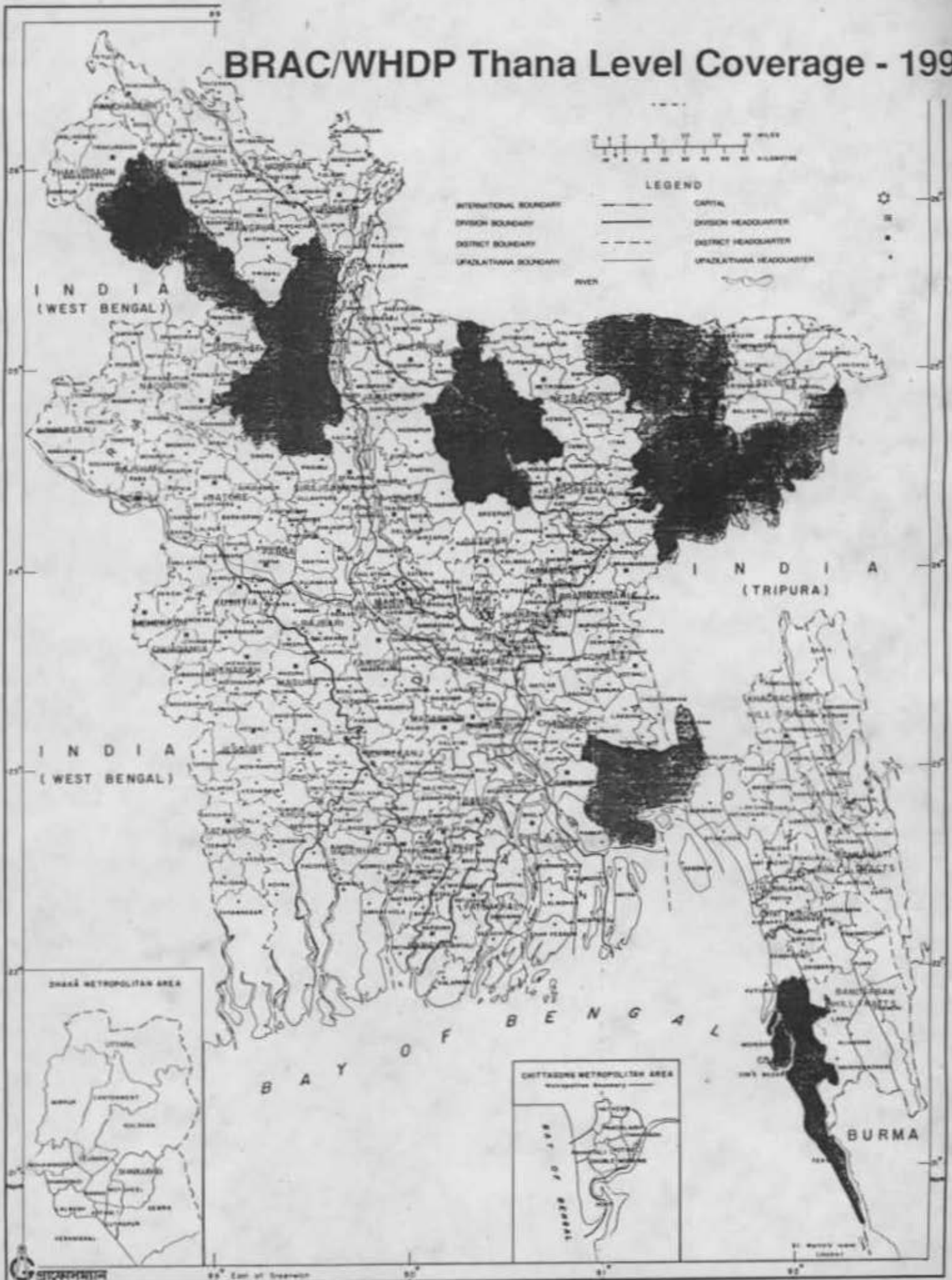
BRAC/SLDP Thana Level Coverage - 1994



**WHDP
at Thana level**

1994

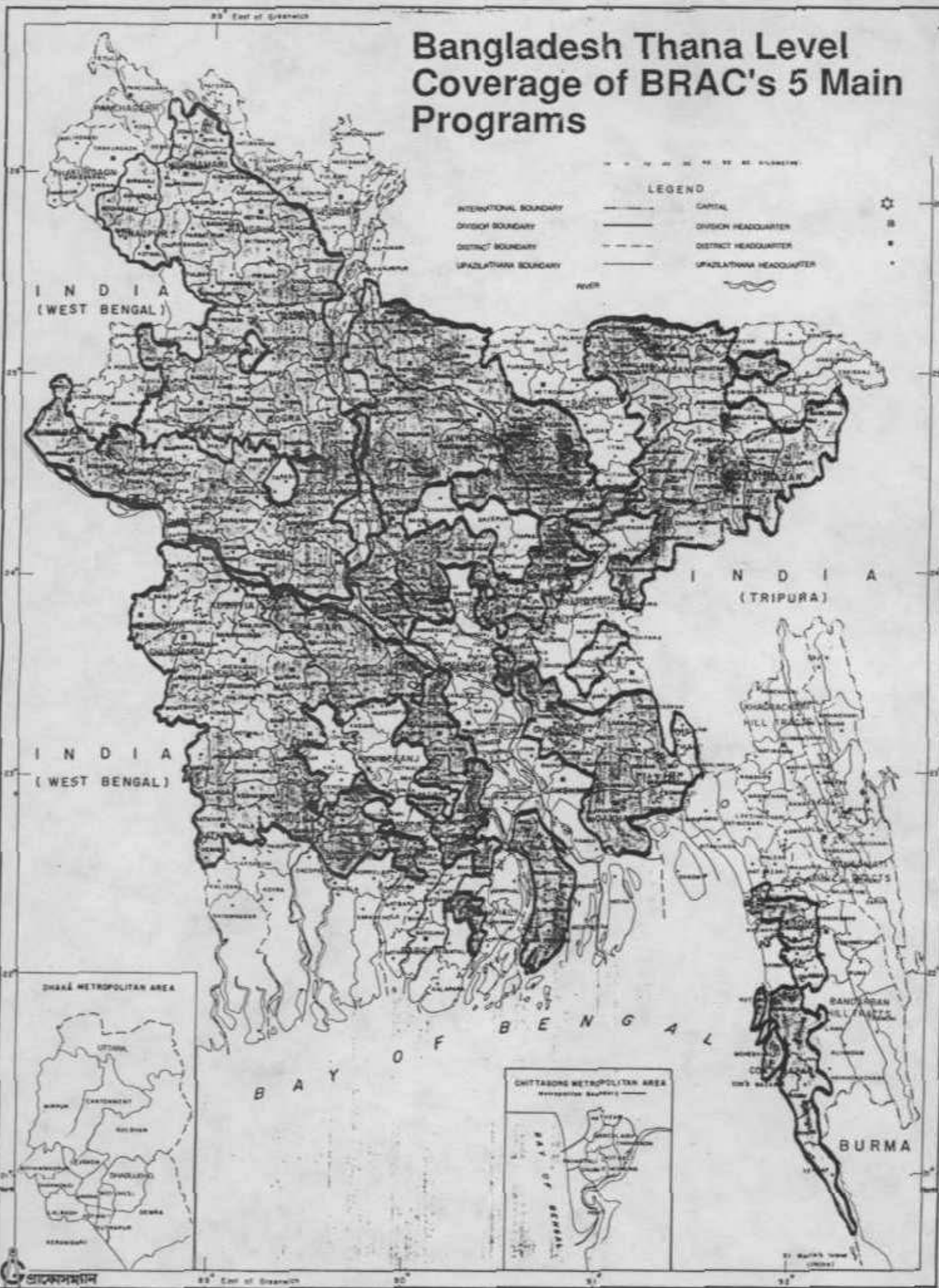
BRAC/WHDP Thana Level Coverage - 1994



**All Programs
at Thana Level**

1994

Bangladesh Thana Level Coverage of BRAC's 5 Main Programs



LEGEND

- INTERNATIONAL BOUNDARY
- DIVISION BOUNDARY
- DISTRICT BOUNDARY
- UPAZILATHANA BOUNDARY
- CAPITAL
- DIVISION HEADQUARTER
- DISTRICT HEADQUARTER
- UPAZILATHANA HEADQUARTER



DIVISIONWISE LIST OF THANAS

RAJSHAHI DIVISION

DISTRICT	Upazila & Code No	RDP	IGVGDP	SLDP	NFPE	WHDP	Total
PANCHAGAR	001 Tetulia						0
	002 Panchagar						0
	003 Debiganj						0
	004 Boda						0
	005 Atwari						0
THAKURGAON	006 Baliadangi						0
	007 Thakurgaon						0
	008 Ranisonkail						0
	009 Haripur						0
	010 Pirganj						0
DINAJPUR	011 Birganj						0
	012 Bochaganj						0
	013 Kaharol				✓		1
	014 Khansama						0
	015 Birai						0
	016 Dinajpur	✓			✓	✓	3
	017 Chiribandar	✓			✓		2
	018 Parbatipur	✓			✓	✓	3
	019 Fulbari	✓			✓	✓	3
	020 Nowabganj	✓			✓		2
	021 Birampur				✓		1
	022 Hakimpur						0
	023 Ghoraghat				✓		1
NILPHAMARI	024 Domar				✓		1
	025 Dimla	✓	✓				2
	026 Jaldhaka	✓	✓		✓		3
	027 Nilphamari	✓	✓		✓		3
	028 Kishorganj	✓	✓		✓		3
	029 Saidpur	✓	✓		✓		3
LALMONIRHAT	030 Patgram						0
	031 Hatibanda						0
	032 Kaliganj						0
	033 Aditmari						0
	034 Lalmonirhat						0
KURIGRAM	035 Fulbari						0
	036 Bhurungamari						0
	037 Nageswari						0

DISTRICT	Upazila & Code No	RDP	IGVGDP	SLOP	NFPE	WHDP	Total
	038	Kurigram					0
	039	Razarhat					0
	040	Ulipur					0
	041	Chilmari					0
	042	Rahumari					0
	043	Razibpur					0
RANGPUR	044	Pirgachha	✓	✓			2
	045	Kaunia	✓	✓			2
	046	Gangachara	✓				1
	047	Badarganj			✓		1
	048	Rangpur	✓	✓			2
	049	Taraganj	✓	✓			2
	050	Mithapukur	✓	✓			2
	051	Pirganj	✓				1
GAIBANDHA	052	Sundarganj		✓			1
	053	Sadullapur	✓		✓		2
	054	Palasbari	✓	✓	✓		3
	055	Gaibandha	✓	✓	✓		3
	056	Fulchari					0
	057	Shaghata		✓	✓		2
	058	Gabindaganj	✓	✓	✓	✓	4
JAIPURHAT	059	Panchbibi			✓		1
	060	Jaipurhat			✓		1
	061	Khetlal			✓		1
	062	Akkelpur			✓		1
	063	Kalai					0
BOGRA	064	Sibganj	✓		✓		2
	065	Sonatola			✓		1
	066	Shariakandi					0
	067	Gabtali			✓		1
	068	Bogra	✓		✓	✓	3
	069	Kahalu	✓		✓	✓	3
	070	Dupchachia	✓		✓		2
	071	Adamdighi	✓		✓		2
	072	Nandigram			✓		1
	073	Sherpur			✓		1
	074	Dhunot					0
SIRAJGANJ	075	Kazipur			✓		1
	076	Sirajganj	✓	✓	✓		3
	077	Raiganj	✓		✓		2
	078	Taras					0
	079	Ullapara	✓	✓	✓		3

DISTRICT	Upazila & Code No	RDP	IGVGDP	SLDP	NFPE	WHDP	Total
	080	Kamarkhanda					0
	081	Belkuchi					0
	082	Chauhali					0
	083	Shahzadpur	✓	✓		✓	3
PABNA	084	Bera	✓	✓		✓	3
	085	Sujanagar				✓	1
	086	Santhia	✓	✓		✓	3
	087	Faridpur					0
	088	Bhangura					0
	089	Chatmohar	✓	✓		✓	3
	090	Atgharia	✓	✓	✓	✓	4
	091	Pabna	✓		✓	✓	3
	092	Ishardi	✓		✓	✓	3
NATOR	093	Lalpur	✓	✓		✓	3
	094	Baraigram	✓	✓		✓	3
	095	Bagatipara	✓			✓	2
	096	Nator	✓	✓	✓	✓	4
	097	Gurudaspur			✓	✓	2
	098	Singra			✓		1
NAOGAON	099	Atrai					0
	100	Raninagar				✓	1
	101	Naogaon	✓			✓	2
	102	Badalgachhi				✓	1
	103	Dhamorthat					0
	104	Patnitala				✓	1
	105	Shapahar					0
	106	Porsha					0
	107	Mohadebpur				✓	1
	108	Manda	✓				1
	109	Niamatpur					0
CHAPAI	110	Gomsstapur					0
NAWABGANJ	111	Bholahat	✓	✓		✓	3
	112	Shibganj	✓			✓	2
	113	Nachol					0
	114	Nawabganj	✓	✓		✓	3
RAJSHAHI	115	Godagari	✓			✓	2
	116	Tanor			✓		1
	117	Mohanpur	✓	✓	✓	✓	4
	118	Bagmara				✓	1
	119	Puthia	✓	✓	✓	✓	4
	120	Durgapur	✓	✓		✓	3
	121	Paba	✓	✓		✓	3

DISTRICT	Upazila & Code No	RDP	IGVGDP	SLDP	NFPE	WHDP	Total
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	122	Charghat			✓		1
	123	Bagha					0

KHULNA DIVISION

KUSHTIA	124	Daulatpur	✓	✓			2
	125	Bheramara	✓	✓			2
	126	Mirpur			✓	✓	2
	127	Kushtia	✓	✓		✓	3
	128	Kumarkhali	✓	✓	✓	✓	4
	129	Khaoksa	✓		✓	✓	3
MEHERPUR	130	Gangni	✓			✓	2
	131	Meherpur	✓				1
CHUADANGA	132	Alamdanga			✓	✓	2
	133	Damurhuda	✓		✓	✓	3
	134	Chuadanga	✓		✓	✓	3
	135	Jiban Nagar	✓		✓	✓	3
JHENAI DAH	136	Maheshpur	✓	✓	✓	✓	4
	137	Kotchandpur	✓		✓	✓	3
	138	Kaliganj	✓	✓	✓	✓	4
	139	Jhenaidah	✓	✓		✓	3
	140	Harinakundu	✓	✓	✓	✓	4
	141	Sailkupa	✓	✓	✓	✓	4
MAGURA	142	Sripur	✓	✓	✓	✓	4
	143	Magura	✓	✓	✓	✓	4
	144	Mohammadpur	✓	✓	✓	✓	4
	145	Salikha	✓		✓	✓	3
NARAIL	146	Lohagara					0
	147	Kalia					0
	148	Narail				✓	1
JESSORE	149	Bagherpara			✓		1
	150	Abhaynagar			✓	✓	2
	151	Jessore	✓	✓	✓	✓	4
	152	Chaugacha	✓		✓	✓	3
	153	Sarsa			✓	✓	2
	154	Jhikargacha	✓			✓	2
	155	Manirampur	✓	✓		✓	3
156	Keshabpur	✓		✓	✓	3	
SATKHIRA	157	Kalaroa	✓	✓		✓	3
	158	Tala		✓			1

DISTRICT	Upazila & Code No	RDP	IGVGDP	SLDP	NFPE	WHDP	Total
	159 Satkhira	√			√		2
	160 Debhata				√		1
	161 Asasuni						0
	162 Kaliganj						0
	163 Shayamnagar						0
KHULNA	164 Koyra						0
	165 Paikgacha						0
	166 Dacope						0
	167 Batiaghata				√		1
	168 Dumuria				√		1
	169 Phultala				√		1
	170 Daulatpur				√		1
	171 Terakhada						0
	172 Rupsa				√		1
BAGERHAT	173 Mollahat				√		1
	174 Fakirhat				√		1
	175 Chitalmari						0
	176 Bagerhat				√		1
	177 Rampal				√		1
	178 Kachua				√		1
	179 Moreiganj				√		1
	180 Mongla						0
	181 Sarankhola						0
BORGUNA	182 Patharghata						0
	183 Bamna						0
	184 Betagi						0
	185 Borguna						0
	186 Amtali						0
PATUAKHALI	187 Kalapara						0
	188 Balachipa						0
	189 Dashmina						0
	190 Mirzaganj						0
	191 Patuakhali	√			√		1
	192 Bauphal						0
BHOLA	193 Char Fasson				√		1
	194 Monpura						0
	195 Lalmoan				√		1
	196 Tajumuddin				√		1
	197 Burhanuddin				√		1
	198 Daulatkhan						0
	199 Bhola				√		1

CHAPTER 1

THE REVIEW IN CONTEXT

1.0 Introduction

The 1994 Annual Review takes place in a context of continued rapid expansion of BRAC's programmes and activities. The Donor Consortium has placed a number of issue areas for review before the 1994 evaluation team. These include a range of management issues, BRAC's relationships with other institutions, credit and financial management issues, as well as a review of the training programme in BRAC. The credit and training studies are the subject of separate reports, although a part of the overall 1994 Annual Review.

BRAC has evolved to become one of the largest and most well-known private voluntary development organizations (PVDO) anywhere. The term PVDO has come into increasing usage in Bangladesh to describe development organizations in the private sector which assist voluntary community-based organizations. BRAC's work is increasingly cited by development journals, the interested development news media and at international development conferences. It has earned acclaim from several quarters including the UN system, donor agencies and international foundations and other PVDOs worldwide.

BRAC has already blurred the conceptual boundaries of a traditional non-governmental organization by virtue of its size and the span of its programming. Informally at least, BRAC has begun to refer to itself as a private sector development organization.

In yet another organizational development, BRAC has recently begun to expand internationally. It is beginning to export the RDP model to Viet Nam and will be assisting a number of Eastern and Central African countries to implement non-formal primary education schools modeled on BRAC's own work in this field.

Many observers of BRAC and development practitioners are interested to know how BRAC has managed such large-scale expansion so successfully. Equally, to what extent has BRAC worked with governmental institutions and other NGOs to complement its own activities? BRAC has also become an important source of training to government and NGOs.

All this expansion and change can bring attendant problems of growth and create points of stress in an institution. This review focuses on some of these potential problem areas. Has BRAC's traditionally open communication and personal relations among staff suffered as a result of this expansion since 1992? As BRAC has expanded, how has it coordinated programmes with similar government and NGO activities at the local and national level? Is there substantial evidence of duplication of services and competition for members with other NGOs? How does BRAC manage the competing demands of expansion, to serve the poor, with the desirability of avoiding conflicts with other institutions and organizations as it expands?

DISTRICT	Upazila & Code No	RDP	IGVGDP	SLDP	NFPE	WHDP	Total
BARISAL	200	Hizla					0
	201	Mehendiganj					0
	202	Muladi					0
	203	Gaurnadi				✓	1
	204	Agailjhara	✓			✓	2
	205	Ujirpur	✓			✓	2
	206	Babuganj	✓			✓	2
	207	Barisal	✓			✓	2
208	Bakerganj	✓			✓	2	
JHALAKATI	209	Nalchiti	✓			✓	2
	210	Jhalakati	✓			✓	2
	211	Rajapur					0
	212	Kathalia					0
PIROJPUR	213	Mathbaria					0
	214	Bhandaria	✓			✓	2
	215	Pirojpur	✓				1
	216	Kawkhali					0
	217	Sarupkati					0
	218	Banaripara					0
	219	Nazirpu					0

DHAKA DIVISION

GOPALGANJ	220	Kotalipara					0
	221	Tungipara					0
	222	Gopalganj					0
	223	Kasiani					0
	224	Muksudpur					0
MADARIPUR	225	Rajir					0
	226	Madaripur	✓				1
	227	Kalkini	✓				1
	228	Sibchar					0
SHARIYATPUR	229	Janjira					0
	230	Shariyatpur					0
	231	Goshirhat					0
	232	Damudya					0
	233	Bhedarganj					0
	234	Naria					0
FARIDPUR	235	Bhanga				✓	1
	236	Sadarpur	✓			✓	2
	237	Char Bhadrasan					0

DISTRICT	Upazila & Code No	RDP	IGVGDP	SLDP	NFPE	WHDP	Total
	238	Faridpur	✓			✓	2
	239	Nagarkanda	✓			✓	2
	240	Alfadanga	✓			✓	2
	241	Boalmari	✓			✓	2
	242	Madhukhali	✓			✓	2
RAJBARI	243	Baliakandi	✓			✓	2
	244	Pangsa				✓	1
	245	Rajbari	✓			✓	2
	246	Goalundo	✓			✓	2
MANIKGANJ	247	Harirampur	✓			✓	2
	248	Sibalay	✓				1
	249	Daulatpur	✓			✓	2
	250	Ghior	✓			✓	2
	251	Saturia	✓			✓	2
	252	Manikganj	✓			✓	2
	253	Singair	✓			✓	2
DHAKA	254	Dhamrai	✓			✓	2
	255	Savar					0
	256	Deraniganj					0
	257	Nawabganj					0
	258	Dohar					0
MUNSHIGANJ	259	Srinagar					0
	260	Serajdikhan					0
	261	Lohajang					0
	262	Tangibari					0
	263	Munshiganj					0
	264	Gazaria	✓			✓	2
NARAYANGANJ	265	Bandar					0
	266	Narayanganj					0
	267	Baidyer Bazar					0
	268	Araihazar					0
	269	Rupganj				✓	1
NARSHIGDI	270	Narshigdi	✓			✓	2
	271	Palas	✓				2
	272	Sibpur	✓			✓	2
	273	Raipur					0
	274	Belabo	✓			✓	2
	275	Monohardi	✓			✓	2
GAZIPUR	276	Kapasia					0
	277	Kaliganj					0

DISTRICT	Upazila & Code No	RDP	IGVGDP	SLDP	NFPE	WHDP	Total
	278	Gazipur			✓		1
	279	Sripur			✓		1
	280	Kaliakoir					0
TANGAIL	281	Mirzapur	✓		✓		2
	282	Nagarpur	✓		✓		2
	283	Dalduar	✓		✓		2
	284	Tangail			✓		1
	285	Basail					0
	286	Shakhipur					0
	287	Kalihati			✓		1
	288	Ghatail			✓		1
	289	Bhuapur			✓		1
	290	Gopalpur					0
	291	Madhupur			✓		1
JAMALPUR	292	Jamalpur	✓		✓		2
	293	Sharishabari	✓		✓		2
	294	Madarganj					0
	295	Melandaha					0
	296	Istampur			✓		1
	297	Dewanganj	✓		✓		2
	298	Bakshiganj	✓		✓		2
SHERPUR	299	Sribardi	✓		✓		2
	300	Jhinaigati	✓		✓		2
	301	Nalitabari	✓		✓		2
	302	Sherpur	✓		✓		2
	303	Nakla	✓		✓		2
MYMENSINGH	304	Haluaghat			✓		1
	305	Phulpur	✓		✓	✓	3
	306	Mymensingh	✓		✓	✓	3
	307	Mukttagacha	✓		✓	✓	3
	308	Phulbaria	✓		✓		2
	309	Bhaluka					0
	310	Gafargaon					0
	311	Trisal	✓		✓	✓	3
	312	Gauripur	✓		✓		2
	313	Ishwarganj	✓		✓		2
	314	Nandail	✓		✓		2
KISHORGANJ	315	Hossainpur			✓		1
	316	Pakundia			✓		1
	317	Katiadi	✓		✓		2
	318	Kuliarchar					0
	319	Bhairab					0

DISTRICT	Upazila & Code No	RDP	IGVGDP	SLDP	NFPE	WHDP	Total
	320	Bajitpur			✓		1
	321	Astogram	✓		✓		2
	322	Nikli					0
	323	Mithamoin					0
	324	Karimganj					0
	325	Kishorganj	✓		✓		2
	326	Tarail	✓		✓		2
	327	Itna					0
NETRAKONA	328	Khaliajuri					0
	329	Modan					0
	330	Kondua			✓		1
	331	Atpara					0
	332	Mohhanganj					0
	333	Barhatta					0
	334	Netrakona					0
	335	Purbadhala			✓		1
	336	Dhubaura					0
	337	Durgapur					0
	338	Kalmakanda					0

CHITTAGONG DIVISION

SUNAMGANJ	339	Dharmapasha				✓	1
	340	Sulla	✓		✓	✓	3
	341	Dirai	✓		✓	✓	3
	342	Jamoganj				✓	1
	343	Tahirpur				✓	1
	344	Bishambarpur				✓	1
	345	Sunamganj	✓			✓	2
	346	Dwarabazar				✓	1
	347	Shatak				✓	1
	348	Jagannathpur				✓	1
SYLHET	349	Balaganj	✓		✓		2
	350	Biswanath					0
	351	Sylhet	✓		✓		2
	352	Companiganj					0
	353	Gowainghat					0
	354	Jaintapur					0
	355	Kanaighat					0
	356	Zakiganj					0
	357	Beani Bazar					0
	358	Golappganj					0
	359	Fenchuganj					0
MOULAVIBAZAR	360	Barlekha				✓	1

DISTRICT	Upazila & Code No	RDP	IGVGDP	SLDP	NFPE	WHDP	Total	
	361	Kulaura				√	√	2
	362	Rajnagar					√	1
	363	Kamalganj					√	1
	364	Srimangal					√	1
	365	Moulavibazar					√	
HABIGANJ	366	Nabiganj	√				√	2
	367	Baniyachang	√			√	√	3
	368	Ajmiriganj					√	1
	369	Lakhal					√	1
	370	Habiganj	√			√	√	3
	371	Bahubal	√			√	√	3
	372	Chunarughat					√	1
	373	Medhabpur					√	1
BRAHMANBARIA	374	Nasirnagar						0
	375	Sarail						0
	376	Brahmanbaria	√			√		2
	377	Akhaura				√		1
	378	Dasba						0
	379	Nabinagar						0
	380	Bancharampur						0
COMILLA	381	Homna						0
	382	Daudkandi						0
	383	Muradnagar						0
	384	Debiduar				√		1
	385	Brahmanpara				√		1
	386	Burichang						0
	387	Comilla						0
	388	Chauddagram	√			√		2
	389	Nangalkot						0
	390	Laksam	√			√		2
	391	Barura						0
	392	Chandina	√			√		2
CHANDPUR	393	Kachua						0
	394	Matliab	√			√		2
	395	Chandpur				√		1
	396	Hajiganj				√		1
	397	Shahrasti				√		1
	398	Faridganj				√		1
	399	Haimchar						0
LAKSMIPUR	400	Raipur						0
	401	Ramganj						0
	402	Laksmipur						0

DISTRICT	Upazila & Code No	RDP	IGVGDP	SLDP	NFPE	WHDP	Total
	403	Ramgati					0
NOAKHALI	404	Hatiya				√	1
	405	Noakhali				√	1
	406	Begumganj				√	1
	407	Chatkhil				√	1
	408	Senbag				√	1
	409	Companiganj				√	1
FENI	410	Sonagazi				√	1
	411	Daganbhuiya				√	1
	412	Feni				√	1
	413	Parshuram				√	1
	414	Chhagalnaiya				√	1
CHATTAGRAM	415	Mirsharal					0
	416	Sandwip					0
	417	Sitakunda					0
	418	Fatikchari					0
	419	Hathazari					0
	420	Rauzan					0
	421	Rangunia					0
	422	Boalkhali					0
	423	Patia			√		1
	424	Anwara					0
	425	Chandanaia			√		1
	426	Sathania			√		1
	427	Lohagara			√		1
	428	Banskhali					0
COX'S BAZAR	429	Kutubdia				√	1
	430	Chakaria			√	√	2
	431	Moheshkhali				√	1
	432	Cox's Bazar			√	√	2
	433	Ramu				√	1
	434	Ukhia				√	1
	435	Teknaf				√	1
BANDARBON	436	Nakhyangchari					0
	437	Alikadam					0
	438	Lama					0
	439	Thanchi					0
	440	Ruma					0
	441	Rowangachari					0
	442	Bandarbon					0
PARBATTYA	443	Rajasthali					0

DISTRICT	Upazila & Code No	RDP	IGVGDP	SLDP	NFPE	WHDP	Total
CHATTAGRAM	৬৫৫	Kaptai					0
	445	Kawkhali					0
	446	Rangamati					0
	447	Belaichari					0
	448	Jurachari					0
	449	Barkal					0
	450	Langadu					0
	451	Nannerchari					0
	452	Baghalchari					0
KHAGRACHARI	453	Khagrachari					0
	454	Mohalchari					0
	455	Laksmichari					0
	456	Manikjchari					0
	457	Ramgar					0
	458	Matiranga					0
	459	Panchari					0
	460	Dighinala					0
	TOTAL	149	47	32	206	52	486

DONORS QUARTERLY REPORT

A. RDP PROFILE

	Village Institutions			Savings (Million Tk)			LOANS (Million Tk)			NFPE (in '000)		
	No. of Villages Covered	No. of V.O.	No. of Members	Members Own	Group Trust Fund	Total	Disbursements	Out-standing	Recovery %	No. of Schools opened	No. of students enrolled	No. of students graduated
Added This Qtr.												
Cum. Since Inception												
% for female groups	X X X											

B. Quarterly Financial Report

(Tk. 1000)

S.N.	Program Item/Head	in This Qtr	to Till date in Y.P.P.-III	Var. Till date %
1.	Inst. Bldg.			
2.	I.E.G.			
3.	Field Costs			
4.	Staff. Tsg.			
5.	Loan Fund			
6.	Support Services			
7.	Capital Invest.			
8.	NFPE			
9.	Health & FP			
10.	IGVAD			
11.	M.P.O.			

C. Quarterly Sector Programs Report

S.N.	Program Item	Achievement at Qtr. end	% Target Achievement	% Improvement over 1 Year
1.	Poultry Workers			
2.	Poultry Reamer			
3.	Fishery Ponds			
4.	Fishery Reamer			
5.	Nurseries			
5.	Nurseries			
6.	Veg. Cultivators			
7.	Sevi. Trees planted			
8.	Sevi. Reamers			
9.	Paralegal Graduates			
10.	No. of DTWs			

A. RDP PROFILE

	Villages Institutions			Savings (Million Tk)			LOANS (Million Tk)			NFPE (in '000)		
	No. of Villages Covered	No. of V.O.	No. of Members	Members' Own	Group Trust Fund	Total	Disbursements	Out-standing	Recovery %	No. of Schools opened	No. of students enrolled	No. of students graduated
Added This Qtr/mth.												
Cum. Since Inception												
% Target Achieved												

B. Quarterly Financial Report

S.N.	Program Item/Head	CTK (000)		
		. This Qtr	. Till date in YOP-M	Var. Till date %
1.	Inst. Bldg.			
2.	I.E.G.			
3.	Field Costs			
4.	Staff. Trg.			
5.	Loan Fund			
6.	Support Services			
7.	Capital Invest			
8.	NFPE			
9.	Health & FP			
10.	IGVAD			
11.	MDP			

C. Quarterly Sector Programs Report

S.N.	Program Item	Achievement at Qtr. end	% Target Achievement	% Improvement over 1 Year
1.	Poultry Workers			
2.	Poultry Reared			
3.	Fishery Ponds			
4.	Fishery Reared			
5.	Water Nurseries			
6.	Veg. Cultivators			
7.	Sevi. Trees planted			
8.	Sevi. Reared			
9.	Perological Credit units			
10.	No. of DTWs			

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1.1 Terms of Reference for the 1994 BRAC Review Mission

The terms of reference for this report state:

Internal management and BRAC Expansion

The consultants will review the effects of the large scale expansion of BRAC in terms of internal management structure and effectiveness. This will involve a thorough review of the quality of the management structure at the field and head office levels with respect to expansion in both staff, members and project activities.

Specifically to:

- . identify and evaluate BRAC's management capacity.
- . identify and evaluate the current system of measuring management performance. Recommend further measures that can be used for the continuing assessment of BRAC's management capacity in light of expansion.
- . review decision making delegation and participation at various organizational and grassroots levels for staff and members.
- . assess the frequency and quality of information that flows through the BRAC internal communication system. Note the quantity and quality of feedback from management to staff/beneficiaries and back to management.
- . review the organizational process of setting targets in view of:
 - how and to what extent staff and beneficiaries at different levels of the organization participate in the planning and setting of targets.
 - how decisions are made on the quantitative and qualitative aspects of targets.
 - the consequences and practices in cases where targets are not met.

Assess the flexibility of programmes to local level conditions and the extent to which program decision making is decentralized.

- ODA/BRAC/RDP Report on the Proposed Methodology for the Impact Assessment Study, June 1993.
- Ritchie, Anne, Microenterprise Programme Review December, 1993
- Smillie, Ian The Boy in the Bubble, mimeo 1993
- White Sarah, C., Evaluating the Impact of NGOs in Rural Poverty Alleviation ODI Working Paper 50, 1991.

Local and National Level Coordination

The consultant will review the status of BRAC's relationship and coordination with other institutions at the local and national levels, both government and NGO, in light of its rapid expansion. Specifically to :

Review the effects of BRAC's target/quota system of expansion as it relates to other organizations:

- assess current levels of duplication of services, competition for beneficiaries, etc.

- assess the level to which BRAC is reaching its target group, particularly in remote areas.

Assess the extent to which BRAC develops complementary relationships with other organizations at the local and national level to meet its goals. This includes:

- BRAC's willingness and capacity to coordinate programs in relation to policy and planning with other NGOs and government at local and national levels.

- BRAC's capacity to share experience and learn from other NGO programs.

In interpreting these terms of reference, through discussion with BRAC's Donor Consortium, and BRAC's senior executives, the 1994 review team has come to the following appreciations. BRAC's programmes and management have been assessed extensively and found to be of high quality and standards. These external evaluations have repeatedly demonstrated that BRAC is a dynamic, adaptive learning organization. BRAC has been careful to field test its RDP model and to scale-up its rural development approach only when it has been satisfied that the risk of mistakes had been minimized.

BRAC is an open organization, accepting scrutiny from external consultants and advisers and implementing change to its program implementation practices when BRAC believes change will enhance efficiency and effectiveness of its operation.

It is important to remember the difficult context within which BRAC operates. Bangladesh ranks as one of the poorest countries in the world. No matter which measure one chooses... income per capita, human development index, literacy, infant mortality, gender criteria.... Bangladesh suffers from widespread, and some argue, increasing human misery.

Promoting sustainable and positive economic and social change for the landless poor at the household and village level is constrained by a myriad of limitations. Poverty is not merely a lack of resources it is also the lack of access to resources whether credit, land, or employment opportunities which limit the poor. Powerful, and not fully understood, social forces exist to maintain a status quo which has not promoted empowerment of the poor. Attempting to achieve these goals largely with landless women as the primary participants, adds yet another layer of complexity to empowerment and improved material well-being.

The institutional context of Bangladesh provides an important point of reference for this evaluation exercise. While BRAC and a number of other successful PVDOs in the country have demonstrated (and won the confidence of external donors) that they can effectively spend increasing levels of donor grant financing, many institutions in the country flounder. Objectives are rarely specified, results seldom identified or measured, and personnel are not held accountable for their work.

As this report will describe, the work ethic is an essential feature of BRAC's success (and absent from some institutions in the country). Why has this been so? What accounts for this? What are the successes, and points of stress within BRAC at this juncture? What lessons exist for development program implementation in Bangladesh?

BRAC must work alongside other institutions in Bangladesh, both governmental and private developmental institutions. Very little has been written of BRAC's experience in this regard. As a large PVDO, what roles has BRAC played in cooperating and collaborating with other institutions? Again, what are the success stories which could provide useful "best practice" models for BRAC and other large PVDOs? What have been the points of stress in coordinating with other, PVDOs and local government institutions? How has BRAC addressed these problems?

Many of these are more qualitative questions and issues than issue areas which can be measured or quantitatively assessed against specific criteria or the relative performance of other institutions. In making its assessments the review team has attempted to assemble evidence and interpretation from as wide a range of sources as is possible within the limitations of a relatively brief mission, and to answer particularly complex issues areas by identifying issues and questions which BRAC can consider and act upon as required.

Methodology and team composition

The review team has relied upon a number of standard practices and methodologies to undertake *this review*. The review team received briefings from the BRAC Donor Consortium and from BRAC at the commencement of its review in order to assist the team with the identification of key issue areas and to elicit views on interpreting the Terms of Reference.

The team has made extensive use of BRAC documentation (listed in Annex), interviewed BRAC staff at head office and in the field, and interviewed BRAC members. Representatives of NGOs who claim to have had problems with BRAC were interviewed.

The team undertook selective field visits to Sylhet, Rangpur, Jessore and Jhenaidah which have allowed members of the review mission to see and discuss BRAC's operational content at field level in more depth. The list of persons met, and field visits undertaken, for the review are listed in Annex.

In assessing the policies and performance of BRAC as relevant to the TORs, the team employed a number of analytical frameworks. Target setting and achievement was assessed from the perspective of programme managers, RMs, AMs, and POs, PAs. Target achievement was tested against perceptions at head and field offices.

The analysis of management performance analyzed structures, supervision and communication within BRAC for consistency and efficiency and the demands on middle managers in particular.

BRAC's expansion strategy for RDP (as well as NFPE, WHDP and SLDP) was analyzed for consistency between policy and implementation at thana, union and village level.

The assessment of relations with other organizations relied on interviews.

Richard Holloway took responsibility for issues related to BRAC's physical expansion and coordination with local and national institutions. Pankaj Jain took responsibility for the management review. Roger Young acted as mission leader and assessed the impact of targets in BRAC and the participation of members in BRAC.

1.2 The 1994 Review in Context

BRAC continues to expand its activities and programmes at high rates of growth. At the mid-point within RDP III, the funding cycle covering 1993-1995, BRAC's expansion is notable. The following table and accompanying charts gives some appreciation for the rate of growth of selected indicators for BRAC between January 1991 and June 30, 1994.

Expansion has met or exceeded the targets set forth in the RDP III proposal without any loss of quality. Increasing average loan size, improvements in on-time repayment (OTR) ratios, the growth in sector programmes and for NFPE schools, are indicators that as quantitative expansion has occurred, improvements in quality have also occurred.

TABLE 1

The Growth of Selected Indicators: January 1991 to mid-1994

COMPONENT/UNIT	Jan. 1991	mid-1994	% CHANGE over 42 mths.
Area Offices RDP/RCP	100	195	95%
Villages (a)	4,276	20,480	378%
VOs	9,094	30,675	237%
Membership (a)	501,412	1,118,742	123%
Total Savings (inc. GTF)Tk. million	179.3	482	169%
Savings Tk. million	146.6	373	154%
Disbursements (a) Tk. million	1,029	4,776	352%
Outstanding (a) Tk. million	475.4	1,213	155%
NFPE Schools	3,810	22,870	500%
BRAC Staff	4,220	10,849*	157%

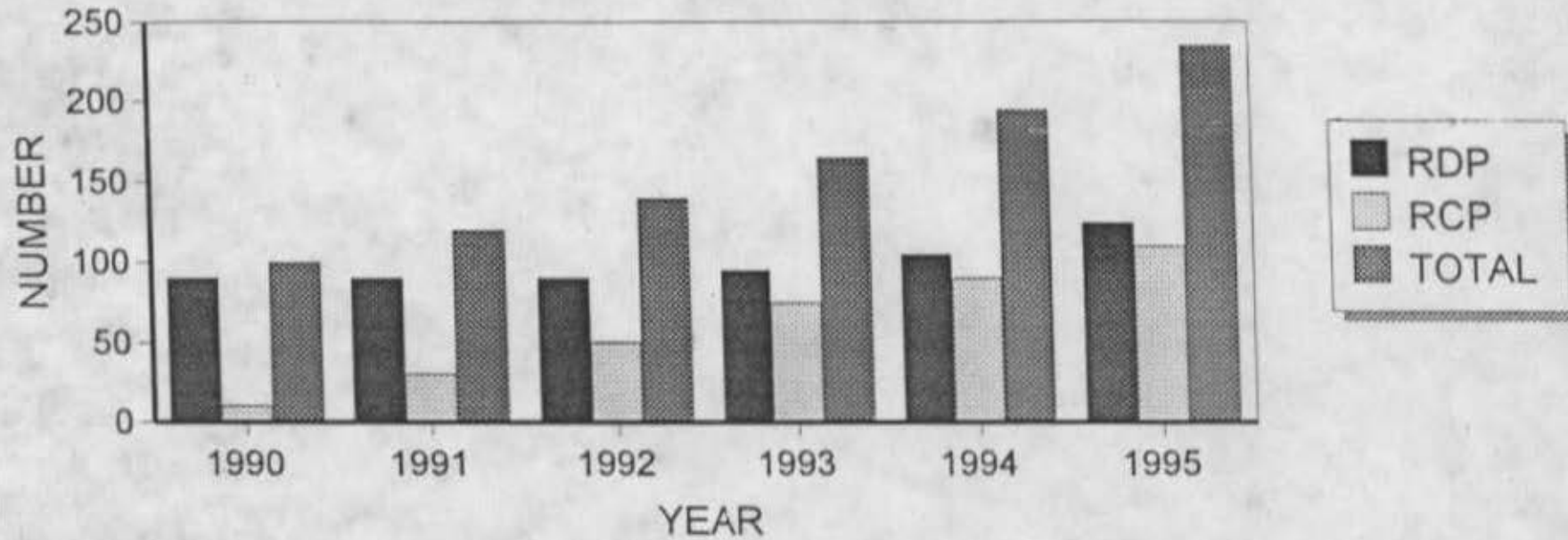
a) including IGVGD Programme.

* at December 31, 1993

Source: BRAC Statistical Report March 1991 and June 1994

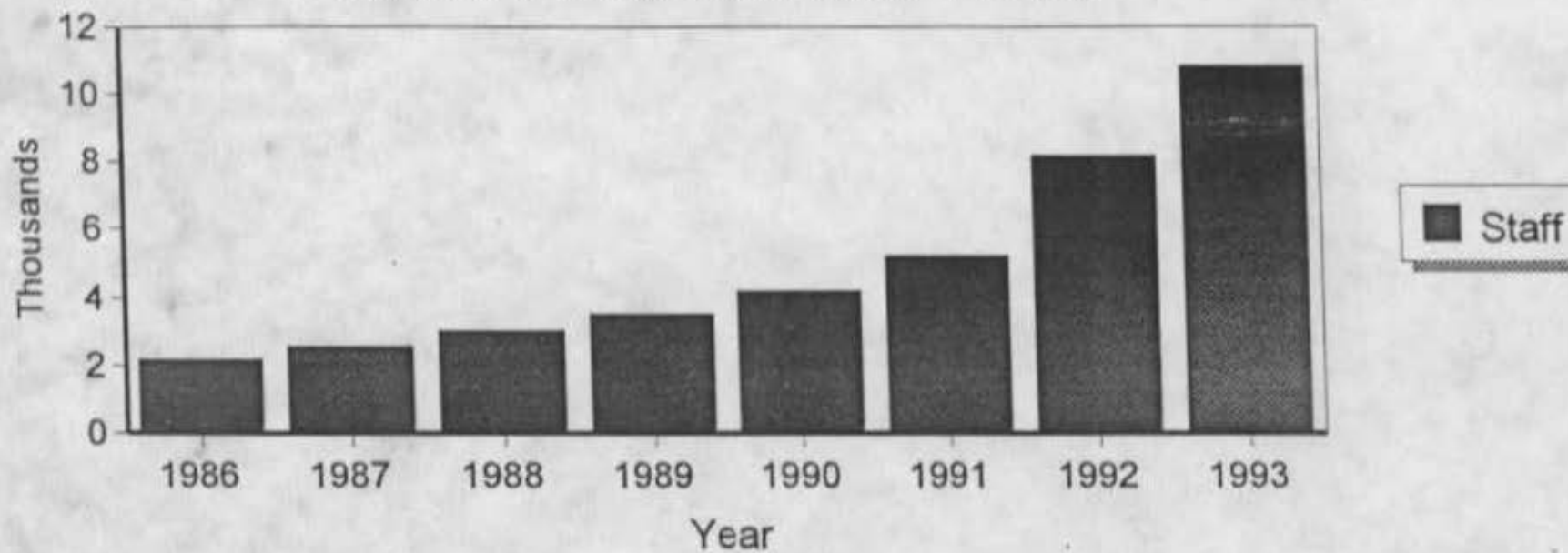
BRAC

GROWTH of BRAC OFFICES



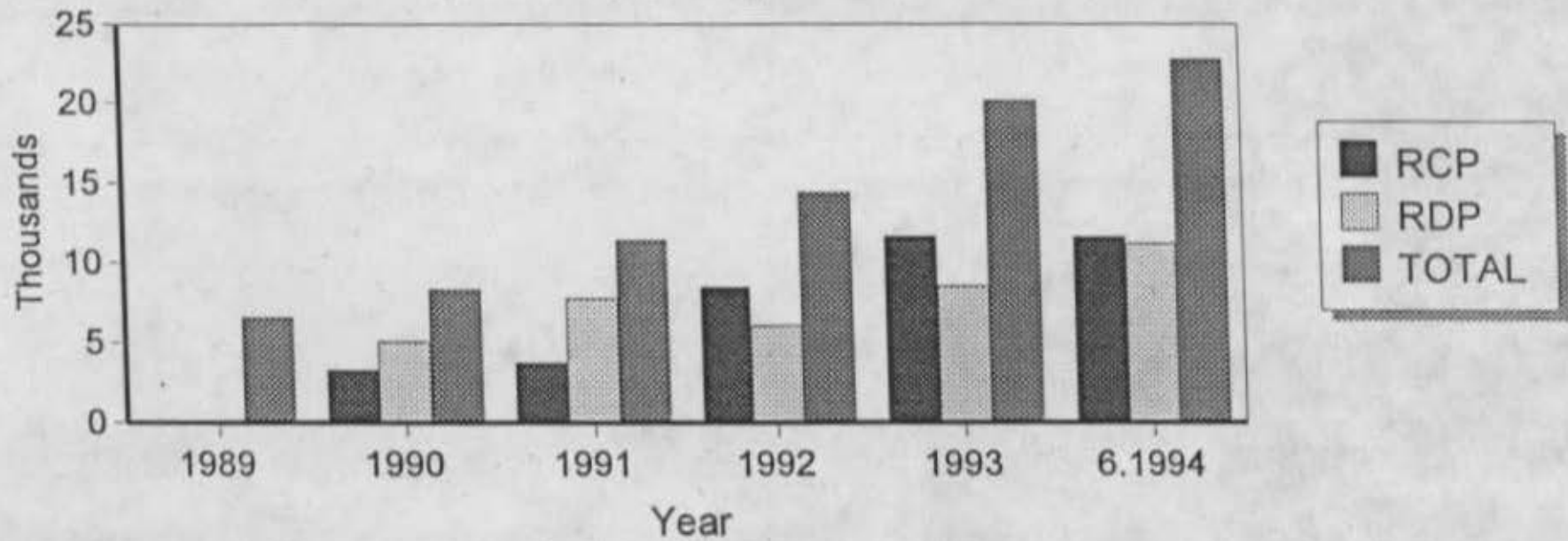
STAFF

Growth in BRAC Staff



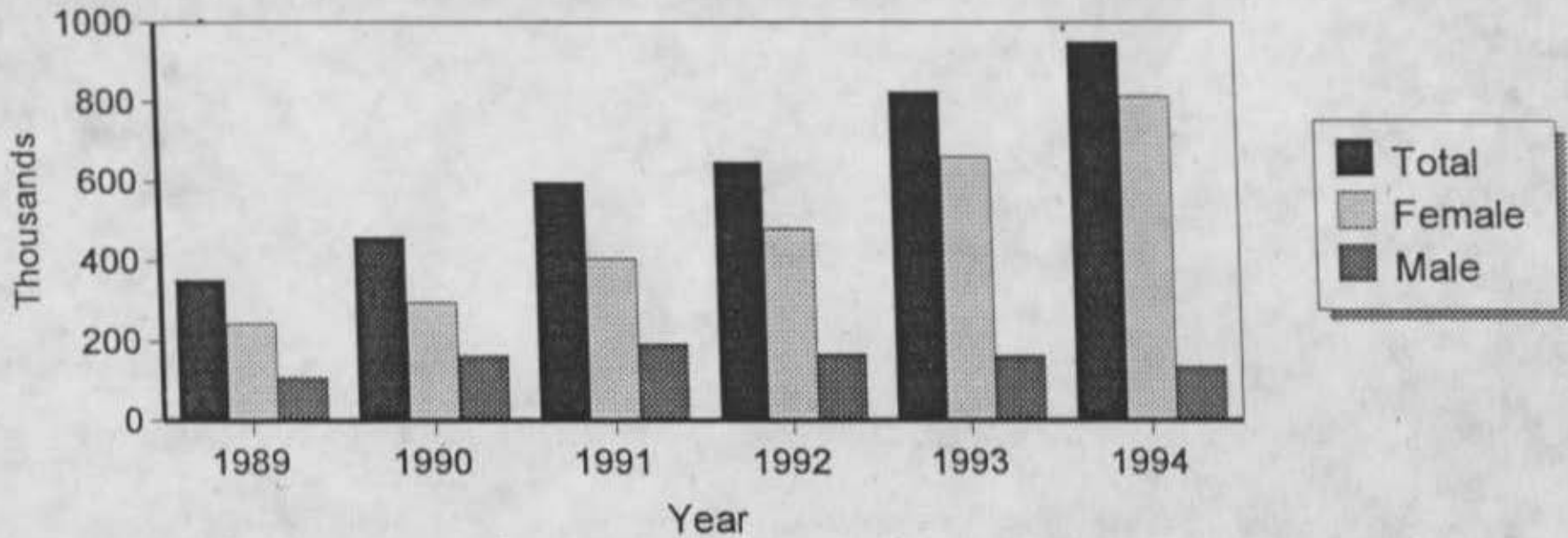
VOS

Growth in VOs



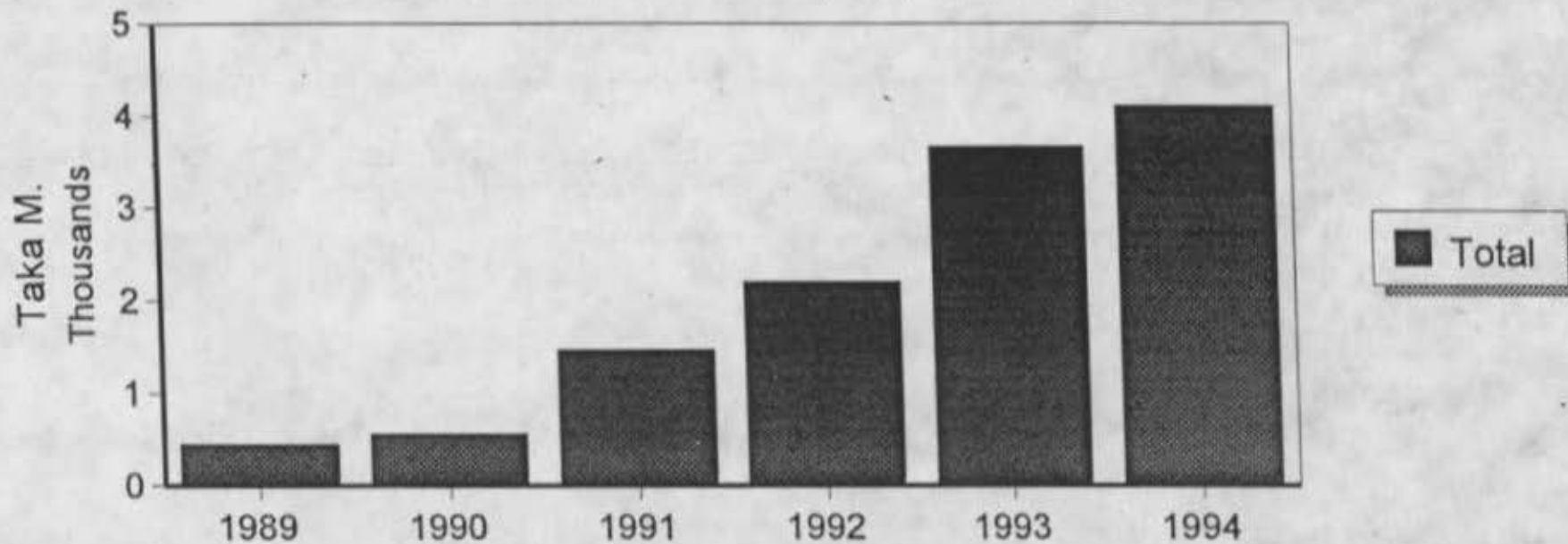
MEMBERS

Growth in BRAC Membership



LOANS

CREDIT DISBURSEMENTS



Over the past three and a half year period, VO membership has grown at a monthly average of 5.6%. This growth has been achieved despite the fact that BRAC expelled 142,416 members between January 1992 and June 1993 as being inactive members. Other indicators also demonstrate equally impressive quantitative increases. Credit disbursements have increased by 8.4% per month and members savings, including the Group Trust Fund, have risen an average of 4% per month. These are significant quantitative achievements for any organization.

The 1992 mid-term evaluation of RDP II, concluded that BRAC's expansion through 1991 had proceeded and maintained quality programming, demonstrated positive economic effects, and noted that BRAC is a dynamic, well-managed organization. That evaluation endorsed BRAC's *objectives and mode of operation*.¹ The 1994 review has reached broadly similar conclusions at the broad BRAC-wide level also.

BRAC is preparing a proposal and financial request for RDP IV to cover the five year period beginning in January 1996. NFPE as a separate programme activity is growing rapidly and according to BRAC's 1993 Annual Report, NFPE accounted for 25.4% of total expenditures, second only to RDP/RCP. The introduction of a primary health program in 1994, to respond to family planning concerns of donors and presumably responsive to local village and household needs, will add another element to BRAC's programming.

This rapid rate of growth, now sustained over a long period, continues to raise concerns for donors regarding:

- . BRAC's expansion strategy... what is the balance given to horizontal expansion, meaning larger numbers of members, VOs.... and to vertical deepening... intensifying the impact of BRAC's programming at the household level;

- . BRAC's management capacity and structure to effectively manage growing staff complements, sector programmes and information flows from villages to area/regional BRAC offices and to head office and senior management;

- . in a related vein, what is the participation of VO members and BRAC staff in decision making; is BRAC's success related more to a "command culture" or to a participatory decision-making culture?;

¹ BRAC Donor Consortium RDP II Mid-Term Evaluation 1992 page 6.

how is BRAC, as a major private sector voluntary development organization in Bangladesh interacting with other large, multi-purposed, and medium-sized organizations, smaller NGOs and the Government of Bangladesh at the local level.

1.3 RDP in Outline

Much has been written about BRAC's rural development programme and associated rural credit project.² This section is not an attempt to review BRAC's extensive history with RDP. It serves merely as a brief summary to assist to place this review mission in context for readers.³

BRAC has pursued the two interrelated goals of poverty alleviation and empowerment of the poor since the mid-1970s. The Rural Development Program, started in 1986 grew out of a number of experiments and efforts at promoting rural development by BRAC the previous fourteen years.

BRAC programming, at the core, consists of group formation (also called institution building through the formation of VOs or village organizations) initially for men and women separately, becoming more integrated in the future.

Group members receive training in social awareness, health and sanitation, leadership and management and a para-legal training program.

A second pillar, credit provision seeks to generate economic activity to relieve the pressures of grinding poverty. Credit is supported by skills development in a variety of employment related fields such as poultry and livestock, pisciculture, sericulture, horticulture and irrigation.

As credit and skills development mature within a BRAC RDP area, VOs "graduate" to the rural credit project or RCP. RCP offices will be financially self-sufficient as a result of the volume of credit operations being adequate to finance RCP office operations. This allows RDP offices to expand into new areas and subsidize the BRAC programme until maturation is reached, normally after four years of RDP operation. RCP branches continue to offer institution building and sector training, increasingly on a cost recovery basis. RCP is managed by the same regional and head office staff within BRAC.

² See for a good historical overview, Catherine Lovell Breaking the Cycle of Poverty: The BRAC Strategy Kumarian Press 1992. BRAC's BRAC at Twenty 1972-1992 and the annual reports of BRAC are also excellent sources for descriptive and statistical overviews of RDP.

³ This overview draws upon a similar section in a report on impact assessment for BRAC prepared by the Centre for Development Studies at Swansea in June, 1993.

RDP has included a non-formal primary education programme recently established as a separate programme within BRAC. NFPE is growing rapidly in response to a large unmet demand for primary education, especially for girls.

The primary health care program (PHC) has been incorporated into 117 RDP areas beginning in 1993. Family planning, immunization, water and sanitation health education and nutrition and basic curative services are incorporated in PHC.

CHAPTER 2

BRAC's EXPANSION STRATEGY

2.0 Introduction

As noted above, in general terms BRAC's expansion strategy has been consistent and followed vigorously. The stated objective of the expansion is to expand as rapidly as possible to as many villages as possible without sacrificing effectiveness or quality in the delivery of services to VOs. The rationale given by BRAC has been consistent: given the large numbers of rural poor in Bangladesh and the lack of access to services suffered by the poor, BRAC must expand or scale-up as quickly as feasible to address the unmet needs of the rural poor.

Bangladesh is estimated to contain some 88,000 villages. By the end of 1994, BRAC could be said to be working in about 22,000 or one-quarter of the villages of Bangladesh. This is a *substantial contribution to poverty alleviation efforts in the country, second probably in scale only to Grameen Bank among private development organizations working primarily to reduce poverty.*

BRAC bases its expansion implementation upon the following criteria:

- . the degree of poverty and landlessness in an area;
- . access to communication facilities;
- . availability of banking facilities;
- . the presence or absence of other Government or *Non-Governmental Organizations*.
- . the desirability of geographical spread; and,
- . the learning opportunity provided by operations in different environments.⁴

The RDP III proposal stated that RDP would expand to 235 area offices, with approximately 25,000 VOs and 1.6-1.8 million members. BRAC has said in its "Five Year Strategy Plan" that RDP would expand up to 300 area offices, and approximately 1.8-2.2 million members.

⁴ Taken as presented in BRAC RDP III Proposal Document, 1992 page 7.

2.1 Expansion Strategy

" We have decided that we would like to serve as large a number of the poorest people in Bangladesh as we can" - F.H. Abed⁵

When RDP III was started this was the guiding principle for the expansion of BRAC's work. BRAC was prepared to go to scale (in both RDP and other Programs), was prepared to take on the risks of going to scale, and perceived that there were very large numbers of the unorganised poor that it was able to help.

BRAC has noted in its 5 Year Strategy (October 94) the changes that have taken place in the external environment in the last few years which impinge on what it is able to do: BRAC mentions difficult relations with the GOB, resistance from fundamentalists and vested interests, and relations with other NGOs.

This section looks at how BRAC has expanded, and looks at some of the problems associated with its expansion in relation to Government, local institutions and other NGOs.

Data of BRAC and other NGOs in relation to the Thanas of Jessore Sadar, Perojpur Sadar, Sarishabari, Rajbari, and Kaligonj has been studied along with field visits to see the work of BRAC and other PVDOs in the Greater Jessore area. A by-product of this consultancy is the production of a variety of maps which will be useful to BRAC, and which provide a model of ways in which they can track their expansion both nationally and locally.

It has been most interesting to learn about the actual dimensions of organisations of poor people initiated by BRAC in areas where it is at work. BRAC, like other PVDOs, talks of working in or covering a certain area, or Thana, or District. The reality is that very many PVDOs in Bangladesh, BRAC included, contribute to the organising of the poor⁶, but are part of a mosaic of different organisations working in villages (including GOB organisations like BRDB and Social Welfare), and very few individual PVDOs have tried to mobilize, or succeeded in mobilizing all the eligible people in any particular village.

⁵ Going to Scale- the BRAC Experience Novib 1993.

⁶ Defined as those with less than 5 decimals of land and offering their labour for sale more than 100 days per year. Most PVDOs use this formula, or a similar one to define the target group.

Expansion

Maps show the Growth

A clear picture of BRAC's expansion from January 91 to Jun 94 has been provided as measured by Growth in Area offices, Staff, VOs, Membership, Credit Disbursements. BRAC has reached or exceeded its targets. BRAC does not have easily available, however, information which clarifies its expansion by reference to where in the country it has worked, is working, and will work. While Area Offices have almost doubled from 88 in 1990 to 164 (end 1993), BRAC's RDP has expanded from 57 Thanas to 110 Thanas in the same period.

Which Thanas was it in? Which Thanas did it move to? Why? These are the questions that I have tried to present visually or to elicit by providing the following Thana level maps:

TABLE 2

MAPS PREPARED FOR THE STUDY

Maps provided as part of this study

	86	87	88	89	90	91	92	93 (June)	94
RDP	X	X	X	X	X	X	X	X	X
IGVGDP					X		X		X
NFPE					X	X	X		X
SLDP									X
WHDP									X

A basic national map with overlays shows the different programs in their different Thanas and where they overlap. From this one can see that BRAC is working in 257 Thanas out of 467 (i.e. 55%) of the Thanas of Bangladesh. To be more specific:

TABLE 3
DISTRIBUTION OF BRAC PROGRAMMES BY THANA

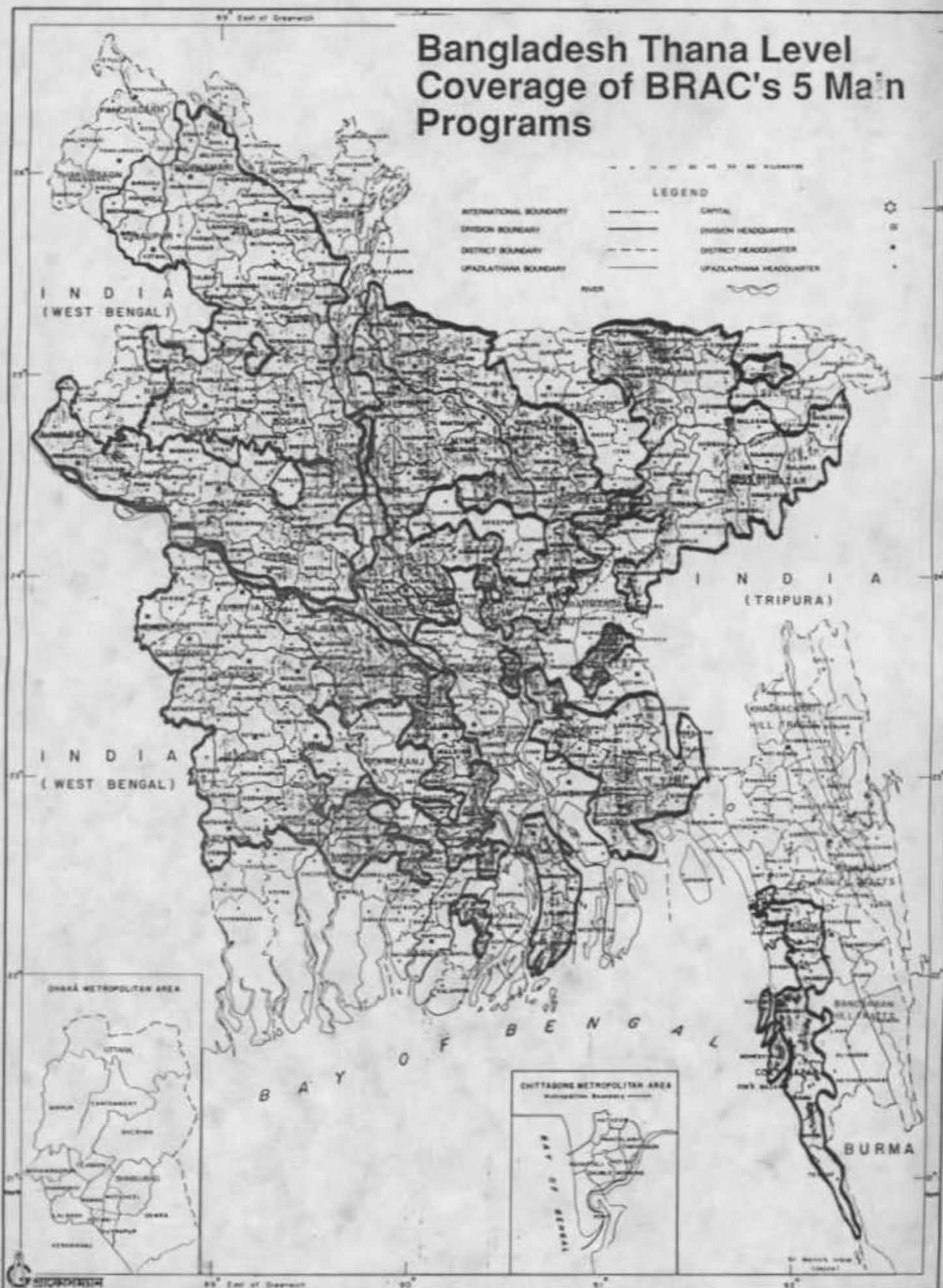
Program	No of Thanas June 1994	No of Programs	No of Thanas
NFPE	245	0	210
RDP	110 (Dec 93)	1	111
IGVGDP	84	2	89
WHDP	52	3	43
SLDP	40	4	14
		5	0

The fold out map on the opposing page gives a visual representation of this.

What does this Thana level information show us? Some of the answers might be:

- a. If we aggregate the whole of BRAC's programs we see:
- massive coverage of Rajshahi Division with the exception of four Districts in the far north, and occasional Thana gaps.
 - Strong coverage of the Northern part of Khulna Division with no coverage of the Southern Thanas bordering the Bay of Bengal, and no coverage of Gopelganj District.
 - Patchy coverage of Dhaka Division except for Greater Mymensingh
 - patchy coverage of Chittagong Division with emphasis on Greater Sylhet and Cox Bazar, but no work in the Chittagong Hill Tracts.
 - A lack of coverage of the low-lying river banks and chars

Bangladesh Thana Level Coverage of BRAC's 5 Main Programs



b. If we look at the RDP program we see a very much patchier coverage of the country.

With the advantage of such maps BRAC management have information which can inform their choices about their expansion. It clarifies gaps, and can track patterns of expansion from the past. It also pictures how the different programs relate to each other geographically and allows BRAC to consider where and how one program can relate to another - and what common infrastructure they might use.

Moreover such maps allow BRAC to be transparent to others. They can show where they are - and where they expect to go next: and they can ask others to do likewise.

It would greatly help to set the scene for strengthening Bangladeshi PVDO capacity as a whole, and for reducing unproductive competition if more PVDOs produced the sort of maps piloted for BRAC in this exercise.

Maps show the Gaps

So far we have looked at Thana level maps of Bangladesh, and we have seen some gaps in BRAC's coverage, as revealed by Thana level information. When we take the data from BRAC's Monitoring Department and look at it within a Thana, however, it is clear how the pattern is for BRAC to cover some (but not all) Unions in a Thana, some (but not all) Villages in a Union, and some (but not all) eligible villagers in a village.

To take one example which has been ground-truthed - Kaliganj Union, in Kaliganj Thana, in Jhenaida District.:

BRAC works in	5 out of 6 Thanas of Jhenaidah District
BRAC works in	9 out of 10 Unions in Kaliganj Thana
BRAC works in	11 out of 19 Villages in Kaliganj Union (76 out of 182 villages in Kaliganj Thana)
BRAC works with	706 out of 1023 eligible villagers in Kaliganj Union

This presentation is generally representative of the way BRAC works. The maps show the gaps in BRAC's coverage at Village, Union, and Thana levels. It is also a common pattern for other NGOs. Hashemi and Schuler 1992 have commented "NGOs generally proceed extensively - covering newer and newer villages, and not intensively - ensuring that all the target group members in a village have been accounted for". They go on to give their opinion that "even with NGO membership running in the millions, one does not discern a dent in rural poverty in any region".

BRAC has communicated in its 5 Year Strategy (October 1994) that it is concerned in the future less with horizontal expansion, and more with filling in the gaps that already exist.

Very good Thana level maps are now becoming available from LGED: an example (Base Map - Pirojpur Sadar Thana) has been provided to BRAC as part of this consultancy. LGED inform me that the whole country should be covered by similar maps by December 94. All Area Offices should acquire the relevant maps for their Thana, once they are produced (Tk 150 each), and plot onto those maps, by means of a transparent plastic overlay, the villages in which they are working and how many they are working with. This will be a valuable visual counterpart to the fine and detailed information that they send to the Monitoring Department. One minor problem is that the LGED maps show Mauza, not Villages. Thana Health Offices throughout the country apparently have information that can convert mauza to villages.

Jhenaidah District
BRAC works in 5 out of 6 Thanas
in Jhenaidah District



Kaliganj Thana
BRAC works in 9 out of 10 Unions
in Kaliganj Thana, Jhenaidah District



Kaliganj Thana

BRAC works in 76 out of 182 villages in Kaliganj Thana, Jhenaidah District



Kaliganj Union

BRAC works with 706 out of 1023 eligible villagers in Kaliganj Union, Kaliganj Thana, Jhenaidah District



An added possibility is that LGED would be willing to insert a BRAC data set onto their GIS so that BRAC could get updated print outs of Thana level maps on request. This has been discussed as a serious possibility with LGED.

BRAC should consider institutionalizing the production of Thana level maps of their working areas for the Head Office, and the plotting of Village and Union level information on LGED maps for the Area Offices.

Criteria for Expansion

BRAC RDP at the HQ level conducts surveys, bringing in special staff from other areas, to decide which areas they should move into. The decisions are based on:

- the incidence of poverty
- the lack of other PVDOs or NGOs
- availability of banks
- good road access for bicycles.

Once BRAC has decided to move into a particular Thana, they start by siting their Area Office in the Thana Sadar - which is part of their strategy of conserving good GOB relations. If there is already an Area Office in the Thana Sadar, and there are still many villages untouched by that AO, another site will be chosen.

A second more detailed survey is then done from the nearest Area Office which looks again more specifically, village by village, at:

- the incidence of poverty
- the lack of other NGOs
- those villages which are within a radius of roughly 15 Kms from the AO.

To a large extent the choice of places to work are management driven. Given that the BRAC staff are not local people and are housed in the Area Office - and that they therefore have to get back to the AO every night, given that they have bicycles, given that the Credit system needs them to deposit money in the Bank every night, given that BRAC puts a large measure of importance on supervision and record keeping - this means that the villages are restricted to those relatively easily accessible by bicycle, and relatively close to the Thana Sadar.

Wherever possible BRAC likes to be the only organisation working in a village so that it can organise all eligible people in that village itself, but the reality is that very frequently other organisations are also working there, and any expansion requires negotiations with both national and local PVDOs.

There are other factors which would limit BRAC's preferred position of being the only PVDO working in the village:

1. Other PVDOs are already there - sometimes working on a similar kind of program as BRAC (which is problematic), other times working on other programs (which is easier)
2. BRAC has a policy of organizing groups of 40-50 in number. Until recently if such a group was formed (or multiples of such groups) and other eligible people were left out because they could not form another 40 people, then they were left unorganised. They were then left alone, or were left for another organisation to organise. BRAC has recently changed its policy and now allows PAs to form groups of smaller numbers.
3. Some villagers do not want to join BRAC groups. As a result of factions in the village, or as a result of such extreme poverty that they cannot afford the BRAC mandatory savings, some people do not come forward to join a BRAC group.
4. In some villages BRAC does not want certain individuals to join. If BRAC sees itself as getting involved in factional divisions in the village, or if it feels that touts are trying to control groups for their own ends, it will back off.

The whole question of collaborating with another organisation working in the same village is a complex one which we will discuss further in the section on External Relations, but suffice to say that at present, BRAC has no difficulty sharing a village with Grameen Bank, the most ubiquitous of the other organisations. BRAC can have a 45 member group, Grameen Bank can have a 30 member group and a modus vivendi is worked out.

Given BRAC's new policy of "filling in gaps" BRAC should look for gaps at Thana, Union and Village levels. BRAC's new policy should also allow for the formation of smaller groups to ensure coverage of eligible and capable group members. Special types of groups for the very poorest may be needed.

2.2 A Strategic Orientation for BRAC

The review team was able to review during the mission, BRAC's strategic planning and vision for the future. BRAC has recently prepared a strategy document, entitled A Five Year Strategy for BRAC, in October 1994. This document which is intended to help take BRAC forward to the next century is based upon a series of strategy discussions within BRAC culminating at a strategic planning workshop held for senior management.

BRAC used an approach to strategic planning developed by Peter Drucker for not-for-profit organizations which encourages an organization to:

- . identify its business (mission);
- . identify its primary (and other) customers;
- . identify what the customer(s) values from the organization;
- . assess the results of the organization in responding to the need/value;
- . develop a plan in light of the above analysis.

BRAC has held departmental strategic planning workshops beginning in late 1993 and a BRAC-wide workshop was conducted in August 1994 after preliminary surveys of members' perceptions of BRAC services. An intensive three day retreat for senior management was convened prior to writing the strategy statement.

BRAC identified a number of strengths and weaknesses itself. The strengths which have been recognized outside the organization in past review missions and external publications include:

- . consistent and dynamic leadership;
- . good service delivery to the poor;
- . a decentralized management system;
- . a well-motivated, professional staff;
- . a commitment to learning and innovation;
- . good internal communications, monitoring, research and reporting capacities.

Perceived internal weaknesses elicited from managers and staff, while typical of a large organization still produced some surprises for senior management.

- . mid-level staff feel over-worked and that communication with senior management is inadequate;
- . individual creativity is not encouraged;
- . there is a high turnover rate among female staff;
- . inter-programme coordination is poor;
- . the development of senior managers has not kept pace with rapid programme expansion;
- . performance evaluation needs to be strengthened and a lack of a career path were identified as serious failings.

Defining a mission statement which integrates all the goals and values of any organization can be quite difficult. BRAC has developed a mission statement which will be refined and revised through the course of the next five years. The mission statement adopted says:

BRAC works with people whose lives are dominated by extreme poverty, illiteracy, disease and malnutrition, especially women and children. their economic and social empowerment is the primary focus of all BRAC activities. Our success is defined by the positive changes we help people to make in their own lives.

Although the emphasis of BRAC's work is at the personal and village levels, the sustenance of development depends heavily on a pro-development policy environment. BRAC is committed to playing a role at this level through its research and advocacy work. BRAC works in partnership with like-minded organizations, governmental institutions and donors to achieve its ends.

BRAC believes that development is a complex process, requiring a strong dedication to learning and to the sharing of knowledge. Our work is based, therefore, on the services of highly committed, competent and serious professionals.

The strategic orientation envisaged by BRAC outlines six strategic directions for BRAC in the medium term:

- . limited horizontal growth during the initial years of RDP IV with expansion ending in 1997;
- . there will be a period of consolidation and deepening of existing programmes, with greater responsiveness to target group needs and expectations;
- . improvements in the internal culture of BRAC;
- . BRAC will give increased attention to the external environment which increasingly influences its programming. As a large institution, BRAC cannot ignore other actors at the village and national levels and will seek to build stronger links to those institutions of government and the private sector.
- . increased financial sustainability is a key priority for BRAC. This will be accomplished through a combination of support to increased commercial activities, which will enhance income generation for BRAC members and increase BRAC's own source of revenue.
- . BRAC will remain a learning organization. One of BRAC's strengths over time has been its ability to experiment, integrate lessons of experience and implement better approaches whether technical or social in its programmes.

The evaluation team endorses these broad-level principles and directions for BRAC, as being desirable, and feasible. The review team suggests that BRAC may wish to spell these directions out in greater detail to assist BRAC, and its donors, to understand the particular policies and implementation practices required to achieve the desired future evolution of BRAC.

These directions will serve as relevant assessment criteria for the appraisal of RDP IV, expected in 1995.

2.3 Targets in BRAC

BRAC is a target driven institution. This is a reflection of both donor and BRAC preference for quantitative and transparent indicators of performance. Successive RDP proposals and documents have provided the detail of how these targets are established, and monitored.

BRAC's RDP expansion proceeds on the basis of opening area offices (AOs) each of which will organize 120 village organizations in 50-60 villages (3-5 unions generally) and encompassing about 5,000-6,000 members per area office. VOs are formed separately for men and women. The RDP III proposal stated that 95 new RDP area offices would be opened in 1993-1995 with each office reaching an additional 6,000 members. As well, 60 self-financing RCP offices will evolve from RDP operations.

Recent policy changes by BRAC state that an area office will now cover 160 village organizations with each VO comprising 35-40 members. Smaller VOs are believed to be more coherent, active and more easily monitored by BRAC's field staff.

Credit programmes generate a volume of loans based on the number of member borrowers, the size of loan, now set at a maximum of Taka 3000 in year one and rising in successive years if repayment performance has been satisfactory.

Targets for the sectoral programs are established on a separate basis. The RDP III sectoral program targets were set based upon BRAC's experience with RDP II in terms of average numbers of sectoral program participants per area office. For example 1500-2000 poultry rearers per Area Office, was used as an indicative figure for expansion. The sectoral targets are dynamic and change over time as empirical evidence is built up by BRAC to demonstrate that targets should be raised or reduced.

It is during the implementation of the sectoral programs that the PAs, POs and AOs will advise head office that targets are to be revised.

Targets are carefully established. Their implications go beyond quotas by which to measure and monitor performance - an important element of BRAC management in its own right - but extend to operational requirements for training, financing, and imply guidelines for cooperation with GOB.

For example, in BRAC's poultry programme, when BRAC revised upward its poultry rearer target based on demand for this service, it found that the Directorate of Livestock could not supply the expanded volume of chicks. BRAC had to develop its own chick hatcheries in order to increase chick supply in line with the demand from group members.

BRAC takes target setting seriously, but it does not appear to slavishly pursue targets without attention to other indicators of performance. If targets were rigidly fixed and pursued, then BRAC would cease to be a dynamic institution.

Who participates in target setting?

The decision to expand RDP is centralized with senior management at head office involved; implementation is decentralized and depends on the AO staff who are responsible for the initial VO formation, the implementation of social awareness sessions, and credit and sector programme development and expansion within the AO.

Targets in the sector programmes are decided upon by the sector programme coordinators in consultation with their sector POs and evolve from a period of testing and BRAC's experience with sector programme design and implementation.

POs and AMs meet weekly, on Thursday, to review target achievement and discuss any problems related to the level of the target for a particular branch. The AMs convene once a month at regional level to review targets and target achievement at the regional level. AMs are responsible for supplying monthly monitoring data, on the 27th day of each month, for review at the monthly AMs meeting.

Target achievement is monitored closely at the AO level. Area managers take seriously the responsibility to meet membership, awareness, credit, and sector programme targets. Target achievement is a key performance assessment criteria at the PA, PO, AM and RM levels.

What are the consequences if targets are not met?

Targets can be adjusted at the AO level subject to a discussion and review by the RM. BRAC maintains pressure on AO staff if target achievement is below expectation; targets can be adjusted if circumstances warrant, but several BRAC staff have said BRAC is reluctant to "take the pressure off" AO staff when there are difficulties with target achievement.

The criteria for allowing sector programme targets to be changed in light of local conditions are not explicit. Therefore, the performance assessment of area level managers and PO/PAs may lose some transparency in the absence of explicit policy and criteria.

BRAC should clarify the criteria (and weighting given to them) used in adjusting sector program targets to local conditions. this would clarify policy and improve one indicator for assessing performance by field-based managers and PO/PAs.

BRAC states that it must give quality attention. Again citing the example of poultry, BRAC surveyed poultry rearers and found 30% had inadequate retention of birds. BRAC rectified this qualitative problem by giving more staff attention to teaching poultry rearers how to keep healthy birds.

BRAC states that it must give adequate attention to both quantitative and qualitative aspects of programming. While the monitoring department collects quantitative information, it is the responsibility of BRAC senior managers to give AMs the authority and the incentive to ensure *the quality of BRAC's programming and to work with POs to monitor the quality component of programming.*

When tested in the field with AMs and POs, the response was consistent with this view. AMs meet daily with POs as a group to discuss any outstanding issues and meet weekly with *individual POs and review the performance of borrowers.*

BRAC's close supervision style, with each more senior level in the hierarchy carefully monitoring the performance of his or her supervisee, is a practical means to monitor performance of loanees and sector programmes.

BRAC's attention to quantitative targets is deliberate and consistent. Targets provide a discipline to the institution and are a source of the work ethic so apparent throughout BRAC. Targets are a transparent means of accountability and monitoring of performance for BRAC, and not incidentally, the donor consortium.

Based on discussions with staff, it appears that the more qualitative aspects of programme implementation are not as well developed in BRAC. Performance indicators in this regard tend to fall back on quantitative measures, which are necessary. Sector program quality is viewed in terms of repayment records and VO quality in terms of attendance records at weekly and monthly meetings.

With quantitative targets set to become less important in the future as BRAC slows the rate of growth of GDP, it would be timely for BRAC to develop more distilled and refined qualitative indicators for monitoring sector programme quality and VO development.

BRAC should identify and report on its own expectations for deepening the impact of its programmes at the village level. This review, complementing current efforts to assess BRAC's impact, would serve to help staff identify, discuss and refine the issues related to empowerment, group formation and the realistic expectations for change within the social, economic, cultural and political constraints within which BRAC works.

TABLE 4

Target Setting: Perceived Strengths and Weaknesses in BRAC

Perceived Strength	Perceived Weakness
1. Establishes discipline and a work ethic within BRAC which is essential to efficient and effective performance.	1. Some staff feel over-worked and that targets stifle individual creativity in their work.
2. Promotes responsibility and accountability for staff and managers. Some other institutions which lack accountability also lack performance.	2.
3. Targets are a transparent means to monitor staff and organizational performance.	3. Inadequate attention to the qualitative aspects of BRAC's work. Target achievement may come at the expense of POs having more time with VOs.
4. Target setting promotes corporate goals, goal achievement and satisfaction when concrete results are achieved.	4.
5. Targets provide a straightforward framework for program implementation.	5. Inadequate attention to the qualitative aspects of the program. There is a need to monitor quality more systematically.
6. Senior managers can monitor program implementation effectively. MIS is timely.	6. Senior managers need to ask for more qualitative monitoring by POs to complement the quantitative data they are receiving.

2.4 VO Members Participation in BRAC

All thoughtful development organizations struggle with the conceptual and practical realities of how the poor should participate in development, the management of the development process and in their own organization. BRAC too has referred to this issue in its RDP reports. Nevertheless, some confusion regarding terminology still remains, - members and target group are used interchangeably without explanation - and the future roles to be played by VO members in BRAC is an issue requiring further scrutiny, reflection and discussion by BRAC.

Initially, the rural poor were seen as recipients or beneficiaries by development practitioners. This conceptualization rested on a false premise that the poor were the passive recipients of whatever service delivery or humanitarian assistance could be assembled on behalf of the poor.

The poor then became a "target group" reflecting an understanding that special measures were required to reach the poor and ensure that the benefits of development initiatives were not captured by the non-poor elites.

Bangladesh, of course, had its own rich history and experience with integrated rural development experience based on the cooperative development model initiated in Comilla. The experience, in retrospect, has been mixed.

More contemporary frameworks refer to the poor as partners or participants in the development process, a recognition that the poor have their own capacities, constraints and are capable of managing development when an enabling environment is present.

BRAC'S Approach to Participation

In reviewing a wide variety of BRAC's published reports and internal documentation, the rural poor are referred to as a target group or as VO or BRAC members. It is unclear what a BRAC member means to BRAC. Most BRAC staff refer to the VO membership and the requirement that the poor join a VO and participate in social awareness education, group meetings and demonstrate a commitment to the rules and norms of the VO. At present, VO members are not members of BRAC in the normally accepted definition of having joined and therefore eligible to participate in decision making.

VOs are seen as self-sustaining organizations which facilitate the activity and ultimately the empowerment of the rural poor. Previously, BRAC had had the idea to federate VOs to strengthen their potential to deal with local power structures. This idea seems now to have been abandoned and no new policy announced.

BRAC's VO members do participate with BRAC in a variety of activities. They participate in social awareness education, credit, income-generating programmes, skills training, paralegal training. As one senior field-based BRAC staff member said, "BRAC could not implement programmes without the participation of the VOs".

It is apparent too that BRAC does listen to the rural poor. Increasing use of the Rapid Rural Appraisal and Participatory Rapid Rural Appraisal techniques within BRAC hold the potential for even better listening capacities by BRAC.

The introduction of several new approaches to rural development by BRAC, the introduction of NFPE, the recent changes to functional education and the streamlining of access to credit are all testimony to the listening capacity of BRAC at the grassroots level.

Nevertheless, it is difficult to detect how VO members participate in BRAC. The Strategy Plan refers to BRAC's "customers" and refers to BRAC's objective to provide value-added to the customer. BRAC recognizes the fragility of village organizations and the serious issues this raises for the sustainability of BRAC's work.

The strategy paper focuses on the fact that BRAC has detected some resistance to its current transfer of knowledge and training to VOs. It does not however refer to the role of the customer in the organization. Implicitly, it suggests the poor are clients or customers to whom BRAC is accountable for delivering high quality, value-added services.

This is a laudable enough objective and certainly a challenge to meet in the difficult context within which BRAC works and the limitations faced the rural poor whom it has chosen to serve. It is however, apparent in reading the strategy that is silent on the potential of broader and deeper participation of the poor in BRAC. Has the notion of VO federation been abandoned by BRAC, and if so, what is the current thinking on this issue? Are other options being considered?

BRAC has been successful in motivating the rural poor to participate with BRAC in a variety of important initiatives, ranging from social awareness to income-generation activities to training programmes.

BRAC should study and report on the issues related to alternative roles for VO members to participate in BRAC including the strengths and weaknesses of each.

This would complement BRAC's stated goal of deepening and strengthening its relationship with VOs as contained in the Five Year Strategy for BRAC.

The accompanying table is a framework for analyzing a hierarchy of participation in an organization. Increasing participation carries with it strengths and weaknesses which have to be weighed and assessed. There is no unequivocal reason to select one form of participation over another, with the exception of the non-participatory beneficiary status.

TABLE 5
A HIERARCHY OF PARTICIPATION

CONCEPT	STRENGTHS	WEAKNESSES
Beneficiary		<ul style="list-style-type: none"> . passive role . service-oriented rather than developmental
Member/partner	<ul style="list-style-type: none"> . suggests a stakeholder role in the organization; . organization strives to listen to members/partners interests and needs and to respond to them; . may participate in some level of decision making; 	<ul style="list-style-type: none"> . could potentially delay or paralyse decision making if consultation process slows organizations ability to decide; . without real incentives from participation, members could become passive, <i>indifferent viewing</i> organization as service delivery mechanism only;
Shareholder/ equity stake	<ul style="list-style-type: none"> . poor acquire some form of equity in enterprises of organization; . potential for poor to increase their returns from the development process; . poor have a vested interest in the success of the organization; 	<ul style="list-style-type: none"> . increases the risk of failure for the poor who are wisely risk averse given their <i>situation</i>; . can lead to differentiation within the poor and conflicts;

CHAPTER 3

MANAGEMENT REVIEW

3.0 Management Review of Rural Development Program

Since management of any program is shaped by its characteristics, a review of management must be preceded by an explicit appreciation of program nature and characteristics. We tried to look behind the large multitude of program titles and numbers that characterize most RDP documents, to try to understand how these numbers and program results are realized in practice. This led us to reconstruct and restate activities of BRAC in a manner which reveal the key elements of program management. Our analysis of the management of BRAC's programs is based on following interpretations of BRAC's program policies.

- (i) RCP is not a program distinct from RDP. It is only a name given to RDP at certain stage of evolution when broadly the costs of the program are matched by the earnings. RCP is not even a graduation or transition, as these would imply initiation of some new or more advanced set of activities. At the stage of renaming of RDP into RCP, there is absolutely no change in the composition of program activities, modalities of implementation, or management structure/systems characterizing the program.
- (ii) RDP, often taken as a single program, in fact comprises two almost independent programs. These have substantial complementarities but, otherwise, are almost stand alone in nature having parallel organizational mechanisms. These are (A) Credit Program, and (B) Sectoral Development Program. Although there are some other components of RDP like Para-legal program, these are relatively small in scope and size, which have not been *focused upon by us*.
- (iii) Institutional Development is not an independent program, but is the first critical step in BRAC's methodology of implementing any of its programs. Since normally credit program precedes sectoral development, we take institutional development activities as the first step in setting up the credit program.
- (iv) Credit program of BRAC, by and large, is a typical micro-credit program with some special characteristic which include (i) targeting to landless poor/women, (ii) working through and development of grass-roots groups of target people, and (iii) support of sectoral development activities.
- (v) Sectoral development program, in essence so far, has been an extension/ member education program, although some components now have an increasing element of logistics support such as supply of mulberry sapling/cuttings, DFL, Food for work, and day-old chicks.

- (vi) NFPE is an independent program, even though it is targeted to the members of RDP program.

Above characterization of RDP program revealed the implicit logic of how BRAC manages an apparently myriad range of development program-titles. It also reinforced our belief that successful organizations have a knack of converting complex program ideas into relatively simple implementable programs. Following discussion of management issues related to RDP is guided by above perspective of BRAC programs.

Our review of program management led us to recognize that the key elements of management of Credit and NFPE programs are almost identical. The discussion of these two programs is, therefore, presented together.

3.1 Management of NFPE and Credit Programs

Field Management

Field management of Credit and NFPE programs in BRAC is built on the foundation of following critical policies.

- Translate the program idea into some easily measurable program outputs, which capture the qualitative aspects of the program. In case of Credit, the expanding coverage, availing of repeat loans by members and high recovery together clearly indicate that the program participants, on an average and in a large majority of cases, are earning profit from their credit supported activities. Similarly, no drop out in NFPE, which does not give incentives such as food for education, and which makes substantial demand of effort on behalf of children, indicates *intrinsic utility of the program for its participants*. The management of the programs is then designed to achieve these identifiable and measurable targets.
- The program procedures are simplified and standardized, so that people with limited experience and training could still understand and follow the program elements.
- Staff selection is organized in such a manner so as to induct people with the requisite capability in required numbers from the pool of people trained and educated by Bangladesh's existing education system.
- Set up carefully designed induction and training mechanism to induct new recruits to the work culture and discipline of BRAC. Those found ill suited to the style of organization are weeded out in the beginning itself.
- Provide training to the staff in the program procedures and policies.

- Very few things are left undecided, thus minimizing the decision load on field people, and requiring limited decision-making capability among the field managers. This also makes the task of supervision easy. On the whole, it means that the program can be implemented by staff having only limited experience/ training.
- The program policies are translated into clear policy directives, and a system of strict/repeated supervision is put in place to ensure enforcement of policies.

It is interesting to note that the management approach based on above policies is almost a classical statement of 'Scientific/Bureaucratic' approach of management. It is widely known that *this approach of management is extremely reliable and does not require complex decision-making skill, which could be developed only through long experience among the staff.* As a consequence, it enables easy replication of the program at a large scale.

Although 'Scientific/Bureaucratic' approach is known to be effective and replicable, it is also known to have following critical limitations:

- In this style of management, policy decisions taken at the top are normally not informed by the grass-roots changing reality, and therefore, there exists a large possibility of the whole program getting derailed.
- There remains a large probability of senior officers/ functionaries using their power arbitrarily, and imposing motivated decisions on the system.
- This approach normally does not instill self-driven motivation among the staff.
- This approach still relies on the assumed integrity of officers.

BRAC has adopted a number of policy measures and organizational practices to overcome above limitations of its style of management.

- First, BRAC has introduced a style of decision-making, which requires most decisions to be made in the weekly/monthly consultative meetings in which the lower level staff and officers get to discuss the decision with at least next higher level officers. This process ensures that the views of grass-roots functionaries and their learning is reflected in the final decisions taken by the organization. Second, BRAC has instituted an organizational culture which places a very high value and importance on the field visits of senior officers. It is instructive to note that even a senior officer of the level of Director-Field Operations, who controls a few thousand staff, spends upwards of fifteen days in the field. In fact officers at all the levels in BRAC make a practice of visiting some village groups during their trips to field offices. This ensures that any policy framed at higher level is continuously informed by what is happening in the field situation.

- BRAC has instituted a structural discipline that all decisions have to be taken in weekly/monthly staff meetings held at various levels. This ensures transparency in decision making, eliminating possibilities of arbitrariness. Further, BRAC requires each level of senior officer to maintain direct contact with at least two lower level functionaries. This ensures that people have access to senior officers to demand corrective actions, if they are aggrieved by any decision of immediate superior.

- BRAC has used a combination of instrumentalities to instill self-driven motivation for good performance among its staff. First, BRAC has succeeded in developing a sense of pride and self-image of being the best among its staff. Second, the continuous growth and expansion of the organization has meant that the staff members intuitively foresee a good future career in the organization, thus disregarding any dissatisfaction with current rewards and policies. Third, and most important, BRAC has set up an historical example and culture of self-motivated work, which keeps on percolating from seniors to juniors.

- In most organizations personal integrity of staff members becomes difficult to sustain when the organization grows in size, and staff members work in geographically far spread locations. BRAC has succeeded in ensuring integrity among its large contingent of staff by adopting following organizational policies. First, BRAC does not give large amount of discretion to its field staff which could be abused. Second, even though BRAC prides itself as a target driven organization, it does not fire people from the job ever for not achieving the target. But, its staff is definitely removed from the organization if his/her integrity comes in question. Third, BRAC has succeeded in setting up very strong top-tier management example of integrity and austerity.

The above set of organizational policies have allowed BRAC to overcome traditional limitations of its preferred 'Scientific/Bureaucratic' approach of field management.

Middle and Top Management

In a large organization, the middle management plays a critical role in ensuring that large number of first level line managers are guided and monitored correctly. Normally, the approach of scientific/ bureaucratic management is not applicable to middle and top management, since their task output can never be quantitatively measured. But in BRAC, the middle management has been a critical link in its line of field supervision, and has acted as field/area officers albeit with larger domain. This role has engaged most of the time and attention of the rank of middle management comprising regional and zonal managers. This aspect of the role of middle management in BRAC is consistent with the scientific/bureaucratic approach, and has been accordingly designed. But, it has meant that the middle management has not had many opportunities to develop higher level management skills comprising decision analysis, strategic view and general management perspective.

So far, the nature and size of BRAC's programs have been such that the higher level management skills were not very much needed among its middle management, and intended program results could be obtained with the existing practices. However, as the program deepens further, greater demands would be placed on the middle management.

BRAC should try to devise ways to develop higher level decision/ management skills among its middle management staff, without disturbing its current well-tested systems of decision making with regards to Credit and NFPE programs. BRAC may find following suggestions useful in this regard.

- BRAC should encourage its Regional and Zonal managers to undertake strategic planning exercises for their respective command of operations. BRAC needs to incorporate results of such exercises in its plan only in as much as these are consistent with its overall plan. But doing this exercise itself would be educative for its managers, and may reveal to BRAC management unanticipated insights.

- BRAC should encourage its middle managers to explicitly use MIS to supplement their personal judgement about the relative performance of their different junior managers.

Regarding the top management positions, BRAC has placed hand-picked people to head critical positions, and their performance bears out the suitability of choices. Incidentally, this is the model of choosing top management world-over.

- Periodically, BRAC has readjusted the command and charge of its senior managers. Most such decisions have served well the program objectives. For example, BRAC's decision to create separate division for NFPE was extremely appropriate. Similarly, the decision to recombine management command for RDP and RCP was consistent with the inherent logic of these programs. In addition, it is time for BRAC to separate its Credit and Sectoral Development activities as independent divisions in line with NFPE and WHDP programs. Further, BRAC may consider creating almost independent program/ responsibility centres, at present, for poultry and sericulture programs, under the Sectoral Program division. As other sectoral program components become large, similar arrangement for those can also be considered on parallel lines.

Emergent Management issues

As organizations mature and programs age, new management challenges emerge. In the specific context of RDP program, we believe that as RDP program deepens and matures, BRAC would need to pay attention to following areas/issues:

- BRAC would need to introduce tighter mechanisms to monitor and control cash flow in the field situations, which will grow substantially in size, by replacing monthly monitoring of cash flow by weekly monitoring.

- BRAC's field teams need to develop capability to recognize and identify which members are in a position to undertake larger size economic activities, and to explicitly help these members to graduate to a large size economic activity. In addition, the loan repayment follow up would have to pay differential attention to different size loans. In this regard, BRAC should consider introduction of a carefully design MIS, which produces relevant information and performance guiding indicators at various level within BRAC.

- Given the size of its Credit program, BRAC needs to induct high quality banking skill at the senior level in the Head office. The kind of analysis which has been done by the South Shore Bank in the past, should be done on a routine basis within BRAC.

- BRAC needs to initiate routine analysis of the performance trends and growth requirements of different area offices. The setting up of a suitable MIS will be useful in this regard.

3.3 Management Implications of Expansion and Growth.

BRAC has evolved highly reliable organizational/ management methods to make its model of credit program work effectively in diverse rural settings of different parts of Bangladesh. It has developed organizational/ management systems and procedures for obtaining consistently good performance from a large number of field units. As a result, BRAC's capability to set up new area offices is already very large and continuously growing. With marginal attention and upgrading of Head office credit analysis and banking skills, BRAC would be well positioned to substantially, and continuously, expand its credit program well beyond 330 area offices (projection/strategy for RDP-IV), should it so desire.

BRAC's method of implementing Credit and NFPE programs is completely adequate, easy to replicate and close to perfect for taking micro-credit and education to poor. There are no organizational or management constraints in BRAC continuously and almost indefinitely adding on new branches/ area offices to carry out the micro-credit and NFPE programs of the existing scale/ pattern.

Expansion decision is a complex issue demanding balance among a host of factors such as emphasis on quality vs. providing much needed benefits to a larger target group, funds mobilization, relationship with different key members of environment. Since the balance suggesting a particular size of expansion at one point of time may change over time, BRAC should work towards removing structural constraints on its inherent capacity to serve its constituency of poor. This is specially important because BRAC is one of very few institutions

who have organizational/ management capability to take micro-credit and education to poor, and may be called upon to serve a wider constituency than projected in RDP IV strategy paper. Since funding support is often a critical consideration, BRAC should consider following suggestions/ strategy in this regard.

- BRAC should work towards a widespread acceptance that the development of small groups is an integral part of a micro-credit program for poor, and the so-called institutional development expenditure is an integral part of program expenses. All national and multi-lateral institutional sources must be lobbied for incorporating institutional development expenses as an integral part of their micro-credit window.
- BRAC should capitalize and amortize its institutional development expenses, while *drawing up the balance sheet of its credit program*. For one, it would have substantial tax saving implications for proposed BRAC bank.
- BRAC should use the phase of RDP-IV to develop an endowment of funds which shall allow it to undertake institutional development activities related to its groups, on an ongoing and permanent basis, if the financing for this is not available as a part of institutional support for its micro-credit program.
- BRAC should consider tapping large funds already earmarked for micro-credit by various aid-agencies.
- Since the task of universal primary education in Bangladesh is nowhere close to completion, BRAC should actively pursue the possibility of working with the Government on this issue and seeking expansion of Government support for its NFPE program.

3.3 Design and Management of Sectoral Development Programs

At first glance, program description of sectoral development program makes it appear a complex endeavour encompassing a wide range of sectors such as agriculture, fisheries, sericulture, poultry and animal husbandry etc.. Review of actual activities undertaken so far under this program however reveals that, in essence, mainly two types of activities characterize this program. First is the extension education to the members, which is directed to raise the technical knowledge of BRAC's group members in their respective activities. Second is a limited set of logistics support, which so far has had mainly four elements, namely, supply of mulberry saplings/cuttings, sericulture egg-sheets, one day old chicks, and food for work. The review of management of sectoral development programs has covered only these dimensions of this program. BRAC has been thinking of adding some other activities such as processing and marketing support too under the ambit of this program. So far this aspect has been very small in dimension, and therefore, has not been addressed by us.

Design of sectoral development programs

The world over, the design of education/extension programs has been governed by an implied belief that the poor and village farmers are not knowledgeable in a technical sense, and their *motivation for undertaking any activity has remained suppressed due to a variety of considerations*. The extension programs therefore were designed to have two elements, namely, (i) technical extension training, and (ii) follow up visit by the extension worker to reinforce the training and motivation. Since, follow up visits make large demands on the time of the extension worker, the extension programs were designed to rely on low cost 'bare-foot' local extension workers for the field visits. Following this approach, BRAC too has relied on the instrumentalities of 'training of members' and 'follow-up visits by a locally recruited and trained program functionary, PA, under its sectoral development programs.

In the last few years, the research on the behaviour of the farmers has revealed that some of the past assumptions guiding the design of extension programs were misplaced. It has been now established that

- Farmers are far more knowledgeable than what many outsiders recognize.
- Farmers pick up activities very quickly, and learn very fast about relevant techniques, which they believe to be useful for them.
- Repetition of message is far more important than an intensive one time delivery through a long training program.

As a result there has been a shift in the use of extension techniques and its organization. For example following have now found increasing favour as extension technique.

- The use of '**demonstration units**' as extension tool not only ensures repeated exposure to the basic idea, it also makes unambiguous to the farmers that the proposed activity is feasible and beneficial in their own circumstances.
- **Group training** is more effective than single member training, as the former has an in-built reinforcing component.
- **Group refreshers**, following short initial training, are more effective than a one time long training module.

In designing the sectoral development program under RDP-IV, BRAC should incorporate above extension techniques as integral parts of its program.

Management of Sectoral Development Programs

BRAC has modeled the management of its sectoral development program largely on the line of its credit and NFPE programs, wherein the grass-roots work is undertaken by a contingent of locally recruited, relatively low cost Program Assistant PA (technical), who are supervised and guided by a management hierarchy comprising POs and Area Managers. The following limitations of this approach have been observed:

- The task of PA (technical) is inherently different from that of PA (credit) and PA (NFPE). While the later is largely administrative, requiring limited exposure and training in the relevant subject, the former is a technical task, which requires higher level of specialized knowledge, which cannot be easily transferred from one domain to another. This has one major implication, in that while PA (credit) and PA (NFPE) can potentially be promoted to the positions of respective POs after suitable experience, the same is unlikely to be possible in case of PA (technical). Therefore, reliance on PA (technical) as an extension agents is likely to leave BRAC in a position where a large number of its staff would be structurally not in a position to advance further in their career. This is likely to lead to a major administrative and staff moral problem.
- Given the realistic level of training that BRAC can hope to provide to its PAs (technical), it is inevitable that the knowledge of its members involved a particular activity would overtake the knowledge of respective PA within a year or two by which time the members would have completed 2-3 cycles of production and marketing. The BRAC's reliance on PAs (technical), therefore, may lead to a situation that its staff become ill-suited to its task within a short period of time.
- BRAC has adopted similar organization design and staffing policy for all components of its sectoral development program. Even though the element of 'extension education' is common to all these program components, in practice, the demands of extension, and other related activities, could differ substantially from, say, fisheries to sericulture to poultry. Therefore, a uniform organization design and staffing practices for all program components may not be the best design.

In the light of above, we recommend that during RDP-IV, BRAC should consider following suggestions while planning the sectoral development program management.

- BRAC should re-design its sectoral development program management in such a manner that there is greater use of technically trained POs, rather than PAs. Even if trade-off in favour of POs means some gaps in program implementation, in the long run, overall program effectiveness would be much higher by relying on POs, who will see a clear career path and growth in their respective roles.

- BRAC should not enforce a uniform design and staffing, and instead actively examine suitability of alternative organization design/ staffing practices for different parts of sectoral development program.

- With the evolution of program, there is likely to be increased demand for logistic support from members, which is likely to differ from one to another program components. BRAC needs to make projections about these, and provide for organizational arrangement to meet these.

Unlike RDP and NFPE, a dominant share of total cost of sectoral development program is a fixed cost, in the nature of manpower cost. The staffing and program design for sectoral development program therefore needs to be considered with great care, as decision once taken cannot be easily revised.

BRAC should consider involving an outside expert to review its decisions regarding the organization design and staffing of sectoral development programs under RDP-IV.

Expansion of Sectoral Development Programs

As in case of credit and NFPE programs, the potential need of sectoral development appears to be large on a priori and theoretical basis. Since measuring the impact of extension programs, which is a large element of sectoral development program, is an involved exercise, the a priori logic is often considered a good enough basis to undertake such programs. However, at current juncture, BRAC is in a unique situation to make an empirical assessment of the efficacy of its sectoral development programs. The RED Annual Report, 1993, states that currently, BRAC is undertaking a study of the assessment of its impact. Also, in 1993-94, a World Bank sponsored study has been undertaken to assess the impact of Grameen Bank and BRAC development programs. Since Grameen Bank provides only credit, while BRAC's credit program has been supported by sectoral development components, it should now be easy to empirically establish how effective is a sectoral development program when added on to a credit program. Larger the gap between the impact of BRAC and Grameen on their respective members' income, stronger will be the case for expansion of sectoral development program. Similarly, BRAC's own impact assessment exercise should provide insights about the incremental impact of its sectoral development program components, over and above the impact of credit program alone.

BRAC should incorporate the results of above two exercises in deciding the nature and size of sectoral development program in RDP-IV.

3.4 Overall Management Process

Performance Measurement and Management Information System

BRAC has designed itself to set clear program targets, and then organize to achieve these. The intrinsic success of BRAC in meeting its embedded objective of improving the socio-economic conditions of its members is thus dependent on its success in setting such targets which reflect the intended quality of its intended impact. **BRAC's program targets for its Credit and NFPE programs reflect the intended impact of the program, both on qualitative and quantitative dimensions.** But, the current method of tracking the progress and performances of various sectoral development programs does not provide very direct indicators of the actual incremental impact of this program. **BRAC needs to identify indicators of performance for its sectoral development programs to reflect their effectiveness in increasing the income of members beyond what would have happened if only the credit support was extended.** The Research and Evaluation Division is currently involved in an exercise to develop such indicators, but **BRAC needs to identify such indicators of sectoral development program which can be captured through a regular MIS, and not through periodic RED studies alone.**

BRAC has a highly evolved systems of generation and recording of information at the grass-roots regarding its performance in meeting the targets, both physical and financial, which is regularly transmitted to the Head office. For example, detailed member-wise information is available at the Head office regarding the loan disbursement and repayments. Area-wise details are available for most others program achievements such as group formations, savings mobilizations, and participation of members in various sectoral development programs. Information records are updated every month.

Although the database regarding various programs available in various field offices and at Head Office is very rich in details, the analysis and reporting of this information to various levels, and the concept of MIS, has so far been limited mainly to the statistical compilation. Even there, many redundancies exist in the information compilation, whose elimination could reduce the bulk of statistical reports significantly.

Although, statistical compilation of data enables comparisons between the performances of different areas, sheer bulk makes its effective use very difficult and unlikely. For example, it is widely known that most managers find it difficult to take in, and effectively comprehend all implications, of more than 2-3 pages of information at one point of time, and therefore, well designed MIS reports should not exceed 2-3 pages. BRAC should set up a norm that its MIS reports both for internal reporting at various levels, and for donor reporting would not exceed 3-4 pages. (Annexure contains some indicative format for reporting to donors and Executive Director. These are only indicative, and a format must be designed after suitable consultations and review with the concerned people).

BRAC needs to take many steps further to recognize that an MIS has to present processed information to the managers in such a manner that draws their attention immediately to the areas/issues to which they need to pay greater attention. BRAC therefore needs to reorient its thinking on MIS from statistical compilation to data analysis and presentation. BRAC may consider using outside expertise to help its staff make the transition in their thinking and practices related to MIS.

At present, the monitoring and MIS functions are combined within one unit. Given the importance of monitoring in the style of management in BRAC, this function requires large attention. It would therefore be better to separate the monitoring and MIS functions, so that requisite level of attention could be given independently to both the monitoring and MIS.

Delegation of and Participation in Decision-making

While, BRAC management system is designed to ensure strict compliance with stated policies, BRAC has delegated a large amount of decision-making to the level of groups and area offices. For example, Area Managers are empowered to sanction all the loans, subject to the policy guidelines communicated to them.

BRAC decides most of its policies through the mechanisms of monthly meetings held at the regional offices and head office, in which Area managers directly participate. Review of performance and initiation of corrective measures are likewise taken in the monthly meetings at area and regional offices. These practices ensure substantial participation of field staff in decision-making. Even though the large and growing size of BRAC would make it difficult to hold periodic meetings all area officers, we urge BRAC to persist with its current consultative mode of decision-making.

Given the critical importance of weekly/monthly staff meetings at various levels in BRAC, it is necessary that BRAC's staff capability in using these forums for effective decision-making is enhanced. We suggest that BRAC should evolve a training module on 'Group Analysis and Decision-making', which should become a core training module for its staff on the line of TOT.

3.5 Management Culture

BRAC places strong emphasis on setting clear and achievable targets for its staff to follow. It uses leadership example, self-image of being members of the best development NGO, good career prospects arising out of continuous growth, and close supervision for obtaining good performance from its staff.

BRAC adopts a hierarchical command structure/ culture to oversee that the performance and decentralized decisions of its field officers are in strict conformity to its policy decisions/ guidelines. But its policy making process is highly participative involving extended consultations among officers at different levels. Although participative decision-making process, in an organization with command structure for implementation, has a tendency of being excessively led by senior officers, the inherent transparency of participative process is a major check on the tendency of bureaucratization. **Given the present balance between the decentralization of decision-making, use of command structure, and internal transparency in decision-making, BRAC does not face likelihood of acquiring negative characteristics of bureaucracy, even in its expanded size.**

Two special features have characterized BRAC's style of management. One is the emphasis on **hard work**, and second on **field presence of its officers**. Both of these have been critical to BRAC's success in bringing the best from its people, in taking the city trained people back to the villages, and in insulating its staff from typical tendency of educated people getting alienated from grass-roots. **BRAC to continue its emphasis on these.**

Selective Strategic Management Issues and Expansion

Although BRAC is admittedly one of the largest development NGOs in the world, it should be recognized that by the standards of modern corporate world, BRAC is still a medium size organization. Many of the problems that such an organization faces, and suitable management response to these are well-known to the discipline/practitioners of management. Even at the end of RDP-IV, as projected in BRAC's strategy paper on the issue, the 'size and expansion of BRAC' would not present unsurmountable management challenges. For example, if BRAC management starts experiencing some strains due to large size of its operation, it can easily well divide the management of its Credit and NFPE programs into, say, four autonomous regional divisions for each. All that it would require on the part of BRAC's top management is to identify eight suitable people to head these eight divisions, and the problem of the large size of organization would disappear. Similarly, separation/ divisionalization of Credit and Sectoral Development Program, on the line of NFPE and WHDP is going to reduce the effective size of BRAC's program, as far as their management is concerned.

The major management challenge that BRAC will have to face in future will come not from its size, but from the inevitable aging of its staff, program and organization. For example, the loan recovery performance in BRAC's older branches is distinctly poorer compared to its young branches, although still well within the limit. This dimension would start becoming significant only after another 4-5 years. BRAC may consider if time has come to apply its mind to this issue starting now.

BRAC's relationship with other NGOs is a sensitive issue which would require BRAC to balance various considerations. In our assessment, this is also an issue of communication and credibility. Therefore, BRAC may like to institutionalize its relationship with other NGOs by asking a forum of respected NGO leaders, under the umbrella of ADAB, to lay clear guidelines for avoiding overlap and duplication of NGO efforts, without sacrificing the interest of poor, and without eliminating the choices that poor must be free to exercise.

CHAPTER 4

LOCAL AND NATIONAL LEVEL COORDINATION

4.0 Relations with the GOB

The Government of Bangladesh, inasmuch as it speaks with one voice, is ambivalent about NGOs. So far it has failed to come out with any statement that equivocally recognizes them as development partners (as India has done in the Seventh 5 year Plan, and Philippines has done in the aftermath of Marcos). Elements within the Government are still manoeuvring to pass more restrictive laws on NGO activities, while there is still residual jealousy and anger amongst many in Government at the praise which NGOs receive from overseas and the resources they have been able to command. There is also considerable worry that the NGOs may be attracting Foreign Aid funding to the detriment of the share going to the Government.

Beneath all the sniping and backbiting however, the most important element is the GOB's belief that they have the right to decide what is best for the country because they are the Government, and that no-one who is not the Government has a right to decide on the development agenda. The Government therefore often prefaces its remarks about NGOs by saying that they are a complement to the work of GOB, that the State will continue while the NGOs are a transitory phenomena, and that the State decides the programs while the NGOs may be sub-contracted to implement them.

To quote Ian Smillie in *the Boy in the Bubble* (1992) "there is a different perspective on NGOs like BRAC. In many cases what they are doing is not a model. It may be the real thing. It may be the real thing as long as we are in the development business." BRAC people know the Government well - they have not only made it their business to know it well, but they have also had a missionary zeal to try and improve the work of the Government. While they have often succeeded with the attitude and work of individual Government officials, the great weight of the *Bangladesh Government bureaucratic system has usually defeated them. BRAC know what is possible, but they also know that being too successful will be seen by the Government as showing them in a poor light, and will create problems for them.*

The Overseas Development Institute (UK) conducted an extensive investigation into State/NGO relations in the South (*Reluctant Partners - 1993*) and acutely summed them up in a "balance sheet" in that book. From the Government's perspective, "the disadvantages of collaboration with the NGOs are:

1. GO services shown to be inefficient by NGOs presence and actions
2. NGO mobilization work promotes social instability
3. Demand for Government services may increase beyond the capacity of the Government to meet it
4. NGOs compete with Government for Donor's funds

5. Weakening of Government mandate and credibility
6. The unaccountability of NGOs"

All of these disadvantages are keenly felt by the GOB. BRAC therefore has worked over the years to interweave itself with the GOB such that the GOB is dependant on it as much as BRAC is dependant on the Government. It has tried in many ways to collaborate with the Government - see the following list which shows that they have worked with 13 different government departments.

In these programs BRAC allows GOB officials to take the credit for work that BRAC does in their district, and in some cases, particularly in relation to foreign funded projects, does GOB's work for it. This is a strategic accommodation with GOB which keeps the interfering, regulating and controlling tendencies of the GOB at arms length.

Apart from collaborating with GOB on projects it now stands ready to start availing itself of GOB funding. The large amounts of money available for credit through the formal banking system in Bangladesh go largely untouched because the only takers are unscrupulous industrialists whose record of repayment has been abysmal. NGOs working with the poor, on the other hand, have a magnificent record of repayment. In a recent speech at Proshika, the Finance Minister emotionally asked the NGOs to come forward and take Government money rather than foreign funds. It was not clear what the mechanism might be, but the feeling was self-evidently there.

BRAC/GOB Collaborative Projects

BRAC Division	Project/Program	GOB Agency	Donor	Start
WHDP	OPEP	MoH	SIDA/ UNICEF/ SDC/ODA	1.10.80
	EPI	MoH	SIDA/ UNICEF/ SDC/ODA	1.10.86
	GOB facilitation	MoH	SIDA/ UNICEF/ SDC/ODA	1.10.86
RDP	IGVGDP SLDP	MoRR DoL Union Parishad	WFP/GOB	1.7.87
	Social Forestry	MoEF	RDP donors	1.1.86
	Crop Diversification	DAE/MoA	RDP donors	1.1.86
	Fish Culture	MoFish MLGD	WFP	1.1.86
	Baor Fisheries	MOFish	DANIDA	1.7.90
	Haor Devpt.	BWDB	DANIDA	1.4.89
	Sericulture	BSB WFP	RDP donors	1.1.86
	NFPE	NFPE	DoPE/MoE	UNICEF/ ODA/ Dutch/ SIDA/KFW
Research Methods		DoPE	"	
ESP		DoPE	UNICEF	?
Training	Management Training	MoH MoRR MoFish DoL/MoA MoE	donors of respective programs	1.1.90
RED	Survey	Resettlement from JMPB	JMPBA	1.10.92

BRAC is very well aware of the deficiencies of GOB policies and programmes as regards the advancement of the poor, and is aware where GOB policies and practices could be modified and where the problems are too deep-seated. There are two interesting publications it has produced:

- a. *Beneath Two Wings* - which was a study in 1993 of the limitations and incompetence of the Ministry of Health's Thana based health and welfare program. This study was widely distributed and did not seem to provoke any unpleasant backlash from the Government.
- b. An Auditors report comparing the costs of BRAC schools and GOB schools produced as part of the "Primary Education for All - Learning from the BRAC Experience" book. This report, while referred to in the text, was never separately published.

BRAC sometimes has to make a decision between serving the poor directly, and trying to change Government for the better so that the Government can better serve the poor. BRAC is able to handle national level programmes of the same size and reach as Government programs. It understands the difficulties of operationalizing large programs. It has the possibility of suggesting ways that the Government can improve their work, particularly because, if the GOB is using foreign aid funds for a project, it is often asked by the donor to involve BRAC in the discussions. This delicate line that it has to tread provides it with an opportunity to influence GOB for the better, even though the GOB may not like to be in the posture of having to accept advice from an NGO.

BRAC has said that it does not sub-contract to do any GOB projects, but it implements, in collaboration with the Government, projects that it has designed. For this to become a learning experience for the Government, it requires the GOB officials to be driven by the same set of values as BRAC: unfortunately, this is rarely the case: they are usually content to let BRAC do the work, and the Government to take the credit. The more deeply BRAC interweaves itself with the GOB, and the more it takes GOB money the more opportunity it will have to educate the GOB about policies and practice that will actually serve the poor.

BRAC should continue to interweave itself with the GOB as it has done in the past (and deepen this by accessing GOB funds, but should also take a more pro-active role by trying to modify GOB policy through advocacy and policy dialogue.

4.1 Local Institutions

One interpretation of the attacks on BRAC and other NGOs by the Mullahs is that the Mullahs were fronting for the local power elites and vested interests who were finding their own economic and political position worsening in areas where BRAC had been working for some time.

The local power structure at village and Union levels is interested in consolidating and building its position by at least three ways that impinge on BRAC's work:

- a. money lending (in which not only do they have the income from the high rates of interest, but the possibility of acquiring land as forfeit if the borrower cannot repay)
- b. income from agricultural production, or from leasing out land for agricultural production - the profits of which depend on a low wage rate for agricultural labourers, which in turn depends on agricultural labourers being dependant on landlords for employment, and largely dependant on their setting the rates of pay.
- c. availability of unemployed women who can be hired for a variety of food processing, and domestic service roles at very low wages - possibly only for food.

The work of BRAC is likely to be directly counter to the interests of such people: BRAC offers access to credit at terms more favourable than village money lenders: BRAC helps villagers, through the sectoral programs, to be self-employed and thus to have an alternative to offering their labour for hire at exploitative rates: and BRAC encourages women especially to become self-employed and to come out of their houses for such employment, again offering an alternative to dependence on richer people for their sustenance.

One would expect that village elites would see this pattern coming and would be opposed to BRAC's entry into a village. One would expect a confrontational situation. This is, however, the exception rather than the rule.

There are two groups that welcome BRAC into a village.

The first is the "native sons and daughters" of a village who have left and are now senior people in the country. BRAC faces a lot of pressure from MPs, senior civil servants and other important people in society who ask BRAC to work in their area, or their village. Such people, in the usual way of patronage/client relations in Bangladesh, expect that they will gain popularity, votes, and loyalty from the villagers, or local inhabitants for having brought the resources of BRAC to their village, and the development that the resources are expected to bring in their wake.

The second group is the elites of the particular area who hope that they will be able to tap into some of the resources that will come into the village via BRAC. In the words of Hashemi and Schuler, "in keeping with the system of patron client relationships NGOs are considered as new patrons bringing with them access to rural resources". The reactions of local power holders, they suggest are three-fold:

- a. they are welcomed because NGO activities are restricted to helping the poor, and fit in with the traditional culture of charity

- b. village elites can claim that they invited, or allowed, BRAC to enter the village and thus increase their own public image
- c. village elites appreciate that BRAC has powerful allies in the State power structure (most immediately the DC). Opposition could prove counter productive while assistance may yield long run support.

In some cases, however, BRAC will be under greater pressure by village elites who will seek to get some private benefit from BRAC's involvement in their village. Hashemi and Schuler point out that Government development interventions in a village normally seek out a collaborative mode of action for three reasons:

- a. lower level Government functionaries share the same social milieu as the village elites
- b. bureaucrats generally do not like to upset the status quo
- c. Village elites get bribes and preferential access to government contracts and resources.

BRAC and most other NGOs do not operate like that, but village elites will expect them to do so, because that is the usual pattern. Village elites may initially welcome BRAC's entry into a village, but resentment may increase as soon as the effects of BRAC's work start to be felt. BRAC field staff suggest that this may be in 3-4 years time.

As BRAC expands by filling in the gaps and starts to have a denser coverage of any particular area, the possibilities increase of village elites from one village or union talking to their opposite numbers in other villages or unions about the problems BRAC has caused them. BRAC and other NGOs have started to work on this topic, driven by the mullah's attacks, via their Social Disaster Preparedness Program.

Hashemi and Schuler suggest three ways in which external development interventions can interact with the existing power structure - peaceful coexistence, collaboration, or confrontation. I am worried that the mullah's attacks (instigated by the power holders) may have previewed a confrontational approach which will become more common as BRAC deepens its coverage of the rural poor: BRAC needs to study this further.

BRAC should study the perceived and actual benefits to vested interests and the likely resistance at village level, and assess how this may hinder the group members empowerment.

4.2 Other NGOs

In order to examine the relations of BRAC with other NGOs, a number of Thanas where there had been problems expressed between BRAC and other NGOs (Jessore Sadar, Rajbari Sadar, Faridpur Sadar) and then looked at three Thanas for more detailed study. They are Sarishabari Thana in Jamalpur District, Kaliganj Thana in Jhenaidah District, and Pirojpur Sadar Thana in Pirojpur District. A map of their respective situation is attached.

Preliminary discussions with NGOs and BRAC suggested that there are three different kinds of problems faced by big, middle size, and small NGOs - and these are dealt with separately.

BRAC itself, in its monitoring, uses forms that require the person filling the form to identify NGOs which are working in the BRAC areas or would-be areas. The BRAC coded classification refers to the following NGOs:

Grameen Bank	Proshika
Nijera Kori	CCDB
ASA	CARITAS
Others	

This list is somewhat out of date, and BRAC is frequently likely to spatially overlap with other NGOs as well.

The problems that BRAC encounters with other NGOs seem to stem mostly from medium size NGOs (i.e those that work in over 50 villages, but which do not work in more than 10 districts). Once the main problems were identified, the work of other medium size NGOs - Jagoroni Chakro and Banchte Shekta in Jessore Sadar Thana and Saptagram in Faridpur and Rajbari Sadar Thanas was examined.

The NGOs which operate in the three Thanas chosen for greater focus: those recognized by name in BRAC's reports are underlined.

Thana	Big NGO	Medium NGO	Small NGO
Sarishabari	<u>GB</u> <u>ASA</u>	BAWPA	SDS ARBAN
Kaliganj	<u>GB</u> <u>CCDB</u>	BS Proddipon	CRC Sijoni
Perojpur	<u>GB</u>	RIC	SJK UNIDA EWF PUD

Big NGOs:

There seems to be a series of "gentlemen's agreements" between BRAC and the larger NGOs to the effect that neither will poach on each others "territory" and neither will try and win group members from one organisation into the other. This works and is set up at a high level by discussions between the heads of the different large NGOs.

Small NGOs:

Here we are talking of village clubs, community associations or small NGOs working in up to 5 villages. Generally it seems that BRAC can peacefully co-exist with them since their work is generally insignificant. Occasionally such NGOs, when appraised of BRAC's arrival in their area, will claim that they will soon be working in a much larger area, and will try to demarcate it as theirs, and keep BRAC out. BRAC has often experienced that this is wishful thinking rather than a plan with the resources to back up the plan, and treats such claims these days with considerable scepticism. Many small NGOs are headed by people with strong commitment, and BRAC stands to gain a great deal by bringing them into the BRAC system, rather than have them sniping at it from the outside.

The number of small NGOs is surprisingly large. The DC in Jessore invites 38 NGOs to his monthly co-ordination meetings, of which 28 are in this category.

Medium Size NGOs

In the Thanas selected for greater focus the medium size NGOs are working in comparable numbers of villages to BRAC, and have many grievances:

NGOs	Sarishabari Villages	Kaliganj Villages	Perojpur Villages
BRAC	66	76	47
ASA	67		
BAWPA	60		
BS		18	
Proddipon		60	
RIC			31
Grievances			

a. They are aware that BRAC has its own guidelines that they should not work in an area or a village where another NGO is working - but they claim that BRAC does not follow their own rules.

- b. In many cases they say that they have been working for a long time in a particular area, and they provide this information to BRAC, but the information is ignored and BRAC enters areas where they are working without any pre-warning or prior discussion
- c. They say that BRAC staff workers, well aware of the desire for credit of poor, use the availability of quick and plentiful credit available to a BRAC group member as a way of enticing a villager from membership of another NGO's group to a BRAC group.
- d. They say that the RDP program which has the twin goals of improved income and empowerment is actually dominated by the BRAC staff's target driven approach of disbursing credit. The social awareness and empowerment work is given considerably less emphasis by the BRAC staff.
- e. It is claimed that BRAC staff are arrogant in their relations to other NGOs, ignoring their letters, and comparing smaller NGOs to themselves unfavourably.

The result of this is considerable bitterness amongst medium size NGOs in relation to BRAC. One exception is RIC in Perojpur which claims that it has established a modus vivendi with BRAC whereby they can work in the same Union, even the same village, side by side, complementing each others work. RIC has for long had a close relation with BRAC (a senior BRAC staffer is on the Board of RIC), and proves that an equable accommodation can be found.

Other NGOs, however, feel very strongly about BRAC and are prepared to lay these accusations in Thana Level NGO Fora, at ADAB Chapter Meetings, and, more worryingly, at the monthly meetings that are called by the TNO and the DC.

In the last two cases (TNOs and DC's meetings) this gives the appearance to the Government that the NGO sector is divided within itself, which is a very dangerous perception to have abroad. Those who are interested in attacking the NGO sector (some senior bureaucrats, and militant Islam) could well use such information as a way of trying to divide and weaken the NGO sector.

ADAB has 14 chapters throughout the country, and these cover roughly 4-5 districts each. This is too large an area for an ADAB Field officer to keep informed about everything that is happening between NGOs in his Chapter. I note with interest the growth of Thana level informal NGO fora where all the operating NGOs of a Thana have their own meeting to discuss their problems, separately from the TNO's monthly meeting. In Faridpur, Jessore Sadar, and Perojpur I heard of Thana level NGO Fora, some of which were attended by BRAC, which had formally and seriously complained about the work of BRAC in their Thana working areas.

ADAB frequently have the difficult job of mediating between big NGOs and small NGOs and in a meeting with many ADAB RFOs they said that relations with BRAC is a frequent problem that they have to deal with. One illustration of this - the NGO Sector, led by ADAB, decided to respond to the Mullah's attacks by organising orientation and training for their staff under the

rubric of Social Disaster Preparedness. When this was debated with small NGOs to secure their collaboration, their response was "these attacks are the big NGOs business - no mullah attacked our project. They attacked BRAC, PROSHIKA, Grameen Bank: now you are coming to us to ask us to help you". After considerable debate the view prevailed that the big NGOs were the easiest targets for the mullahs, but that they would come after any NGO, big or small, if they succeeded with the big ones, and the small NGOs joined the program: it was, however, a surprising reaction to many of the heads of the bigger NGOs who did not appreciate the depth of the feelings held..

BRAC's position on this is that the basis of the NGOs' work is service to the poor, and the main objective is to make sure that the poor are given the best service that can be provided. BRAC question the competence of some of the medium size NGOs and say that faced with organisations that do not providing quality service to the poor, they are generally unsympathetic to the idea that such organisations should be allowed to "keep out" other organisations like themselves that do.

BRAC is well aware of the reality that increasing amounts of funds are being given to big NGOs, at the expense of smaller NGOs, and that this will inexorably lead, in the absence of local fund-raising, to a drying up of resources for the smaller NGOs. BRAC sees that middle sized NGOs are both more ambitious, and more threatened by the present situation. In this situation such NGOs are trying to protect their "turf" and their "market share". The problem is big enough that BRAC clearly feel a dilemma - should they concentrate on service to the poor at all costs or should they accommodate a troublesome NGO for political reasons?

BRAC emphasise a point made earlier in this document, that it is quite possible for them to cooperate in a village with another NGO - and their relations with Grameen Bank prove this, but they are uncomfortable with the idea that any NGO should claim to "own" a village. Coverage, as we have seen, is a very loosely used word. There are very few NGOs which can claim to cover a village, much less a union or a Thana.

Possible Complementarities

Not only is the model of collaboration between two (or more) NGOs in one village possible, but there are other possible collaborative possibilities:

- a. One NGO may specialise in one area of work in which it becomes the recognized authority (e.g. sanitation) rather than do the same kind of integrated development as BRAC
- b. One NGO may specialise in slightly different kinds of people in the village - not identifying them by the same criteria as BRAC (e.g. young people, or widows)

BRAC's 5 Year Strategy paper has given serious thought to its relations with other NGOs: "But effective development is not the exclusive domain of large organisations. Ignorance of, and indifference towards smaller NGOs may have made BRAC arrogant. While expansion of pro-

poor development activities is obviously warranted in general, this has to be done in a more coherent and coordinated fashion, one that strengthens Bangladeshi NGO capacity as a whole, while reducing unproductive competition."

Here are some suggestions for ways in which BRAC's strategic ideas can be implemented:

1. BRAC as funder/franchiser

Some of the NFPE schools have already been sub-contracted by BRAC to other NGOs - including some of the NGOs whose accusations against BRAC concentrate on RDP and credit. Here BRAC provides materials, training, monitoring and (sometimes) funding. Such an arrangement could well be replicated in other fields

2. BRAC as banker

BRAC's credit system, which has many similarities with the Grameen Bank system and the systems of other major NGOs seems to work well. It may not be applicable for the poorest, but it would seem quite possible for NGOs to bring their group members to BRAC for credit once the BRAC bank is established, in the same sort of way that Swarnivar brings its group members to the Krishi Bank.

3. BRAC as Trainer

So far BRAC has offered some of its courses to other NGOs if they can pay the fee, and if they are prepared to take on the standard BRAC course. One exception has been the NGO Development Management Course which has been customized for customers who wish to hire its services. BRAC has a lot to gain by helping to upgrade the competence and capacity of NGOs working in its working areas, and this would mean providing more specialised training courses for them. The TARCs are under tremendous pressure dealing with BRAC's own needs, however.

4. BRAC as wholesaler

Some of BRAC's programs (like Sericulture, Fisheries, Vegetable gardening, Poultry) are already in the business of producing agricultural or agro-industry inputs on a large scale (e.g. mulberry seedlings, silk work eggs, fish spawn/fingerlings, DOCs) for their own members. BRAC could well open itself up to supply some of these inputs to other NGOs as a wholesaler.

So far we have looked at what BRAC has to offer other NGOs from its great competence and experience. It is also salutary to consider what BRAC could learn from other NGOs - either ways of doing things that BRAC has not chosen, or paths that BRAC has not taken. I suggest the following fields to be areas in which BRAC could learn from other NGOs:

- a. the whole field of "graduating" groups to become self-reliant peoples organisations after a number of years of nurturing by the original founder NGO. BRAC, after planning to do this in their RDP 3 proposal, has decided against it after some research showed this not to be promising in 1992.
- b. the whole field of encouraging federations of groups - both BRAC groups at Union and Thana level, and federating across organisations, so that BRAC, Grameen, Proshika, and ASA groups, for instance, could federate in one District. This was discussed in 1989 but not much has happened since then.
- c. the whole field of encouraging group members to pursue their empowerment via standing for Union Parishad elections, and getting access to local physical resources to be used for the poor.
- d. the field of tailoring credit programs to the needs of very poor people who cannot afford the conditions involved in the standard BRAC credit program.
- e. the value of hiring local staff and thus learning more about the varieties of local experience and the ways that the BRAC model has to be adapted to local conditions.

BRAC has clearly stated in its 5 Year Strategy Paper that it will make a concerted effort to work more closely with other NGOs, and a new NGO Support Unit will be established. Some suggestions to help this along:

There should be an NGO forum in every thana where NGOs are working which will relate to ADAB, and, in those Thanas where BRAC is working, BRAC should be a strong supporter of such fora. Here BRAC can offer information to other NGOs about its work, its intended areas of expansion, and can listen to the work of others.

BRAC should be ready to investigate accusations from competent NGOs about the work of BRAC's village level staff.

APPENDIX 1

TERMS of REFERENCE for the 1994 REVIEW MISSION

INTERNAL MANAGEMENT AND BRAC EXPANSION

The consultants will review the effects of the large scale expansion of BRAC in terms of internal management structure and effectiveness. This will involve a thorough review of the quality of the management structure at the field and head office levels with respect to expansion in both staff, members, and project activities. Specifically to:

- a) Identify and evaluate BRAC's management capacity.
- b) Identify and evaluate the current system of measuring management performance. Recommend measures that can be used for the continuing assessment of BRAC's management capacity in light of expansion.
- c) Review decision making delegation and participation at various organizational and grassroots levels for staff and members.
- d) Assess the frequency and quality of information that flows through the BRAC internal communication system. Note the quantity and quality of feedback from management to staff/beneficiaries and back to management.
- e) Review the organizational process of setting targets in view of:
 - how and to what extent staff and beneficiaries at different levels of the organization participate in the planning and setting of targets
 - how decisions are made on the quantitative and qualitative aspects of targets
 - the consequences and practices in cases where targets are not met
- f) Assess the flexibility of programmes to local level conditions and the extent to which program decision making is decentralized.

LOCAL AND NATIONAL LEVEL COORDINATION

The consultant will review the status of BRAC's relationship and coordination with other institutions at the local and national levels, both government and NGO, in light of its rapid expansion. Specifically to:

a) Review effects of BRAC's target/quota system of expansion as it relates to other organizations:

- Assess the current levels of duplication of services, competition for beneficiaries, etc.
- Assess the level to which BRAC is reaching its target group, particularly in remote areas.

b) Assess the extent to which BRAC develops complementary relationships with other organizations at the local and national level to meet its goals. this includes:

- BRAC's willingness and capacity to coordinate programmes in relation to policy and planning with other NGOs and government at local and national levels.

- BRAC's capacity to share experience and learn from other NGO programs.

METHODOLOGY

Although the review team will be responsible for the selection of their methodology, it is suggested that the study approach include the following:

Review of project reports (available at the DLO):

- . annual budgets, BRAC audit reports
- . Project documents, appraisal reports, evaluations
- . BRAC's annual and quarterly progress reports
- . Sectoral review reports
- . RED studies

Interviews/discussions with BRAC head office management, staff, DC members, and the DLO

Field work at BRAC area and regional offices including interviews with members.

APPENDIX 2

List of Persons Interviewed

BRAC

Fazle Hasan Abed
Executive Director

Faruq Ahmed Choudhury
Advisor

Salehuddin Ahmed
Director Programmes

Aminul Alam
Director, Field Operations RDP

A.M.R. Chowdhury
Director, Research and Evaluation

Kaniz Fatema
Director, NFPE

Atiqun Nabi
Zonal Manager

Rafiqul Islam
Manager, REP

Md. A. Saleque
Manager, Poultry & Livestock

Md. Golam Samdani Fakir
Programme Head, Training

Shabbir Ahmed Chowdhury
Programme Coordinator, Training

Shib Narayan Koiry
Deputy Chief Accountant

Shamsad Rahman Khan
Personnel Manager

Safiqul Islam
Programme Coordinator, Monitoring

RDP

Sector Specialist, Sericulture
Sector Specialist, Vegetable Gardening
Sector Specialist, Fisheries

NFPE

Program Coordinator, (Field Operations)
Education Specialist
Senior regional manager

BRAC Field staff:

Sylhet October 11-13 1994

RDP Regional Office
RDP Area Office Balagonj
NFPE, WHDP Area Office

Jessore October 17-19, 1994

BRAC

Rafique Islam Regional Manager RDP
RDP Area Office Manager Jessore Sadar
RDP Area Office Manager Kaniganj
TARC Manager
POs and PAs at Jessore Sadar Area office

Banchte Shekta

Angela Gomes
Shahida Khan
Saleha Khanom
Anup Saha
Mujibur Rahman
Manurul Islam

ADAB

Bilu Kabir

Jagaroni Chakro

M.A. Arzoo
Abdur Rab

Proddipon
Area Manager

Rangpur October 16-19, 1994.

RDP Area Office Proboti Pur
RDP Regional Office, Rangpur
RDP Region Office Saidpur
IGVGD Regional Office, Rangpur

Other Non-Governmental Organizations

Rokeya Kabir
Saptagram

Haseeb Khan
RIC

ADAB
SRFOs
Rashida Chowdhury
Abdullah Al-Amin
Clement Paris

Dr. Faruque Ahmed, PROSHIKA

Mr. Zaheen Ahmed, FIVDB, Sylhet

Mrs. Salma Sobhan, ASK

Dr. Sayeed Hashmi, Grameen Trust

BRAC

**Thana Level
Expansion to and Position in
1994
of 5 main programs**

**RDP
IGVGDP
NFPE
SLDP
WHDP**

**RDP
at Thana Level**

1986

1987

1988

1989

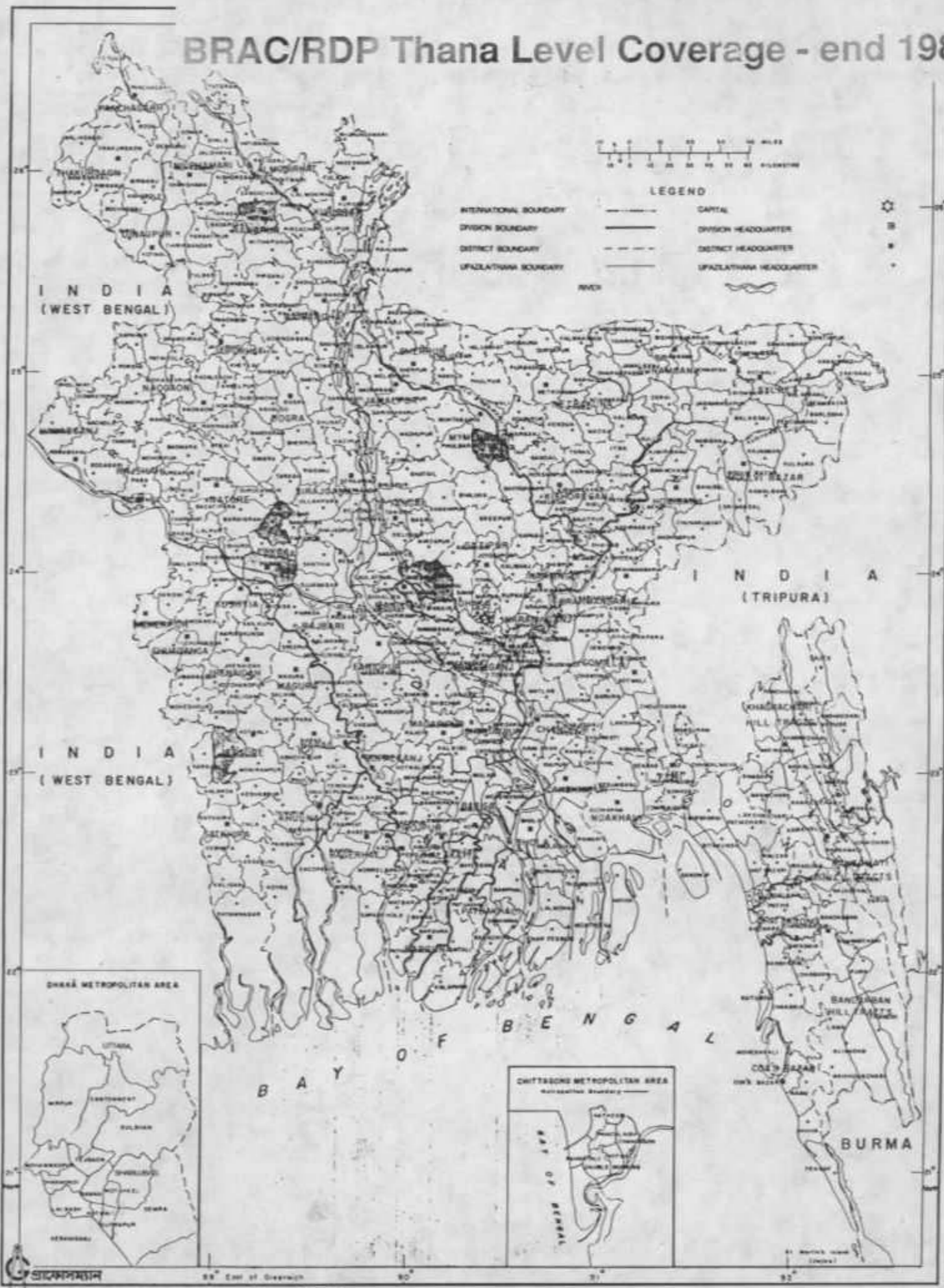
1990

1991

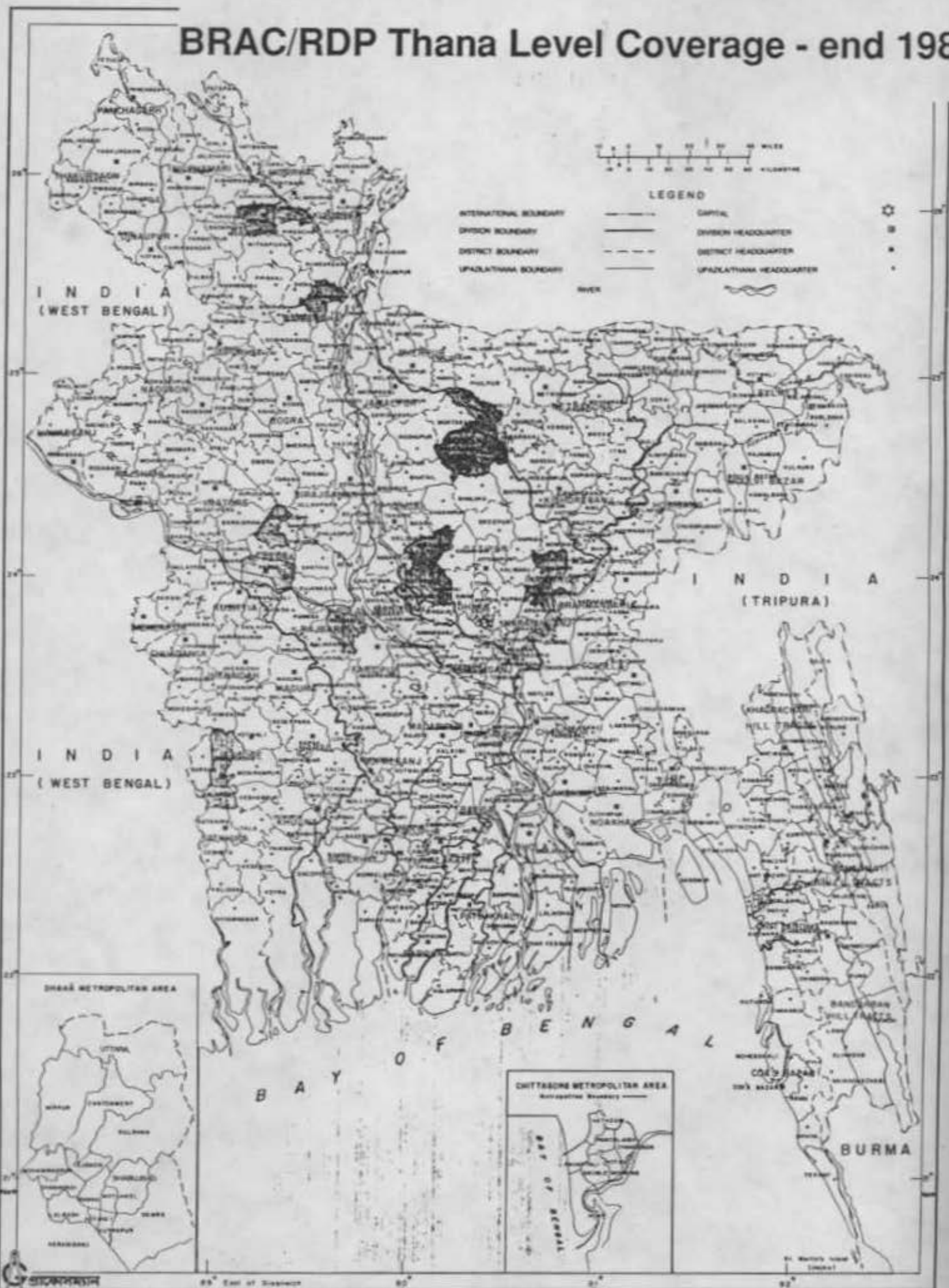
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1993

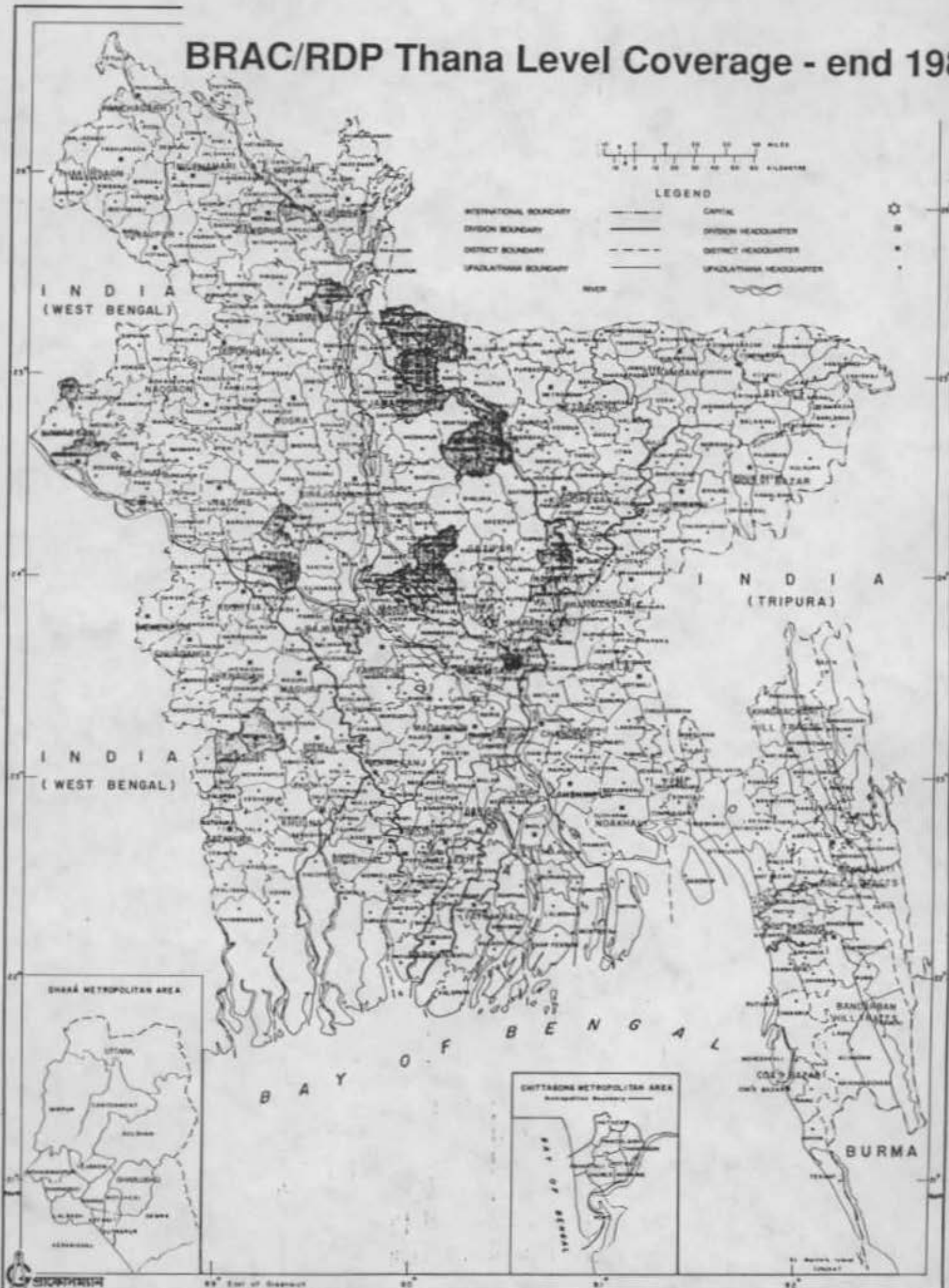
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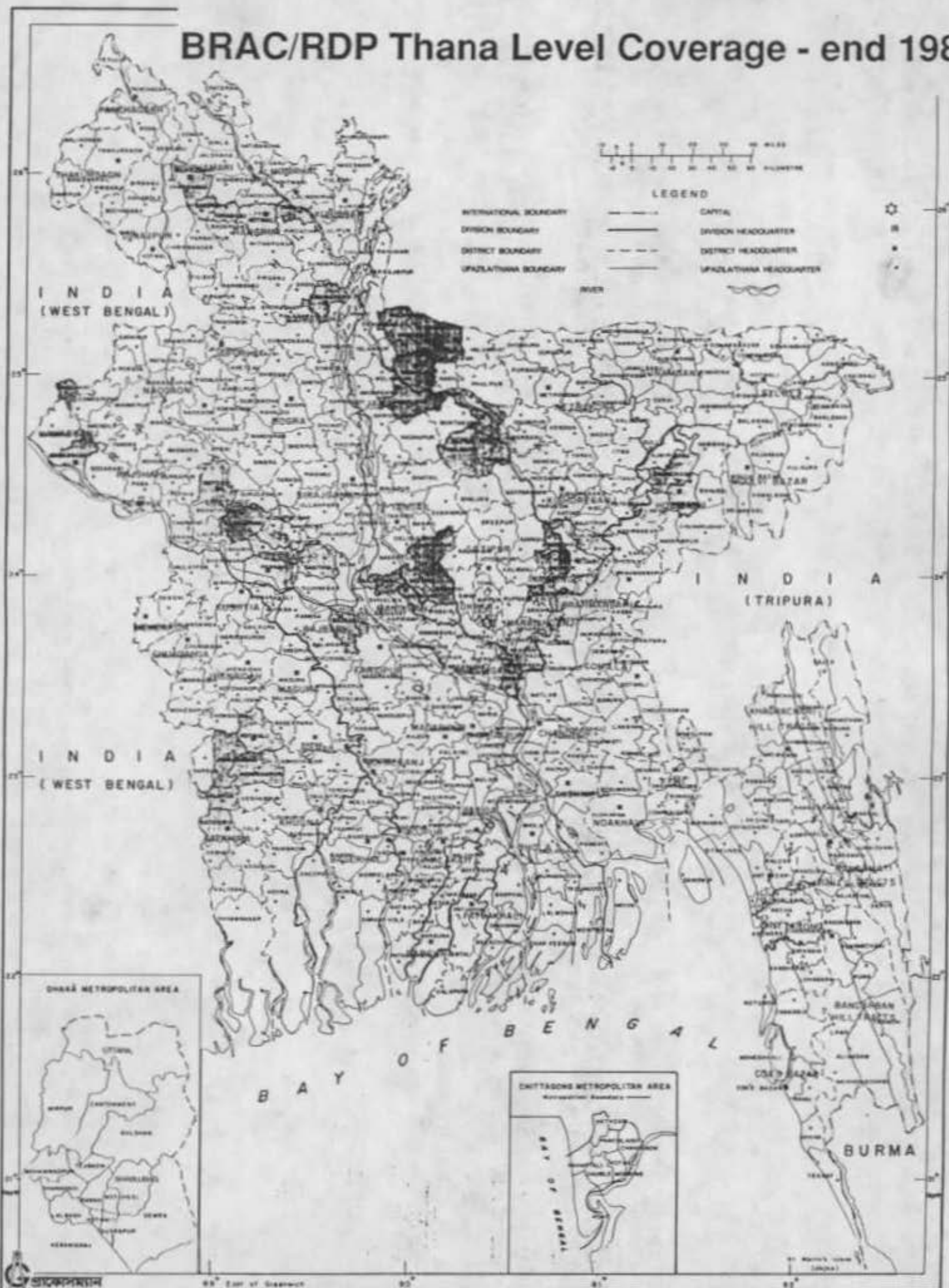
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BRAC/RDP Thana Level Coverage - end 1988



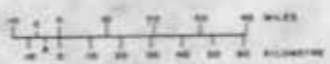
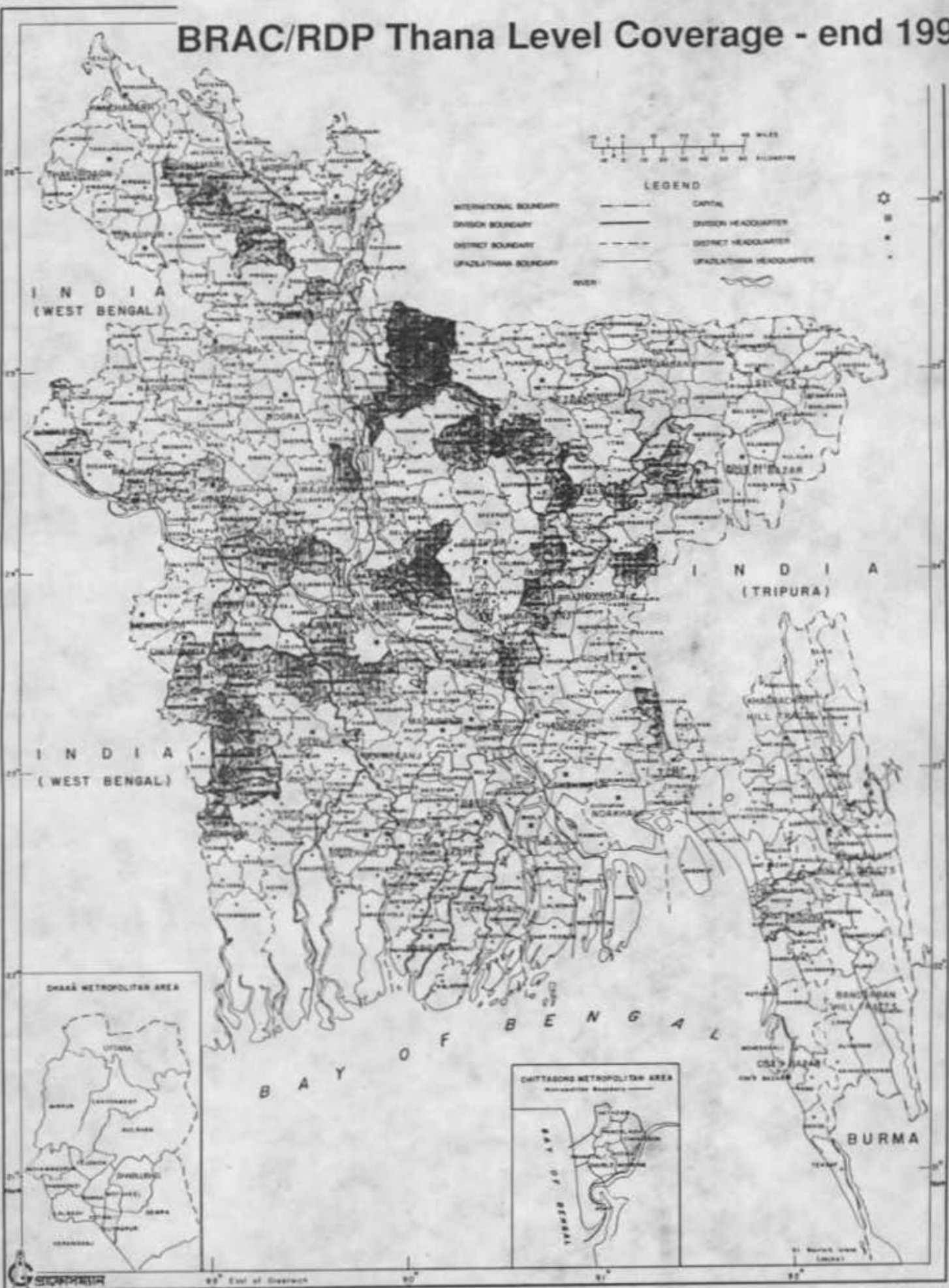
BRAC/RDP Thana Level Coverage - end 1989



BRAC/RDP Thana Level Coverage - end 1990



BRAC/RDP Thana Level Coverage - end 1991



LEGEND

- INTERNATIONAL BOUNDARY
- DIVISION BOUNDARY
- DISTRICT BOUNDARY
- UPAZILATHANA BOUNDARY
- CAPITAL
- DIVISION HEADQUARTER
- DISTRICT HEADQUARTER
- UPAZILATHANA HEADQUARTER

RIVER

INDIA (TRIPURA)

INDIA (WEST BENGAL)

DHAKA METROPOLITAN AREA

CHITTAGONG METROPOLITAN AREA

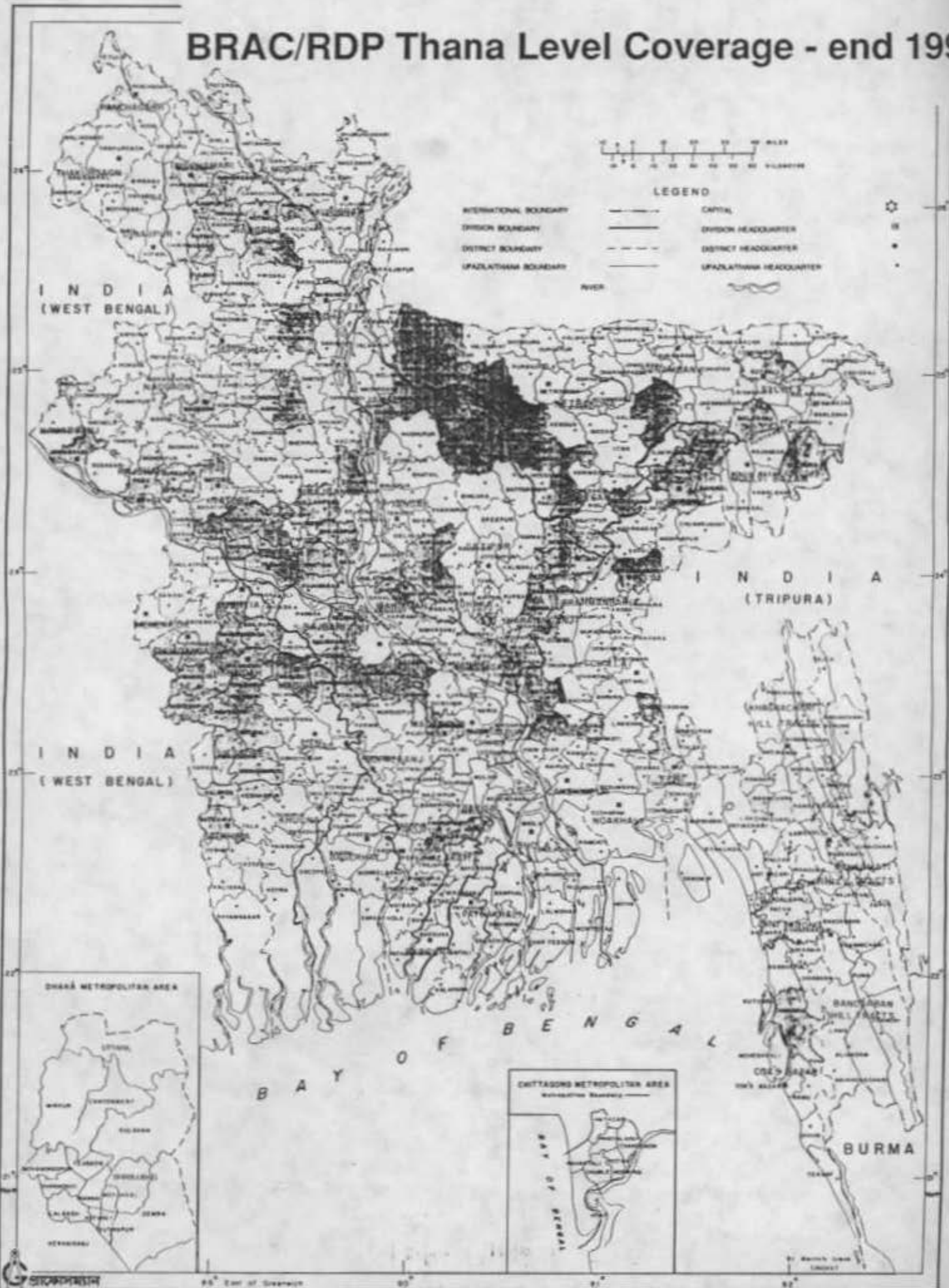
BURMA

BAY OF BENGAL

BRAC/RDP Thana Level Coverage - end 1992



BRAC/RDP Thana Level Coverage - end 1999



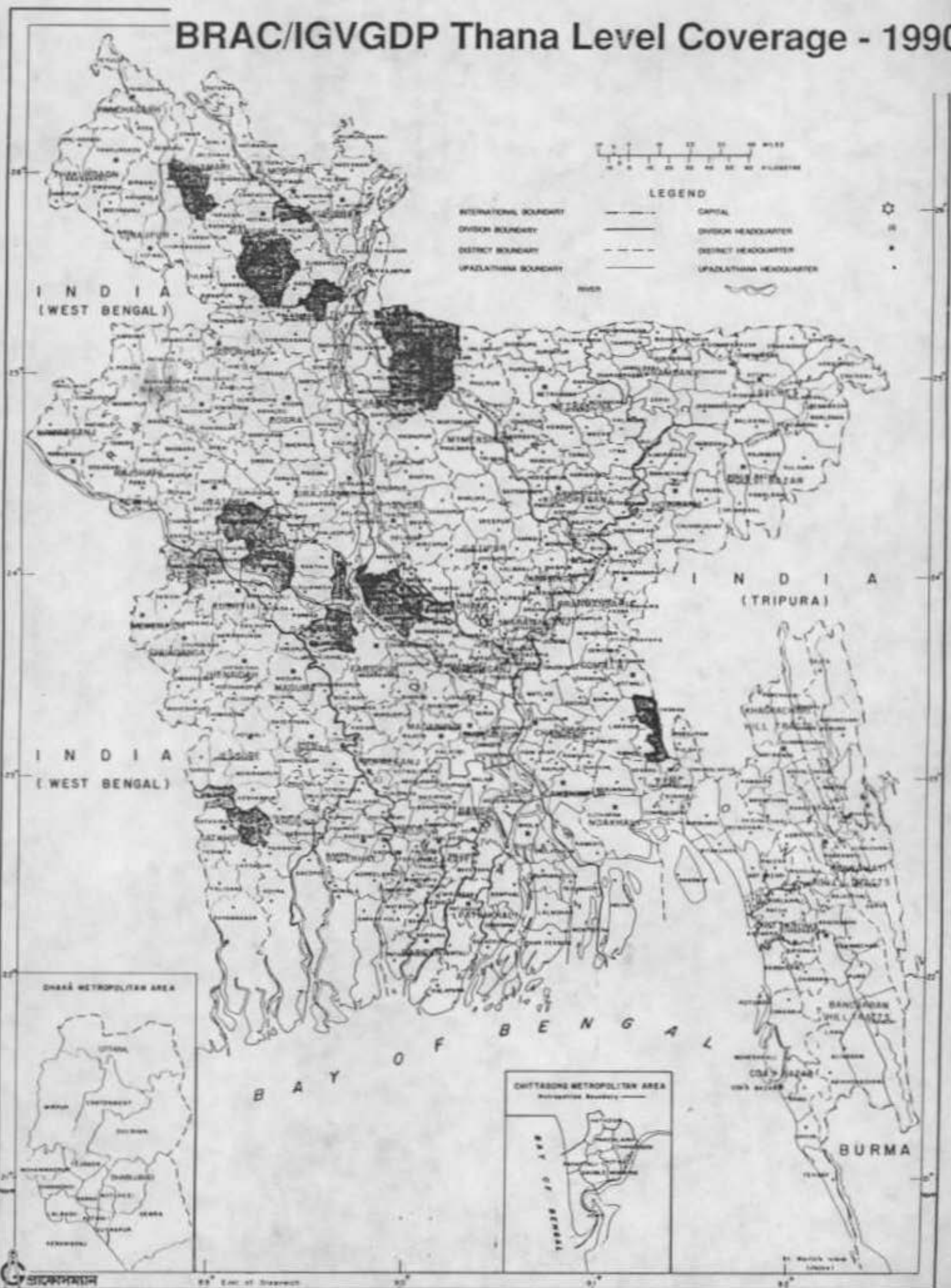
**IGVGDP
at Thana Level**

1990

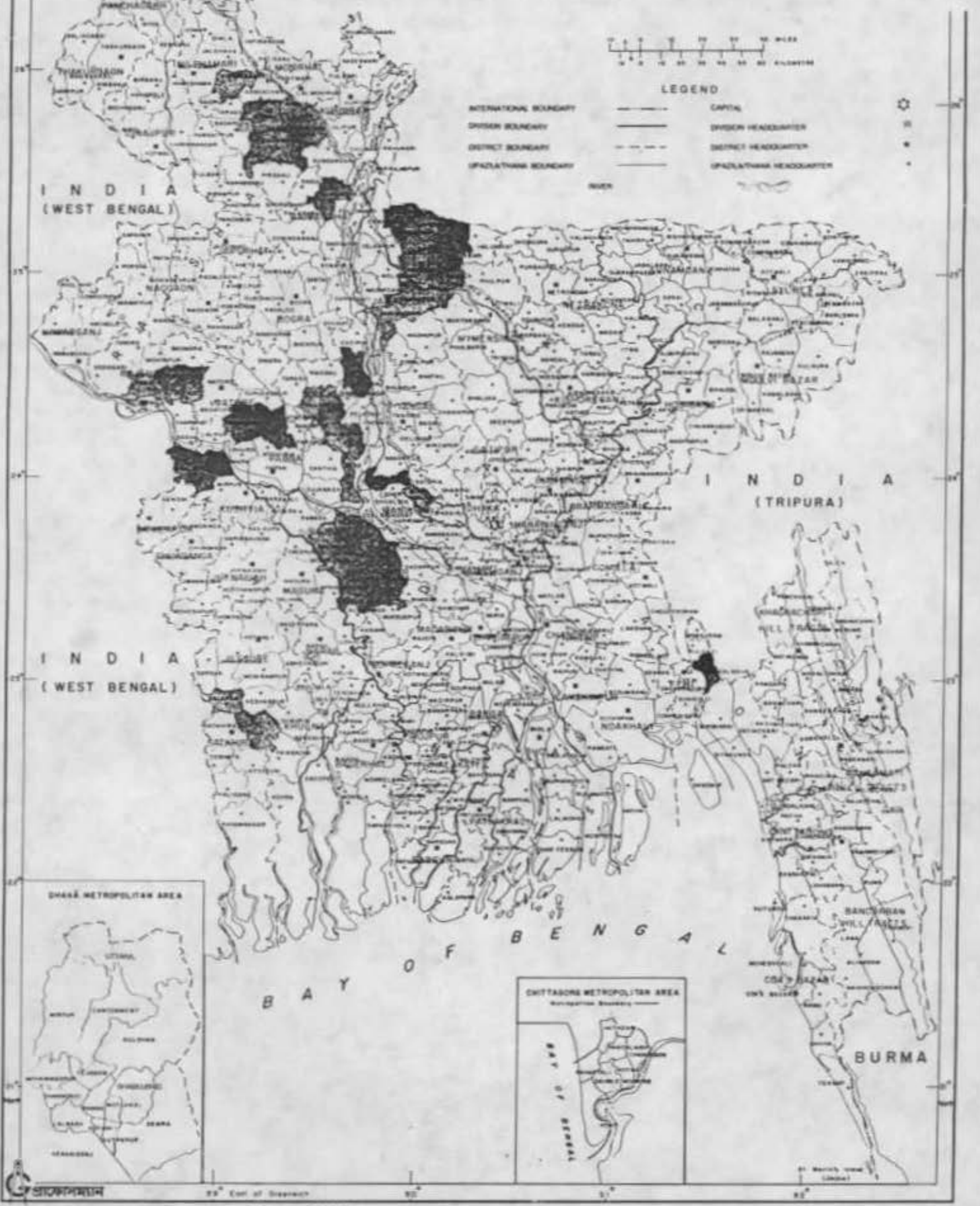
1992

1994

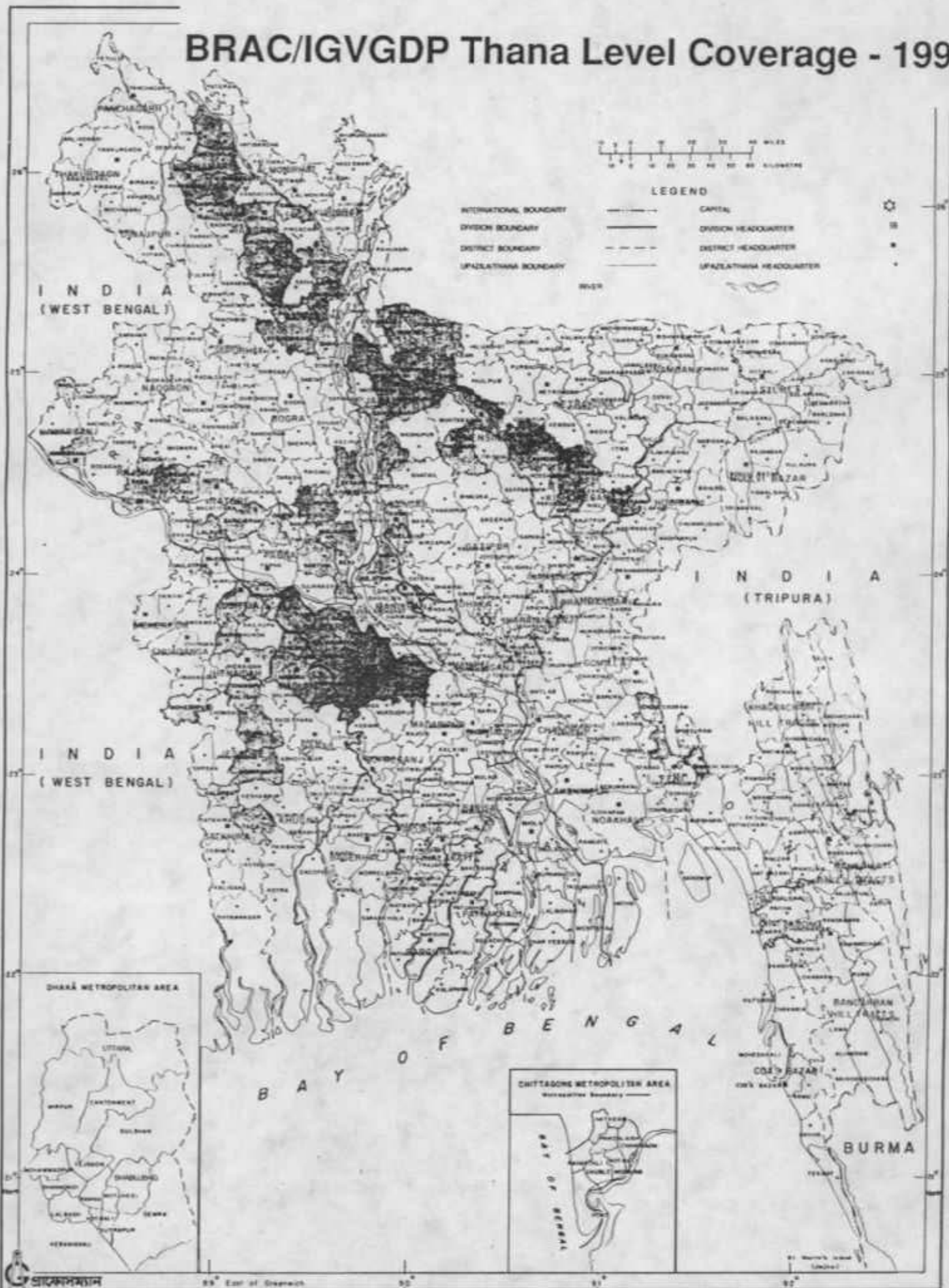
BRAC/IGVGDP Thana Level Coverage - 1990



BRAC/IGVGDP Thana Level Coverage - 1992



BRAC/IGVGDP Thana Level Coverage - 1994



**NFPE
at Thana Level**

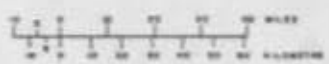
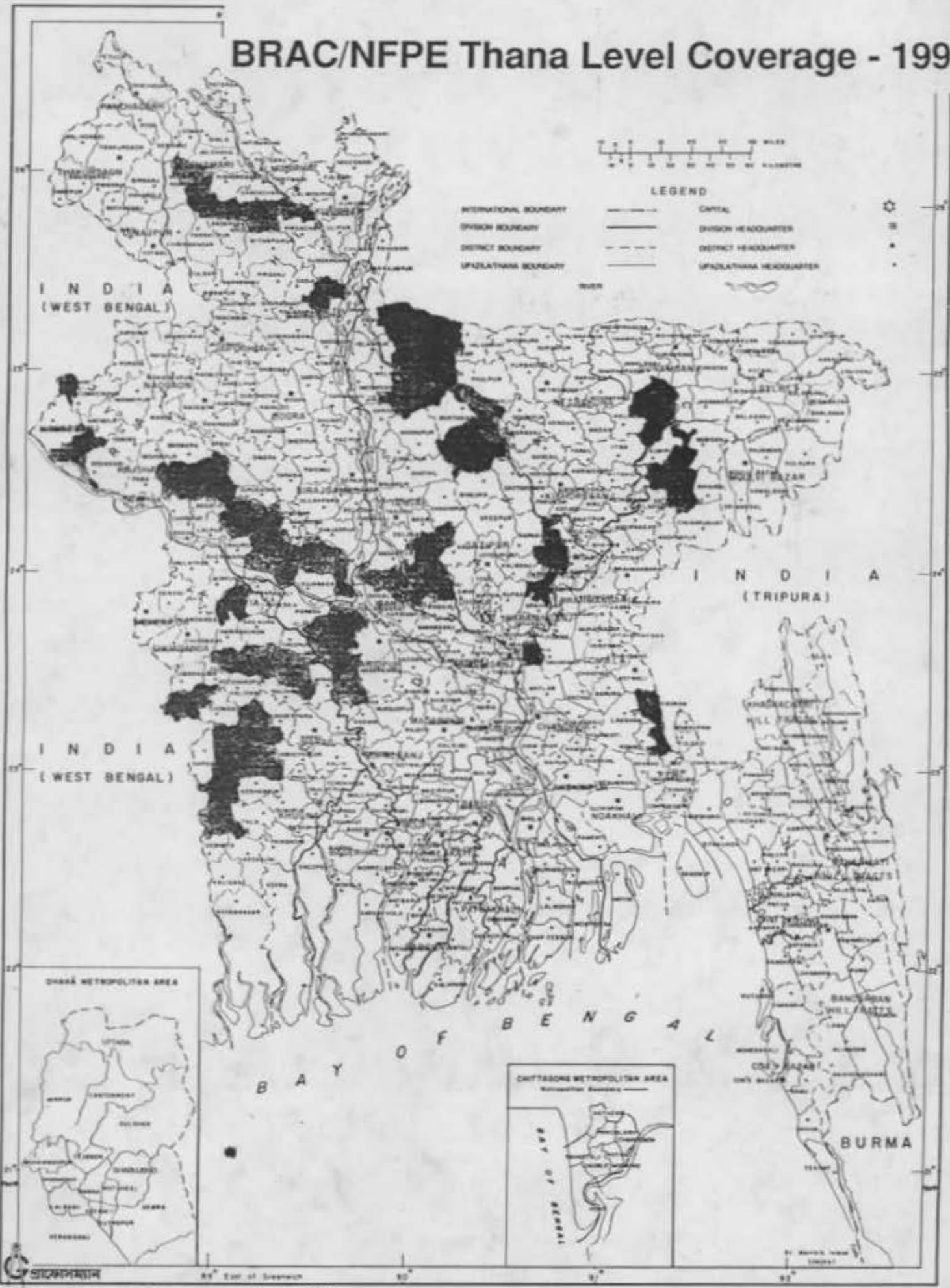
1990

1991

1992

1994

BRAC/NFPE Thana Level Coverage - 1990



LEGEND

- | | | | |
|------------------------|-------|--------------------------|---|
| INTERNATIONAL BOUNDARY | — | CAPITAL | ☆ |
| DIVISION BOUNDARY | — | DIVISION HEADQUARTER | ⊠ |
| DISTRICT BOUNDARY | - - - | DISTRICT HEADQUARTER | ● |
| UPAZILATHANA BOUNDARY | — | UPAZILATHANA HEADQUARTER | • |

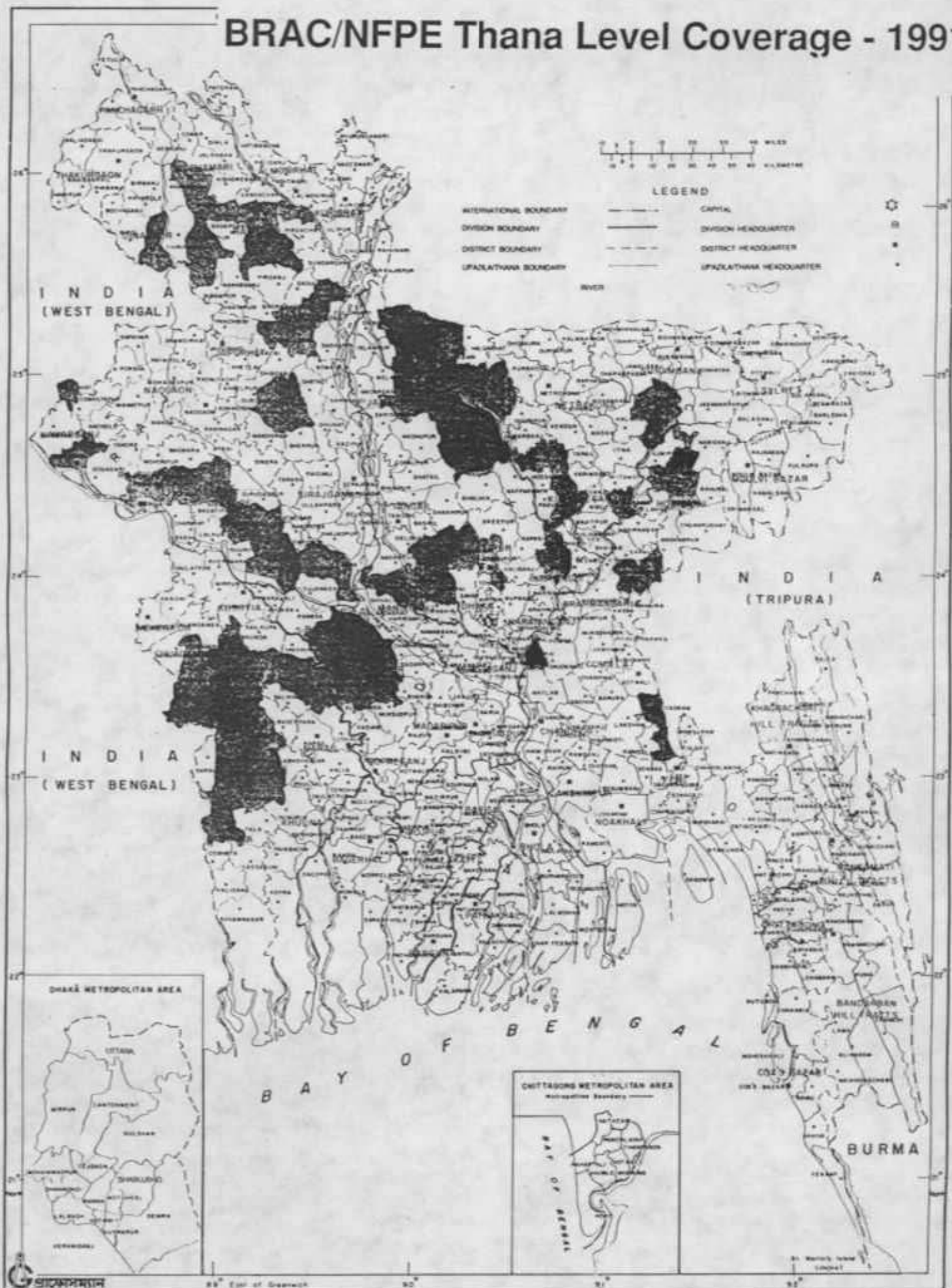
INDIA
(WEST BENGAL)

INDIA
(TRIPURA)

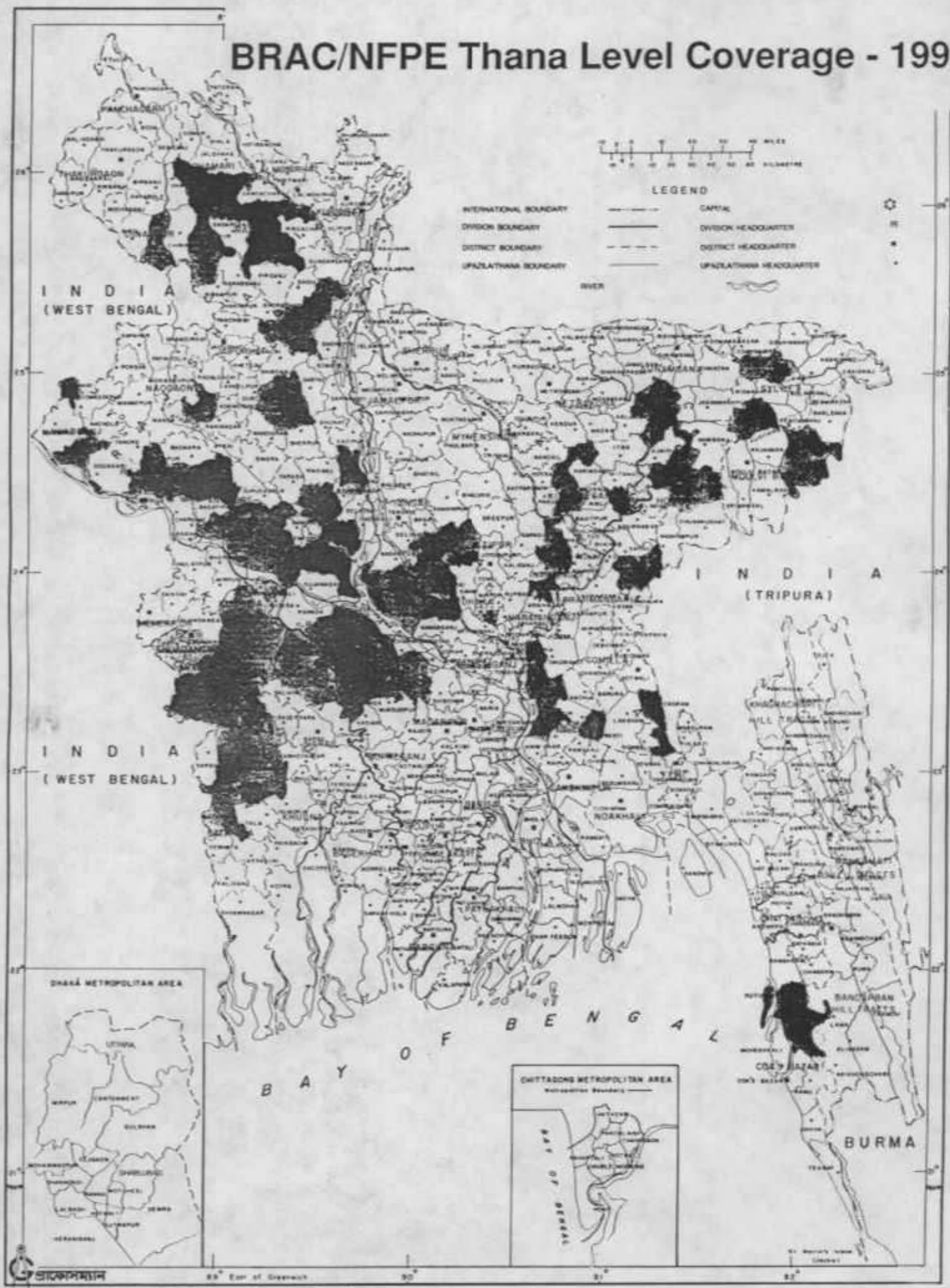
INDIA
(WEST BENGAL)



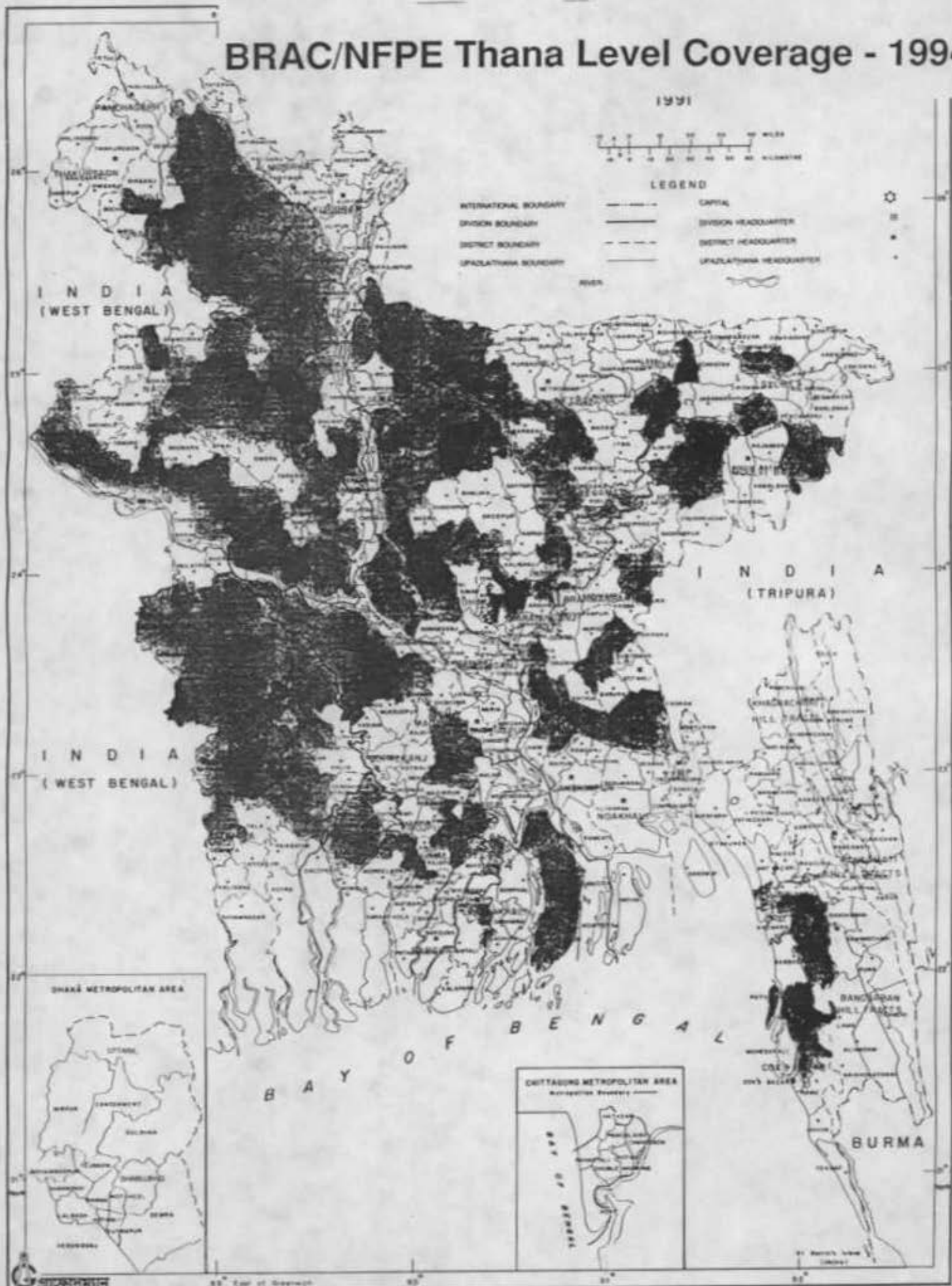
BRAC/NFPE Thana Level Coverage - 1991



BRAC/NFPE Thana Level Coverage - 1992



BRAC/NFPE Thana Level Coverage - 1994



**SLDP
at Thana Level**

1994