

EXTENSION OF BRAC'S
RURAL WELFARE PROGRAMME



1986-88

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Introduction

Five main reasons may be distinguished for the production of a Three Year Programme Plan for BRAC:-

1. to review BRAC's objectives
2. to define BRAC's long term strategy, and its relationship with government agencies working in rural welfare
3. to project BRAC's programme of activities for the next three years, with justification and time-frame
4. to reorganise or adapt BRAC personnel and departments to carry out the three year programme
5. to forecast and budget for BRAC's resource requirements over the next three years.

This three year programme has been devised on the basis of 13 years of experience in rural development, during which BRAC has experimented, innovated and pioneered, with differing levels of success and failure. The lessons learned from this are incorporated in the design of the programme for the next three years. Annex I "BRAC 1972-85" gives a brief outline of the major components of BRAC's work up till now.

Two of BRAC's ongoing projects, namely, Outreach and Rural Credit and Training Programme (RCTP), have been amalgamated in this proposal. Both the projects were approved by the Government.

1. BRAC's objectives

BRAC's broad objective is to support the rural poor of Bangladesh by assisting them to set up rural institutions, in which local leadership and organisational skills may be developed among the disadvantaged and powerless, to enable them to assert their rights and to improve their socio-economic condition through employment and income generating activities.

At a wider level, influencing policy making in the interest of the poor has become an important objective as well; BRAC has demonstrated a range of innovations which have later been adopted by other NGOs and by government agencies. Further, also at this wider level, BRAC has set itself the task of tackling some national problems at grassroots level, and this has increased in recent years.

2. Strategy

Although the benefits of BRAC's work are often felt community-wide, BRAC aims to reach a definite target population, namely those

without access to the means of production - landless and marginal farmers, fishermen and artisans without implements and raw materials, labourers and women.

Research and baseline surveys are carried out to identify areas in which BRAC's target population are most in need, but sometimes these areas have suffered natural calamities, therefore BRAC decides to extend relief and rehabilitation work into a development programme. Group and individual contacts are made, and slowly homogeneous group formation takes place as the poor come together to discuss their common problems, participate in functional education programmes, and take action to improve the condition of their lives. The process is long and difficult, but BRAC has found that each group must create its own dynamic for advancement if it is to be ultimately self-reliant. Rural institution building will be examined in more detail in 3.1 below.

BRAC's rural welfare strategy operates with similar objectives as those declared by the government. BRAC therefore attempts to complement the government's work by 'filling in the gaps' or carrying out those grassroot tasks that government agencies are not in a position to do, eliciting village level participation and encouraging the target people themselves to define their own needs, and themselves evolve ways of fulfilling them. BRAC groups are encouraged to avail themselves of services and supplies available from official sources. For example, BRAC has run a number of vaccination programmes (both human and animal) using vaccines supplied by the government; the state run Krishi Bank has extended loans to BRAC landless groups to obtain and manage shallow/deep tube wells; BRAC groups have received UNICEF seeds (through the government) to cultivate vegetables; government institutions give technical support to BRAC in poultry, sericulture and pisciculture.

BRAC's intention is also to expand its work into areas where other organisations are not working, and to concentrate on welfare activities which are not otherwise being carried out.

3. Three Year Programme

The main thrust of BRAC's proposed Three Year Programme is to consolidate its successful field experiments and pilot schemes in the realms of institution building, income and employment generation, primary health care and primary education. It is proposed to institutionalise the approach, strategy and programme in these four main areas to facilitate operation and replication.

In addition, BRAC's Emergency Relief Programme (ERP) will be reviewed. Research, monitoring and evaluation, a crucial component in BRAC's rural development work, will receive particular attention during the next three years.

3.1 Institution Building

The cornerstone of all BRAC's rural welfare work is the establishment of rural institutions or organisations of poor people that can take decisions to solve their own problems at rural level. If rural institution building is not thorough, then all subsequent rural welfare activities undertaken will crumble. Rural welfare is a direct function of the organisation and mobilisation of the rural poor, who cannot 'be' developed unless they develop themselves. BRAC rural group members have learnt that only organisation can bring them power, as one woman said: "There are two sources of strength, money and numbers. We have no money so number is our strength".

The objective of BRAC's rural institution building activities is to stimulate the poor themselves to define, formulate and act to eliminate the causes of their poverty through organisation and mobilisation. BRAC supports the development of their human potential by encouraging the creation of an institutional framework and by awareness through participatory (functional) education, and training and guidance from BRAC staff. As the consciousness of the target people rises, they are able to perceive the causes of their grievances - the unjust and exploitative social and economic structure that oppresses them and causes their poverty.

The Steps

Rural institutions take a long time to consolidate, and their formation involves a number of steps, including:

- awareness building and group formation
- functional education, which creates group solidarity
- establishment of group norms (weekly meetings etc.), rules and discipline, and the savings habit
- training of key group members (cadres) in human development, leadership and communications skills, situational analysis, etc.
- internal resource mobilisation: using savings fund productively (sericulture, poultry rearing etc.);
external resource mobilisation: obtaining khas (government) land and ponds for agriculture and pisciculture; obtaining

vaccines for animal husbandry; getting UNICEF tubewells, health facilities (vaccines, FP services), Food for Work from official sources, etc.

- training in financial management (of group savings, etc.) and in skills to support economic activities
- social development: health, family planning, education, ecological awareness (forestry), human rights, legal awareness.

BRAC views the institution building programme as its front line 'phase-I' programme which provides the foundation for future multi-sectoral programmes. Once the ground work for organisation and mobilisation is well established, the introduction of credit to the target people can then enhance their ability to obtain more material benefits. Ultimate access to credit resources is necessary to sustain the target people's organisation and self-confidence, which has been developed slowly and to end their dependence on the elite for wages and credit.

Consolidation

As groups mature, and succeed in asserting their identity to the elite classes who are no longer able to oppress them as they used to, BRAC staff encourages formation of a federation of small group in any one village into 'village organisations' (VOs), with one men's and one women's VO in each village. VOs aim to organise the village as a whole and to cover at least 60% of target households, that is about 100 members, representing as many families.

VOs meet monthly to discuss socio-economic issues (dowry, divorce, gambling, irrigation problems and participation in Food for Work programmes), to organise, plan and evaluate economic activities and social action plans, and to take part in the local shalish (village judicial council). Their solidarity is thus increased. Within the VOs, however, smaller activity-orientated groups exist, of five or more members, to undertake specific tasks, sometimes involving a collective loan.

More recently, rural institution building has been developing with the federation of men's and women's Village Organisations into committees to operate at the union level. These committees are holding monthly meetings to discuss issues which cannot be resolved by VOs - wage bargaining, political representation, protest action, pressure for local government services. Combined men's and women's

meetings are now beginning to take place - a promising sign of integration, solidarity and political awareness among groups traditionally segregated by sex.

In one of BRAC's oldest project areas, a 'Landless Secretariat' is developing, whose objective is to serve all the organised poor in one upazila and in a number of unions in two neighbouring upazilas. Secretariat members are gradually taking over the functions of BRAC field staff, who are now adopting a more advisory role and will ultimately withdraw from the area.

So far, BRAC's rural institution building covers 842 villages organised into 1,620 village organisations working from 38 locations all over Bangladesh. A cumulative total of Tk.6,090,932 generated through VO group savings have been invested in a wide variety of income generating activities.

Expansion plans over the next 3 years are moderate: 5 more locations to start operation in the first year, 5 more in the second, and 6 more in the third year. In all existing areas, functional education (FE) and training will continue. In new areas, 900 FE centres will be opened (300 each year), and 1,100 functional education teachers will be trained (400 in the first year, and 350 in each of the second and third years).

3.1.1 Legal support

Throughout its rural institution building activities, and at their different levels of development in different areas, BRAC has identified a growing need for legal support. Although the notions of human and legal rights are imparted to group members in the course of Functional Education, it is felt that this area has to be given more attention, as so many of the contentious issues and confrontations that arise concern formal legal problems.

It is proposed, therefore, that the training of para-professionals in legal knowledge be institutionalised at village level, so that ordinary group members can have access to advice on the basic modern legal system in Bangladesh. For example, ignorance of legal rights leads to poor villagers allowing themselves to be arrested without a warrant; women allow themselves to be divorced by men saying "I divorce you" three times, which is now illegal.

Through the development of para-legals, it is hoped to gradually set up a para-legal association at upazila level, linked with

sympathetic professional legal practitioners. This network should then be able to give support to the rural poor facing litigation. It is further hoped to create similar district associations. Ultimately, a network of legal professionals and para-legals is hoped to be operational at local, regional and national levels, perhaps linked together through a specialist journal.

Initially, on an experimental basis therefore, 100 para-legals in 10 areas will be trained over the next 3 years. They will provide necessary advice to group members, and initiate the right type of linkages. For this programme, a legal coordinator will be required, as well as some specialists to produce the necessary training materials. In addition, both national and regional legal practitioners will be involved as consultants from time to time to advise on research, programme strategy and materials development.

3.2 Income and Employment Generation

Employment creation is an urgent need in Bangladesh, where 1.2 million people enter the labour market every year, and where the government and the nascent industrial sector create only 100,000 new jobs annually. In the 40 upazila constituting BRAC's extended project area, with a population of about 2.1 million, 30,000 people come on to the labour market every year; in the three year span of this programme plan, 90,000 people will require work in this area. This means that in each BRAC project area, there will be 1,800 new unemployed every year. BRAC's principal objective will be to tackle this problem by helping create the maximum number of employment opportunities in its project areas.

Agriculture

Agriculture, as the most important economic activity in Bangladesh, is considered by BRAC as the sector in which it is essential to involve more labour.

- increase the coverage of irrigation: one crop areas can become three crop, thus increasing agricultural employment threefold;
- diversity cropping: vegetable cultivation, a highly labour intensive activity, can be increased, particularly using new technologies; "homestead horticulture" experiments in Japan have produced 6-7 fold increases in yield on tiny plots;

- crop intensification: all possible land is cultivated in Bangladesh, but crop intensity is only 1.4; this could be doubled; a major problem is population pressure that gives over potential arable land to homesteads;

Off-farm Work

Off-farm economic activities also have potential to increase income and (self) employment. Better technology in pisciculture would greatly increase yield per acre; poultry rearing can provide increased income as well as improved nutrition, if rearers obtain reliable extension services (hatching eggs, vaccines, etc.).

The setting up of rural industries is an area in which BRAC will be active through its new Rural Enterprise Project (REP). It is hoped to identify potential rural entrepreneurs among BRAC group members, who would be able and willing to organise a small rural industry and create salaried jobs in the community. REP will provide advisory services and facilitate import facilities. It is hoped to produce items such as soap and umbrellas for example, at competitive prices and for which there is a local market.

Women

Women have traditionally worked within the home in Bangladesh, with only a small proportion working outside, mostly as domestic labour in other households, and remunerated mostly in kind (rice). Usually only women without male guardians (fathers, husbands, sons) are obliged through economic necessity to go out to earn their living, but this is changing, and it is not just orphans, divorcees, widows and destitute or abandoned women who are now taking up cash-earning activities outside the home. BRAC is therefore working to create new income earning opportunities for women, not only in the traditional sector, but also in new areas, many of which have hitherto been male preserves, such as paddy cultivation.

Current Income Earning Activities

When BRAC groups have been consolidated and have some experience in working together, efforts are concentrated on income generating activities both, collectively and individually. BRAC supports this by providing relevant training, logistical support, and some credit.

Successful income generating activities undertaken by organised BRAC groups include poultry, fish culture, crop production

(paddy, sugarcane), irrigation, horticulture/vegetables, rural transport, handicrafts, sericulture, paddy husking, livestock rearing, petty trading, stockage, net making, weaving, food processing and market leasing. New activities under experimentation include apiculture, ice cream production, leather production, rural industries and brickfield work.

Some of these activities are quite profitable, even lucrative, but others are only marginally so. Some create full-time employment, some only part-time. Some activities are productive, others are not. BRAC will continue to encourage and support the most successful of these economic activities in future.

3.2.1 Programme Support Infrastructure

Throughout its involvement supporting group economic activities, BRAC has become more and more aware of the poor quality of rural communication and other infrastructure, which has a direct bearing on the viability of many of the groups endeavours.

Because these facilities are not forthcoming from other sources, BRAC attempts to undertake the building of roads, bridges, dams, canals, culverts and embankments in its project areas as part of its development work. Experience of building an embankment in one of BRAC's project areas has shown the potential of infrastructure building schemes: employment was created both for construction and for maintenance; groups have planted trees along the embankment, whose fruits and fuel wood will benefit them; a road has been created giving access to the market; 1000 acres of land can now be double cropped, thus increasing both agricultural employment and rice production in the area by 100%.

In the past, BRAC has sometimes presumed the existence of certain rural infrastructure, but has usually found it necessary to make its own provisions. Over the years, BRAC has set up a network of different support services including extensive training facilities (TARC); a special women's training and production handicrafts centre (the Ayesha Abed Foundation, Manikganj), of which a second will shortly be under construction in Jamalpur; a design and marketing network for handicraft sales (Aarong shops); and the Development Communications Unit which designs and produces all BRAC educational materials.

BRAC's Training and Resource Centre at Savar (TARC) provides a number of facilities (poultry centre, fishponds, plant/tree nurseries) to serve its groups. These are now inadequate for the

demand, so BRAC proposes to provide more such support infrastructure. Small plant and tree nurseries are proposed for all BRAC centres. In addition, seri/criculture service centres are required as more and more women take up silkworm rearing and spinning, and beekeeping service centres will be required when apiculture develops from the experimental phase.

Poultry Project

Poultry rearing has proved to be one of the most popular income generating activities among women in all BRAC project areas, with an almost threefold increase in poultry rearers over the past year. However, successful and risk-free rearing is a function of the availability of support services (hatching eggs, chicks, vaccines) to complement BRAC's existing poultry training programmes.

BRAC has obtained a 10 acre site at Joydevpur where a poultry farm is to be established to support more than 25 BRAC project locations in the southern districts of Bangladesh. The farm will be equipped with modern facilities such as a hatchery, feed mill and brooding ground, and will be able to produce quality eggs and chicks of high yielding variety at the rate of approx. 100,000 chicks and 150,000 per annum.

Smaller regional poultry and fish farm facilities will also be set up in TABC's regional centres (Moshapur, Nasipur, Jessore and Faba), in Jamalpur to support BRAC's women's programme, and at other BRAC project sites.

3.3.2 Technical Support at Field Level

BRAC's field programmes are run from area offices in each rural area, and programme organisers (POs) are responsible for supervising and monitoring organised group activities. Until recently, POs had to be 'all rounders', able to give advice on whatever activities happened to be going on in the villages under their supervision. Despite some training of POs by TABC, and visits to field sites by TABC specialists in agriculture, poultry, livestock, seri/criculture etc., BRAC feels that the continual presence of specialists on site is necessary. Group members cannot be expected to take up any economic activity with confidence unless reliable guidance can be guaranteed.

BRAC proposes, therefore, to give great attention to the technical training of group members as para-professionals in

poultry, livestock, fisheries, agronomy, etc., and training courses are being designed for this purpose. BRAC feels that it is counter-productive to appoint technical staff to advise in these areas as has been done in the past, because it is essential to create a permanent source of such skills at village level.

When BRAC group economic activities have advanced to a certain level, BRAC recruits local Palli Sheboks (PSs - male village workers) and Gram Shebikas (GSs - female village workers) to provide support and advice to the groups.

BRAC now proposes to expand the recruitment and training of PSs and GSs, in the hope that the village workers (PS and GS) eventually become the motivation and dynamic of village group economic activities.

3.2.3 Rural Credit

Credit to the rural sector has increased over the past several years, with the Bangladesh Krishi Bank and commercial banks making coordinated efforts to facilitate credit to rural people. However, only a small number of larger farmers have really benefited, and the majority landless have found access to institutionalised credit difficult, if not impossible. They are driven to the moneylender, therefore, and pay exorbitant rates of interest.

BRAC began its involvement in rural credit with a challenge to the contention that the poor are a bad credit risk and that lending to them is unprofitable for financial institutions. BRAC's experience has shown that this is not true if credit is extended to groups or individuals who are members of a developed rural institution. If lending is done under close supervision, with borrowers' training, technical assistance and the provision of marketing facilities, the poor can become excellent utilizers of rural credit, and by extension, instrumental in the development effort.

For BRAC, credit is an important component in rural development, but BRAC realises the commercial constraints under which ordinary banks operate. BRAC believes it is being effective in providing the sort of support and follow-up to rural credit users that credit institutions cannot provide. BRAC's credit programme has been operating since 1979, to support the economic activities of BRAC organised groups, especially by supplementing their own savings to allow them to undertake more substantial projects.

The programme provides training and logistical support as well as financial facilities, and there are 20 branches operating in 16 upazilas. BRAC loans total Tk. 45,340,921 (cumulative 1979-85), and the average on time realisation rate over the period is 80.1%.

The programme has had both successes and failures, with realisation rates higher for individual than for collective loans, although rates are high compared with commercial levels of loan realisation. BRAC's performance in rural credit is largely a function of efficient and close supervision by BRAC field workers. It is planned to upgrade the management skills of the latter in the next period in order to improve the programme.

BRAC aims to try to concentrate efforts on the most profitable schemes, both from the economic and social points of view. As rural people learn to manage credit operations, it is hoped that sizeable group loans will be given for the management of brickfields, deep tubewells, rice mills, etc.

Since BRAC began working in rural credit, a large number of other institutions have also taken up this activity - NGOs, more commercial banks, government agencies. In areas where more than one institution is offering credit to the rural poor without collateral, conflicts of interest have often arisen. In order to avoid these problems, BRAC intends to encourage individual group members to take credit from other lending institutions than itself (especially those specialising in rural credit), and itself concentrate on supporting and following up their economic activities. BRAC itself will concentrate on extending group loans, but will continue to offer individual credit in areas where no other sources exist. In this way BRAC hopes to create complementarity rather than conflict, and expects its direct involvement in credit-giving to be modified over the next few years.

3.3 Primary Health Care

Existing government health services are not adequate for the majority of the rural poor and are largely confined to curative services based in urban areas. Whatever services are available are not being utilised by the poor because of lack of information and knowledge. One UNICEF/WHO study showed that 11% of the rural population (of a sample survey) used existing health care facilities. BRAC has attempted to make some health provision in its project areas and has several years' experience in community health care,

Including health education, family planning, nutrition, mother and child care, preventive and curative services and water and sanitation. Moreover, BRAC has undertaken a community based, nation wide oral rehydration therapy programme (OTR) to combat diarrhoea - one of the major killer diseases in Bangladesh.

BRAC sees health care as one of the most important areas where it can be effective at grassroots level, and plans to consolidate this work over the next three years, in collaboration with the government service. BRAC's future health strategy will be founded on a far-reaching training scheme for male and female health workers (Shastya Shebok and Shebika - 'SS'), who are to be the backbone of BRAC's village health care system.

In BRAC project areas, paramedics are trained by doctors. They then conduct training of selected BRAC group members as par-professional health workers to provide preventive and curative services for common ailments, as well as to run local vaccination campaigns. The health workers are supplied with kits, and work from their homes. Many health committees have been organised by BRAC groups, and medical funds established to ensure a reliable supply of drugs to the village. In addition, traditional birth attendants (TBAs) are trained in modern methods.

Health education and understanding of disease vectors are crucial if rural health conditions are to be improved. BRAC attempts to impart basic information about hygiene and health as an integral part of its functional education course. Later, group meetings are held to discuss health issues, the use of health charts, the importance of immunization, water and sanitation, and family planning. This work is coordinated and reinforced by the village health workers (VHWs).

Over the next 3 years, BRAC proposes to cover its 54 project areas (approx. 1,000 villages) with some kind of health service. During the first year, 10 areas will be covered, and 15 more areas in each of the second and third years.

3.3.3 Social Security

Fertility behaviour in Bangladesh and elsewhere has been studied under a number of varying conditions - better service delivery, education of parents, differing child mortality levels, women's participation in the labour force etc. One of the most important apparent determinants of fertility behaviour - old age

security - has not been studied in sufficient depth and breadth in Bangladesh or for that matter anywhere else in the world.

Prima facie evidence in the form of what people and specially women say about old age security motive for fertility suggests that the motive may be very strong.

BRAC wishes to undertake a number of pilot schemes which provide financial benefit to enlisted couples at future dates either at old age or infirmity with a view to studying fertility behaviour patterns among those within the schemes with similar groups outside the schemes. These studies would hopefully contribute to policy options on future national decisions on population control.

3.4 Primary Education

The existing primary education system in Bangladesh fails to provide adequate schooling to 54% of primary school age children, and is mainly concerned with preparing children for secondary education. Of those that do enrol, 42% drop out within a year or two before attaining numeracy and literacy through lack of motivation, lack of encouragement from (mostly illiterate) parents, irrelevance of curriculum to their lives, the need for child labour, high cost of books etc. The average literacy rate in Bangladesh is 26%, but only 15% for women.

Traditionally, women in Bangladesh are bound by the custom of purdah to work in the home, and are socialised from a very tender age into the role of wife and mother. Although boys and girls attend school in roughly equal numbers at an early age, it is girls whose attendance usually drops first, as they are obliged to help their mothers look after the younger siblings. Parents' attitude is that educating girls is a luxury they cannot afford, in view of the latter's future domestic lives for which formal education is irrelevant.

BRAC is trying to emphasise the education of girls, not only because they are disadvantaged in a society having a cultural preference for boys, but also because health research has indicated a direct relationship between child mortality rates and adoption of family planning, and female education. In other words, the more years schooling a woman has had, the more likely she is to limit the size of her family, and the better the health of her children. There are therefore demographic and health objectives, as well as educational ones, embodied in BRAC's non-formal education

project. Most school drop-outs (and the non-enrolled) are children who work either for money or in the family unit. Schooling must thus be organised around work's demands on children's time. BRAC's non-formal primary education programme (NFPE) has thus been designed, in discussion with parents, as a pilot, non-formal, part-time, basic education programme with an innovative curriculum (comprising functional literacy and numeracy, basic science, social studies, health and hygiene) which is need-based and life-orientated. The teaching is conducted by locally recruited and specially trained teachers, 80% of whom are women. It is scheduled for two hours a day for 3 years, excluding the harvest period. Because female education is being stressed, at least 60% of pupils are girls.

Having had the experience of developing and testing a functional education course that is now being taught throughout Bangladesh, BRAC developed this non-formal primary education (NFPE) course to be targetted at the children of the landless rural population organised in groups in its project areas. The NFPE programme will develop the non-formal basic education strategy over an initial 54 month period.

The programme is being tested in 40 villages in two phases, with 20 centres being opened each year for 2 years. Each centre will run for 3 years. Books and classroom supplies are provided free, and are designed at minimal cost. There is no formal exam system, but an evaluation technique is being devised to assess children's progress in learning.

In addition, BRAC has begun to experiment with 5 pre-school groups, in order to provide a stimulating environment for deprived 5-7 year old children, and improve their 'readiness' for the subsequent NFPE course.

Until now BRAC's NFPE project has more than satisfied expectations, and it is therefore proposed to further enlarge the programme over the next three years. In the first year, 100 centres will open, in the second year 200 more will open, and in the third year, 300 more centres will open. This means that in the third year, 600 centres will be in operation.

Teacher trainers are currently being developed to run courses for the centre teachers. In the early phase it is planned to concentrate the NFPE centres geographically in two clusters of BRAC project areas in 10 project locations, in order to facilitate evaluation of the impact of this project, and to assess its replicability on a national scale throughout Bangladesh.

Reading and Libraries

As part of its general objective to stimulate and generate rural intellectual activity and to ensure the availability of reading materials for new literates, the NFPE programme will institute reading centres (with small collections of 30-50 books) in each of its NFPE centres, so that children can be encouraged to adopt the habit of reading. In support of this idea, BRAC plans to publish special children's books that link into the NFPE curriculum.

In addition, as an extension of its OTEP-based rural library movement (see Annex I, point 4), BRAC aims to set up a rural public library in each union over the next five years, in collaboration with relevant local institutions like primary and secondary schools, and perhaps with para-professional legal bodies when these are instituted. As well as the provision of books of general interest, the library can serve as a public information centre, from which practical extension leaflets (produced by government and non-government agencies) can be stocked, and where occasional speakers can be invited to give talks on matters of local interest. Token library membership fees can be collected to create a salary for part-time librarians.

The estimated cost per public library is Tk.10,000 and 100 rural libraries are planned over the next three year period in 50 project locations.

3.5 Emergency Relief Programme

Bangladesh is renowned as disaster prone, with periodic floods, droughts and cyclones, but BRAC does not believe in handing out emergency relief because of the mentality of dependence and inertia this creates. Instead, BRAC attempts to encourage immediate self-help rehabilitation programmes in its project areas in times of calamity. Disaster victims are usually made objects of 'humanitarian' relief efforts, and have no knowledge of, or say in, what is provided for them. BRAC restricts its relief operations to its own project areas, where local staff have detailed knowledge of the

conditions and close contact with the people. Together, BRAC staff and organised landless group design programmes for disaster rehabilitation in the area, and then carry out the work for the benefit of all disaster victims. Rehabilitation undertaken by BRAC programmes after the disastrous floods of 1984 along such participatory lines, for example, has continued as part of on-going rural development, rather than being a number of one-time efforts. Similar approaches adopted in Manikganj after the tornado of 1984, and in a Food for Work project in Jamalpur after the 1979 drought, have produced permanent results for the victims.

BRAC thus proposes to continue with this participatory action in future times of disaster. A reserve fund is proposed in order that immediate action can be taken in times of emergency; so often, prompt action is not possible because of delayed availability of funds. In addition, BRAC recognises that even in the absence of a significant 'disaster', there are pockets of extreme poverty in Bangladesh, particularly in remote areas, where emergency programmes must be undertaken from time to time to ensure opportunities for livelihood.

Tk.10 lakh per annum is proposed as a reserve fund for emergency relief purposes; this sum would be carried over to the next year if unused.

3.6 Research, Monitoring and Evaluation

BRAC's Research and Evaluation Division (RED) was established in 1975 in order to create a detailed information base for BRAC field programmes, and to monitor the dynamics of those rural communities, including social, economic and political variables, that might come to bear on BRAC's rural welfare activities.

Because BRAC's approach to rural welfare sometimes provokes conflict between rich and poor, with the rural elite frequently hindering BRAC extension workers (Programme Organisers, FOs) and poor people who join BRAC groups, detailed knowledge of the rural power structure is now a requirement before activities start. RED, therefore, has three main activities in support of BRAC's programme:

- i) to carry out baseline surveys of the population and their resources before BRAC begins any activities with them
- ii) to monitor the progress of BRAC's projects, and evaluate their different phases
- iii) to carry out studies on the feasibility of project expansion or diversification.

At a broader level, RED also undertakes studies on certain issues of general interest in rural development, not necessarily directly related to BRAC's work. So far, RED has produced 71 reports, which are useful not only to BRAC personnel, but also to other NGOs, to the government, to foreign donor agencies, and to students of rural development. An annotated bibliography of RED reports has recently been prepared ("BRAC Research Activities: 1975-84"), which includes 23 baseline surveys, 37 study reports, and 11 research manuals and working papers. Three of these reports have been published as part of BRAC's Rural Studies series.

RED is also concerned with the close monitoring of BRAC's Oral Rehydration Therapy Programme (OTEP), and this has become a major part of its work. The cost of this programme is covered by a separate budget.

RED is planning to examine a number of issues concerning the effectiveness of rural development efforts, such as the impact of BRAC programmes on landless groups; a comparison between collective and individual production activities; the effect of BRAC's health education work; a number of studies on rural attitudes and perceptions of "development", etc.

RED has recently been engaged in a study of different aspects of BRAC's credit programme, and it is planned that this should be extended to a study on the global social and economic impact of the programme at micro level, to find out what changes in standard of living among credit users can be directly attributed to economic activities using credit.

4. BRAC Organisation

At present, the total number of BRAC staff is approximately 2,000, and BRAC's annual operating budget is about Tk.80 million.

The basic units of management and implementation of BRAC's field programme are the area offices. Each area office covers about 30 villages and each village has one men's and one women's village organisation (VO).

The area office has 3 Programme Organisers (POs), each of whom supervises 20 VOs spread over 8-10 villages. POs are responsible for identifying, mobilising and organising the rural poor into VOs, and for assisting in setting group norms and financial discipline. They supervise the fund management of the groups and

assist the groups to find, plan and implement viable economic schemes. They also assist the VOs in preparing loan proposals, and monitor and supervise such loans.

POs are usually young (20-30 year old) male university graduates who have held no jobs before joining BRAC. Women are not recruited as POs (although they are successful staff members in all BRAC's women's programmes), because the social norms of Bangladesh's traditional muslim society do not permit women to travel alone after dark into the villages, which is essential PO work.

To assist the POs in their work, Palli Shebok (PSs, male village workers), and Gram Shebikas (GSs, female village workers) are recruited from the villages. Their educational level is usually 10 years of schooling, and they are BRAC staff, not members of the village organisations. PSs and GSs assist in supervising the men's and women's groups respectively. They help in the implementation of functional education programmes, economic activities, group accounts, banking services and technical programmes. One PS covers 5 villages and one GS 2 or 3 villages. GSs have a smaller area to cover because of the social limits on a woman's freedom to physically move around.

Each area office has an Area Manager, who is in charge of administration and coordination. Each 10 area offices are supervised by a Regional Manager at the BRAC Head Office in Dhaka. The whole programme is headed by a Programme Coordinator who reports to the Executive Director of BRAC.

The management structure described above holds for the programme covered by this three year proposal, but there are several other programmes under the purview of the Executive Director which have separate organisational structures. To provide an overall view of BRAC's total organisational structure, an organogram is attached as Annex III, in which the portion covered by this proposal is marked out.

5. Resource Requirements and Budget

The detailed budget for BRAC's Three Year Programme 1986-88 is attached to this document.

BRAC 1972-1985

1. The Bangladesh Rural Advancement Committee (BRAC) is a non-government organisation that has been involved in development activities since February 1972. Founded and managed by Bangladeshis, it is registered under the Societies Registration Act of 1860 and the Foreign Donations Act of 1978.

BRAC started out in development work with a relief and rehabilitation project covering 200 villages in Sylhet district after the liberation war in 1972. Shortly afterwards, BRAC realised that relief-orientated activities could only serve as a stop-gap measure, and that a permanent improvement of the lives of the rural poor could only be achieved by developing their ability to organise themselves to mobilize, manage and control local and external resources collectively. Only in this way could they become self-reliant.

To this end, rural institution building and training have been crucial to BRAC's work with the rural poor, which has concentrated on two broad areas, development (consciousness raising, functional education, health and nutrition) and income generation (agriculture, pisciculture, animal husbandry, poultry production and cottage industries). BRAC also supports these activities by providing extension, credit and logistical assistance.

BRAC has become a multi-faceted development organisation with a staff of over 2000 and an annual operating budget of Tk.80 million. BRAC's activities are now felt in over 1700 villages, and reach about 2.25 million people.

2. Field Projects

2.1 Sulla Project: This is BRAC's "founder" project which was set up with programmes to rehabilitate refugees returning after the liberation war. Within 9 months, however, BRAC had begun a multi-sectoral community programme based on local needs, embracing agriculture, pisciculture, skills training, community centre development, adult education, health care and family planning. By January 1976, the programme's emphasis had shifted to a people-centred approach, in which the identification, organisation and mobilisation of (target) rural landless labourers were crucial. At present, the main thrust of the Sulla project is the creation of village organisations or broader federations comprising the

original small primary groups. In this context, forums like group meetings and inter-village camp or project level workshops are organised by the landless poor. In Sulla, nearly all the poorest people are organised into 171 men's and women's village organisations (VOs) in 108 villages, with a total of 7000 members.

2.2 Jamalpur Women's Project: An integrated development project operated solely by and with women was set up in Jamalpur municipal area in 1975, when UNICEF asked BRAC to help it change its women's relief and rehabilitation project into a development project. This project now involves 79 organised groups with 1810 members in 34 villages. The group activities have not only assisted poor women economically, enabling them to earn an income, but also socially. The result has been an improvement in the perception of the status of village women, not only as partners in the household economy, but also as skilled members of the workforce. Some of the more active groups have had a successful impact on traditional social customs like early marriage, dowry and polygamy, and in some villages these customs no longer obtain.

2.3 Manikganj Project: This project can be described as the most comprehensive and innovative of BRAC's development projects, because of the industry and solidarity of Manikganj's landless women and men. Initiated in 1976, this project has grown to comprise over 386 groups, forming 239 VOs in 182 villages. An important recent organisational development has been the formation of 15 men's and women's Union Coordination Committees (UCCs), as a further step towards confederation and unity among VOs at the Union level.

A critical feature of the Manikganj project has been the successful introduction of skills and practices previously unknown in the area, in a number of technical and professional farm and off-farm economic schemes such as seri/ericulture.

2.4 Outreach Project: Outreach is a field based programme which covers 37,521 members organised into 727 groups in over 409 villages. It is BRAC's entry point into the community, and the programme focuses on developing and supporting local leadership and organisational capacity in order to harness existing local resources, and also to gain access to external resources officially destined for the community. The Outreach programme works out of 18 camps in 11 upazilas. Well established Outreach groups may eventually move on into credit programmes.

2.5 Rural Credit and Training Project (RCTP): In 1979, BRAC launched a rural credit programme in order to extend access to loans to organised groups of landless men and women who are normally not eligible for institutional credit because they lack collateral, and cannot cope with the bureaucratic formalities; they are therefore obliged to borrow from local money lenders at extortionate rates of interest. To facilitate the proper use of credit, beneficiaries are encouraged to engage in profitable income generating activities, for which training is also available. RCTP can enhance the target people's income and employment opportunities by improving their bargaining position when negotiating for higher wages or for access to public services. To date, 893 village organisations in 16 upazilas have received loans. Total credit disbursed is Tk.45,340,921, with an on-time repayment rate of 80.1%.

3. BRAC Support Services

3.1 Training and Resource Centre: To provide training and extension support for BRAC's increasingly wide-ranging programme, TARC was established in 1976. Located in Savar upazila on a 16 acre site, the complex has complete training facilities with classrooms, library, accommodation for 100 resident trainees and trainers, and agricultural, fish and poultry demonstration farms. There are two other TARCs at Modhupur and Pabna. Two more TARC's are being established at Rangpur and Jessore, which will go into operation by the year 1986. TARC offers courses on human resource development and on occupational skills for BRAC programme beneficiaries, BRAC staff and workers from government offices and from other NGOs. Training is conducted as a participatory learning process. In 1984, 5442 persons received training in human development, and 2270 in occupational skills.

3.2 Development Communications Unit (DCU): Set up in 1974 to design, test and develop materials for an innovative functional education programme, DCU is currently engaged in designing materials for a mass literacy programme, health education, and follow-up for functional education course graduates. Other MDP activities include designing and developing audio-visual and other materials for information, education and training.

To make books available cheaply, BRAC's publications include a rural study and development series, classics, popular stories, and text books in Bengali. Ten books have been published so far.

3.3 Computer Services: Until 1984, BRAC rented computer time for its programmes requiring data processing and analysis. With its expanding programme, however, especially the Research and Evaluation Division (RED), the Oral Rehydration Extension Programme impact study, and the credit programme, an in-house system became vital. Accordingly, a computer was installed in 1984, and this has now also greatly facilitated the work of the accounts and inventory, and countless other hitherto unwidely operations.

3.4 Aarong: Set up in 1978, Aarong aims to generate income and employment among disadvantaged groups of rural craftsmen and artisans by providing support and marketing services. To do this, Aarong also provides design, documentation and development services, training for artisans, and the testing of new products for diversification. About 2500 craft producers are being serviced by Aarong. There are two Aarong shops in Dhaka, one in Chittagong, and one in Sylhet. Other shops are being planned under an expansion programme to other district towns.

4. Oral Therapy Extension Programme (OTEP):

To deal with the high rate of morbidity and mortality among children due to diarrhoea, BRAC has teams of female Oral Rehydration Workers systematically covering the countryside with the task of educating one female member in every household on how to prepare lobon-gur oral saline (a pinch of salt, a fistful of local dry molasses, and half a litre of drinking water). A seven point health message for managing diarrhoea is also taught. Since July 1980, OTEP has covered 4.8 million households in 41 districts with a staff of 1100. By July 1986, a total of 6.9 million households should have been covered-over half of the total number of rural households in the country.

OTEP is a self-contained programme not directly related to the rest of BRAC's field work. Its message, however, has been integrated into BRAC's functional education course.

Rural Libraries: Realising that a lack of books was a major problem in the rural areas, a 'library movement' was launched in 1982 in order to involve students in social and development activities. Libraries have been established in village schools, youth clubs and associations in areas where OTEP has mobilised school students to help popularise oral rehydration therapy. The programme operates on an incentive system based upon subscriptions to "Gonokendra", a

monthly development journal published by BRAC. Once a school, club or association has signed up a hundred new paid-up "Gonokendra" subscriptions, its organisers then receive 75% of the total subscription value in the form of books and journals to start libraries. The library organisers are given an orientation on development and rural reconstruction by BRAC with the idea that they might then initiate their own programmes. At present there are 191 rural libraries.

5. Education and Development:

5.1 Gonokendra Journal: Gonokendra began as a monthly in April 1973 to reinforce the functional education programme in the Sulla project area. Its objective is to increase awareness of rural problems by providing information concerning agriculture, health, nutrition, family planning, animal husbandry, appropriate technology, etc. It also uses cartoons and quizzes that relate to these issues. To make Gonokendra more popular, the format and content have been regularly adapted according to the demands of its several thousand rural and urban readers.

5.2 Institutional Development: The purpose of this project is to provide training and higher study support to BRAC staff to enable them to enhance their development knowledge and skills. This project supports the hiring of local experts and consultants for specific programmes, and also provides for the development of the Ayesha Abed Library and Documentation Centre for the collection and reproduction of books, reports and journals.

6. Income Generation for BRAC:

BRAC owns and operates a modern quality printing press at Mohakhali, Dhaka, which facilitates the publication of BRAC's printed materials (for functional education, health, flip charts, posters, etc.) while profits from its commercial operations support BRAC's rural development projects.

BRAC also set up a Cold Storage and Ice Plant in 1984, with the capacity to store 4250 tons of potatoes a year, and produce ten tons of ice a day. As well as providing income for BRAC, the objective is to increase the small farmers' share of the market value of their produce by providing storage facilities and short-term loans, which are recovered when they remove their stock.

7. New and Future Projects:

7.1 Primary Education Project: With a view to bringing children from poor families into education, BRAC has developed a pilot project for Non-Formal Primary Education (NFPE). NFPE has designed a 3 year curriculum with specially tailored materials, and appropriate teaching methods are used. The duration of the project is 54 months, and a pre-school component has been added for 5-7 year olds. Over a two year period, 40 primary and 5 pre-primary schools will be opened. 23 NFPE centres and two pre-primary centres have already been opened.

7.2 Rural Enterprise Project: BRAC recognizes the need to expand and improve rural non-farm income generating activities and deal with some of the constraints such as credit, skills, markets, technology and product development. BRAC already runs programmes that address the first three constraints (credit through RCTP, skills training through TARC, marketing through Aarong), and this (experimental) programme will undertake to investigate, test and demonstrate new products and production processes.

REF's objective is to increase the long term income generation prospects of the landless in both farm and non-farm activities, by identifying and promoting enterprises that can be owned and operated by the landless in both existing, upgraded activities such as agro-processing, and in non-traditional activities such as sericulture.

7.3 Bangladesh Institute of Rural Management: BRAC's proposal to set up a rural management institute (BIRM) is part of a long term objective to enable rural communities to manage local resources more productively, equitably and sustainably in the service of self-defined needs, and to increase mutually beneficial cooperation at village, union, and upazila levels among government officials, NGOs and local peoples' organisations (such as BRAC VOs). BIRM would operate under BRAC auspices for the first 5 years, after which it would become an autonomous institution.

Bangladesh: an IntroductionCountry and People

The area constituting the country was under muslim rule for five and a half centuries (1201 to 1757 AD) and passed into British hands after the defeat of the last sovereign ruler, Nawab Sirajuddowla, at the battle of Plassey in 1757, after which the British ruled India for almost 200 years until 1947. With the end of British rule, partition created East Pakistan, which remained Pakistan's eastern wing for 24 years.

Bangladesh achieved independence in December 1971 and a constitution was adopted in 1972 with secularism, socialism, democracy and nationalism as its guiding principles. The constitution, which granted equality to all citizens before law, was amended in 1976, however, and the principle of secularism has been replaced by that of "an absolute trust in Allah". Thus the two provisions of "equal rights" and the pledge to "be guided by Islamic principles" co-exist within the constitution.

There have been three major regimes in the country since 1971. The Awami League rule under Sheik Mujibur Rahman (1971-75), the military government under Ziaur Rahman (1975-81), and the present military government under H.M. Ershad since 1982. Although the class basis of these governments has remained the same, there have been major shifts and changes in state policies and programmes, for instance from nationalisation in the early 70s, to disinvestment and privatisation in the 80s.

With per capita GDP of US dollars 138, Bangladesh is one of the poorest countries of the world. 84.8% of the population live in rural Bangladesh and 15.2% in urban areas.

Urban population in Bangladesh increased from 1,345,000 in 1941 to 13,228,000 in 1981; that is from 3.4% of the total population to 15.2%, which represents an urban growth rate of 800% over 40 years. The proportion of population living below poverty line (minimum intake of 2,122 calories per person per day) is 81% of the rural and 70% of the urban population (1976-77). 10% of the rural population own no land, either homestead or agricultural, 27% only homestead, and 14% homestead plus 0.5 acre agricultural land. Thus 51% of rural population are landless and live below the poverty line.

There has been an increasing dependency of national governments on foreign loans. From 1971-75 to 1976-81 the amount of foreign loans increased from US dollars 3321.1 million to 7557.4 million. Dhaka is the capital city with 3,430,312 inhabitants in an area of 401 sq. km. Urban population density is (approx.) 8,554 persons per sq. km.

Administration

There are 4 divisions: Dhaka, Rajshahi, Chittagong and Khulna, under Divisional Commissions.

There are 64 districts (former subdivisions) under Deputy Commissioners, and 475 Upazilas, (former thanas), under Upazila Nirbahi Officers (UNOs).

Local Government in urban and rural areas is entrusted to elected bodies, which in the urban areas are called Municipalities or Pourashavas and in rural areas Union Parishads (formerly Union Councils), and Upazila Parishads (formerly thanas). They are headed by Union and Upazila Chairmen.

Geography

The area of the country is 143,778 sq. km. Except for the hilly regions in the northeast, and some areas of high land in the north and northwest, the country consists of low, flat and fertile land. A network of rivers (including the Padma, the Jamuna, the Brahmaputra, the Meghna and the Ganges) and their tributaries (numbering about 230) have a total length of about 38,600 km. and flow down to the Bay of Bengal.

Climate and Rainfall

Bangladesh has a sub-tropical monsoon climate. Winter temperature is 45°F, and in summer 98°F although it can rise to 105°F or more. Average annual rainfall varies from 50 to 200 inches, with maximum in the coastal areas of Chittagong and in northern Sylhet district, and minimum in the west of the country.

Population, Religion and Language

The population of the country was 87,052,000 in 1981, with a growth rate of approx. 2.9% per annum. For 1985, the World Bank population projection is 100,592,000 of which 45% are under the age of 15. Population density averages 704 per sq. km. in 1985. 86.6% of the population is Muslim, 12.1% Hindu, and the rest Buddhist, Christian and other minorities.

The state language is Bengali (Bangla), although English is also spoken and understood in the cities.

Education

There are 46,000 primary schools and 8,664 secondary schools, with approximately 11.5 million enrolled. This represents only 20% of the eligible age group.

There are 4 general universities, 4 engineering university colleges, 10 medical colleges, 1 agricultural university and 595 colleges. Enrollment, at 446,500 (approx.), is low, but the economy still cannot absorb the relatively small number of graduates. Graduate unemployment is becoming acute, with much migration in search of professional jobs.

In addition, there are colleges/institutes for Art, Music, Fine Arts, Textiles, Leather Technology, Glass and Ceramics, Law etc. as well as 17 polytechnic institutes and 54 Government Vocational institutes.

Average literacy rate is 26%, but only 15% for women.

Health

Health services are scant and mostly concentrated in urban areas. There is one hospital bed available per 3,641 people, one doctor per 38,900, one nurse per 23,300 and one registered midwife per 38,900 (in 1981). In 1981, there were 709 hospitals with 23,907 beds, and in 1983, 724 hospitals with 25,103 beds.

Life expectancy is 55.3 for men, and 54.4 for women.

Agriculture

Major crops are rice, wheat, jute, tea, sugarcane, tobacco, oilseeds, pulses and potatoes. Fruits produced include bananas, pineapples, mangoes, jackfruits, guavas and coconuts.

Forest covers roughly 14% of the land, and bamboo grows in almost all areas. Timber trees such as sal, gamari, chaplish, telsu, jarul, teak, garjan, chandol and sundari are also grown.

Land is usually measured by Bigha. The size of a bigha varies over Bangladesh from about 1/3 to 1/2 acre (0.135 hectare). The decimal, or one hundredth of an acre, is used as a standard land measure.

Industry

A few large scale industries, based on both indigenous and imported raw materials, have been set up, among which Jute manufacturing, carpets, paper and newsprint, rayon, sugar, cement, chemicals, fertilizers, and tanneries are important. Other notable industries are cotton yarn and textiles, engineering and ship building, iron and steel (including steel rolling), oil refinery, paints and varnishes, electric cable and wires, electric lamps, matches and cigarettes. Cottage industries include handlooms, carpet making, shoe making, coir, bamboo and cane products, brass, metal products, bidi and cheroots, ornaments, handicrafts etc.

Communications

| | |
|----------------|--|
| Sea Ports | Chittagong and Chalna, also called Mongla (Khulna). |
| River Ports | Dhaka, Narayanganj, Chandpur, Barisal, Khulna, Aricha, Gualundo, Nagarbari, Serajganj, Jagannathganj, Bhairab Bazar, Bahadurabad and Fulcharighat. |
| Road Transport | Both day and night coaches connect almost all Upazilas with the capital. At the Upazila level, rickshaws, scooters, horse-carts etc. are available from the nearest bus terminal to the upazila head quarters. |

Currency

| | |
|---------|------------------------------------|
| Taka 1 | = 100 paisa |
| Taka 29 | = US dollar 1.00 (August 1985) |
| 1 Lakh | = 100,000 (written 1,00,000) |
| 1 crore | = 10,000,000 (written 1,00,00,000) |

Other Statistics

| | |
|-----------------------------|---|
| Number of Villages | 65,000 (Approx.) |
| Terms of Trade (1982) | 35 (1975 = 100) |
| Trade Balance | US \$ 9,000m (projected 1984-85) |
| Foreign Debt | US \$ 7,243m (1984) |
| Foreign Debt Service | 14% |
| % GNP from agriculture | 48-55% |
| International Aid (1975-83) | US \$ 11,239m (committed) US \$ 8,224m (disbursed) |
| Principal Aid Donors: | |
| World Bank | 17% |
| USA | 15% |
| Japan | 9% |
| OPEC | 6% |