

BRAC

*RDP*

*phase II report*

*1990 - 1992*





***RDP***  
***phase II report***  
***1990 - 1992***

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The Rural Development Programme (RDP), which aims at alleviating poverty and empowering the rural poor, the two cardinal objectives of BRAC, has completed its second phase (1990-1992) of operation in December 1992. RDP has gradually grown into a multi-dimensional comprehensive programme. During 1990-1992 it opened 60 new Area Offices and transferred 50 graduated Area Offices to the BRAC Bank Project, formally known as the Rural Credit Project (RCP). The number of RDP and RCP Areas now stands at 140, covering 99 Thanas in 31 Districts. As many as 495,000 members have joined the village organizations during this period. This brings the total membership to 847,000. Some 414,000 members have been provided with functional education. In addition, some 348,000 members received training in different aspects of human and skill development. Members' savings including the trust fund, now stand at Tk. 297 million. This is 43% of the outstanding loan. The total loan disbursement during the reporting period was Tk. 1,745 million.

During the period sectoral activities and support services also show impressive growth. Among the sectoral programmes the growth has been particularly satisfying in irrigation management, poultry, livestock, sericulture, and fishery. The irrigated area during the reporting period increased by 21,697 acres (398%). The yield per acre were raised by 29%. More than 268,000 group members took up poultry rearing as an additional source of income. They are supported by as many as 14,000 poultry workers (vaccinators). Veterinary services have now extended to 9,000 villages by more than 1,300 trained para-veterinarians. Under the sericulture programme 5.8 million mulberry trees have been planted during RDP II and the number of surviving trees now stands at 4.5 million (survival rate 78%).

Fisheries Programme, including Baor (Oxbow Lakes) brought a total of 4,200 acres of underutilised water body in effective fish culture. A promising start has been made during this period in a number of potentially exciting programmes of which vegetable cultivation, social forestry, paralegal training for group members and women owned & operated restaurant chain deserves special mention.

Under the Non-formal Primary Education Programme 10,769 new schools were opened during 1990-92. The number of on-going schools in December 1992 was 11,108 with 334,247 pupils.

Some 3% of the poorest families of Bangladesh are covered by the Vulnerable Group Development Programme of the Government of Bangladesh. BRAC has trained more than 126,000 or approximately 30% of the national total, in income generating activities who have also been provided with small loans out of the funds provided by the Government.

BRAC during the period opened 3 new Training and Resource Centres (TARCs) including a Centre for Development Management (CDM), an institution of unique nature in Bangladesh. As a result, BRAC's total residential training capacity has now increased to 900.

Research and Evaluation Division (RED) of BRAC has been strengthened with a new Monitoring Department. With the computerized data processing and with strengthening of analytical capabilities, this department is now poised for breaking new grounds in impact assessment and creating new knowledge in understanding social and economic dynamics of development and change in rural Bangladesh.

Staff position of RDP also reflects the programme growth. RDP's staff during the reporting period increased by 194% from 1,690 in December 1989 to 4,962 in December 1992.

The above facts clearly demonstrate BRAC's management strength in managing growth and expansion both in geographical areas and programme sectors. Experience of RDP II has encouraged BRAC to embark upon a faster rate of growth during RDP III. We are now seriously thinking on appropriate modalities of integrating health into rural development. For we believe that this will turn our efforts into a more comprehensive programme resulting in a synergistic impact.

We express our sincere thanks to the donors for their generous support to RDP II not only with funding but with valuable ideas and expertise during its implementation. We should also like to thank World Food Programme, a non-consortium donor for providing critical in-kind, food grain, to support BRAC programmes. Special thanks are of course due to the Government of Bangladesh for its role in creating favourable conditions for the operations and implementation of this large-scale BRAC programme. Finally, we express our gratitude to the poor of Bangladesh, whom we serve, for their wonderful response.










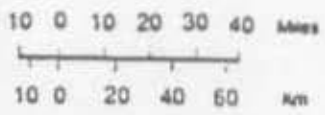
F. H. Abed  
Executive Director  
BRAC

# MAP SHOWING THE R.D.P. R.C.P. IGVGDP

## WHDP AND SP WORKING AREAS

### Legend

- DISTRICT BOUNDARY 
- RIVERS 
- BRAC'S PROJECT
  - RDP 
  - RCP 
  - IGVGDP 
  - WHDP 
  - SP 





## District, Thana and Year of Formation

Sl. No.	Name of District	Sl. No.	Name of Thana	Name of Branch/Area	Status of Branch/Area	Year of formation		
01	Dhaka	01	Dhamrai	Kawalipara	Y7	1980		
			-Do-	Chowhat	Y6	1983		
02	Manikganj	02	Manikganj Sadar	Manikganj	Y5	1976		
			-Do-	Garpara	Y6	1976		
			-Do-	Krishnapur	Y6	1980		
			-Do-	Balirtek	Y6	1976		
			-Do-	Betila	Y5	1976		
		03	Gheor	03	Gheor	Gheor-1	Y5	1979
					-Do-	Gheor-2 (Baniajuri)	Y2A	1990
03	Munshiganj	06	Daulatpur	Daulatpur	Y5	1981		
			Saturia	Daragram	Y5	1984		
			-Do-	Horgoj	Y7	1980		
			Gazaria	Voberchar (Gazaria)	Y5	1980		
			Narsingdi	Narsingdi Sadar	Narsingdi	Y6	1980	
04	Narsingdi	07	-Do-	Amdia	Y6	1983		
			08	Shibpur	Shibpur	Y6	1979	
		09	Monohardi	Kanchikata	Y5	1983		
		05	Mymensingh	10	Kotwali	Dapunia (Kotwali-1)	Y6	1982
					-Do-	Churkhai (Kotwali-2)	Y3A	1989
				11	Trishal	Trishal	Y7	1983
		-Do-	Boilur	Boilur	Y6	1984		
12	Gouripur	Gouripur*	Y1	1992				
13	Muktagacha	13	Muktagacha	Muktagacha-1*	Y1	1992		
			Chenchua (Muktagacha-2*)	Chenchua (Muktagacha-2*)	Y1	1992		



Sl. No.	Name of District	Sl. No.	Name of Thana	Name of Branch/Area	Status of Branch/Area	Year of formation
		14	Fulpur	Fulpur-1*	Y1	1992
			-Do-	Shamvuganj*	Y1	1992
		15	Fulbaria	Fulbaria	Y6	1982
		16	Ishwarganj	Ishwarganj	Y2B	1991
		17	Nandail	Nandail	Y2B	1991
06	Kishoreganj	18	Kishoreganj Sadar	Kishoreganj	Y2A	1990
		19	Austogram	Austogram	Y2A	1990
		20	Katiadi	Katiadi	Y2A	1990
		21	Tarail	Tarail	Y2B	1991
07	Tangail	22	Mirzapur	Mirzapur	Y6	1982
			-Do-	Mohera	Y6	1980
			-Do-	Warshi	Y6	1982
08	Serajganj	23	Serajganj Sadar	Serajganj	Y2B	1991
		24	Shahzadpur	Shahzadpur*	Y1	1992
		25	Ullapara	Ullapara*	Y1	1992
09	Pabna	26	Pabna Sadar	Pabna	Y7	1980
		27	Chatmohor	Chatmohor	Y7	1982
		28	Atghoria	Atghoria	Y4A	1980
		29	Bera	Bera	Y3B	1989
		30	Santhia	Santhia-1	Y4B	1989
			-Do-	Santhia-2	Y2A	1990
		31	Ishwardi	Dashuria	Y2B	1991
10	Natore	32	Natore Sadar	Natore	Y4A	1987
			-Do-	Hobiatpur (Natore-2)	Y4B	1989
		33	Lalpur	Lalpur*	Y1	1992
		34	Boraigram	Bonpara (Boraigram-1)	Y4A	1980

Sj. No.	Name of District	Sl. No.	Name of Thana	Name of Branch/Area	Status of Branch/Area	Year of formation
			-Do-	Dhanaidah (Boraigram-2)	Y4B	1989
11	Bogra	35	Bogra Sadar	Bogra*	Y1	1992
		36	Kahalu	Kahalu*	Y1	1992
12	Rajshahi	37	Putia	Putia	Y3B	1990
		38	Durgapur	Durgapur	Y3B	1990
		39	Paba	Paba	Y2B	1991
		40	Mohonpur	Mohonpur*	Y1	1992
13	Chapai-N'ganj	41	Chapai-N'ganj Sadar	Chapai-N'ganj	Y5	1987
		42	Bholahat	Bholahat	Y5	1987
14	Gaibandha	43	Gaibandha Sadar	Gaibandha	Y5	1984
			-Do-	Laxmipur	Y6	1986
		44	Gobindaganj	Gobindaganj*	Y1	1992
		45	Palashbari	Palashbari	Y2B	1991
15	Nilphamari	46	Nilphamari Sadar	Nilphamari	Y4B	1989
		47	Syedpur	Syedpur	Y4B	1989
		48	Kishorieganj	Kishorieganj	Y2B	1991
16	Rangpur	49	Rangpur Sadar	Rangpur	Y6	1984
			-Do-	Nazirhat	Y7	1986
			-Do-	Paglapir	Y7	1986
			-Do-	Darshona	Y7	1986
		50	Kawnia	Kawnia	Y6	1984
		51	Taraganj	Taraganj	Y4B	1989
			-Do-	Ikarchali (Taraganj-2)	Y2A	1990
		52	Mithapukur	Mithapukur	Y2B	1991
17	Dinajpur	53	Dinajpur Sadar	Dinajpur*	Y1	1992
		54	Fulbari	Fulbari*	Y1	1992

Sl. No.	Name of District	Sl. No.	Name of Thana	Name of Branch/Area	Status of Branch/Area	Year of formation
		55	Parbatipur	Parbatipur*	Y1	1992
18	Rajbari	56	Rajbari Sadar	Rajbari	Y4A	1987
			-Do-	Ahladipur	Y6	1987
		57	Baliakandi	Baliakandi	Y3B	1990
		58	Gualonda	Gualonda	Y6	1982
19	Faridpur	59	Faridpur Sadar	Faridpur	Y3B	1990
		60	Alfadanga	Alfadanga*	Y1	1992
		61	Nagarkanda	Nagarkanda	Y2B	1991
		62	Bhanga	Bhanga*	Y1	1992
		63	Boalmari	Boalmari-1	Y3B	1990
			-Do-	Boalmari-2 (Kaderdi)	Y2B	1991
		64	Modhukhali	Modhukhali	Y3B	1990
		65	Sadarpur	Sadarpur	Y2B	1991
20	Magura	66	Magura Sadar	Magura	Y3B	1990
		67	Mohammadpur	Mohammadpur	Y2B	1991
21	Jhenaidah	68	Jhenaidah Sadar	Jhenaidah	Y3A	1989
			-Do-	Dak Bangla Bazar (Jhenaidah-2)	Y3A	1989
		69	Harinakundu	Harinakundu	Y2B	1992
		70	Shailakupa	Shailakupa*	Y1	1992
		71	Kotchandpur	Kotchandpur	Y3B	1990
		72	Kaliganj	Kaliganj	Y2A	1990
		73	Moheshpur	Moheshpur	Y3B	1990
22	Jessore	74	Jessore Sadar	Jessore	Y3A	1989
		75	Jhikargacha	Jhikargacha	Y7	1982
			-Do-	Bankra	Y5	1980
			-Do-	Navaron	Y7	1980

Sl. No.	Name of District	Sl. No.	Name of Thana	Name of Branch/Area	Status of Branch/Area	Year of formation
		55	Parbatipur	Parbatipur*	Y1	1992
18	Rajbari	56	Rajbari Sadar	Rajbari	Y4A	1987
			-Do-	Ahladipur	Y6	1987
		57	Baliakandi	Baliakandi	Y3B	1990
		58	Gualonda	Gualonda	Y6	1982
19	Faridpur	59	Faridpur Sadar	Faridpur	Y3B	1990
		60	Alfadanga	Alfadanga*	Y1	1992
		61	Nagarkanda	Nagarkanda	Y2B	1991
		62	Bhanga	Bhanga*	Y1	1992
		63	Boalmari	Boalmari-1	Y3B	1990
			-Do-	Boalmari-2 (Kaderdi)	Y2B	1991
		64	Modhukhali	Modhukhali	Y3B	1990
		65	Sadarpur	Sadarpur	Y2B	1991
20	Magura	66	Magura Sadar	Magura	Y3B	1990
		67	Mohammadpur	Mohammadpur	Y2B	1991
21	Jhenaidah	68	Jhenaidah Sadar	Jhenaidah	Y3A	1989
			-Do-	Dak Bangla Bazar (Jhenaidah-2)	Y3A	1989
		69	Harinakundu	Harinakundu	Y2B	1992
		70	Shailakupa	Shailakupa*	Y1	1992
		71	Kotchandpur	Kotchandpur	Y3B	1990
		72	Kaliganj	Kaliganj	Y2A	1990
		73	Moheshpur	Moheshpur	Y3B	1990
22	Jessore	74	Jessore Sadar	Jessore	Y3A	1989
		75	Jhikargacha	Jhikargacha	Y7	1982
			-Do-	Bankra	Y5	1980
			-Do-	Navaron	Y7	1980

Sl. No.	Name of District	Sl. No.	Name of Thana	Name of Branch/Area	Status of Branch/Area	Year of formation
		76	Monirampur	Monirampur	Y4B	1989
			-Do-	Rajganj (Monirampur)	Y4A	1989
		77	Chowgacha	Chowgacha	Y2A	1990
		78	Keshabpur	Keshabpur	Y2A	1990
23	Chuadanga	79	Chuadanga Sadar	Chuadanga	Y2B	1991
		80	Damurhuda	Damurhuda*	Y1	1992
		81	Jibannagar	Jibannagar	Y2A	1990
24	Satkhira	82	Satkhira Sadar	Satkhira	Y5	1987
		83	Kalaroa	Kalaroa	Y6	1984
			-Do-	Kazirhat	Y6	1982
25	Kushtia	84	Kushtia Sadar	Kushtia	Y3A	1989
			-Do-	Bittipara (Kushtia-2)	Y3A	1989
		85	Kumarkhali	Kumarkhali	Y2B	1991
26	Jamalpur	86	Jamalpur Sadar	Jamalpur	Y5	1987
			-Do-	Titpalla (Jamalpur-2)	Y4A	1988
			-Do-	Nandina (Jamalpur-3)	Y4B	1988
		87	Sarisabari	Sarisabari	Y2B	1991
		88	Bakshiganj	Bakshiganj	Y4A	1987
			-Do-	Kamalpur (Bakshiganj-2)	Y5	1980
27	Sherpur	89	Sherpur Sadar	Sherpur	Y4A	1988
			-Do-	Bhayadanga	Y5	1980
		90	Nakla	Nakla	Y3A	1989
		91	Nalitabari	Nalitabari	Y5	1980
			-Do-	Nonni	Y5	1980
		92	Jhenaigati	Jhenaigati	Y5	1980
			Jhenaigati	Dhanshail	Y5	1980
		93	Sreebordi	Sreebordi	Y5	1986
			-Do-	Tinani	Y3A	1989

Sl. No.	Name of District	Sl. No.	Name of Thana	Name of Branch/Area	Status of Branch/Area	Year of formation
28	Comilla	94	Chowddagram	Munsirhat (Chowddagram-1)	Y3A	1989
			-Do-	Gunobati (Chowddagram-2)	Y3A	1989
29	Chandpur	95	Matlab	Matlab*	Y1	1992
30	Brahmanbaria	96	Brahmanbaria Sadar	Brahmanbaria-1	Y2B	1991
			-Do-	Brahmanbaria-2 (Chandura)	Y2B	1991
31	Hobiganj	97	Hobiganj Sadar	Hobiganj	Y4A	1988
			-Do-	Sutang (Hobiganj-2)	Y4B	1989
		98	Baniachang	Baniachang	Y4A	1988
			-Do-	Zatrapasha (Baniachang-2)	Y4B	1989
99	Bahubal	Bahubal	Y2B	1991		

**Note : \* Opened in February 1992**

RCP : Number of branches stands at 50  
Year-7 branches (10) has been transferred to RCP in 1990  
Year-6 branches (20) has been transferred to RCP in 1991  
Year-5 branches (20) has been transferred to RCP in 1992

RDP : Number of RDP areas stands at 90  
Year-4 areas : 20  
Year-3 areas : 20  
Year-2 areas : 30  
Year-1 areas : 20

The Rural Development Programme (RDP) completed its second phase of operation in December 1992. RDP was first introduced in January 1986 integrating two separate programmes, the Outreach which concentrated on conscientization and the Rural Credit and Training Programme. RDP assists the landless and disadvantaged rural population to organize themselves into village based organizations for their socio-economic upliftment. The ultimate aim of RDP is to contribute towards a more just and equitable society in which the landless poor who earn a living through manual labour and who do not own more than 50 decimals of land, are joined together in their own organizations to attain a high degree of self-reliance in managing their own affairs and in achieving sustainable improvements in their standard of living.

This is pursued through a two-pronged approach. RDP operates for four years in a newly intervened area developing the base for a viable institutional framework which is required for the sustainable development of the Village Organizations (VO) and for accelerating credit activities after BRAC's subsidized support is withdrawn. The Area can then be taken over by BRAC's Bank Project, formally called the Rural Credit Project (RCP), which came into existence in January 1990. Intervening into new areas and developing viable village organizations which are then transferred to RCP are the two main features of RDP. RCP is a continuation of the RDP initiated activities with its major emphasis on credit operations. The transfer of an Area from RDP to RCP takes place when the outstanding loans made to village organization members are sufficiently large, approximately Tk. 8 million, so that the income generated at the present interest rate of 20 percent would cover the operating costs. This is a major step towards guaranteeing the sustainability of RDP's approach.

RDP and RCP incorporate four major types of activities: institution building, credit operation, income and employment generation, and support services. Each of these activities encompasses a number of sub-activities and are implemented through the Area Offices. An Area Office is generally staffed by 5-6 persons including one Area Manager (AM), 3-4 Programme Organizers (PO), and one Accountant. They are assisted by 10-12 Gram Sheboks/Shebikas (GS). When an Area Office matures, generally around the third year of operation, it usually covers 120 village organizations spread over 50-60 villages with a membership of about 6,000.

During the reporting period, both programmes have grown substantially. The number of RDP Area Offices

now stands at 90 and RCP at 50. They together cover 6,878 villages in 99 Thanas of 31 Districts. This represents a 75%, 108% and 102% increase respectively compared to December 1989. During this period, RDP not only experienced genuine growth but was also able to consolidate its strategy.

### Institution Building

Institution building is the core of all activities and aims at empowering the landless poor. BRAC organizes landless individuals into village based organizations for either men or women. During 1990-1992, a total of 7,533 village organizations with a membership of 297,005 scattered over 3,571 villages were added to RDP and RCP. This brings the total number of VOs and membership to 13,967 and 649,274 respectively. This corresponds to an increase of 117% and 85% respectively. Genderwise breakdown of information indicates a higher growth rate for women at 121% compared to men at 21%. This is due to BRAC's policy of emphasizing women's empowerment. Performance regarding VOs is satisfactory in terms of achievement of target at 105%. The target of membership was underachieved by 17% and was due to focusing on the consolidation of VO activities rather than the inclusion of additional members. A total of 102,814 members or 17% of the total membership have dropped out from various Areas due to their irregularity in attending meetings, depositing savings and repaying loans.

Information on Functional Education (FE), one of the main activities of institution building, suggests a satisfactory growth. The target for graduates has been achieved by 122%. A total of 414,244 members received FE during 1990-92. Records on other human and skills development training indicate a satisfactory progress. A total of 348,385 group members have been provided with such training which is an 18% increase from December 1989.

Savings during the reporting period have increased by Tk. 157 million or 229%, from Tk. 68 million in December 1989 to Tk. 225 million in December 1992. The Group Trust Fund introduced in 1989 increased by Tk. 63.1 million from Tk. 8.5 million in December 1989 to Tk. 71.6 million in December 1992. Savings and Group Trust Fund together now stand at Tk. 297 million which correspond to 13% of RDP and RCP's cumulative disbursement and 43% of outstanding. Group Members' Insurance Policy, introduced in June 1990, insures over 34% of the membership or 222,422 members.

## Sector Programmes

Performance of RDP with regard to sectoral activities is very impressive and almost all of these showed considerable growth during the reporting period.

Irrigation, which has good potential not only in terms of income and asset generation but also for changing such social aspects as the dependency structure, experienced a rapid growth with a total of 592 deep tubewells coming under operation during the 1992/93 Boro crop season. This covered a total of 27,154 acres of land. In addition, 73 tubewells are scheduled to go into operation in the Aman season. This brings the total number of tubewells to 665 and equals a 389% increase compared to December 1989. Irrigated area during the period increased by 104%. Average irrigated area per tubewell increased by 14% from 40.12 acres in 1989/90 to 45.86 in 1992/93. A similar growth rate exists for yields which have increased by 29% from 35 maund per acre in 1989/90 to 45 in 1991/92. Approximately 1,000 VOs are involved in the irrigation programme. BRAC has developed a framework of services which are instrumental for the effective implementation of the schemes. These include extension of credit both for obtaining and operating the machines, training key members, and technical services. A total of Tk. 131 million has been advanced to this sector during RDP II.

BRAC's vegetable programme is a relatively new one and was started during RDP II. To date, a total of 1,357 acres of land have been brought under vegetable cultivation by 3,992 members who were provided with training, credit and technical support.

Poultry is increasingly becoming a regular source of income particularly for women group members. BRAC's poultry programme is a unique case of micro level enterprise development in Bangladesh. It has increased the production levels of birds and eggs and helped thousands of poor, rural women earn an income. A comprehensive package of support services has been developed for the effective implementation of the programme which has grown considerably during the reporting period. The number of poultry rearers now stands at 191,457 or 30% of the total membership of which 79% joined during RDP II. This equals a 368% increase. Number of chick rearers who rear 200-300 day-old birds for two months increased by 693% from 246 in December 1989 to 1,952 in December 1992. Poultry workers who play an integral part in expanding the programme by offering vaccination services, increased by 138% from 3,156 to 7,504. Expansion of the programme generated a need for feed sellers who could sell balanced feed to the rearers at fair market prices. The number of feed sellers is now 104. Attempts are also being made to develop group members as egg sellers. The poultry programme is implemented in cooperation

with the Government who is responsible for the supply of day-old chicks to the BRAC group members. Livestock is another sectoral activity which is implemented in cooperation with the Government which in this case is responsible for supplying medicines and vaccines as well as training to the artificial insemination workers.

Both the paravets and cow rearers, the two most important components of the livestock programme, increased rapidly during the present phase. The former by 103% from 637 in December 1989 to 1,296 in December 1992 and the latter by 408% from 12,250 to 62,191. In order to improve the breed and demand for the required services, BRAC introduced artificial insemination centres. At present there are 67 centres in different areas. Rearing goats in a scientific way has also emerged as a new activity. A total of 7,863 members are now involved in this activity. Livestock including poultry is the third largest sector as far as loans are concerned. A total of Tk. 248 million or 14% of the total, has been extended to this sector during the reporting period. Cumulative disbursement now stands at Tk. 326 million or 15% of the total.

The extension of poultry and livestock is also promoted by the Income Generation for Vulnerable Groups Development Programme (IGVGDP) which is now operating in 12,448 villages of which 4,879 are RDP villages. During 1990-1992, a total of 126,833 members have been trained in poultry related activities: 117,674 or 93% as poultry rearers; 6,893 or 5% as poultry vaccinators; 1,919 or 1.5% as day-old bird rearers; and the rest as feed sellers. Available statistics show that more than 700,000 day-old chicks have been distributed to the chick rearers during the period under discussion. The vaccinators inoculated as many as 54.4 million doses. Credit which is an important component of the IGVGDP also had impressive results. Close to Tk. 79 million was disbursed and the recovery rate was 100%. The IGVGDP credit component is funded by the Government of Bangladesh.

Sericulture experienced unparalleled growth during RDP II. In 1989, this programme was active in only a few areas but over the past few years it has emerged as one of the most common activities in the majority of the RDP and RCP areas. Mulberry trees, the basis of the sericulture programme, are now grown not only around the homestead but on the roadsides and designated plots of land also. The growing demand for saplings are met through the establishment of BRAC nurseries. In 1992, nurseries were established on 300 acres of land which will be capable of supplying 3.5 million saplings in 1993.

At the end of 1992, the number of surviving trees stood at 4.5 million of which 4.4 million had been planted during RDP II. The effect of these trees on other



components of the programme will be most noticeable in the near future when they can be harvested and processed. It is expected that by the turn of the century at least a total of 300,000 group members will be able to earn an income from sericulture related activities. The number of worm rearers, chawki rearers and reeling workers now stands at 2,359; 183 and 211 respectively.

BRAC's social forestry programme experienced a rapid growth during RDP II. To date a total of 251 acres of land have been brought under agro-forestry practices by 502 group members. Through this programme, BRAC assists its group members to establish nurseries to produce seedlings. This not only helps to meet local demand for seedlings but also generates employment and income. During 1990-1992 the 790 nurseries produced 9 million seedlings.

Fishculture which has tremendous potential for increasing the fish production within Bangladesh and for increasing employment opportunities for the landless poor has streamlined its strategies and subsequently gone through a number of changes during the reporting period. The present strategy is to concentrate on the Carp, Sarputi and nursery programmes which have demonstrated predictable results. A total of 1,375 acres of water bodies were under fishculture in December 1992 and of this, 1,155 acres or 84% were added during phase II. More than 58% of the total water bodies are now under Carp culture and 34% under Sarputi. The number of nursery ponds was 391 which represented 107 acres.

In addition to the Donor Consortium assistance received by RDP and RCP, the World Food Programme's (WFP) and the Government of Bangladesh's (GOB) assistance were instrumental in the growth and development of the sericulture and fisheries programmes. The WFP provided a total of 13,137 MT of wheat to these programmes, while the GOB allowed BRAC to use the roadsides for the plantation of the mulberry trees.

BRAC in 1991 took up a Baor Fisheries Project which was implemented in cooperation with the GOB, DANIDA and IFAD. This is funded outside of the consortium budget. To date 16 Baors have been brought under operation. Number of fingerlings so far stocked is 1.2 million. A total of 88 MT of fish were harvested upto December 1992.

### Credit

A total of Tk. 1,745 million has been disbursed during the reporting period. This corresponds to 79% of the cumulative disbursement which now stands at Tk. 2,205 million. Over 70% of the total disbursement during the reporting period went to women. This is due to a shift in policy.

Sectorwise breakdown of information reveals that about 49% of the disbursements during the period went to

the rural trade sector. This was followed by food processing at 16% and livestock at 14%. This is due to the following factors. Repayment period of all general loans, loans other than collectively implemented schemes, have been restricted to between one and two years in order to streamline the credit operations. Subsequently, the preference for investment of loans went to those sectors which ensure quick return. Rural trading is well known to be one of these sectors. In addition, first time borrowers also prefer to invest money in trade as risk involvement is less and does not necessarily require any skills or large amounts of money.

Further analysis of data shows that overall target for disbursement has been achieved by 83%. The shortfall is an outcome of the factors which are related to the changes regarding credit operations. As the number of borrowers per household has been limited to two, the number of outstanding loans per borrower has also been limited to two. As indicated before, repayment for all general loans is one to two years.

Overall outstanding during the reporting period increased by 273%, from Tk. 185 million in December 1989 to Tk. 690 million in December 1992. Target of outstanding over the reporting period has been achieved by 119%, 102%, and 83% for the years 1990, 1991 and 1992 respectively.

Sectorwise breakdown of information shows that rural trading leads the list. Rural trading, livestock, food processing and irrigation accounted for 83% of the total portfolio in 1990. Corresponding figures for 1991 and 1992 were 86% and 84% respectively. On-time repayment rates have improved in 1992. Repayment rates of new loans are 100%.

### Support Programmes

The statistics for the support programmes show a good record. BRAC's Non-formal Primary Education Programme opened 10,769 schools, including 10 schools under the urban pilot scheme. Number of on-going schools now stands at 11,108 with 334,247 students.

In addition, a total of 2,066 schools have completed their curriculum and 61,053 students graduated. Of them, 56,022 graduated during RDP II. From the available information, it would seem that almost 90% of the students have continued their education in the Government primary schools. However, this continuation rate is less among the PEOC compared to the NFPE graduates. In order to give the PEOC students a greater opportunity to further their education, it was decided that all PEOC schools would extend their programmes by one year as of 1992 and PEOC schools will now offer a three year course instead of two to incorporate the full primary education curriculum.

The Paralegal Programme, started on a pilot basis, has been found useful for raising group members' awareness with respect to primary legal aspects and has thus been extended into new areas. The programme now operates in 15 RDP Areas. During RDP II, 40,162 group members have been provided with legal awareness training. This brings the cumulative number to 44,231.

### Support Services

The support services have also had a good performance during the reporting period. TARC has organized 76 types of courses and a total of 491,241 participants received training during RDP II. Of them, 71% were RDP group members; 26% IGVGD cardholders; and the rest NFPE and GSs. The number of new courses introduced was 14.

The performance of Management Development Programme (MDP) was good as well. It organized 219 training courses for a total of 4,744 participants from BRAC, other NGOs and different Government Departments. MDP introduced a good number of new courses for BRAC staff. As of 1991, MDP got a new momentum with the completion of its new CDM campus. MDP also organized workshops and training in cooperation with other organizations for foreign participants. Training targets were achieved by 122% during the reporting period.

Rural Enterprise Project (REP) has transferred 24 projects to RDP and they will be widely replicated. The number of women managed restaurants under REP now stands at 279.

Research & Evaluation Division (RED) which provides research support to BRAC's development programmes has expanded its activities within RDP. During phase II, RED initiated a Village Study Project to assess the long term effect of RDP interventions. Efforts have been made to develop and use some new methodologies such as Rapid Rural Appraisal (RRA) in order to address the needs of RDP. RED has published a total of 49 reports during the reporting period.

The Monitoring Department fulfilled its target of developing a transparent monitoring system for RDP and in particular for its credit and institution building related activities. Field based monitors now provide RDP management with constant feedback on different aspects of the programme. Quantitative routine data indicate whether the programme specifications are being delivered in a timely fashion or not. The preparatory work for the VO assessment has been completed. The department is now producing a number of reports on a regular basis. The table below presents the progress of RDP II in summary form.



### Achievement During (1990-92)

Information		Cumulative up to Dec. '89	Progress during RDP II		Cumulative up to Dec. '92	
			Number/Amount	Percent		
Institution Building	Branches	80	60	75	140	
	Thanas Covered	48	51	106	99	
	Villages Covered	3,307	3,571	108	6,878	
	Village Organizations	6,434	7,533	117	13,967	
	Membership	352,269	297,005	84	649,274	
Selective Sector Programmes	Chick Rearers (Incl. IGVD)		246	3,625	1,474	3,871
	Poultry Rearers (Incl. IGVD)		40,910	268,221	656	309,131
	Poultry Workers (Vaccinators) (Incl. IGVD)		3,156	11,241	356	14,397
	Goat Rearers		Nil	7,863	NA	7,863
	Cow Rearers		12,250	49,941	408	62,191
	Paravets		637	659	103	1,296
	Irrigation (DTW)	Number	136	456	335	592*
		Irrigated Areas (acres)	5,457	21,697	398	27,154*
	Fisheries (areas in acres)	Total	220	3,939	1,790	4,159
		Pond	220	1,155	525	1,375
		Baor	NA	2,784	NA	2,784
	Sericulture	Chawki Rearers	10	173	1,730	183
		Silk-worm Rearers	1,014	1,345	133	2,359
		Reeling Workers	12	199	1,658	211
		Trees Survived	100,000	4,400,000	S	4,500,000
	Savings and Credit	Total Savings		68,312,357	156,566,256	229
Group Trust Fund		8,509,064	63,126,064	742	71,635,128	
Disbursement		460,217,969	1,744,658,956	379	2,204,876,925	
Outstanding		185,167,690	505,747,833	273	690,915,523	

Information		Cumulative up to Dec. '89	Progress during RDP II		Cumulative up to Dec. '92
			Number/Amount	Percent	
Selective Training (Group Members)	Functional Education	4,180	414,244	S	418,424
	Human Resource Development	75,253	59,125	79	134,378
	Skill Development	50,404	289,260	574	339,664
Education	No. of On-going Schools (year end)	1,835	9,273	505	11,108
	No. of Students	54,909	279,338	509	334,247

Information		Progress during RDP II
		Number/Amount
IGVGDIP (July 1990-Dec. 1992)	Thanas Covered <sup>a/</sup>	83 (including 30 covered by RDP)
	Villages Covered	12,448 (including 4,879 RDP villages)
	VGD Cardholders	198,008 (including 18,794 RDP members)
	Cardholders Trained (Total)	126,833
	Trained as Poultry Workers (vaccinators)	6,893
	Trained as Chick Rearing	1,919
	Trained as Poultry Rearing	117,674
	Trained as Food Sellers	347
	Loan Disbursement <sup>b/</sup>	78,637,250

\* Preliminary for 92/93 Boro season

<sup>a/</sup> It is important to note that activities in 47 Thanas are funded by WFP and the rest 36 by the Donor Consortium.

<sup>b/</sup> Credit in IGVGDIP is funded by the Directorate of Relief and Rehabilitation and World Food Programme.

NA - Not Applicable.

S - Significant

### 1.1 INSTITUTIONAL APPROACH

Under the conventional approach it is difficult if not impossible for the rural poor to participate in development activities. BRAC experience suggests that specialized efforts are required to bring the poor into the mainstream of development. Under the present strategy, BRAC establishes an Area/Branch Office in a rural area covering 50-60 villages in 3/4 of the unions. An Area/Branch is staffed by 5-6 persons including one Manager and 4-5 Programme Organizers (POs). They are assisted by 10-12 workers known as Gram Shebok/Shebika (GS). An Area/Branch Office covers 120 village organizations with a membership of about 6,000.

### 1.2 MAJOR OBJECTIVES AND COMPONENTS

Institution Building is not only a fundamental task but also a key factor in the successful operation of the integrated rural development programmes. It is the base from which all other village activities grow. The institution building process starts by establishing Area Offices and continues with the formation of village organizations for both men and women groups, mobilization of savings and human resource development training.

The objectives of Institution Building are to :

- Develop self-managed and self-operative village organizations of the target population (the rural poor);
- Promote a self-reliant development process; and
- Enable the rural poor to participate in the national development process.

The major components of the strategy are:

- Establishment of Area Offices ;
- Formation of Village Organizations;
- Building Social Awareness;
- Issue-based Meeting;
- Training on Skills and Human Development;
- Paralegal Training;
- Economic Activities;
- Social Activities;
- Life Insurance.

### 1.3 PROCESS

Experience gained over the past years revealed that Institution Building is lengthy process and involves a series of systematic activities. In order to develop a viable Institution the following activities are undertaken:

- Form village-based organization for the rural poor for both male and female ;
- Establish organizational discipline viz. convening

weekly and monthly issue-based meetings, regular depositing of weekly savings, and repayment of weekly loan instalments, attendance at meetings, and participatory decision making;

- Build up self-worthiness and create awareness about rural power relationships through social awareness (i.e. functional) education;
- Impart training to the core members in order to develop leadership, managerial skills and human relations development;
- Encourage mobilization of both internal and external resources;
- Motivate the undertaking and participation in social activities like education, health and social welfare;
- Create opportunities for income and employment generation; and
- Motivate the participation in the local power structures.

### 1.4 ACHIEVEMENTS AND SCALE OF OPERATION

#### 1.4.1 Area Offices

Establishment of an Area Office is currently BRAC's exclusive way of initiating field action.

The criteria for selecting a new Area are based on:

- Degree of poverty & landlessness;
- Communication access;
- Availability of banking facilities;
- Presence or absence of similar programmes operated by other NGOs or Government; and
- Geographical spread.

During 1990-1992 a total of 60 Areas have been opened in 53 Thanas by RDP. Meanwhile 50 Areas have been transferred to RCP. This makes the present composition: RDP Areas 90 and RCP Branches 50. Number of staff now stands at 4,962 which was 1,690 in December 1989.

Table 1 : Areas/Branches (1990-92)

Cumulative up to Dec. '89	Progress during RDP II		Cumulative up to Dec. '92
	Nos.	%	
80	60	75	140

#### 1.4.2 Village Organizations

As soon as BRAC moves into a new Area, its staff identify the target population through an informal survey. Once the identification is made, organizational and

motivational works start. Personal contact and group discussion take place between the persons identified who have expressed their willingness and interest to participate in development and BRAC's programme staff. Formal declaration of a village organization (or group) is preceded by a series of personal contact, small group discussion and large group discussion. Each member has to fill in an admission form before enrolment upon which a decision on approving membership is taken. When a compact geographical area is covered which enrolls a minimum 45 members, it is time to make an official declaration of a VO. The minimum size of VO is 45 and the maximum 55.

In order to decentralize leadership and delegate the responsibility each VO is sub-divided into small groups comprising 5-7 members. Each small group has a Secretary selected/elected for a period of two years. There is a Management Committee for each VO which includes a Chairperson, a Secretary and a Cashier. Members of the Management Committee are chosen from amongst the secretaries of small groups. During RDP phase II (1990-92) a total of 7,533 village organizations were added to RDP and RCP. This brings the cumulative number of village organizations to 13,967. Number of membership to date is 649,274 and 297,005 (or 84%) of the total were added during 1990-92 (Table 2). Of the total membership, 482,014 (74%) are women

membership of 51,149 were added to RDP and RCP Branches in 1992. This brings the growth rate to 23% and 9% respectively for VOs and membership. Growth rate of women VOs and membership was higher compared to their male counterparts. Meanwhile a total of 102,814 (or 17%) members have been thrown out in 1992 from different RDP and RCP Areas due to their irregularity in attending meetings, depositing savings and repaying loans. This has led to the disintegration of about 300 VOs.

### 1.4.3 Functional Education

Among the various means of group development FE plays an important role in view of making group members critically aware of the existing flaws of the society and creating an environment of self-help and mutual aid. It also develops self-worth and confidence. It is a people-centered participatory learning process which believes that people can take control over their own lives if they are aware of the environment in which they live. The course consists of two parts viz. social awareness and literacy.

The social awareness part is mandatory to all group members and is a pre-condition of receiving BRAC's loans. The literacy part, however, is optional.

Table 2: General Coverage (1990-92)

Information	Cumulative up to Dec. '89	Target for 1990-92	Achievement during RDP II					Cumulative up to Dec. '92
			1990	1991	1992	Total (90-92)		
						Number	% of target	
Villages Covered	3,307	3,000	931	1,099	1,541	3,571	119	6,878
Village Organizations	6,434	7,200	1,829	3,128	2,576	7,533	105	13,967
Membership	352,269	360,000	108,495	137,361	51,149	297,005	83	649,274

and available data indicate that there was a higher growth rate of women members. This is due to BRAC's policy of emphasizing women's participation in development.

Table 2 reveals that the performance of villages covered and VOs formed is satisfactory in view of its targets, but the achievement of the membership target is lagging behind by 17%. This is due to BRAC's emphasis on consolidation of VOs' activities rather than inclusion of new members.

A total of 1,541 new villages were covered in 1992, a 29% increase compared to January 1992. Available statistics show that a total of 2,776 VOs with a

The course is comprised of 20-25 learners. The process of conscientization of group members in a planned way starts with the FE course. During 1990-1992, a total of 414,244 members received FE. This corresponds to an achievement of 122% of the target set for this period. Number of members who completed FE course in 1992 stands at 85,367 (85% women and 15% men), an increase of 26% compared to December 1991.

### 1.4.4 Training

Training is an integral part of BRAC's development strategy and is one of the key components of RDP activities. The objectives of training are:

- Raising awareness and skills of group members;
- Developing managerial and entrepreneurial skills;
- Promoting leadership capability; and
- Defusing of technology.

BRAC provides group members with human and skill development training to develop potentials which are pre-conditions of transforming VOs into effective and sustainable institutions.

Statistics depicted in Table 3 show that overall performance regarding training was satisfactory during

meeting. Based on these discussions, various actions are planned. This kind of meeting makes a significant contribution to the institution building process. Special meetings are also arranged for inter-VO members to promote greater unity and solidarity among the landless village organizations.

#### 1.4.6 Savings

In rural Bangladesh the opportunity for the rural poor to deposit savings in the formal banks is extremely

**Table 3 : Training (1990-92)**

Information	Cumulative up to Dec. '89	Target for 1990-92	Achievement during RDP II			Total (90-92)		Cumulative up to Dec. '92
			1990	1991	1992	Number	% of target	
Human Development	75,253	56,318	10,723	20,027	28,375	59,125	105	134,378
Skill Development	50,404	252,425	50,289	93,597	145,374	289,260	115	339,664
Total	125,657	308,743	61,012	113,624	173,749	348,385	113	474,042

RDP II. A total of 348,385 members were provided with training on different courses. The training target for the period was achieved by 113%.

#### 1.4.5 Meeting

Meeting are a forum where all group members meet on a regular basis. At present there are two types of meetings viz. the weekly meeting which takes place once a week and the issue-based meeting held once a month. The weekly meeting is the forum where prospects, problems and issues which affect the lives of VO members are discussed with the main focus being on various financial transactions viz. collection of savings and loan instalments, and selection of borrowers.

An issue-based meeting is held once a month, conducted by the BRAC Programme Organizer. Various social issues which affect lives of the landless poor either directly or indirectly are discussed and analyzed at this

limited. The amount of money which they save is small and hence not lucrative to the banks. BRAC, through its savings and credit programmes, offers them an opportunity to save their small amounts of money. Group members are encouraged to start saving an amount of Tk. 2 every week. This with the aim to develop their fiscal savings habit and create a financial resource base to reduce their vulnerability and dependency when a small amount of money is required in an emergency.

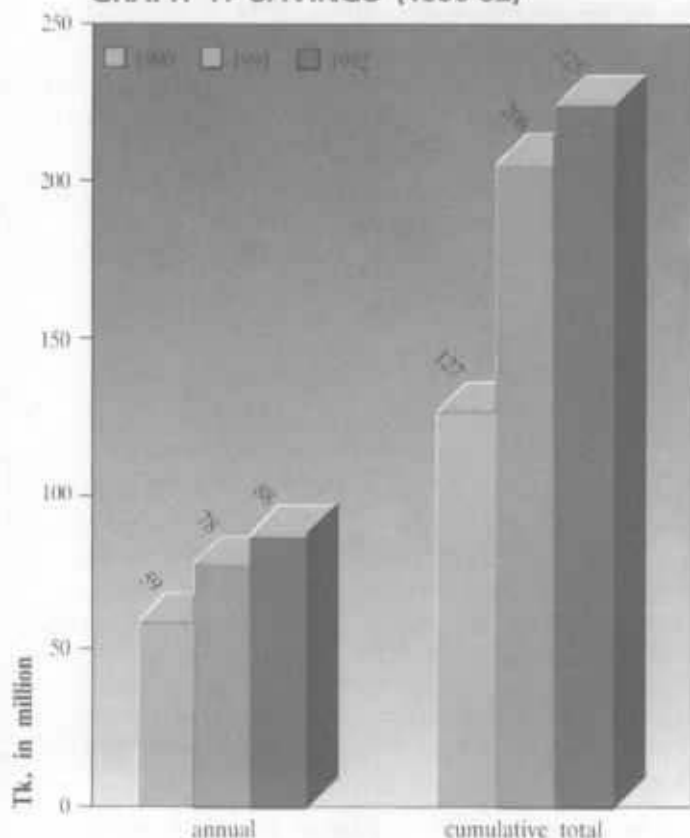
Up to December 1992, a total of Tk. 224.8 million (men Tk. 61.4 million and women Tk. 163.4 million) had been saved by group members, of which Tk. 156.5 million (or 70%) was saved during the period of RDP II. (Table 4). The rate of increase was 229%. This is less than the projections, because emphasis was put on the quality of portfolio rather than disbursing new loans. Subsequently compulsory savings generated from disbursement of new loans fell short of targets. As the

**Table 4 : Savings (1990-92)**

Information	Cumulative up to Dec. '89	Target for 1990-92	Achievement during RDP II					Cumulative up to Dec. '92
			1990	1991	1992	Total (90-92)		
						Amount	% of target	
Members Weekly Savings	45,301,456	127,744,560	54,271,690	45,563,508	14,849,019	117,684,217	92	162,985,673
Total Savings	68,312,357	231,075,435	58,870,828	78,328,368	19,367,060	156,566,256	68	224,878,613

statistics show, the target of the weekly savings has been achieved by 92% during the reporting period. Performance of savings has also been affected by the refund of savings to discontinued members. During 1992 a total of Tk. 69 million has been returned to the discontinued members out of Tk. 88 million generated in 1992 (Annexure 1).

**GRAPH 1: SAVINGS (1990-92)**



### 1.4.7 Insurance

BRAC has introduced an insurance policy for VO members in June 1990. Under unemployment and poverty conditions a sudden death of an earning member can jeopardize a family. BRAC's insurance policy tends to minimize the level of such insecurity. To be eligible for joining the insurance policy, a group member must fulfil the following criteria: be a member of a BRAC sponsored VO for at least for one year and is below 54 years of age.

Insurance benefits have been fixed at Tk. 5,000. The insurance money will be given to the nominees of the insured member after her/his death. Members are not required to pay a premium. The fund is generated by a 1% compulsory deduction from loan disbursements. Till December 1992, a total of 222,422 group members had been covered by the insurance scheme, which is 34.25% of total membership.

## 1.5 CHANGES

### 1.5.1 Statistical

During RDP II 60 new Area Offices were established. A total of 3,571 new VOs were formed and 297,005 new members were enrolled. This equals to 108% and 84% increase respectively, compared to December 1989. Number of group members who received functional education during this period stands at 414,244. In addition, a total of 348,385 members were provided with different human and skill development training. Savings during the reporting period increased by 229%. This brings the cumulative amount at Tk. 224.8 million. A new insurance policy for group members has been introduced during RDP II (in 1990) which now covers as much as 222,422 members or 34% of the total membership.

### 1.5.2 Procedural

In order to streamline further the institution building activities a few changes have been introduced in the operational procedures which are summarized as follows:

- Size of the VOs has been reduced from 70 to 50 members. Membership from a household is restricted into two. Tenure of the members of the Management Committee (MC) of the VOs is limited to 2 years.
- In order to make the operation of small groups effective, provision has been made to organize special workshops for small group leaders who by virtue of their position are also members of the MC of the VO.
- Under the present system, one of the 3-4 POs in a Branch is responsible for the institution building activities. Among the rest, one supervises the credit while another one the employment generating activities. This has increased the level of accountability of the POs. Similarly, functions of the GSs have also been reorganized: some of them are responsible for institution building while others for employment generation or credit.
- Provision has been made to get rid of the inactive members who attend VO's meetings, deposit savings and repay loans irregularly. At the same time, more attention is given to screening the application of new members so that the poorest of the poor receive priority.
- Arrangements have been made to make the training courses more effective. Materials of the functional education courses have been revised which will be used from 1993. The module of 'planning and management' training of VO members has also been restructured. There are 4 different courses under that heading: VO and credit management, pisciculture management, and sericulture management.



## 1.6 IMPACT

Different studies undertaken on this issue suggest that the institution building process creates a solidarity and fellowship among the target population. Before the BRAC interventions, the poor lived in isolation. Their dependency on rural elites particularly for employment & credit has since decreased. Intervention by BRAC made it possible for the landless poor to act as a collective social force. They participate in the local *Salish* (local judicial matters) and local power structures and through their representatives they voice their concerns to different local bodies like the Union Parishad. Joint protests are organized against social injustices, such as deprivation of a member from her wealth and illegal local judicial verdicts. Litigations among the landless poor have been reduced. Incidence of women's oppression, practice of dowry and polygamy have also decreased among the VO members.

## 1.7 LESSONS LEARNED

- RDP II experiences reconfirm BRAC's view that the poor are poor because they are powerless — socially, politically and economically. The reasons for being powerless are ignorance, lack of knowledge and information, and limited access to resources.
- The existing socio-economic structure does not allow for them to derive benefits from the development activities of the country. A special kind of approaches are required to address the situation.
- BRAC's institution building approach attempts to make the landless poor principle agents of the development strategy by organizing them into a homogeneous organization separately for men and women. BRAC experiences clearly demonstrate that the poor can be organized into village based groups and participate as the principal actors of the development process.
- Institution building among the poor, however, is a long term process and requires careful planning of the activities directed towards that end.
- Homogeneity of members, in view of their socio-economic conditions, organizational disciplines, functional education for all members and training of the core members are important elements in the process of institution building.
- Due attention of the staff is required to ensure the participation of the rural poor in the activities while enrolling new members into the VOs. BRAC, therefore, instituted that a personal interview of the applicant by the Area Manager and the completion of a personal bio-data form be mandatory for every new members.
- RDP II experience has shown that BRAC's package for institution building is need-oriented and suitable for achieving its objectives.

## Features of the institutional approach are:

- Develop the village organization for the target population based on the principles of greater unity and solidarity;
- Develop and establish organizational discipline;
- Develop a critical awareness within the target population;
- Develop their decision making capacity;
- Develop and practice democratic and participatory leadership within the organization;
- Participate in different types of social and economic activities; and
- Represent and participate in local institutions and forums on behalf of target population.

## 1.8 FUTURE DIRECTIONS

- BRAC's future institution building activities will be guided by its past experiences.
- A team has been formed to look into the activities of VOs and recommend improvements in BRAC's institution building activities. The team has studied different experiences regarding institution building and submitted its report. Findings have been discussed among BRAC's senior staff and necessary steps have been taken.
- BRAC, which is committed to developing organizations for the poor, is concerned not only with delivering inputs but particularly with outputs and their effects on empowering the rural poor and alleviating poverty.

## 2.1 AGRICULTURE

Bangladesh is an agro-based economy, where land and water, specifically irrigation, are two major capital assets which are concentrated in the hands of the well off. BRAC started an irrigation programme with low lift pump in its Manikganj Project Area in 1976 in order to shift the control of irrigation assets to the landless poor. By 1979 BRAC's irrigation programme involved shallow tubewells (STWs). After 1982 deep tubewells (DTWs) were added to the programme. Since then, the irrigation programme has taken off. BRAC-organized group members now operate 665 DTWs in 88 RDP/RCP Areas.

The most significant aspect of the BRAC DTW programme is that it helps to create a process which brings about changes in the existing resource distribution system and power structure through the ownership of a means of production.

### 2.1.1 IRRIGATION

#### 2.1.1.1 Objectives

The objectives of BRAC's irrigation programme are :

- Increase the country's agricultural production through crop intensification;
- Promote the introduction of new technologies in agriculture;
- Generate income/employment opportunities for the rural landless;
- Develop the managerial skills of the landless poor; and
- Enhance the social prestige of the rural disadvantaged.

#### 2.1.1.2 Process

When a Village Organization (VO) expresses its interest in a formal VO meeting in undertaking an irrigation scheme the BRAC-concerned Area Office then initiates a feasibility study on the technical, agronomic and financial aspects of the scheme. If the scheme is found feasible, a loan proposal is prepared indicating the expected input and output of the scheme. Normally, for a DTW scheme, two VOs, one male and one female, are selected, each comprising about 50 members. After being selected, the members buy shares in the DTW scheme. Eighty percent of the ownership rights of the capital asset are with the group members and the remaining 20% with BRAC. BRAC also bears 20% of the total operation and maintenance costs of the scheme by buying the requisite amount of shares.

The group buys the irrigation devices from the Bangladesh Agricultural Development Corporation (BADC) with financial assistance from BRAC. For the smooth implementation of the scheme a Management Committee (MC) is formed with 10% of the shareholders of the scheme. For the operation and maintenance of the scheme, a 5-7 member Scheme Operation Committee (SOC) is formed. The SOC appoints a Manager from amongst its members. The SOC consists of a Chairman, a Vice-chairman, a Manager and 2-4 Members.

To ensure proper water management, the command area of each DTW is divided into 4/5 blocks depending on topography. Main and field channels are designed by professional BRAC staff, so that the flow of water can be regulated blockwise and distributed to each plot through field channels. Inter-plot passage of water is strictly prohibited. All field channels are maintained by the group appointed lineman.

The shareholders charge the farmers for the irrigation either in crop or cash. In the case of payment in cash, the amount is fixed by the estimated operational cost (fuel price, salaries, repair and maintenance, etc.) plus depreciation of the machine. In the case of payment by crop, the share varies from 25%-33% of the product.

Eighty percent of the total crop share or cash received as water charge is distributed among the shareholders on a proportional basis, the remaining 20% goes to the BRAC fund.

BRAC provides technical and management services by deploying three types of POs (Agriculture, Engineer and Mechanic) and a Gram Shebok (GS) to the schemes. Cost of the services are realized from the shareholders. The present rates in their monetary equivalent are: 20 kg. paddy per acre for Boro and 10 kg for T. Aman and wheat. The price of paddy is based on the rate fixed by the Government.



### 2.1.1.3 Achievements

BRAC's irrigation sector is one of the few sectors which experienced substantial growth during RDP II. In 1989, there were 136 deep tubewells (DTWs) in operation bringing a total of 5,457 acres of land under irrigation. Number of deep tubewells owned by BRAC-sponsored groups in December 1992 was as high as 665. In addition to that, obtaining ownership of another 45 machines is under process. While writing this report, a total of 592 machines went into operation which according to

discussed in the next section. It is evident from the statistics given in Annexure 2 that irrigation generates a good portion of the training required for group members, farmers and staff.

### 2.1.1.4 Impact

The socio-economic impacts of the irrigation schemes were studied by BRAC's Research and Evaluation Division and are presented below :

**Table 5 : Irrigation Programme (1990-92)**

Information	Boro Seasons				Progress during RDP II	
	89/90	90/91	91/92	92/93 (Preliminary)	Number	%
Nos. of DTW in operation	136	305	568*	592	456	335
Area irrigated (in acres)	5,457	13,327	23,448	27,154	21,697	398
Average irrigated area per DTW	40.12	43.69	41.27	45.86	5.74	14
Yield per acre (in maunds)	35	35.04	45.05	Not Applicable	Not Applicable	Not Applicable

\* In addition to that irrigation groups operated 58 tubewells without BRAC assistance.

preliminary estimates will irrigate 27,154 acres of land. This equals to a 335% increase in terms of number of machines in operation, compared to the pre-RDP II position. Irrigated areas during the period under discussion increased by 104%. Table 5 shows that the average irrigated area per tubewell has increased by more than 14% from 40.12 acres in 1989/90 Boro season to 45.86 acres in 1992/93 Boro season.

Further analysis of the data suggests that the average command area per tubewell increased overall during the reporting years the exception being 1991/92. This was due to late installations of a few tubewells. It should be noted that the irrigated area is generally low during the first year of operation of tubewells since a good amount of time is required to complete the preparatory work. It is, however, important not to defer the operation of machines into the next season since the threat of the installation of shallow tubewells in the command area can not be ignored.

Cross-section analysis of the statistics revealed that yield per acre has increased by 29%, from 35 maund per acre in 1989/90 to 45 maund in 1991/92.

Irrigation has become an important sector in view of absorbing BRAC loans. A total of Tk. 131 million (7.6%) has been advanced to this sector during the reporting period. Cumulative disbursement now stands at Tk. 162 million which presents 8% of the total BRAC loans. The role of irrigation in view of employment and income generation and other important aspects are

#### a. Economic

Per acre productivity after the diffusion of irrigation technology has increased from 40.4 maund to 41.3 maund. Per capita income of the irrigators increased from Tk. 358 from the pre-intervention period to Tk. 892 in the post-intervention period indicating an increase of 249% over the pre-intervention period.

Employment per acre was 0.56 in the pre-irrigation time which increased to 0.59 during the irrigation seasons. Direct benefits have occurred through salaried employment created for the managers, drivers, and linemen and indirectly for the wage labourers and share croppers in the command area. Employment opportunities increased for women too, particularly in the post-harvest areas. Some female group members are also working as scheme managers and drivers. In most cases drain making and post-harvest works are done by the female groups on a contract basis.

#### b. Social

The cohesiveness of the group and solidarity of the group members has been strengthened. This has been reflected in the management of the DTW; negotiating the water charges with farmers and thwarting the installation of shallow tubewells in the command area of DTW.

Changes are also taking place within the social structure. Before the introduction of DTWs, the landless were dependent on the large land owning farmers for credit

and employment. The large farmers are now participating in the DTW programme controlled and managed by the landless groups. This is a tremendous socio-psychological change that bolsters empowerment of the landless group.

### 2.1.1.5 Lessons Learned

- Large scale collective enterprises can be controlled and managed effectively by the landless poor provided that they are organized.
- Active participation of the group members is important for the profitable operation of DTWs. Their involvement is particularly helpful for command area development, for share collection and for controlling fuel consumption.
- Effective supervision is one of the important pre-conditions of running the scheme profitably.
- Active co-operation and participation of the farmers can influence the performance of the DTWs.
- Profitability of a DTW scheme is influenced by non-economic issues, such as the influence of elites during the channel construction; and the installation of STW within the command area of a DTW.
- The cash system of water charges appears to be better than the crop system. The advantage of a cash system is that it ignores not only natural factors (e.g. natural hazard) but problematic aspects of humans viz. crop share collection, funding of operational loan and harvesting cost. The cash system is somewhat problematic because the water purchasing farmers, especially small and marginal farmers, need to pay an amount of money before plantation which they cannot always afford.

### 2.1.1.6 Future Directions

- Past lessons will be used in the design of future DTW policies.
- It is planned that in each Area managerial responsibilities of DTW will be carried out by a team of BRAC workers, viz., PO (Engineer), PO (Mechanic) and GS (Irrigation). The PO (Engineer) will co-ordinate the technical service.
- For efficient utilization of DTWs, an alternative crop variety system (e.g. wheat, transplanting Aman etc.) is planned to be introduced.
- BRAC is working to develop women group members further so that they can take over the managerial functions (i.e. scheme manager) of all DTW schemes.

## 2.1.2 VEGETABLE CULTIVATION PROGRAMME

In Bangladesh, the landless people, rural women and children suffer from malnutrition. Inadequate intake of vitamin C, iron and other minerals leads to different diseases. Some of these problems can be addressed by increasing the consumption of vegetables. In addition

to that vegetable cultivation holds a great potential for generating income and employment opportunities particularly for the landless poor. Keeping these factors in mind, RDP introduced a vegetable programme in 1992 with the following objectives :

- Generate income and employment for the group members;
- Increase vegetable production;
- Introduce modern cultivation techniques to the farmers;
- Promote the effective utilization of land and labour; and
- Increase vegetable consumption and ultimately improve nutrition.

### 2.1.2.1 Components

These objectives are reached through the following programme components :

- Selection of participants;
- Training; and
- Technical services.

### 2.1.2.2 Process

About 50 to 100 members are selected from each feasible area for vegetable cultivation on a commercial basis. They are then provided with a 3 day training course in the respective Area Offices or other suitable premises on different aspects of vegetable cultivation. The growers are advised to grow vegetables at least on 30 decimals of land so that it can provide them an economically meaningful return. Selection of vegetable species are made in a way that can be grown and harvested the whole year. BRAC helps them in identifying the best possible combination of crops and in obtaining quality seeds. Credit is extended to meet the input costs, including leasing or renting of land when required.

### 2.1.2.3 Achievements

To date a total of 3,992 members, mostly women (95%), were trained in vegetable cultivation. They together brought 1,357 acres of land under vegetable cultivation on a commercial basis. Average land covered by growers comes to 0.34 acres.

## 2.2 POULTRY, LIVESTOCK AND IGVGD PROGRAMMES

The Poultry and Livestock sector is an integral part of the farming system in Bangladesh and is a predominantly rural activity. It provides protein to the people and also generates a substantial cash income for the households engaged in this sector.

## 2.2.1 POULTRY PROGRAMME

The objectives of the poultry programme are to :

- Increase income particularly of women ;
- Reduce poultry mortality ;
- Improve the variety (HYV) of birds ;
- Increase the poultry population ;
- Fulfil the protein need of the rural poor; and
- Generate employment.

### 2.2.1.1 Components

The poultry programme is implemented with assistance from the Government and includes the following components :

- Poultry worker : One women group member is selected from each village for training on vaccination & treatment of poultry birds.
- Vaccination : The poultry worker vaccinates poultry birds in her village and charges Tk. 0.25-0.50 per bird as a token fee.
- Key rearer : Interested women are selected and given training on ideal methods of poultry rearing.
- Chick rearing unit : The chick rearers are given a 3 day training course on chick rearing of 200 to 300 day-old chicks and selling them after two months to the key rearers.
- Feed-sale centre : One poultry feed-sale centre is established in each feasible area. With the spread of the hybrid variety of birds the demand for balanced feed has increased.
- Egg collection : One member is developed as an egg collector for each Area Office and is responsible for buying eggs from poultry rearers.

### 2.2.1.2 Process

One women from each village is selected as a poultry worker and given five days of training on vaccination, management and basic treatment of diseases. The poultry workers are responsible for the vaccination, treatment of diseased birds and dissemination of information on better poultry rearing practices. A one-day refresher course is held once a month. The poultry worker collects vaccines from the BRAC office twice a month at cost price.

The poultry workers are routinely provided with the vaccines and equipment that they require for the vaccination services. The worker charges a token fee of Tk. 0.25 per chick and Tk. 0.50 per adult bird. The average monthly income of a poultry worker is about Tk. 250.

Interested women are selected (20 to 30 per village) and are given three days training on poultry rearing methods and graduate as poultry key rearers. Every key rearer must have one hybrid cock and 10 hens (including



4-5 HYV) and the recommended housing system. This home-based activity can bring on an average monthly income of Tk. 120. It is expected that at maturity a Branch will have 2,000 rearers. The income of the rearers at that level will approach the target of Tk. 150 per month.

To maintain a continuous supply of birds, 20 to 30 chick rearing units per matured branch are required. The Directorate of Livestock supplies the day-old chicks at the rate of Tk. 7 per bird and the chick rearer raises it for two months and then sells it to the key rearers at the rate of Tk. 33 per bird. The average monthly income of chick rearers with 200 chicks can be as high as Tk. 500. The chick rearers are given 3 days training on chick rearing and Tk. 4,000-6,000 credit for establishing units. The chick rearers and poultry workers are provided with one-day refresher courses monthly. To run the mini-farms and chick rearing units properly, BRAC establishes one poultry feed-sale centre in each area. With the spread of the hybrid variety of birds, people are gradually getting habituated to buying balanced feed. In each village, one poultry worker is chosen to act as an egg collector for the entire village and she collects the eggs from those involved in poultry rearing. Twice weekly, agents come around to collect the eggs from her. BRAC staff extends infrastructural, technical and supervisory services in the process of implementing the programme.

### 2.2.1.3 Achievements

This is one of the most common activities in the RDP and RCP Areas. As the statistics indicate BRAC's poultry programme experienced substantial growth during RDP II years. The number of chick rearers who rear 200-300 day-old birds increased by 693%, from 246 in December 1989 to 1,952 in December 1992. A total of 150,547 group members took up poultry rearing as a source of income and employment generation during the reporting period. This brings the cumulative number to 191,457, or 30% of total membership. These rearers are now served by 7,504 poultry workers. Increases in

poultry rearing and particularly of HYV birds brought up the issue of availability of balanced feed. This has been addressed by developing feed sellers who took up this activity as a source of generating income. During the last three years a total of 104 members have been developed as feed sellers (Table 6).

### 2.2.2.2 Process

Paravets are the main component of the livestock programme. Each paravet looks after 5-6 villages and are selected from amongst members. After selection, they are given training in two phases, each phase

**Table 6 : Poultry Programme (1990-92)**

Information	Cumulative up to Dec. '89	Progress during RDP II					Cumulative up to Dec. '92
		1990	1991	1992	Total (90-92)		
					Number	%	
Chick Rearers	246	404	456	846	1,706	693	1,952
Poultry Rearers	40,910	15,754	48,387	86,406	150,547	368	191,457
Poultry Workers	3,156	685	1,159	2,504	4,348	138	7,504
Feed Sellers	NA	24	28	52	104	NA	104

Analysis of statistics regarding livestock also indicate similar changes during RDP II. However, before proceeding further let us look first into the objectives and components of the livestock programme.

### 2.2.2 LIVESTOCK PROGRAMME

The objectives of the livestock programme are to :

- Increase income and employment generation opportunities for the landless poor;
- Reduce mortality of the livestock population; and
- Upgrade local breeds through cross breeding by establishing artificial insemination centres.

#### 2.2.2.1 Components

The programme is implemented in co-operating with the Government and includes the following components :

- Selection of participants : BRAC selects group members and provides different types of training on livestock rearing & management;
- Paravets : One group member is selected for training as a paravet;
- Livestock rearers : Those who are interested and have an aptitude for rearing livestock are selected and given training on rearing livestock;
- Artificial insemination centre : To upgrade cross breeds, a trained paravet is selected for 30 days of training at the Government institutions;
- Goat rearers : Selected group members who are interested in goat rearing are given a 3 day training on goat rearing;
- Vaccination : Paravets ensure the regular vaccination of livestock population; and
- Technical services : BRAC technical staff provide services to the programme participants.

comprising 15 days. The subjects covered in the first phase are feeding, rearing and housing of livestock. Those covered in the second phase are identification of causes and treatment of diseases. After training, each paravet is responsible for the vaccination and health services of livestock in their operating area.

Paravets' training is conducted by a trained veterinarian (DVM) at BRAC's training centres. They earn an income by providing their services to the community. They charge Tk. 5-10 per animal for services rendered. The average monthly income of a paravet is Tk. 500-700. Paravets provide vaccination service for diseases such as anthrax, black quarter, haemorrhagic-septicaemia, foot and mouth disease and rinderpest. Vaccines are supplied by the Government's Directorate of Livestock. The paravet charges Tk. 1.00 per cattle for vaccination.

Those who are interested in rearing livestock are selected and given 3 days of training on livestock rearing and graduate as cow rearers. Subjects covered include : feeding, housing, and primary prevention of diseases.



To upgrade cross breeding, artificial insemination centres have been established in different BRAC areas. The centres are located according to Government rules and are staffed by trained paravets. After completing the paravets' training, the paravets undergo an additional 30 days training at Government institutions. The semen comes from the nearest Government bull-farm and is cross bred with local varieties. Fifty percent of the semen is Frisian and the other 50% is a Shahiwal Red Sindhi cross. The Government provides all equipment free of cost. BRAC provides manpower, cold flasks to transport the semen, and sheds.

To ensure availability of fodder BRAC started a maize cultivation programme in 1992. Cow fattening is an important component of the livestock programme. Group members take loans to buy ill and lean cattle at a low price and after proper feeding and treatment are able to sell them for a profit.

### 2.2.2.3 Achievements

It has been indicated before that the livestock programme, similarly to poultry, went through mentionable changes during the reporting period. This programme has now been extended into all RDP and RCP Areas. The number of group members who started cow rearing as a source of income and employment generation during the reporting period was 49,941. This presents a 408% increase compared to December 1989 and brings the cumulative number of rearers to 62,191 (Table 7).

generating income and employment. This is reflected in the development of the programme over the last three years. A total of 7,863 members now are involved in goat rearing.

The goat and cow rearers are provided with technical services (e.g. treatment of diseases) by a total of 1,296 paravets who are instrumental in the process of developing the livestock programme. Livestock along with poultry is the third largest sector for receiving BRAC loans. A total of Tk. 248 million (or 14% of total) has been extended to this sector during the period of RDP II alone. Cumulative disbursement now stands at Tk. 326 million or 15% of total disbursement. Average loan size is the second highest (Tk. 2,752) in this sector, following transport.

### 2.2.2.4 Changes : Poultry and Livestock

In the course of implementation of the programme, BRAC learned that the actual scope of developing the poultry and livestock programme is better than projected in the original RDP II proposal. Therefore, the targets, particularly of chicks and poultry rearers, was changed from the original 10 and 1,000 per Area to 30 and 2,000 per Area respectively for chicks and poultry rearers.

No provision in the original proposal was made for introducing feed selling centres. To meet the demand, however, BRAC has introduced 104 feed selling centres in the programme Areas. Such was the case of goat rearing too.

Table 7 : Livestock Programme (1990-92)

Information	Cumulative up to Dec. '89	Progress during RDP II					Cumulative up to Dec. '92
		1990	1991	1992	Total (90-92)		
					Number	%	
Cow Rearers	12,250	11,015	34,946	3,980	49,941	408	62,191
Goat Rearers	NA	3,557	1,424	2,882	7,863	NA	7,863
Paravets	637	240	240	179	659	103	1,296
Artificial Insemination Centres	NA	58		9	67	NA	67

The potential scope for improving cattle breeding and demand of services from the cow rearers led BRAC to introduce artificial insemination centres in the rural areas while implementing RDP II activities. A total of 67 centres now extend specialized services to the group members.

Rearing goats in a scientific way has emerged as a new activity during RDP II. It has great potential for

### 2.2.2.5 Lessons Learned

- Poultry and livestock have great potential in view of income and employment generation.
- The rural poor, and particularly poor women, can be involved in modern poultry and livestock rearing if the required service (e.g. training) are available.
- Landless women are capable of participating in

intensive poultry rearing (i.e. rearing day-old birds) if timely infrastructural support (e.g. medicine, training, supply of birds) can be ensured.

- Credit support is essential for the effective rearing of poultry and livestock.
- Rural women can be developed as cadres (e.g. poultry worker, paravets) who play an important role expanding programme activities.
- Organizing the marketing of products is important under such a sizeable programme.

#### 2.2.2.6 Future Directions

- It is evident from the RDP II experiences that there is a good demand among the group members to take up poultry and livestock rearing as an alternative way of raising incomes and employment.
- In order to address these demands BRAC will pay attention particularly to the strengthening of infrastructural supports (e.g. supply of birds).
- It is expected that the number of poultry rearers in the coming years will increase more rapidly.

### 2.2.3 INCOME GENERATION FOR VULNERABLE GROUPS DEVELOPMENT

This programme is a tripartite collaborative effort between the Directorate of Relief and Rehabilitation (DRR), Directorate of Livestock Services (DLS) and Bangladesh Rural Advancement Committee (BRAC). Through this programme BRAC is providing training and other support services to the VGD women to reduce poultry mortality at the village level and introduce hybrid varieties of poultry. VGD women are recipients of 31.25 kg of wheat per month for 2 years. This VGD programme is administered by DRR and supported by WFP.

The objectives of the programme are to :

- Create a monthly cash income of at least an amount equivalent to the monthly wheat ration of 31.25 kg (i.e. Tk. 150 to 200) at the end of the two year period;
- Reduce poultry mortality from the existing 40-45% to 15%;
- Increase the poultry population;
- Introduce cross breeds and increase the production of eggs and meat to improve the protein intake level of the rural poor;
- Encourage a fiscal savings habit among the VGD women; and
- Provide credit to enable VGD women to apply their skills towards productive purposes.

The IGVDG programme was started on an experimental basis in 1987 with DRR and DLS in 22 Thanas. Its success led to an expansion in 1990-92 when the programme covered 36 Thanas and benefitted 80,000 cardholders. Under the present cycle (1992-94) the programme is covering 84 Thanas benefitting 150,000 VGD cardholders.

#### 2.2.3.1 Components

Major components of the IGVDG programme are as in the followings :

- Surveying and selecting VGD cardholders;
- Training programme participants as poultry workers, key rearers, day-old chick/duckling rearers, and feed sellers (feed producer);
- Vaccination on a regular basis to reduce mortality of the poultry birds;
- Establishing chick rearing units to rear day-old chicks;
- Developing feed selling centres;
- Distributing HYV birds among the participants;
- Collecting eggs;
- Extending credit;
- Following up on regular basis; and
- Monitoring and reporting.

#### 2.2.3.2 Process

##### Selection of Cardholders for Training

Primary selection of VGD cardholders is done by the local chairmen and members of Union Parishad for wheat ration. The enrolment is finalized by the representatives of DRR, DLS, Union Parishad and BRAC in view of the following criteria : physical fitness; interested in poultry rearing; permanent resident, i.e. do not float, and not involved in begging professionally.

##### Training

##### Poultry Worker

To develop cardholders as poultry workers, one VGD cardholder from each village is selected and given 5 days of training on poultry management, basic treatment of diseases and vaccination. The poultry workers are engaged in the vaccination and treatment of birds in their respective village on a cash basis. They also raise hybrid birds. The poultry workers charge 25 paisa (i.e. one fourth of a Taka) for small birds and 50 paisa for each adult bird vaccinated. They attend a one-day refresher course monthly and receive vaccines twice a month from the Government. Poultry workers are also provided with training on leadership in order to develop their capacity of mobilizing fellow cardholders.

##### Chick Rearer

To ensure the continuous supply of HYV birds at the village level the VGD women are trained as chick rearers to raise day-old chicks for a two month period. The chicks are then sold out to other women, the key rearers. About 15-25 chick rearing units have been established in each working Thana. The hatcheries of DLS supply the day-old chicks at the rate of Tk. 7.00 per bird. A chick rearing unit (CRU) can rear about 200-300 chicks.



## Key Rearer

The selected VGD women are given 3 days of training on basic poultry management and are developed as key rearers. The target of each key rearer is to rear up to 11 hens (5-6 HYV) and 1 HYV cock.

## Feed Seller

One VGD cardholder from each union is selected for training on feed processing, and provided with a 3 day course. With the spread of the hybrid variety of birds, the people are gradually habituated to using balanced feed for birds.

## Egg Collector

The poultry workers also act as egg collectors and obtain eggs from the ordinary rearers. There is one agent appointed for each ward (5-7 villages comprise a ward) to collect eggs from poultry workers and from other villagers on a fixed profit margin.

## Credit

The DRR/BRAC VGD credit scheme provides VGD women participating in the IGVGDP with the initial investment capital required to start poultry rearing, chick rearing, feed selling and egg collecting. These women do not have access to other sources of credit to finance their initial investment. A pilot credit scheme was undertaken in 1988 in the 22 Thanas whereby credit support to the women was ensured. This scheme was financed by the Directorate of Relief and Rehabilitation (DRR) through WFP monetised wheat. The rearers were encouraged to open bank accounts and to deposit each month Tk. 25 each in this account. This amount is deposited at a bank by an arrangement with the Union Parishad.

During the pilot phase (1988-90), the upper limit of individual loans was Tk. 400 for poultry activities and 1,600 for other activities. During the extension phase (1990-92), this limit was increased to Tk. 1,000 for poultry activities, Tk. 2,000 for other activities and Tk. 5,000 to set up chick rearing units. The interest rate is 16%.

The women are required to have savings of at least 5% of the loan amount requested and attend at least 50% of the village based group meeting to be eligible for a loan. The borrowers are selected by the BRAC field level staff with the assistance of the group leaders. The eligibility for credit is determined by their household situation and their ability to utilize the loan efficiently. The women are briefed on the utilization of the loan and repayment schedule prior to disbursement. Each borrower has a pass book which records the monthly repayment schedule and savings deposit.

In the monthly meeting of rearers, the women discuss issues relevant to poultry rearing and other activities for which they receive credit. These meetings are chaired by the group leaders, the poultry workers, and attended by a BRAC Programme Organizer. Proposals for new loans are discussed at these meetings but disbursements and repayments of loans are made at Union Parishad.

## Programme Management

BRAC places one Team Leader and 3 POs in each Thana who are supervised by Zonal Manager. A zone consists of 10-13 Thanas. BRAC staff are responsible for motivation, group formation, training and supply of inputs to the VGD cardholders. DRR, through the BRAC staff, provides administrative support. WFP assists in monitoring and liaison with the various departments. DLS is responsible for training and input supplies such as vaccine, chicks and so on.

There is a Thana VGD sub-committee that is comprised of the Thana Livestock Officer who is also the chairman, the Project Implementation Officer and a BRAC representative. The committee holds regular meetings between the concerned departments and carries out the necessary steps for the functioning of the programme. Table 8 shows the responsibilities of BRAC, DRR, DLS, and WFP.

A monthly coordination meeting is held among the BRAC, IGVGDP and the DLS staff at the Thana level. The meeting is chaired by the Thana Livestock Officer (TLO) and discuss different issues.

In addition, a Monthly Meeting takes place at the District level which is attended by the VGD Team Leader and the TLOs, under the chairmanship of the DLO.

A one-day workshop is held at the Thana level for all concerned Government Officers, the UP Chairman, Members, and BRAC staff, and chaired by the TNO. The issues related to sustainability of the programme are the main topic of discussion. The workshop is also attended by the District level officers.

Table 8 : Distribution of Activities

Livestock Department	BRAC	DRR	WFP
<ul style="list-style-type: none"><li>• Training</li><li>• Equipment</li><li>• Medicine</li><li>• Supply of vaccines (chicks, cocks, hens)</li><li>• Follow-up</li></ul>	<ul style="list-style-type: none"><li>• Selection</li><li>• Motivation</li><li>• Organization</li><li>• Training</li><li>• Input supply</li><li>• Credit</li><li>• Follow-up</li><li>• Monitoring</li></ul>	<ul style="list-style-type: none"><li>• Selection of VGD cardholders</li><li>• Wheat distribution</li><li>• Administrative support</li><li>• Credit fund</li></ul>	<ul style="list-style-type: none"><li>• Supply of wheat</li><li>• Monitoring</li></ul>

### 2.2.3.3 Achievements

The statistics show that the programme has achieved most of its targets set for the 1990-92 period, except for the distribution of day-old chicks and number of feed sellers (Table 9). Distribution of chicks was affected by the inadequate supply of day-old birds by the Government. The target of feed sellers was overstated by including a seller for villages which are closed to a Thana town. While implementing the programme, it has been learned that the development of feed sellers is not required for the villages which are geographically close to a Thana town and also for the villages which are covered by RDP, or RCP, as the producer can directly sell the eggs in the market.

**Table 9 : Progress of IGVGDP (1990-92)**

Information	Target	Achievement	
		No/Amount	%
Number of Thanas Covered	84	83	98.8
Number of Unions Covered	650	656	100.9
Number of Villages Covered	12,300	12,448	101.2
Number of VGD Cardholders Covered	225,000	198,000	88
Number of Cardholders Selected for Training	170,236	164,485	96.6
Total Number of Trained Cardholders	135,263	126,605	93.6
Trained as Poultry Workers	8,364	6,893	82.4
Trained as Chick Rearers	1,300	1,919	147.6
Trained as Feed Sellers	430	347	81
Trained as Poultry Rearers	125,169	117,674	94
Day-Old Chicks Distributed	1,081,320	818,296	76
Two-Month-Old Chicks Distributed	940,990	732,347	77
Number of Egg Collectors	885	707	80
Loan Disbursed	96,844,100	78,637,250	81.2
Number of Borrowers	70,813	65,075	92.9
Loan Amount Realized	62,895,430	62,899,924	99.9
Loan Amount Outstanding	—	15,807,326	NA
Chick Mortality Rate (Unit)	10%	12%	83.3
Doses of Vaccines Inoculated	73,498,325	54,478,439	74.1
VGD Groups Formed	6,327	6,411	101.3

### 2.2.3.4 Impact

A report produced by the field monitors of IGVGDP in June 1992 surveyed a sample of 1,417 (6.4%) rearers in 18 Thana and showed that the average gross weekly income of key rearers is about Tk. 33 and net income is Tk. 30. Details are shown in Table 10.

**Table 10 : Net Income of Key**

### Rearers Per Week

Information	Quantity/Amount
Average Egg Production per week	9.4
Average Income from Eggs per week <sup>1</sup> (Tk.)	17.80
Average Income from Selling Chicks per week (Tk.)	14.80
Gross Income per week (Tk.)	32.60
Average Expenditure per week (Tk.)	
Poultry Feed	2.00
Vaccine and Medicine	0.60
Total Expenditures	2.60
Net Income from Poultry per week	30.00

<sup>1</sup> Assuming that each key rearer has 5 hens, 1 cock, and 4 chicks.

The report also shows that the key rearers, who produce both eggs and chicks, earn more than the rearers who produce only eggs. It also pointed out that income of the VGD cardholders was Tk. 15 per month during the pre-intervention period. The study revealed that the consumption rate of eggs was 0.4% in the pre-intervention period which went up to 1.8% during the data collection period (May-June '92). Another study, conducted by the same IGVGDP's team, indicates that mortality rate of poultry birds has decreased, from 14% in the pre-intervention period to 4.24% during the intervention period.

### 2.2.3.5 Lessons Learned

- The BRAC model for poultry development has been found culturally acceptable and technically viable by those for whom the programme has been designed.
- Interventions on a small scale for poultry development have minimal risks at the input-output levels. The return on investment is high compared to other similar activities.
- This programme has made a significant contribution in raising the income levels of the disadvantaged rural women.
- Lack of assets and ability to finance their activities (e.g., buying of day-old chicks, feed, etc.) are major constraint for the involvement of the poor rural women in poultry raising. BRAC's credit programme helped these women in overcoming those constraints.
- The mechanism of co-operation between BRAC, DLS, DRR and WFP have been found effective in poultry development in the rural areas of Bangladesh.
- Programme intervention helped the VGD women in improving their dignity and self-worth. This is already apparent among the VGD women now receiving WFP assistance.

### 2.2.2.6 Future Directions

- Experiences of the 1990-92 period clearly indicate that there is high demand for IGVGD programme services among disadvantaged and destitute women.
- BRAC plans to extend its poultry and livestock related services at a faster rate.

## 2.3 SERICULTURE AND SOCIAL FORESTRY PROGRAMMES

### 2.3.1 Sericulture

Sericulture is seen as a profitable source of income earning particularly for women, as it can be carried out simultaneously with other activities since it is homebased. Although the traditional silk producing areas are in the northern region of the country, BRAC tried sericulture on an experimental basis in the Manikganj area in the late 1970s with the assistance of the Bangladesh Sericulture Board (BSB). The results were promising and have now been replicated in other BRAC working areas. The expansion is taking place both horizontally and vertically, linking the output of one activity to inputs of another.

The objectives of the sericulture programme are to :

- Increase income and employment generating opportunities, particularly for women ;
- Increase silk production in the country ;
- Promote afforestation ; and
- Increase the effective use of land by bringing low quality land, those that are not suitable for traditional crops but are suitable for mulberry plantation.

#### 2.3.1.1 Components and Implementation Process

BRAC's sericulture programme is an extensive project that has several components representing different sectors inside the silk industry. These are mulberry sapling, nurseries, roadside and homestead plantations, rearing, reeling, weaving and marketing.

#### Mulberry Sapling Nurseries

Mulberry sapling nurseries were established in order to supply the roadside and homestead plantations with mulberry trees. A sapling farmers is given a loan of Tk. 10,000 to establish a nursery. This will allow her to lease a plot of land the size of two to three bighas (one bigha=33 decimal) and plant mulberry cuttings obtained from BRAC's roadside plantations. The following September when the saplings have matured the farmers sell the saplings at Tk 1.25 each and pay back the loan that was outstanding and make a profit. The nurseries have been a very successful part of the BRAC operation with farmers enjoying substantial returns from this activity.

In 1991 BRAC had established 230 acres of nursery plantations. These were capable of supplying over 30 lakh saplings for 1992. In 1992 BRAC established 415 acres of mulberry nurseries, capable of supplying 60 lakh saplings in 1993.

In 1991 BRAC had a problem of getting cuttings for its nurseries. ESB (i.e. Bangladesh Sericulture Board) was unable to supply the necessary cuttings. However, BRAC had a sufficient number of roadside trees so that the cuttings could be supplied from these trees. If the farmers are careless about the cultural operations, the quality of the plants suffer and the saplings may not be of the best quality. BRAC has criteria to ensure that the saplings bought are of the right quality. BRAC originally gave the farmers wheat in addition to the loan. It was found, however, that the farmers were doing extremely well and so a policy decision was taken to stop the wheat. This has actually led to an improvement in the quality of the nurseries. Only those farmers who are serious about establishing good nurseries are taking out loans.

#### Roadside Plantations

One of the innovative points about the BRAC sericulture programme is the use of roadsides for the establishment of mulberry trees. This has meant that land that would not normally have been used for plantation has been put to productive use. The roads are leased from the Local Government for a period of twenty years. BRAC then plants trees on these roads. The trees are taken care of by landless women who are given 3 kg of wheat provided by World Food Programme (WFP) per day



for guarding the trees from dawn to dusk. The wheat provided by WFP was 9,869 MTs in 1990-92. These women are given an orientation on planting the trees and taking care of these trees. They are then supplied the saplings from the nurseries and they plant these trees. In the first year of planting when the trees are particularly vulnerable each woman looks after 600 trees. The survival rate for the trees at this stage is about 70%. A caretaker only serves for a year and then she is supposed to go into rearing. Another set of caretakers is chosen for the next year and they are then assigned 1,200 second year trees to look after. Survival rate at this stage goes up to 90-95%. After the third year the trees can survive without caretakers. WFP provided a total of 9,869 MTs of wheat during 1990-92.

### **Homestead Plantation**

In addition to planting trees along roadsides BRAC has also planted many trees in homesteads. BRAC group members who have some land near their homes are given training in appropriate planting techniques and are given trees to plant in their homesteads.

### **Bush Plantation**

In practically all the countries in the world where sericulture is practised, mulberry plants are cultivated in bush form. In Bangladesh due to disruptions in the supply of seed, low prices of cocoons and other difficulties sericulture has been relegated to a completely subsidiary activity. This has led to mulberry being driven off cultivable lands in most of Bangladesh except for a few areas such as Bholahat in greater Rajshahi.

Bush cultivation maximizes the returns from the land and ensures leaves of uniform quality. BRAC has established 100 acres of bush plantation in the Nilphamari, Syedpur area. There are another 45 acres that have been planted in Sylhet. These plantations require a lot of inputs such as fertilizer, irrigation and inter-cultural operations.

### **Egg Supply**

Until 1991 there were four rearing seasons in Bangladesh. In 1992 the Sericulture Board started releasing eggs more frequently. Consequently in 1992 there were eight rearing seasons in all. There is a higher incidence of disease during the period from June to August due to higher temperatures and humidity. This lead to lower yields in these months. The yields from silkworm cultivation is low compared to world standards. There are several reasons for this. BRAC rearers are rearing under unhygienic conditions and many are new and unskilled. However, the main reason for the low yields is the quality of eggs that are beings produced in the country. In 1991 most of the eggs supplied by the Sericulture Board were of the variety Nistari. Although

Nistari is a hardly race, resistant to humidity and disease, it is not very productive. The layings supplied by the Board were also of inferior quality. In mid 1992, there was an outbreak of pebrine in many areas. This led to major crop failures in the Bhaduri Bondh. Even the Agrahani Bondh which is normally the best Bondh was badly affected. Rearing had to be suspended in many areas because of this.

BRAC requested the Board to supply good quality multi-bivoltine hybrid eggs and bivoltine eggs. There are much more productive varieties. Towards the end of 1992 the Board did start supplying some hybrid eggs, but the quality of eggs was still very poor. The incidence of pebrine, however, decreased during the end of 1992. The average cocoon yield per 100 DFL- for BRAC growers has been 14-16 kgs in the humid seasons and 21-25 kgs in the better seasons. This is far below the kind of yields that are obtained elsewhere in the world. BRAC is attempting to improve these figures.

In 1992 BRAC had extensive discussions with the Sericulture Board and the Textile Ministry. The Textile Ministry made two important policy decisions. They allowed the import of silkworm eggs from outside Bangladesh and they made provisions for private organizations to set up their own egg production facilities if they had the expertise.

### **Grainage**

The crisis in the egg supply situation in 1992 led to BRAC making plans to build its own egg production centre called grainage. In September 1992 BRAC sent three POs to the Rajshahi Institute to get training in seed technology for three months. BRAC also contacted experts in Mysore to advise BRAC on the technical and physical infrastructure necessary to set up its grainage.

### **Rearing**

It takes more skill to rear worms when they are young. The practice of community or chawki rearing for young worms has proved to be beneficial for crops. BRAC has adapted the system of chawki rearing for its sericulture programme.

Under BRAC there are chawki rearers, adult age rearers and progressive farmers. The chawki rearers are given eggs which they hatch. When the worms are at second stage, some are sold to adult age rearers, and the others are reared to the cocoon stage. Adult age rearers buy second stage worms and rear them until they form cocoons. Experienced rearers with good results in rearing are chosen to be chawki rearers. Progressive farmers, a recent concept at BRAC are those farmers who have shown particular interest and ability in sericulture. These farmers are given 21 days of practical training at the training centres and are given further support later.

Rearing in the field takes place under unhygienic conditions. The resources of the farmer is so limited that there is little or no incentive to improve the conditions under which rearing is taking place. BRAC has taken steps to address problems such as lack of separate rearing houses and lack of sufficient equipment, by extending credit for building rearing houses and purchasing equipment.

BRAC is taking steps to ensure that rearers have access to a sufficient number of trees. Ideally the rearers should be able to rear a minimum of 400 DFLs per year and this means that they should have access to 250 mature trees.

Rearers are given training by BRAC personnel. For most rearers the introductory training consists of five days of theory taught at the Area Offices. Progressive farmers are given training at the sericulture training centre. The training lasts twenty one days and they actually do rearing at the centre. Videos are shown to the farmers so that they realize how sericulture can be carried out with scientific techniques. Training is being improved with the help of visual aids, training materials and practical demonstrations.

## Reeling

When the sericulture programme started in BRAC there was very little reeling that was done. The cocoons that were produced had to be transported over long distances to reeling establishments in Rajshahi. As the programme expanded, rearers had to have access to local reeling facilities. This led to the establishment of reeling facilities in Manikganj, Jamalpur, Monirampur, Natore, Pabna, Atghoria and Taraganj. The Manikganj facility is the oldest as well as the largest. There are eight basins in Manikganj, each basin having ten ends making a total of eighty ends, which are powered by electricity. The present rate of recovery of silk in Manikganj averages 0.3 kgs per day per basin.

Practically all the workers at the reeling establishment are women. There are reeling POs who look after the reeling units and are responsible for ensuring the proper quality of the work that is being carried out in these institutions.

Some BRAC group members have been reeling cocoons privately since mid 1992. There are group members operating reeling units in Sherpur, Sribordi, Jhenaigati and Atghoria. Initially, BRAC had hoped that group members could buy these machines through a loan but then it was decided that it would be easier for them to pay a rental on these machines. Although these units have produced yarn at competitive prices the outbreak of pebrine meant that cocoon supply has been low.

## Weaving

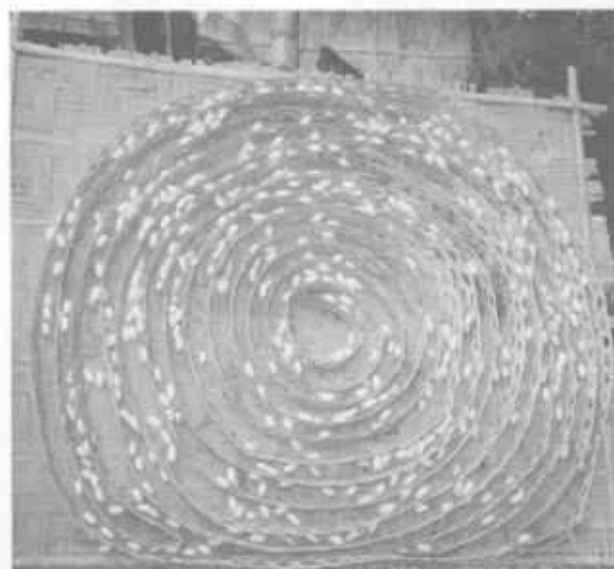
BRAC does not have extensive weaving facilities. Most of the silk that is being produced in BRAC reeling centres are being sold to outside weavers. BRAC does not intend to weave all the silk that it produces.

In August 1991 the Rural Enterprise Project of BRAC established a pilot silk weaving centre in Gorpara. The sericulture programme took over this project in 1992. There is a master weaver who has been brought from Rajshahi to give training to the women who are working in the weaving centre. There are ten pit looms at the centre.

BRAC also uses the services of weavers in the Narsingdi area. These weavers are given yarn and they produce fabric from the yarn and give it to BRAC. BRAC pays them a service charge for the weaving and takes on the responsibility of marketing the cloth. The sericulture programme has been marketing its fabric through Aarong and also selling to other outlets.

### 2.3.1.2 Overall Achievements

It can be seen from the above that sericulture during the reporting period (1990-92) experienced mentionable growth, and by now has become one of the most common activities in most RDP and RCP areas. Number of mulberry trees now stands at 4.5 million, of which 4.4 million was added during RDP II. Number of reeling workers, chawki rearers and silkworm rearers increased by 1,658%, 1,730% and 133% respectively. This brings the cumulative number of worm rearers to 2,359 while chawki rearers to 183 and reeling workers to 211 (Table 11). Yearwise breakdown of information reveal a linear, but incremental, growth. This is a good base for healthy development in the future.



**Table 11 : Sericulture Programme (1990-92)**

Information	Cumulative up to Dec. '89	Progress during RDP II					Cumulative up to Dec. '92
		1990	1991	1992	Total (90-92)		
					Number	%	
Silk Worm Rearers	1,014	653	474	218	1,345	133	2,359
Chawki Rearers	10	37	47	89	173	1,730	183
Reeling Workers	12	116	67	16	199	1,658	211
Surviving Trees (million)	0.1	0.9	1.4	2.1	4.4	Significant	4.5
Trees Planted (million)	0.3	1.3	1.8	2.7	5.8	Significant	6.1

### 2.3.2 SOCIAL FORESTRY PROGRAMME

The programme has a two-pronged approach and aims at bringing about both ecological and socio-economic improvements in rural Bangladesh. Ecological changes refer to increased number of trees, more biomass production and beneficial ecological effects. By socio-economic changes BRAC assumes improvements in the living standard through increased availability of tree resources both for home consumption and commercial sale and employment. The goal of the programme is to check rapid forest resource depletion and to open avenues of earning income for the poor.

The objectives of the programme are :

- Self sufficiency in food, timber, fuelwood, fodder and other basic needs ;
- Generation of income and employment opportunities for the landless poor ;
- Ensuring a sustainable supply of seedlings at the grassroots level ;
- Promoting the best use of limited land resources by creating top, mid and small canopy strata ;
- Introducing trees which provide quick returns ;
- Increasing awareness for planting trees among rural communities ;
- Minimizing local ecological degradation by improving soil stability, water conservation and maintaining the production capacity of the site ; and
- Reducing the velocity of cyclonic wind and tidal bores.

The objectives are approached through the following components of the programme :

- Nursery raising ;
- Homestead plantation ;
- Roadside plantation ;

- Coastal afforestation ; and
- Agro-forestry practices.

#### 2.3.2.1 Process

##### Nursery

In order to meet the increasing requirements of seedlings BRAC established 3-5 small nurseries run by women group members in each Area Office producing 10-15 thousand seedlings of different fruit and fuel trees each. In addition to that BRAC in 1990 started 94 big nurseries producing 50,000 seedlings. This nursery programme was carried out through CARE's FFW assistance programme for a one year (October 1990-September 1991) period. In 1992, BRAC revised its policy and decided to establish 10 small nurseries in each Area Office producing 10-15 thousand seedlings of different species within each nursery.

##### Agro-forestry

As a component of the social forestry programme, BRAC launched agro-forestry practices for the betterment of its target people. BRAC's objective in taking up the agro-forestry practices was to maximize the utilization of land, check depletion of forest resources, and generate quick income for group members.

Agro-forestry is a comparatively new programme started by BRAC in 1992 on the denuded/fallow land in the Sherpur and Jamalpur districts. BRAC's agro-forestry programme is carried out by members who own/lease 50 decimals of land, and plant short, mid and long term species of seedlings according to an inter-cropping pattern. All the seedlings are bought from members' nurseries.

Those who are interested in raising fry/fingerlings are provided with a six day training course on nursery management. After this, a one-day refresher course, which is field based, is provided during the period of nursery pond culture. Group members carry out nursery pond culture in their respective villages.

### Culture

A survey is done on all derelict, unutilized and under-utilized ponds in the area. The smaller & medium size ponds are usually taken on lease for at least 3 years, while the larger ponds (above 50 dec.) which need re-excavation are taken on lease for 10 years.

In the medium and large ponds the culture of Silver Carp, Katla, Grass Carp, Rui, Mrigal and Common Carp (Polyculture) are carried out. A two day long field based training course is provided which is followed by a one-day refresher course.

Unused or derelict homestead seasonal ponds of the 3-10 decimal size are used for Thai Sarputi and Nilotica culture mostly by women group members. A one-day field based training course is given at the beginning of the project and a one-day refresher course is given during the period of culture.

### Shrimp-Carp Polyculture

In Jessore BRAC's Rural Enterprise Project (REP) undertook two experimental projects in 1988-91. These

were: (i) Shrimp-Carp Polyculture and (ii) Shrimp Nursery. These projects were found to be satisfactory from a technical and managerial point of view and viable for replication. From 1991, REP has been working jointly with RDP for the extension and development of these two projects in the Jessore region.

### Pearl-Carp Polyculture

In 1989 REP undertook an experimental project - Pearl culture in carp polyculture ponds in the Mymensingh & Jessore region. Under the venture, REP is experimenting to develop a pearl culture system in a carp polyculture pond by replacing the bottom dwelling carp species. The work includes mussel collection & rearing, ceramic foreign particle insertion into the mussel by a simple operation and 26-30 months of rearing in order to get a pearl.

Besides the consortium of RDP & RCP, WFP provides assistance to BRAC's fish culture programme. During 1990-1992 a total of 3,268 MTs of wheat was provided by WFP which were used in developing ponds.

#### 2.4.1.2 Achievements

To date a total of 1,375 acres of water body have been brought under modern fish culture. Of this 84% was added during the last three years. Statistics in Table 13

**Table 13 : Fish Culture Programme (1990-92)**

Information	Cumulative up to Dec. '89	Progress during RDP-II					Cumulative up to Dec. '92
		1990	1991	1992	Total (1990-92)		
					Number	%	
<b>Number of Ponds</b>							
Carp	439	230	606	784	1,620	369	2,059
Sarputi	273	206	1,601	5,803	7,610	2,787	7,883
Nursery	115	50	114	112	276	240	391
<b>Total</b>	<b>827</b>	<b>486</b>	<b>2,321</b>	<b>6,699</b>	<b>9,506</b>	<b>1,149</b>	<b>10,333</b>
<b>Area (acre) under Ponds</b>							
Carp	181	71	201	349	621	343	802
Sarputi	19	25	127	295	447	2,353	466
Nursery	20	40	28	19	87	435	107
<b>Total</b>	<b>220</b>	<b>136</b>	<b>356</b>	<b>663</b>	<b>1,155</b>	<b>525</b>	<b>1,375</b>

show that culture of Sarputi has increased tremendously (2,353%) during the period under discussion. Cumulative number of ponds under Sarputi culture is 7,883 with a total water body of 466 acres. Average size of ponds thus comes to 6 decimal. Yearwise breakdown of information indicate that the highest growth was recorded in the terminal year of RDP's phase II. These achievements are encouraging BRAC to continue its efforts in this line.

#### 2.4.1.3 Impact

During phase II, BRAC developed and expanded the Fisheries Programme, especially the small hatchery, Sarputi culture in seasonal ponds and nurseries into a wide range of areas. Now about 13,000 farmers (male & female) are participating in the programme. An increasing number of women are now participating in the fish culture programme and are earning a net income of around Tk. 250-300 by investing an average of 30 minutes of labour per day for 4-5 months.

The small hatchery opened a new era in rural fish culture. Now BRAC's small hatcheries are providing hatchling to nurseries of remote areas, where the farmers are showing interest about fish culture. Through BRAC's Fisheries extension activities a group of people have been developed who can bring changes not only to their own living conditions, but can contribute to the national efforts of increasing fish output.

Extension of credit and technical services have been instrumental in that process. During 1990-1992, BRAC has advanced a total of Tk. 15.36 million in this sector. Cumulative disbursement now stands at Tk. 20 million while outstanding at Tk. 11 million.

#### 2.4.1.4 Lessons Learned

- By developing low-cost technology suitable for rural areas, fish culture can be made popular and the participation of the poor can be achieved.
- Extension of credit and proper management are important conditions for the expansion and successful implementation of the fish culture activity.

#### 2.4.1.5 Future Directions

During RDP III, emphasis will be given to further the extension of small hatchery and Carp culture which hold great potentials in view of employment and income generation for the poor.

### 2.4.2 BAOR FISHERIES

The development potential of the fisheries sector is immense but over the last three decades its production levels have remained below expectations. The importance of this sector may be assessed by the fact that 8% of



rural households are dependent on the fisheries sector. The Baor fisheries project has been implemented by BRAC since June 1991 in co-operation with the Directorate of Fisheries and the Project Implementation Unit of the Government; DANIDA and the Bangladesh Centre for Advance Studies intends to increase production by utilizing waterbodies effectively. The major objectives of the Baor projects are to:

- Select genuinely poor fishermen from among the members of BRAC sponsored VOs and ensure their participation in the project;
- Increase fish production in the project area ;
- Generate income and employment for the target people ; and
- Fulfil the protein needs of the population.

#### 2.4.2.1 Components and Project Area

The objectives of the project area are approached by the following components:

- Selection of project participants ;
- Training of project participants ;
- Organizing participants into village organizations ;
- Supply of fingerlings ;
- Credit support ; and
- Technical services.

The project comprises 30 Baors (of various size) in 30 locations under 17 Area Offices of RDP. The project area lies in the south-western region of Bangladesh in Khulna and Dhaka Division covering 5 Districts viz. Jessore, Jhenaidah, Chuadanga, Kushtia and Faridpur. Out of 30 Baors so far 16 have been brought under



the project and 5 Baors will be brought under interventions within a few months while the rest 9 Baors are yet to be finalized.

#### 2.4.2.2 Process

Culture of fish in the Baor is different from that in the pond. In the Baor the fishes are not provided with any supplementary feed. But special attention is required while releasing the fingerlings. The fingerlings should be the size of six inches when they are released into the Baors. This is because there are different types of predators in the Baor which can gulp up the fingerlings and it is not always possible to make the Baors free of predators. About 1,600 fingerlings are released for each hectare of water body.

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

In order to provide the fishermen with necessary training BRAC has set up one training centre in Kot Chandpur and another one is planned to be set up in Jessore. Training on Baor management, nursery, fingerling production and fish culture are provided to the fishermen.

#### 2.4.2.3 Achievements

It has been indicated before that to date a total of 16 Baors with 3,331 areas of water body have been brought under intervention. This is a little less than the target set for this period. Due to disputes over ownership the Government (i.e. Directorate of Fisheries) could not yet release 5 Baors to BRAC. It is, however, expected that these Baors will be released soon.

By now 175 VOs with a total membership of 8,936 have been organized around the project area. Of them, about 1,000 members are directly involved with the Baor fisheries activity. Total loan extended to fishermen now stands at Tk. 2.7 million. This is funded by BRAC's own money, since IFAD is yet to disburse the proposed loan fund (RLF) to BRAC. Number of fingerlings stocked so far is little more than 1.2 million. Total production up to December, 1992 stood at 88 MT (Table 14).

**Table 14 : Baor Fisheries (1991-92)**

Information	Up to December 1992
Village Organizations (VOs)	
Male	88
Female	87
Total	175
Membership	
Male	4,544
Female	4,392
Total	8,936
No. of Baors under operation	16
Total Fingerlings stocked	1,224,348
Fish harvest (kg)	88,289
Disbursement (Tk.)	2,763,262

#### 2.4.2.4 Lessons Learned

- The landless poor can meaningfully participate in organizing and managing large waterbodies such as Baors.
- Involvement of poor fishermen in the project is important not only for raising incomes and generating employment but also for effective use of waterbodies.
- Timely availability of inputs is important in keeping the fishermen motivated.
- Integrated farming can be introduced to increase the effectivity of waterbodies.
- Women can be involved in the project activity in an indirect form (e.g. repairing or making nets).
- Non-Fishermen group members also can generate income and employment by supplying fingerlings to the Baor project.

Credit is an important component of RDP. Credit supports the income generating activities which help the VO members to bring an economic upliftment in their lives. Credit is considered as a means to promote income and employment generation.

### 3.1 OBJECTIVES

The overall objectives of the credit component is to improve the quality of life of the group members. More specifically the objectives are to :

- Generate employment for both men and women;
- Mobilize under and unutilized local resources;
- Diffuse appropriate technology; and
- Promote better health care.

### 3.2 PRINCIPLES

There are certain basic rules which serve as a guideline for granting loans. These are :

- Priority is given to those projects which have economic viability and social profitability potentials;
- No collateral in the traditional sense is required;
- All loans are subject to continuous supervision and monitoring;
- Interest on a loan is calculated on a reduced balance; and
- All loans are repayable in weekly instalments.

In RDP and RCP, credit is not an end in itself but a means towards institution building. It also promotes the generation of savings among members. In addition to that, a trust fund is also developed through disbursement : 4% of the loan is deducted in favour of trust fund which can be used by the groups in emergency cases. The trust fund now amounts to Tk. 71.6 million, of which Tk. 63.12 million has been generated during the RDP II years.

### 3.3 PRECONDITIONS

BRAC has developed certain criteria which a member needs to fulfil to get a BRAC loan. These are :

- Must have completed social awareness part of the Functional Education training;
- Have a good record of attendance in the VO's weekly meeting and deposits savings regularly;
- Must have a clear knowledge of BRAC's promise of the 17 dos and don'ts;
- Must have prove their group cohesiveness and solidarity; and
- Must have savings equivalent to 5% of the loan

amount requested for the first time, 10% for the 2nd and 15% for the 3rd and subsequent loans.

### 3.4 PROCESS

Each village organization opens an account with BRAC. This provides for the basis of financial transactions (e.g. savings deposit, loan disbursements and realization) between BRAC and the concerned VOs. Loan proposals are screened and approved in the weekly meeting of the VOs and are then sent to the Area Manager of the respective BRAC Area Office through the PO. Loans are disbursed to the borrowers in cash and an undertaking is made between the borrower and BRAC. A grassroots level worker called Gram Sebok (GS) visits the VO's meeting held once a week and collects saving and weekly loan instalments and deposits the money with BRAC's accountant on the same day.

### 3.5 ACHIEVEMENTS

#### 3.5.1 Disbursement

During RDP II, credit operation got a new momentum. A total of Tk. 1,745 million i.e. 79% of the cumulative total, has been disbursed during this phase (1990-92). This brought the cumulative disbursement to Tk. 2,205 million in December 1992. Yearwise distribution of disbursement shows that in 1990, a total of Tk. 407 million was disbursed which in 1991 increased by 49% and in 1992 by 80%. Overall increase during this phase was 379%. Disbursement target was achieved by 94% in 1990, 79% in 1991 and 76% in 1992 (Annexure 3). Shortfall in targets is mainly due to changes in the credit and institution building procedures which restricted the number of borrowers per household to two, number of loans per borrower also to two, and throwing out the inactive members from the VOs.

The statistics show that more women are participating in income generating activities compared to their male counterparts. More than 74% i.e. Tk. 1,295 million of the disbursement of Tk. 1,745 million during the reporting period, went to women. Further analysis of data suggests that the share of women in disbursement increased over time : 80% in 1992 compared to 71% in 1990. The women also have a major share of the cumulative disbursement : 70% compared to 30% of men (Annexure 4).

Sectorwise breakdown of information reveals that rural trading and livestock accounted for 72% of the annual disbursement in 1990. Share of these two sectors in the annual disbursement of 1991 remained more or less the same (73%), but the role of rural trading increased

from 42% in 1990 to 60% in 1991 while that of livestock decreased from 29% in 1990 to 13% in 1991. Even the share of livestock in the annual disbursement of 1992 decreased further and came down to 6% while rural trading and food processing increased to 73% (Table 15).

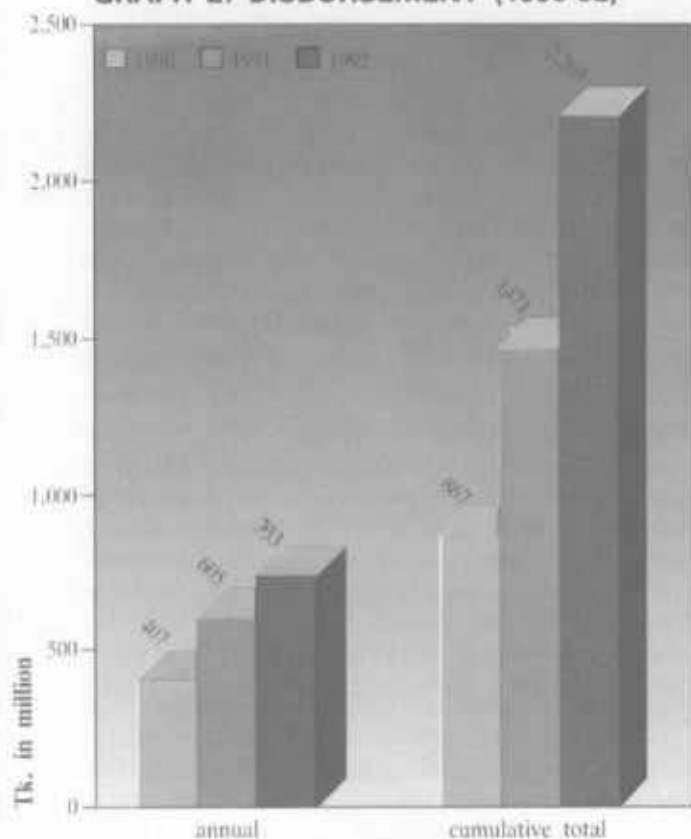
This is due to changes introduced in the loan procedure in late 1991. Under the present system all general loans (i.e. individual management) are repayable within one year. This prompted borrowers to invest in those sectors which offer quick returns. The effect of the procedural

**Table 15 : Sectorwise Distribution of Disbursement (1990-92) (Tk. in million)**

Year	Total disbursement	Agriculture	Irrigation	Fish-culture	Livestock	Rural industry	Rural transport	Rural trading	Food processing	Health	Miscellaneous
1990	406.77	6.20 (1.33)	30.17 (7.42)	2.07 (0.51)	119.78 (29.49)	21.45 (5.35)	30.13 (7.41)	171.52 (42.17)	25.09 (6.17)	0.32 (0.08)	0.04 (0.01)
1991	604.60	11.36 (1.88)	62.78 (10.438)	6.21 (1.03)	80.44 (13.30)	22.47 (3.72)	25.57 (4.23)	362.59 (59.97)	31.13 (5.15)	0.65 (0.11)	1.40 (0.23)
1992	733.41	42.87 (5.85)	39.38 (5.37)	7.17 (0.98)	47.52 (6.48)	40.43 (5.51)	16.67 (2.27)	316.03 (43.09)	217.37 (29.64)	1.62 (0.22)	4.35 (0.59)
Total	1,744.78	60.43 (3.46)	132.33 (7.58)	15.45 (0.89)	247.74 (14.20)	84.35 (4.83)	72.37 (4.15)	850.14 (48.73)	273.59 (15.68)	2.59 (0.15)	5.79 (0.33)

Figures in parentheses indicate percentages

**GRAPH 2: DISBURSEMENT (1990-92)**



changes are also reflected in the term structure. Short term loans which represented 81% of the annual disbursement in 1991 went up to 94% in 1992 while the proportion of medium term loans came down from 8.7% in 1991 to 1.89% in 1992. Similar changes took place in the long term loans which decreased from 9.80% in 1991 to 3.93% in 1992.

### 3.5.2 Outstanding

Overall outstanding loans during the reporting period increased by 273%, from Tk. 185 million in January 1, 1990 to Tk. 690 million in December 31, 1992. Target for the outstanding loans over the reporting years has been achieved by 119%, 102% and 83% in 1990, 1991 and 1992 respectively (Annexure 5).

Sectorwise breakdown of information suggests that rural trading leads the list. Rural trading, livestock, food processing and irrigation accounted for 83% of the total portfolio in 1990. Corresponding figures for 1991 and 1992 were 86% and 84% respectively (Table 16).

Further analysis of data show that on-time repayment records have particularly improved in 1992. Repayment rates of new loans are 100%, while those of the relatively old loans are more than 100%. This is because borrowers are paying not only their current loans, but also their past dues.

**Table 16 : Sectorwise Distribution of Outstanding (1990-92) (Tk. in million)**

Year	Total Outstanding	Agri-culture	Irriga-tion	Fish-culture	Live-stock	Rural indus-try	Rural trans-port	Rural trading	Food process-ing	Health	Miscel-laneous
1990	368.25	19.02 (5.2)	42.52 (11.5)	3.45 (0.9)	113.81 (30.9)	18.39 (5.0)	24.52 (6.7)	126.16 (34.3)	19.93 (5.4)	0.30 (0.08)	0.15 (0.04)
1991	606.94	21.24 (3.5)	90.37 (14.8)	6.68 (1.1)	131.53 (21.6)	26.83 (4.4)	29.44 (4.8)	263.05 (43.3)	35.81 (5.9)	0.60 (0.1)	1.39 (0.2)
1992	690.91	42.90 (6.2)	68.95 (10)	11.08 (1.6)	160.59 (15.4)	32.34 (4.7)	25.17 (3.6)	21.64 (31.4)	186.32 (26.9)	0.40 (0.1)	0.52 (0.1)

Figures in parentheses indicate percentages

### 3.6 PROCEDURAL CHANGES

Implementation of RDP II activities had been preceded by major changes particularly in the savings and credit procedures. Repayment of all loans in weekly instalments has been made mandatory. Weekly meetings which used to take place in the afternoon (for women), or evening (for men) has been shifted to the morning hours. The selection procedure for a borrower is much more rigorous. Attendance at the VO meetings and deposit of savings must be regular to be eligible for receiving loans. In addition to this the number of borrowers in a household is now restricted to two as is the number of outstanding loans per borrower. The ceiling for loans for the different schemes has been removed. Under the present policy the ceiling for a first loan is Tk. 3,500; second loan Tk. 5,000 and third and subsequent loans Tk. 7,000. Similarly, the upper limit for loans per household has been set at Tk. 10,000 which was Tk. 15,000 prior to 1991. The record keeping and monitoring systems have also been changed.

A collection sheet which records the monthly loan performance of borrowers now provides concrete and complete information on an individual's position regarding repayment rates; past due and loan portfolio which helps the GSs and POs monitor the loans more closely.

Implementation of the revised savings and credit procedures took longer than projected. Some members did not fit the new conditions, and were asked to leave the VOs. RDP II, however, has successfully addressed these issues. The present system is simple and transparent and makes further expansion possible and easy.

### 3.7 IMPACT

Different studies undertaken by a number of bodies (e.g. Research and Evaluation Division of BRAC; BIDS; and other organizations) have shown that the impact of credit on the living conditions of the poor is positive

in that the extension of credit facilitated income and employment generation. This was particularly evident when compared to non-recipients of credit. Income of group members in some cases was found to be 30% higher than comparative non-group members.

### 3.8 LESSONS LEARNED

BRAC's credit intervention, particularly the new dynamics which were developed during the reporting period, can be considered as an important landmark in the growth of any credit programme.

- The poor proved their worth as borrowers. Lending to the poor was proven to be meaningful not only socially but also economically. The poor are capable of utilizing their loan money profitably and of repaying loans in weekly instalments.
- Credit promoted the creation of farm and off-farm activities within the BRAC intervention areas.
- BRAC's credit programme helped generate savings.
- Credit facilities contributed to the reduction of the exploitation of the poor by money lenders in the rural areas.
- Successful lending, however, assumes infrastructural support, effective policy design and sound field management. Peoples' needs must be reflected in the policy and the implementation procedure should be simple and transparent.
- Selection of borrowers and credit discipline are important aspects of sustainable micro lending.
- Continuous supervision and monitoring are essential conditions for operating credit schemes effectively.
- Credit needs to be extended for a considerable period of time in order to make an impact on the living conditions of the recipients. This is important from a lender's point of view too, particularly in view of sustainability.
- Credit is necessary but not sufficient for alleviating poverty. Poverty alleviation must also assume institutional changes. Lending is a useful tool in

promoting the institutional development of the poor.

- Finally, small is beautiful but big is necessary particularly in view of bringing changes in the living conditions of people.

### 3.9 FUTURE DIRECTIONS

- Achievements of RDP II encourage BRAC to extend its credit activities into new areas. Accordingly, BRAC proposes to implement the RDP III (1993-95).
- During RDP III, more attention will be given to reaching the poorest of the poor. The share of women in the portfolio is likely to be increased.
- Emphasis will be given to the activities which offer better returns, economically and socially, and to new areas of investment.



#### 4.1 NON-FORMAL PRIMARY EDUCATION (NFPE)

The real question that is being asked is whether we can reach the goal of full literacy by the year 2000. My answer is 'yes', if we all, governments, non-government organizations, inter-governmental bodies, agencies, foundations decide to do so....

Federico Mayor,  
Director General, UNESCO

It is with this spirit that BRAC made a major breakthrough with its Non-Formal Primary Education (NFPE) Programme in 1985. While the overall objective is to assist the Government with its efforts to disseminate primary education throughout the country, its focus has been somewhat broader. Through education, the programme aims to :

- Reduce mass illiteracy and contribute to the basic education of a significant proportion of the country's children, especially those from the poorest families;
- Ensure enhanced participation of girls in education;
- Involve communities in their own socio-economic development;
- Contribute towards the strengthening of the Government's universal primary education programme;
- Build a strong foundation for ethical values conducive to intellectual and material growth; and
- Enhance the multi-sectoral potential of education in other areas such as population planning, public hygiene and health.

##### 4.1.1 Component and Process

###### 4.1.1.1 Two School Models

After a long experimentation and analysis period, BRAC has developed two primary school models directed at two different age groups. The first one, started in 1985, is a three-year programme for children 8-10 years old who have never enrolled in school. This programme is called Non-Formal Primary Education (NFPE). The second one, started in 1988, is a three-year programme for children 11-16 years old who have never attended school. This model is called Primary Education for Older Children (PEOC). Over 70% of all students are girls in both schools.

###### 4.1.1.2 The BRAC School

The BRAC school setting is highly structured. The teacher-student relationship tends to be very close mainly

because of the small size class of 30/33 students to one teacher and the students are taught by the same teacher throughout the full length of the course. Moreover, children develop a sense of security as the schools are located near to the children's and teacher's home and this also enables the children to receive individual attention from the teacher outside the classroom setting. The selected teachers are usually local recruits with at least nine years of schooling. Preference is given to women who at present constitute more than 85% of the teachers. The selected teachers are given a short term basic training course followed by monthly refresher courses.

The programme itself is an innovative approach aimed at improving the basic literacy situation in Bangladesh. The success of BRAC schools and the programme as such can be attributed to its learner centered and participatory approach towards a constructive learning environment. The BRAC NFPE curriculum is designed to be relevant to rural life and to suit the special needs of rural children.

The criteria for selecting villages where schools will be located include parent's demand, availability of teachers and students and proximity to a cluster of villages. Relevant curricula, well supervised teachers, reasonable class size and parent involvement have been important parameters in making these schools a success. Classes are conducted for an average of 270 days a year.



#### 4.1.2 Achievements

BRAC schools are characterized by their low drop out and high attendance rate. Table 17 shows several trends in the period between 1990-92.

While NFPE's role has been clearly defined from the beginning, certain years mark phases of changes due to increased momentum of the programme and lessons learned in the course of time. Such a phase is the period from 1990 to 1992. These years are marked by

as teachers are female. The curriculum is the same as the regular PEOC schools except for a health focus. Health text books have been introduced from class II and special health promoting activities must be performed by the student in an outside class. These adolescent girls are also involved in various health activities for the community, such as growth monitoring, EPI and so on, and these girls are later trained to be absorbed into the cadres of RDP's programmes.

**Table 17 : Number of Graduates and Admission into Government Primary Schools (1990-92)**

Year	Graduating Schools	NFPE	PEOC	Course Completion (%)	Total Graduates	% of Graduates Moving to Govt. Schools
1990	625	402	223	98.34	18,445	89
1991	697	-	697	99.60	20,827	88
1992	570	470	100	97.95	16,750	90
Total	1,892	872	1,020	98.68	56,022	89

maximum expansion and changes at all levels. Table 18 illustrates the quantitative growth of the programme till 1992.

**Table 18 : Expansion of Schools (1990-92)**

Information	1990	1991	1992
Number of Schools opened	2,204	2,890	5,675
Total Schools at the end of year	3,810	6,003	11,108

As can be noted from Table 18, 1990 ended with a total of 3,810 schools. NFPE began the 1991 year with 3,113 schools carried forward from the previous year. During the course of that year 2,890 new schools (1,261 NFPE and 1,629 PEOC) were opened and in December 1991 a total of 6,003 schools were operating. Number of on-going schools stood at 11,108 at the end of 1992. Thus the number of schools almost tripled between 1990 and 1992. The number of graduating schools to date was 2,066 and graduates were 61,053.

##### 4.1.2.1 Schools in WHDP Areas

As an important component of BRAC's WHDP, 1,000 special PEOC schools started operating in 6 Thanas in Rangpur and 4 Thanas in Mymensingh in 1991. These schools have a slightly different focus. They are only for the 11-16 age groups and all the learners as well

##### 4.1.2.2 Working in New Areas

December 1991 marked an exciting test for NFPE, with the opening of 100 new schools in the Kaliakor Thana, a 'non-RDP' area. It became evident from the activities in Kaliakor that there is no serious difficulty in starting NFPE in new or 'non-RDP' areas. Thus, the Kaliakor experience provided a great encouragement to the NFPE expansion plan in areas where other BRAC activities have not yet begun.

March 1992 marked the beginning of BRAC activities in the urban setting through ten schools that were set up on a pilot basis in the Khilgaon slum area of Dhaka. These schools follow the NFPE methodology and curriculum, though certain modifications had to be made to accommodate the programme to the urban atmosphere. The success of these schools has provided the incentive to expand further in the urban slum areas.

##### 4.1.2.3 Qualitative Changes

With the rapid expansion in the number of schools, several qualitative changes took place in the programme. In this respect 1991 can be marked as an important year. It seems to have summed up all the lessons that took place since 1984 and thus has paved the way for more comprehensive planning. NFPE hopes to open 20,000 schools by the end of 1993; 50,000 schools by the end of 1995, and 100,000 schools by the year 2000.

Keeping this goal in view, several changes and modifications took place in 1991 and 1992 based on past experiences. These are as follows :

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Keeping this goal in view, several changes and modifications took place in 1991 and 1992 based on past experiences. These are as follows :



## **4.1.3 Administrative and Operational Changes**

### **4.1.3.1 Field Stations**

In 1991, as a result of scaling up the NFPE administration became more decentralized. Offices of the Regional Managers became field stations and the number of Field Officers doubled for a tighter vigil and better communication. Moreover, four regions had been formed namely in Dhaka, Rangpur, Jessore and Mymensingh in order to promote further decentralization and control in the future. This would also promote improved dissemination of training, skills development and better co-ordination.

### **4.1.3.2 Managerial Structure**

The post of Area Manager was introduced in 1992 to facilitate the communication between the Regional Manager and the Field Officers. This would strengthen the bottom to top links. The post of Programme Manager was also created in 1992 in order to strengthen field management. It was felt that with the expansion, especially in non-RDP areas, contact in the field is even more crucial. The Programme Manager bridges the gap between the field and Head Office and maintains management at the field.

### **4.1.3.3 Resource Team**

A resource team of five members was formed at the end of 1992 to develop the staff on a pedagogic level. It is planned for them to organize workshops for POs, have follow-up meetings and prepare modules for training the POs and FOs. Once a cadre of efficient POs and FOs has been formed, then they are expected to lead more schools in the future through more efficient teachers. Thus the resource team is seen as a catalyst in the formation of efficient schools in the future, linking the FOs, POs and teachers towards their common goal of improved teaching in the classroom.

### **4.1.3.4 Monitoring Unit**

Constant evaluation and quality control is necessary with a rapid expansion. In order to facilitate such an evaluation, the monitoring unit was formed in 1991 consisting of four members. The monitors choose a school randomly and do an evaluation of all aspects of the school such as cleanliness of the school room and the students, performance and attendance of each child, evaluation of the teacher in terms of her lesson plan, and how well she follows the methodologies of teaching each subject. This report is submitted and discussed in the NFPE department and necessary steps are thereby taken.

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

Experience has brought about certain changes. According to decisions taken in 1991 an important modification was made in the PEOC or Kishor-Kishori model of school. In comparison to the 8-10 age group, fewer children among the 11-16 group transfer to the formal primary schools because they feel they are much too old.

To give these children an extended opportunity for further education, it was decided that all PEOC schools will, from 1992, have another year of schooling (i.e. PEOC schools will have a 3 year course instead of 2). During this additional year, new text books for classes IV and V will be introduced. This would not only reinforce and sustain retention but would also allow adolescents to continue in Secondary Schools if they wished to do so. Special courses will be designed for teachers so that they can easily cope with the syllabi to be taught.

### **4.1.3.6 Kishori Club**

Reports from the field showed that the students who did not continue with their education after finishing the BRAC school tended to forget a lot of what they had learned in the school. In order to promote retention level and to ensure that these students kept in touch with the skills learnt, 40 Kishori clubs were opened on pilot basis in Manikganj. These are meant to be used as libraries and reading centres for the Kishori girls. Studies have shown that Kishori clubs are successful in promoting the retention level of these students and thus it is planned that 2,000 more will open in September 1993.

### **4.1.3.7 Curriculum Changes**

A major change in 1992 has been in the methodology of teaching. A lot of changes have been brought about in the curriculum in 1992, based on the reports received from the field and are now being implemented in 1993. These changes have been made to make the curriculum more interesting and participatory and to increase the retention level of the students.

Students are now divided into groups of 6 and practice their skills in their groups. This helps them to learn from each other and here the teacher acts only as a facilitator. In Bangla class, the children are also provided with story books which they read in their groups after they have finished their text book. Card games help them to review the new concepts learnt in the story books.

Cards, role plays, mimes, field trips, group discussions, material display, and rhymes are some of the additions to the curriculum in Social Studies. In Mathematics, the class one text books is now presented as a work-book, after several pre-tests and evaluations. The Math books of the higher classes are being evaluated for further changes if necessary.

In addition to these changes, wall newspapers have been introduced in the classroom. This allows students to write and draw and exhibit these in the classrooms without being edited. The pre-test of this element has shown that it improves and enhances students' thought processes and their creativity.

#### 4.1.4 Future Directions

- The success of the NFPE schools has made it possible to hit for higher targets and the prevalent expansion rate. This in turn has brought about several changes in the management, structure and methodology of the existing schools in order to ensure a higher level of efficiency in the future. Several of these changes are lessons learnt from the past, while others are precautionary steps for the future.
- The acceptability of the NFPE Programme by the community and their demand for more schools, only reinforce the present plan for expansion and the venture towards the Jomtjen pledge.

## 4.2 PARALEGAL PROGRAMME

The Paralegal Programme was introduced on an experimental basis in BRAC's Manikganj Integrated project in 1986.

BRAC appointed a legal consultant to look into the issue of legal awareness for its group members. A special survey conducted by the Research and Evaluation Division (RED) of BRAC identified major areas of concern with respect to rural conflicts. Keeping these areas in mind, the paralegal team, headed by a legal consultant, designed the pilot legal awareness programme. Sixty group members were identified to form a cadre of paralegal disseminators.

Members trained on legal issues were mostly illiterate. This required additional efforts from the field based lawyers who organized group (i.e. trainee) discussions after formal training sessions to improve the retention rate of the training messages. The training of the cadres were organized in four phases (five days each) and concentrated on a single issue in each phase. There was a month interval between each phase. A description of the course content for each of the phases is given in Annexure 6.

After these 60 group members had been trained, they went around disseminating the information among their villages. However, this informal dissemination was not found feasible and the paralegal team decided that more structured teaching methods were required including classroom teaching.

In 1988, a TARC-based training course was organized by the paralegal team along with trainers on

communication skills for the cadre of 60. Out of them, 34 were qualified for taking classes. The newly structured paralegal programme started in Manikganj with 25 learners in each group being taught by the paralegal Shebok/Shebika. Each learner pays Tk. 10 as admission or entry fee which is given to the paralegal Shebok/Shebika as an honorarium.

#### 4.2.1 Objectives

- The legal empowerment of the rural poor, side by side with social and economic empowerment;
- Demystifying esotericism of the law through legal literacy classes; and
- Decreasing incidence of litigation among the landless as it is both time and cost consuming, a circumstance which they cannot afford.

#### 4.2.2 Components and Process

Results from the pilot programme were very positive. Subsequently, a decision was taken to extend the activities in a few more Areas. The programme was merged into the institution building component of RDP. After integration into RDP, the programme extended into 15 Areas, including 5 Areas in Manikganj. Ten group members (5 women and 5 men), with basic literacy, have been selected from each Area for training as paralegal teachers or Shebok/Shebikas.

Reading and writing ability of the Shebok/Shebikas made it possible to shorten the duration of training. Therefore, four training courses were introduced, each of six days in duration with a month's gap in between. Each course consists of 25 participants. The courses are:

- Paralegal Basic Training-I on Family Law and Law of Inheritance; and
- Paralegal Basic Training-II on Citizens Right and Land Law.

These two courses from the theoretical part of the programme. This is followed by training on teaching methodologies and is comprised of two courses:

- Paralegal Teachers' Training-I (PLTT-1) which deals with Family Law and Law of Inheritance; and
- Paralegal Teachers' Training-II (PLTT-2) on Citizens Right and Land Law.

All training is TARC based, and the trainers use manuals and consult the paralegal team personnel for Basic Training 1 and 2.

For the PLTT 1 and 2 they use flip charts and a paralegal team member frequently attends the training.

Changes have been made in the selection procedure of the Shebok/Shebikas and the duration of the training course. Preference now is given to group members with the basic literacy for training as a paralegal

Shebok/Shebika. Training of members without literacy requires a longer period and the output is as good.

The uniqueness of this programme is that the participants pay for it. However, time is needed to convince and motivate the group members to participate in a training course which requires payment even if it is a token one.

#### 4.2.3 Achievements

In 1992 the programme was expanded into another 15 Areas. This brings the total number of Areas to 30. Up to December 1992 a total 44,231 group members have received legal awareness training of whom 37,116 (84%) were women and the rest men. Nearly 91% of the training was provided during the period of RDP II. The proportion of women among the trainees was more than 86% (Table 19) which reflects BRAC's policy of focusing on women's needs.

**Table 19 : Legal Awareness Programme (1990-92) (Training for Members)**

Information	Cumulative up to Dec. '89	Progress during RDP II					Cumulative up to Dec. '89
		1990	1991	1992	Total (90-92)		
					Number	%	
Women	2,442	707	17,015	16,952	34,674	1,420	37,116
Men	1,627	269	3,143	2,076	5,488	337	7,115
Total	4,069	976	20,158	19,028	40,162	987	44,231

An evaluation report compiled by the Research and Evaluation Division, on knowledge retention of the legal literacy classes showed that the coverage has been beneficial. However, there have been only a few individual cases where there has been actual utilization

of the knowledge. For example, a handful of people have refused to pay or accept dowry for their children's marriage.

#### 4.2.4 Lessons Learned

The lessons learned from the paralegal programme can be summarized as follows :

- It is an useful awareness building activity ;
- Legal messages help to enrich the awareness level of group members ;
- It can contribute to the process of empowerment of the poor ; and
- Participants can share the cost if it is within their capacity.

#### 4.2.5 Future Directions

- The future plan is to expand the programme into another 60 Areas of RDP by 1993.

- The preparatory work in 30 Areas will start in March 1993 and Training Shebok/Shebika may start in July 1993. The rest 30 Areas may be covered in the second half of the year.

## 5.1 TRAINING AND RESOURCE CENTRE (TARC)

### 5.1.1 Objectives

- Training is a part of the total support service system developed in BRAC which enhances the capacity of the VO members. In RDP phase II, training played a vital role in disseminating information, channelling appropriate skills, helping to process tailored attitudes and developing professionals in development management for addressing the clientele needs. This has contributed to RDP achieving its objectives of poverty alleviation and empowerment of the poor.
- The seven Training and Resource Centres (TARC) of BRAC provide continuous support to group members. Training is conceived as a continuous process having two interconnected but distinct phases. In the first phase trainers are trained and in the second phase programme personnel and the programme participants are trained by the trainers. The major role of training is to help the organization to develop competent staff to keep pace with RDP as well as BRAC's growth and to support landless village organizations in their development.
- Two types of training are arranged for group members viz. human development and occupational skills development. The former includes functional education, consciousness raising, leadership development planning and management on sector programmes. Occupational training helps the members in developing their existing skills or acquiring new skills for carrying out employment and income generating schemes.

### 5.1.2 Achievements

#### 5.1.2.1 Beneficiaries

A total of 491,241 participants were trained during RDP phase II of which 104,420 (21%) were trained in 1990; 138,702 (28%) in 1991; and 248,119 (51%) in 1992. The overall target for this phase was 403,444 and has been achieved by 122%. This variation was necessary to fulfil the emerging needs of the programme. The composition of participants by category was: 348,385 (71%) RDP group members; 126,333 (26%) IGVGD cardholders; 4,456 (0.9%) NFPE teachers; 2,520 (0.5%) Gram Sheboks; and 9,547 (1.9%) BRAC staff.

#### 5.1.2.2 Courses

During this phase, 76 types of courses were implemented against the 60 targeted. Beyond the revised target, 14

new courses were added in 1992, of which four courses were for group members, four courses for Gram Sheboks, and six courses for BRAC staff.

#### 5.1.2.3 Beneficiaries and Course-Wise Achievements

The training target for RDP phase II was 403,444 participants involving 1,679,606 participant days of which the achievement was 491,241 (122%) and 1,938,401 (115%) respectively. Out of 474,718 group members, 59,125 (12%) were provided with human development training and the rest, 415,593, with occupational skills training, including 126,333 IGVGD participants.

#### 5.1.2.4 Changes

Further analysis of data indicates that in most cases the deviations were positive. The reasons for this deviation vary from course to course. However, the following reasons appear to be the most common:

- Similar to other course/s, so the more pertinent one was given priority;
- Staff drop-out and new recruitment;
- Backlog coverage;
- Introducing new courses;
- Phasing out from programme area; and
- Better supervision and service delivery.

These variations are well justified and are fully detailed in the "Training Report 1990-1992" published by TARC in April 1993.

### 5.1.3 Lessons Learned

The lessons learned during the period (1990-92) were as follows:

- Training curricula need to be reviewed at least once a year;
- Learning materials must be reviewed constantly. With this in mind, a training materials development unit has been installed in the Head Office;
- To manage this expanding large programme, job oriented training is much needed. Focusing on this issue, some new courses were developed and implemented. These were found very effective for programme implementation;
- Structured operations-related management courses were developed and implemented for professionalising the staff in rural development;

- The operation management courses need those trainers who are exposed to recent programming experiences. From that point of view, trainers who were involved in training for some time were sent to the field to gather practical experiences. This was found to improve training performances;
- Programme Supervisors/Managers/Sector Specialists were involved as resource persons in these types of training and their contributions to the training were invaluable;
- With the increased volume of training, number of trainers also increased and efforts are being made for maintaining the quality of the training; and
- The existing trainer's recruitment policy was found to be appropriate.

#### 5.1.4 Future Directions

- Training curricula will be reviewed at least once a year. To this end, course co-ordinators have each been assigned with specific courses.
- Learning materials will be reviewed on a continuous basis. The training materials development unit in association with the course co-ordinator will perform this review.
- More course will be developed for the different clienteles corresponding to their field and job description.
- A structured feedback system will be developed between RDP and the Training Programme for improving the training quality.
- Sending existing trainers in the field for gathering experience will be continued.
- Involvement of Programme Supervisors/Sector Specialists in pertinent training sessions will be continued.
- Internal forums for TARCs and MDP staff and consultations with the trainers and faculty members for their development will be continued. In some cases, they will be sent to other institutions for their professional development.
- The existing trainers' recruitment policy will be continued.

## 5.2 MANAGEMENT DEVELOPMENT PROGRAMME

The Management Development Programme (MDP) was introduced in 1988 under the Child Survival Programme (CSP), a core programme of BRAC, with the aim of strengthening the management capabilities of BRAC managers as well as Government health and family planning officers. A large number of management training courses were provided to the Government health workers, supervisors, mid-level managers (UH&FPOs/MOs) and senior managers (CS and DD-FP) from more than 130 Thanas of the Rajshahi Division during 1986-90 under the CSP.

### 5.2.1 Objectives

The Management Development Programme (MDP) emerged as a separate project in 1990 under the umbrella of RDP phase II and now a BRAC professional support service programme with the following objectives to :

- Strengthen the management capacity of BRAC; and
- Supplement the process of developing the management capacity of other organizations working in the rural areas;

Since its inception MDP has been working intensively on five components logically sequenced to meet the objectives. These are :

- Development of learning materials, research and documentation ;
- In-service continuing education ;
- Field follow-up and experience sharing ;
- Setting up experiential laboratories ; and
- Consultative services to other organizations.

### 5.2.2 Achievements

#### 5.2.2.1 Development of Learning Materials, Documentation and Research

MDP prepares a large number of reading materials which include handouts, exercises and cases for the courses mentioned above. The management cases used in the training programmes were developed through field research and first presented in the Case Presentation Forum (CPF), an in-house forum of BRAC for approval.

In 1992 MDP introduced a month long course called Operations Management Course (OMC) for RDP Area Managers. Four separate modules were developed as a part of the course curriculum of OMC. All Area Managers will be brought under OMC. A large number of materials were also developed for other courses, namely Savings and Credit Management Course for RDP programme organizers and a management course for IGVD programme staff.

#### 5.2.2.2 Faculty Development

A vigorous effort was made to develop a competent and professionally sound faculty for MDP. There were six faculty positions in 1990 which increased to nine in 1992. Despite the shortage of resource persons in its faculty, MDP successfully mobilized BRAC's in-house resources and involved different programme heads in class facilitation. To minimize this sort of problem, specific strategies for faculty development were formulated. These were : i) MDP staff members would be sent to recognized institutes for higher education outside the country, ii) MDP staff members would receive TARC as well as different programme exposures for a longer duration.

### 5.2.2.3 Field Follow-up and Experience Sharing

MDP introduced a systematic follow-up system to find out the degree of application of the management concepts and tools learned or developed by the participants during their training programme. In order to have some baseline for the follow-up activities the participants were asked to provide written commitments for at least 3 quantifiable management tasks which they would implement in their work place on return from the training. Post training commitments given by the participants were used as follow-up indicators.

### 5.2.2.4 Consultative Services to Other Organizations

**Non-Formal Primary Education:** For mobilizing partnerships in NFPE, BRAC has launched its Educational Support Programme (ESP) in 1991 and brought it under MDP management. The objective of ESP is to provide technical and financial support to small NGO's for replicating BRAC's model of NFPE schools. A total of 130 NFPE schools are being presently run by 46 different small NGOs.

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

### 5.2.2.5 Workshops and Seminars

MDP organized the Programme Presentation Forum (PPF), an in-house event where BRAC programmes were presented to BRAC staff in order to share up-to-date

for Mid level Managers of NGOs jointly with EIL (Vermont, USA) and PRIP, Bangladesh at Uttara and CDM respectively.

### 5.2.2.6 Joint Ventures with the International Organizations

The MDP organized three workshops in collaboration with FAO and EL TALLER. These were: i) a Workshop on Gender Analysis which was sponsored by FAO and attended by 29 participants, ii) an Asian NGO Meeting which was organized jointly by EL TALLER and MDP and 24 participants from abroad namely Poland, India, Thailand, Philippines, Holland, Germany, Indonesia, Sri Lanka and Bangladesh attended the workshop, and iii) a Bangladesh NGO Meeting which was jointly organized by EL TALLER and MDP in which 15 senior officials working in the leading NGOs in Bangladesh were present.

### 5.2.2.7 Physical Facilities

#### Training Facilities

In 1990 MDP initiated its activities in a rented house at Uttara. The Fish Hatchery and Training Centre (FHTC) which was built in 1988 at Rajendrapur was initially under the management of the Training and Resource Centre (TARC). But in July 1991 on completion of the construction of the MDP field unit, the Management Training Centre (MTC) at Rajendrapur some 45 km from Dhaka city FHTC was brought under the management of MTC. In May 1992 the Centre was formally inaugurated and renamed as CDM. The total capacity (CDM+FHTC+Uttara) thus increased up to 31,954 participants days.

**Table 20 : Yearwise Capacity Utilization of MDP Training Centres (1990-92)  
Participant Days and Utilization Rate**

Training Venue	Progress During RDP II								
	1990			1991			1992		
	Capacity	Participant Days	Utilization %	Capacity	Participant Days	Utilization %	Capacity	Participant Days	Utilization %
CDM	-	-	-	9,856	5,461	55.4	14,794	11,647	78.78
FHTC	-	-	-	9,504	10,323	55.4	10,560	11,386	107.82
Uttara	6,534	6,977	106.78	6,600	7,007	106.17	6,600	5,095	77.20

information about different programmes. A National Workshop on Livestock Development was organized by MDP in association with the World Bank and the Directorate of Livestock Services (DLS) at CDM in 1991. As a part of joint collaborations with International Organizations, MDP organized two courses: Training of Trainers (TOT) and Development Management Course

#### Fish Hatchery Wing

The fish hatchery wing of FHTC is now 20 ponds and a lake surrounding the eastern and northern side of the CDM campus. The yearly production of fish spawn was set at 205 kg. The wing produced 275 kg. of spawn and 1,404.74 kg. of fish by the end of 1992.

### 5.2.2.8 Performance

MDP offered a number of courses during 1990-92. A total of 5 training courses in 16 batches was organized in 1990 for BRAC as well as for the Government Health Department. In 1991 the Uttara training venue was utilized mostly to meet the BRAC's internal needs where a total of 46 training courses of different duration were organized. A total of 33 courses were organized during May-December 1991 at CDM. Of these courses 7 were conducted directly by MDP and the rest were conducted in cooperation with TARCs and other organizations. In

1992 a total of 15 courses/workshops in 42 batches for BRAC and training courses in 9 batches were organized for other organizations at CDM.

### 5.2.3 Changes

#### Field Laboratories

According to the original project proposal, MDP was supposed to set-up a laboratory Thana to develop relevant management cases in the health, livestock and fisheries sector. But later the idea was dropped considering the

**Table 21 : Yearwise Training Performance of MDP (1990-92)**

Training Course/ Activities	Department/ Organization	Progress During RDP II							
		1990		1991		1992		Total	
		Batch	No. of Parts.	Batch	No. of Parts.	Batch	No. of Parts.	Batch	No. of Parts.
Development Management Course (Health)	Govt./BRAC/ Other NGOs	9	179	-	-	4	76	13	255
Development Management Course (General)	RDP/IGVGD/ H.O.BRAC	5	105	2	39	7	140	14	284
TOT (Health)	CSP-BRAC	1	25	4	91	-	-	5	116
Monitoring Training	RDP	1	14	1	23			2	37
Organization Development Management	H.O. BRAC			1	18			1	18
Financial Management	RCP-BRAC			1	19			1	19
Approach to Rural Development	RDP-BRAC			3	66	4	57	7	123
Technical Training (Fish and Agriculture)	RDP-BRAC			1	19			1	19
Functional Education	RDP-BRAC			1	18	6	83	7	101
Health Orientation	RED-BRAC			1	26			1	26
Teacher's Training	ESP-BRAC			1	24			1	24
Operation Management Course	RDP-BRAC					5	103	5	103
Credit Management	RDP-BRAC					9	160	9	160
Facilitation Skills	RDP-BRAC					8	139	8	139
Livestock Management	IGVGD/RDP					1	20	1	20
TOT (Skill PO)	RDP					1	19	1	19
TOT (IGVGD)	IGVGD					1	18	1	18
TOT (Credit PO & GS)	RDP					2	37	2	37
Staff Development Training	NFPE					1	16	1	16
Project Implementation and Reporting	IGVGD/ WHDP/BRAC					1	23	1	23
Workshop	RDP/RCP/ WHDP/TARC			5	143	38	846	43	989
Meeting	RDP/REP/TARC			25	552	69	1,202	94	1,854
<b>Total</b>		<b>16</b>	<b>323</b>	<b>46</b>	<b>1,038</b>	<b>157</b>	<b>3,039</b>	<b>219</b>	<b>4,400</b>

necessity of utilizing the experience of many working Areas of BRAC. It was decided that it is better to use the whole BRAC rather than a specific working area as MDPs Field Laboratory.

### Consultative Group

MDP believed that forming a consultative group with members from outside would not be worthwhile because they would not be able to contribute enough towards meeting BRAC's internal demands. However, some experts from outside could be invited to review MDP activities & courses. A Senior Managers Forum (SMF), an in-house forum of BRAC, could act as a consultative group for MDP as well.

### Faculty Development

A workshop was organized at CDM in 1992 to select faculty members for MDP. Specific strategies for faculty selection as well as development were formulated. These were :

- Potential faculty member should be selected from among the best trainers of TARC ;
- Fresh potential candidates could be recruited ;
- MDP staff members would be developed through higher training ; and
- MDP staff members would receive exposure into different BRAC programmes.

### 5.2.4 Lessons Learned

Lessons learned during MDP's initial three years can be summarized as follows ;

- Considering the present strength and huge internal needs of BRAC, the major focus of MDP should be the development of BRAC's management capacity.
- Faculty development was found to be a difficult task. So, different alternative strategies had to be tried out.
- MDP and TARC should work together on complementary and supplementary basis for quality outputs.
- Using case study methods in the management training programmes was found to be very effective. More relevant cases should be developed through intensive field research. The Case Presentation Forum (CPF) should be more functional.
- The Programme Presentation Forum (PPF) was found to be useful for the programme personnel working in the Head Office.
- Utilizing in-house resources in the training programme was very effective but it was not always possible to mobilize those resource due to the preoccupation of the programme staff.
- Short, tailor made courses (2 weeks) offered to other organizations were found to be very effective.

- As the courses offered by MDP to other organizations were found to be costly, MDP will need to identify other possible financial support from agencies within or outside the country.
- MDP should continue to coordinate the "Organized Exposure Programme" to BRAC for international agencies.
- Joint ventures with the International Organizations in organizing workshops, seminars and training was found to be effective and MDP should continue such efforts.

### 5.2.5 Future Directions

- MDP's main focus would be the development of BRAC's management capacity.
- The faculty development process will be continued as per the strategy mentioned earlier.
- MDP will concentrate on organizing need-based short courses for BRAC as well as for other organizations.
- The Senior Managers Forum (SMF) would be treated as consultative group for MDP.
- MDP will develop more cases through its intensive field research for its management courses.
- Emphasis will be given to international networking with the development organizations/institutions holding workshops/seminars/exposure programmes.
- MDP will take the initiative to organize evening courses for BRAC staff and others in the new Head Office unit which is at present under construction.

## 5.3 RURAL ENTERPRISE PROJECT

The Rural Enterprise Project (REP), a BRAC support service project, was set up in September 1985 to address the problems of the slow growth of employment opportunities and the marginal involvement in traditional economic activities among the BRAC landless group by using traditional technology and management procedures. It is very difficult and to some extent risky, to bring changes in terms of diversifying enterprises, technology and management style into BRAC's regular credit functions. Therefore, an "Enterprise Development Wing" was created to try to explore new business ideas suitable for the rural poor.

### 5.3.1 Objectives

REP's objectives are to :

- Increase long term rural income generation prospects of the landless ;
- Explore opportunities in both farm and non-farm sector ;
- Investigate, test, organize and demonstrate new or improved income earning activities to increase productivity ; and
- Train landless people to undertake such activities.



### 5.3.2 Process

To develop new or improved businesses that can be owned, operated and managed by BRAC's target people, REP follows a practical methodology designed to achieve its goal. Initially, sector reviews are done to identify broad areas where REP can intervene. Based on these reviews, new ideas are generated for research and a variety of sources are used such as members of the target group, BRAC's field staff, technical staff, research institutes, literature reviews and so on. Once issues are identified, extensive background work is done to assess the potential and problems keeping the target people in mind. Ideas which emerge as good potentials from this preliminary background study, are put through a rigorous feasibility study focusing on technical, financial, socio-economic and management aspects of the particular business.

Business ideas which appear viable in the feasibility study are scheduled for implementation. An implementation plan is made consisting of an action plan, budget, monitoring and control mechanism, staff requirement (technical and non-technical), outside expertise and so on. A major part of the implementation plan is the monitoring, trouble shooting and control mechanism required for proper implementation.

Finally, the project funding requirements are set. REP provides funds for two categories of projects : experimental projects and pilot projects.

Experimental projects are the projects which are new to the country and to the RDP group members. This type of project requires controlled testing. The ownership of these projects remains with REP.

Pilot projects are the improved version of the traditional activities. These projects involve group members and are funded by REP depending on the risk involved in the business. REP classifies business risk into three categories :

- High risk for improved or new activities as yet untried in Bangladesh. Ownership resides with REP. Implementors' wages are paid by REP for a maximum period of 12 months after which they are expected to buy the enterprise at its full start-up-cost.
- Medium risk for a proven activity as yet untried by the landless in Bangladesh. Ownership is retained by REP but the landless group pay a lease/hire fee per month for a maximum of 12 months, after which they are expected to buy the enterprise.
- Low risk for a proven activity as yet untried by BRAC landless or improved version of present activities undertaken by BRAC's group members. Ownership and operation resides with group members who use their own or RDP loan funds.

The funds provided by REP for high and medium risk projects come from REP's Pilot Project Fund (PPF). During the implementation phase, projects are regularly monitored and at the end of the project, they are evaluated. All projects are documented and business profiles, training materials and so on are prepared on successful projects for implementation by RDP. REP also provides technical and other follow-up support to RDP during implementation.

Each new business goes through the following project cycle :

Business idea → Feasibility study → Formulation → Implementation → Monitoring → Evaluation → Management & Training Material Development (if successful) → Extension to RDP.



### 5.3.3 Achievements

During the period of RDP II, REP took up a total of 45 projects. This brings the cumulative number of experimental projects to 51 (Table 22).

projects are concentrated in Agriculture and Poultry & Livestock (Table 23.) The women-managed restaurant project is the largest on-going project of REP. The number of restaurants now stands at 279.

**Table 22 : Yearwise Distribution of REP Projects (1990-92)**

Information	Cumulative up to Dec. '89	Progress during RDP II					Cumulative up to Dec. '92
		1990	1991	1992	Total (90-92)		
					Number	%	
Handed Over Projects	2	3	10	9	22	1,100	24
Completed Projects	-	1	1	2	4	NA	4
Abandoned Projects	-	-	2	1	3	NA	3
Suspended Projects	-	-	2	1	3	NA	3
Unsuccessful Projects	4	2	5	-	7	175	11
On-going Experimental Projects	-	-	-	3	3	NA	3
On-going Pilot Projects	-	-	-	3	3	NA	3
<b>Total</b>	<b>6</b>	<b>6</b>	<b>20</b>	<b>19</b>	<b>45</b>		<b>51</b>

Of these projects 24 have been found replicable by the group members and have been transferred to RDP for wider application (Annexure 6). Twenty-two of the 24 projects have been handed over during the years of RDP II. In addition to that 4 projects have been completed and are ready for transfer to RDP.

Further analysis of the data suggests that the highest percent (33%) of projects that have been handed over to RDP are related to Fish culture. This is followed by Cottage Industry which presents 29%. The rest of the

Number of abandoned projects during the reporting period stood at 3 (i.e. 6%). In addition to that, 3 projects have been suspended for different technical reasons. In all, the period of RDP II was a crucial one in view of the development of REP. These experiences will substantially help REP to design its future activities.

### 5.3.4 Lessons Learned

- Limited and innovative projects can be made successful by close monitoring and supervision.

**Table 23 : Yearwise Distribution of Handed Over Projects of REP (1990-92)**

Sectors	Cumulative up to Dec. '89	Progress during RDP II					Cumulative up to Dec. '92
		1990	1991	1992	Total (90-92)		
					Number	%	
Fisheries	-	2	4	2	8	NA	8
Agriculture	-	1	1	1	3	NA	3
Poultry & Livestock	-	-	1	1	2	NA	2
Cottage Industry	-	-	3	4	7	NA	7
Others	2	-	1	1	2	100	4
<b>Total</b>	<b>2</b>	<b>3</b>	<b>10</b>	<b>9</b>	<b>22</b>	<b>1,100</b>	<b>24</b>

- Transfer of training materials, project manuals and procedures are important conditions for the extension of the projects under RDP.
- All the handed over projects are well accepted by the group members and being implemented successfully.

### 5.3.5 Future Directions

REP will conduct R&D on new enterprises which will be found feasible. Special emphasis will be given to new and non-traditional activities for women. The enterprises which have been identified as possible projects for investigation are as follows :

- Poultry feed mill
- Dairy farm
- Small poultry hatcheries
- Small transportation
- Food processing
- Honey processing
- New trading opportunities

## 5.4 RESEARCH AND EVALUATION DIVISION (RED)

### 5.4.1 Research on RDP Related Issues

The primary responsibility of the Research and Evaluation Division (RED) is to provide necessary research support to BRAC programmes. The Rural Development Programme (RDP), a cornerstone of BRAC interventions, experienced a large scale expansion during 1990-92. This expansion generated a greater demand for research on RDP activities than what was done before.

### 5.4.2 Plan for Larger Research Output

RED planned to meet this increased research need by adopting the following measures :

- Larger number of research issues were identified in consultation with the management and the Regional Managers of RDP;
- Capacity of RED was strengthened by hiring more research staff for greater research outputs ;
- A Village Study Project was initiated in 1990 to assess the long term effects of RDP ;
- Studies were undertaken on some aspects of RDP (e.g. paralegal, NFPE, training, housing) which were not researched before by RED ; and
- Efforts were made to develop and use some methodologies and tools that were new to RED (e.g. RRA, tools for assessment of basic education achievements).

The proposed research on RDP during the period aimed to produce a higher number of research reports covering different aspects of RDP such as institution building,

credit, savings, employment and income generation, human resource and skills development of the VO members, women's empowerment, and so on.

### 5.4.3 Achievements

The plan of accelerating research resulted in a larger number of research reports on RDP than produced before. This will be evident from the number of research reports completed before and during the RDP phase II as in Table 24.

Table 24 : Research on RDP Related Issue (1990-92)

Year	Number of reports completed
1988	9
1989	10
1990	9
1991	23
1992	17
Total (90-92)	49

Titles of the reports completed in 1990, 1991 and 1992 are listed in Annexure 8.

There have been some shortfalls between the issues identified for research and study projects actually taken up for implementation. This happened because the total number of research issues suggested by the RDP, external review teams, and the RED researchers was far higher than what could be accomplished in a particular year.

### 5.4.4 Lessons Learned

- The research needs are higher than what the RED could address. This implies further strengthening of RED in terms of research staff, quality of research reports, and in-depth analysis of some critical issues.
- The rapid rural appraisal (RRA) technique was used for the first time and in a limited way by RED researchers. Further training of RED researchers on RRA is necessary for a wider application of this method.
- The present level of expertise of the RED staff is limited for assessing the impact of BRAC's training, empowerment, and social impact of RDP.

### 5.4.5 Future Directions

- BRAC has developed plans for collaborative studies with several international organizations (e.g. ICDDR,B ; IDS Sussex) and expert consultation on different study projects. These are expected to further develop the capacity of RED and enhance the quality of research.

- The long term study projects (e.g. BRAC-ICDDR,B study at Matlab : Village Study Project) are expected to generate quality information that can be used for assessing the impact of RDP. These activities should be pursued.
- Studies on gender related and environmental issues need to be strengthened.
- Wider dissemination of research findings both at the field and national/international level will be pursued.

## 5.5 MONITORING

A monitoring cell was established in late 1988 to assist in developing an effective monitoring system for RDP. The cell was upgraded to a department in late 1990 and has been given the responsibility of monitoring both RDP and RCP. Most recently, the department also started monitoring BRAC's Education Programme (NFPE) which has its own monitoring system. Monitoring of BRAC's Health Programme (WHDP) is carried out by a separate monitoring cell. In the following paragraphs, an attempt has been made to depict the activities of the Monitoring Department related to RDP and RCP during the last three years.

### 5.5.1 Objectives

The goal of the department is to monitor key variables in order to enable RDP and RCP's management to assess the progress of the programme. Specific objectives of the department are to :

- Identify key variables of RDP and RCP and to develop a monitoring system which will produce both quantitative and qualitative information ;
- Address the decentralized management needs while developing the system ;
- Address the needs of the group members through these monitoring activities ;
- Compare actual performances to standards and identify deviations ;
- Create a database for cross-sectional analysis of information and future projections ;
- Interpret data in a manner so that the management can immediately use them in assessing progress and problems ; and
- Aggregate data periodically and prepare reports.

### 5.5.2 Activities

In order to approach the objectives, the department targeted the following activities during the period of 1990-92 :

- Streamlining of the monitoring system particularly with regard to credit and institution building ;
- Identification of key variable for monitoring ;

- Development of indicators to measure the progress of the VOs overtime ; and
- Design a framework for analyzing the collected data and preparing reports.

### 5.5.3 Achievements

The following lines would indicate that the department has accomplished the targets set for it over the past 3 years. It has developed a monitoring system which is capable of addressing the day-to-day management needs of BRAC and can generate information which provide 'early signals' to the management. The activities of the department now cover (i) collecting and analyzing quantitative data regarding institution building and credit (ii) monitoring qualitative aspects of the programme, including measuring the progress of the VOs overtime.

#### Monitoring of Quantitative Indicators

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

Data on these indicators are generated monthly through a format. Annexure 9 shows that the data sent by the branches are computer processed. The Monitoring Department analyzes the data and prepares reports. Monthly performances are compared to standards. The following reports are published by the department regularly :

- Monthly "MIS Results" : This report provides summary statistics on the monthly performance of VOs, membership, savings generation, disbursement of general and housing loans, average loan size, repayment and on quality of portfolio.
- Summary Findings : A separate report is produced each month which interprets the key statistics. These reports are designed to meet the demands of senior managers of BRAC both within the field and Head Office ; and
- Quarterly Statistical Reports : This report present statistics regarding all major components of RDP and RCP and provides a cross-section analysis of data in the important areas such as achievement of standards ; gender and sectoral distribution of achievements and so on.

#### Monitoring Qualitative Indicators

Statistics in most cases are complete and meaningful when they are supported by facts which, however, not always can be interpreted into figures easily. The demand for such facts in most cases changes over time depending on the priorities set by management. These demands are addressed by the current field monitoring system.

One or two monitors are placed in each Regional Office 'depending on the size' of the Region and are responsible for collecting first-hand qualitative information from the villages. A monitor generally covers 10 Areas each with 120 village organizations with a 6,000 to 7,000 membership. The Monitoring Department co-ordinates and supervises their work.

During 1990-1992 a total of 21 indicators have been monitored (Annexure 10). Annexure 11 shows that the monitors discuss the findings immediately (within a week) with the respective Area staff including the Manager. Findings are then presented at the monthly meeting of Area Managers, and then to senior managers in Head Office.

The Monitoring Department processes the data and prepares different reports viz. "Monitoring Results" which aggregate all statistics and a "Short Report" in vernacular form which interprets and discusses the statistics in detail. These reports are particularly useful for understanding the contemporary dynamics of the field. A brief of these reports is regularly published in the semi-annual and annual reports of the different programmes. To date a total of 14 reports have been published.

In addition, the Department has developed a set of 20 indices (Annexure 12) to measure the institutional progress of the VOs over-time. Baseline data were generated from 32 branches in 1992. These results have been found useful not only to BRAC management but also to group members.

The Monitoring Department has also devised a "Membership Application Form" which generates household level baseline data on a few indicators from each and every member when he/she joins BRAC groups. These data are particularly useful when one wishes to see the changes that take place over-time in the living conditions of the members.

The Monitoring Department actively takes part in the different training courses of RDP and RCP staff. Besides its regular activities, the Department helps the different BRAC programmes. During the last three years, the Department helped RDP in reviewing and devising the present savings and credit procedures. It also prepares RDP's and RCP's semi-annual and annual reports. Assistance is also given to BRAC's Education Programme in developing its own information system and analyzing some of its data.

#### 5.5.4 Lessons Learned

- Monitoring is an important tool for the Managers, particularly for expanding programmes and organizations.
- A monitoring plan is a pre-condition of effective monitoring.

- Monitoring must cover qualitative and quantitative variables simultaneously i.e. facts with figures.
- Effective monitoring assumes that the monitors administratively are not part of the programme which they monitor.
- Monitors must be sound academically and also have thorough knowledge about the operation of the programmes.
- Monitors should be objective and proactive to the feedback received from users on their work.
- Monitors are consumer oriented but are not confined to the demand of customers only. They need to create demand for new commodities.
- Monitoring messages should be simple, concrete, correct, complete and timely.

#### 5.5.5 Future Directions

- Efforts will be made to further streamline the monitoring activities regarding credit, savings and institution building.
- Focus will be given particularly to the sector programmes of RDP and RCP.
- The housing programme of BRAC which will get a new impetus and will receive more attention during the 3rd phase of RDP.
- The education programme which is expanding rapidly will be placed on the priority list for monitoring activities.
- Household level data which already have been generated for the existing members when they joined the group will be analyzed. These will be particularly useful in developing the future course of action.
- Organizational progress of the VOs will be monitored through follow-up interventions which in the medium and long term will be useful to understand more about the dynamics of the village organizations.

## Rural Development Programme (RDP II)

	Budget Jan. 90 to Dec. 92 Taka	Actual Jan. 90 to Dec. 92 Taka	Variance Jan. 90 to Dec. 92 Taka
EXPENDITURE:			
A. CORE PROGRAMME			
A.1 Institution building	45,496,924	51,840,722	(6,343,798)
A.2 Employment & income generation	86,046,024	110,500,807	(24,454,783)
A.3 Branch & Regional Office operating expenses	179,634,965	204,292,808	(24,657,843)
A.4 Branch, Regional & Head Office capital investment	75,936,100	96,354,123	(20,418,023)
A.5 Loan revolving fund	216,844,660	121,542,371	95,302,289
A.6 Support service			
A.6.1 Expansion of existing TARCs	15,550,000	16,037,049	(487,049)
A.6.2 Training and Resource Centre	39,160,000	48,539,045	(9,379,045)
A.6.3 Rural Enterprise Project	13,923,410	13,259,518	663,892
A.6.4 Research & Evaluation	8,701,399	11,181,157	(2,479,758)
B. SECTORAL PROGRAMME			
B.1 Non-formal Primary Edu. Programme	200,533,463	235,864,166	(35,330,703)
B.2 Development of Rural Managers	71,189,019	76,193,445	(5,004,426)
B.3 Vulnerable Group Dev. Programme	42,207,372	45,435,429	(3,228,057)
	995,223,336	1,031,040,640	(35,817,304)
C. Net interest income	(83,398,343)	(89,284,356)	5,886,013
TOTAL EXPENDITURE	911,824,993	941,756,284	(29,931,291)
FUNDING OF EXPENDITURE:			
Financed by BRAC Internal Resources	3,864,977		
Financed by Donors	937,891,307		
	941,756,284		

## Rural Credit Project

The Rural Credit Project shows an impressive financial performance during the reporting period of 31st December 1992: net operating surplus amounted to Tk. 41,934,039 as against a surplus of Tk. 17,935,397 in December 1991

	Forecast Taka	Actual Taka	Variance Taka
<b>1. Income and Expenditure Statement for the period from January to December 1992</b>			
<b>INCOME:</b>			
Interest on investment	39,400,000	35,990,386	(3,409,614)
Interest on loan	78,700,000	89,697,384	10,997,384
<b>TOTAL INCOME</b>	<b>118,100,000</b>	<b>125,687,770</b>	<b>7,587,770</b>
<b>EXPENDITURE:</b>			
Interest on deposits	15,000,000	17,433,016	(2,433,016)
Operating expenses	62,700,000	66,320,715	(3,620,715)
<b>TOTAL EXPENDITURE</b>	<b>77,700,000</b>	<b>83,753,731</b>	<b>(6,053,731)</b>
<b>NET OPERATING SURPLUS</b>	<b>40,400,000</b>	<b>41,934,039</b>	<b>1,534,039</b>
<b>2. Balance Sheet as at 31st December 1992</b>			
<b>A. ASSETS</b>			
A.1 Cash	10,300,000	5,505,435	4,794,565
A.2 Investment	376,000,000	550,543,456	(174,543,456)
A.3 Current Assets	0	15,895,587	(15,895,587)
A.4 Net loans	568,200,000	394,001,536	174,198,464
A.5 Fixed assets	86,900,000	69,838,838	17,061,162
A.5.1 Less accumulated depreciation	14,700,000	8,526,697	6,173,303
A.5.2 Net fixed assets	72,200,000	61,312,141	10,887,859
<b>TOTAL ASSETS</b>	<b>1,026,700,000</b>	<b>1,027,258,155</b>	<b>(558,155)</b>
<b>B. LIABILITIES</b>			
B.1 Members savings deposits	164,300,000	134,632,905	29,667,095
B.2 Group tax deposits	57,200,000	46,698,749	10,501,251
Total deposits	221,500,000	181,331,654	40,168,346
B.3 Current liabilities	0	37,833,057	(37,833,057)
B.4 BRAC Loan	754,000,000	753,296,626	703,374
<b>TOTAL LIABILITIES</b>	<b>975,500,000</b>	<b>972,461,337</b>	<b>3,038,663</b>
B.5 Cumulative net profit/(loss)	10,800,000	12,862,779	(2,062,779)
B.6 Current net profit/(loss)	40,400,000	41,934,039	(1,534,039)
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b>1,026,700,000</b>	<b>1,027,258,155</b>	<b>(558,155)</b>

## B. Staff Training

Name of the Training	Participant	No. of Participants
DTW Operation & Rice Production	PO (Ag) PO (Prog)	49
Irrigation Scheme Management	PO (Ag) PO (Engg)	35
Do	PO (Prog)	60
Irrigation & Water Management	PO (Ag)	5
Engine/Motor Repair & Maintenance	PO (Mech) PO (Engg)	71
Irrigation Scheme Management & Rice Production	GS (Irri) (New)	202
Do	GS (Irri) Old	76
Training of Trainer & Extension	PO (Ag) PO (Engg.)	29

### Annexure 3 : Achievement of Disbursement Targets (1990-92)

Year	Project	Target (Tk. in million)	Achievement	
			Amount (Tk. in million)	%
1990 (For the year)	Total	431.05	406.77	94
	RDP	334.80	322.87	96
	RCP	96.25	83.90	87
1991 (Cumulative)	Total	1,859.50	1,471.47	79
	RDP	703.50	733.54	104
	RCP	1,156.00	737.93	64
1992 (Cumulative)	Total	2,896.00	2,204.87	76
	RDP	635.50	681.40	107
	RCP	2,260.50	1,523.47	67

### Annexure 4 : Sexwise Distribution of Disbursement (Tk. in Million)

Year	Amount disbursed	Men		Women	
		Amount	%	Amount	%
1990	406.77	123.75	30	283.02	70
1991	604.60	176.48	29	428.12	71
1992	733.41	149.63	20	583.78	80
Total 1990-92	1,744.78	449.86	26	1,294.92	74
Cumulative up to Dec. '92	2,204.87	660.56	30	1,544.31	70



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Total 1990-92	1,744.78	449.86	26	1,294.92	74
Cumulative up to Dec. '92	2,204.87	660.56	30	1,544.31	70

### Annexure 5 : Achievement of Outstanding Targets (1990-92)

Year	Programme/Project	Target (Tk. in million)	Achievement	
			Amount (Tk. in million)	%
1990	Total	309.97	368.25	119
	RDP	233.96	282.98	124
	RCP	76.01	85.27	112
1991	Total	593.21	606.94	102
	RDP	267.32	320.01	120
	RCP	325.89	286.93	88
1992	Total	835.42	690.91	83
	RDP	263.41	266.23	101
	RCP	572.01	424.68	74

### Annexure 6 : Paralegal Course Contents

#### Family Law

- Marriage (e.g. registration of marriage, age bar, etc.) ;
- Dowry (e.g. giving or receiving dowry is illegal and a punishable offence) ;
- Divorce (e.g. verbal divorce is illegal) ;
- Legal requirements of polygamy ; and
- Guardianship of minors.

#### Citizens' Rights

- Fundamental rights of citizens ; and
- Criminal procedures (e.g. duties of the police towards citizens ; rights of citizens under arrest, etc.).

#### Land Law

- Timely payments of land tax to the Government ;
- Importance of preserving documents and keeping all receipts up-to-date ;
- Danger of signing on blank paper ;
- Usufructuary mortgage ;
- Minimum wages of agricultural labourers ; and
- Producers of share cropping (barga chash).

#### Inheritance

One of the primary demands for legal awareness was in the realms of inheritance. This is a vast and complicated area particularly within the Muslim law system. The following issues were covered to address that :

- Classification of heirs ;
- Main and primary heirs ;
- Share of each main and primary heir ; and
- Women as heirs (e.g. wife, mother, daughter).

## Annexure 7 : List of REP Projects

### A. Handed Over Projects

1. Nursery pond
2. Rice mill
3. Brick field
4. Semi-intensive Nilotica mono-sex culture
5. Vegetable production
6. Waste silk spinning
7. Social forestry
8. Fresh water Shrimp-Carp extensive pond culture
9. Thai Sarputi
10. Fish hatchery (Small hatchery)
11. Goat fattening
12. Integrated Poultry-Fish farming
13. Carp poly culture
14. Block printing development
15. Chawki rearing
16. Dye house
17. Drier improvement
18. Silk yarn weaving
19. Silk yarn selling
20. Maize cultivation
21. Nilotica culture
22. Poultry hatchery
23. HYV paddy cultivation
24. Power tiller

### B. Completed Projects

1. Semi-intensive Shrimp poly culture
2. Integrated fish farming
3. Bamboo bridge
4. Vegetable cultivation

### C. Abandoned Projects

1. Pigeon rearing
2. HYV vegetable seed production
3. Horticulture

### D. Suspended Projects

1. Galda nursery
2. Dhurry making
3. HYV sugar-cane (Chewing variety)

### E. Unsuccessful Projects

1. AVL dooby loom
2. Chick weight monitoring
3. Duck fish integrated farming
4. Feed efficiency on different variety of poultry
5. Improved block printing
6. Intensive shrimp culture
7. Livestock feed experiment
8. Mushroom culture
9. Cat-fish culture
10. Poultry layer cage culture in rural condition
11. Layer fish integrated farming

### F. On-going Experimental Projects

1. Mechanical workshops
2. Pearl culture
3. Agro-forestry

### G. On-going Pilot Projects

1. Api culture
2. Godown
3. Women managed restaurants.

## Annexure 8 : Studies Completed During RDP II

### a. RDP related studies completed in 1990 by RED

1. Who do not get loans and why : A look into unequal credit mobility in landless groups.
2. Gender differences and the role of women in the household : The case of BRAC female loanees.
3. Utilization of small trading loans under RDP/RCP.
4. Production and employment aspects of small enterprises for women : A case study of the Betila production centre.
5. Impact of IGVGDP : Case studies of poultry workers.
6. Profitability, capital and labour productivity of economic enterprises.
7. Issues for survival : The flood of 1989 and people's response.
8. BRAC women's development : An exploratory study.
9. Adoption of appropriate technology for the majority : Targeting the poorest first.

### b. RDP related studies completed in 1991

1. Price of BRAC development intervention : How costly is too costly.
2. Profitability, capital and labour productivity.
3. Intervention and change in rural Bangladesh : Impact on selected socio-economic indicators.
4. Impact of fresh water fisheries on the lives of the rural poor.
5. Loan recovery performance of the rural poor : Variations and inter-relationships.

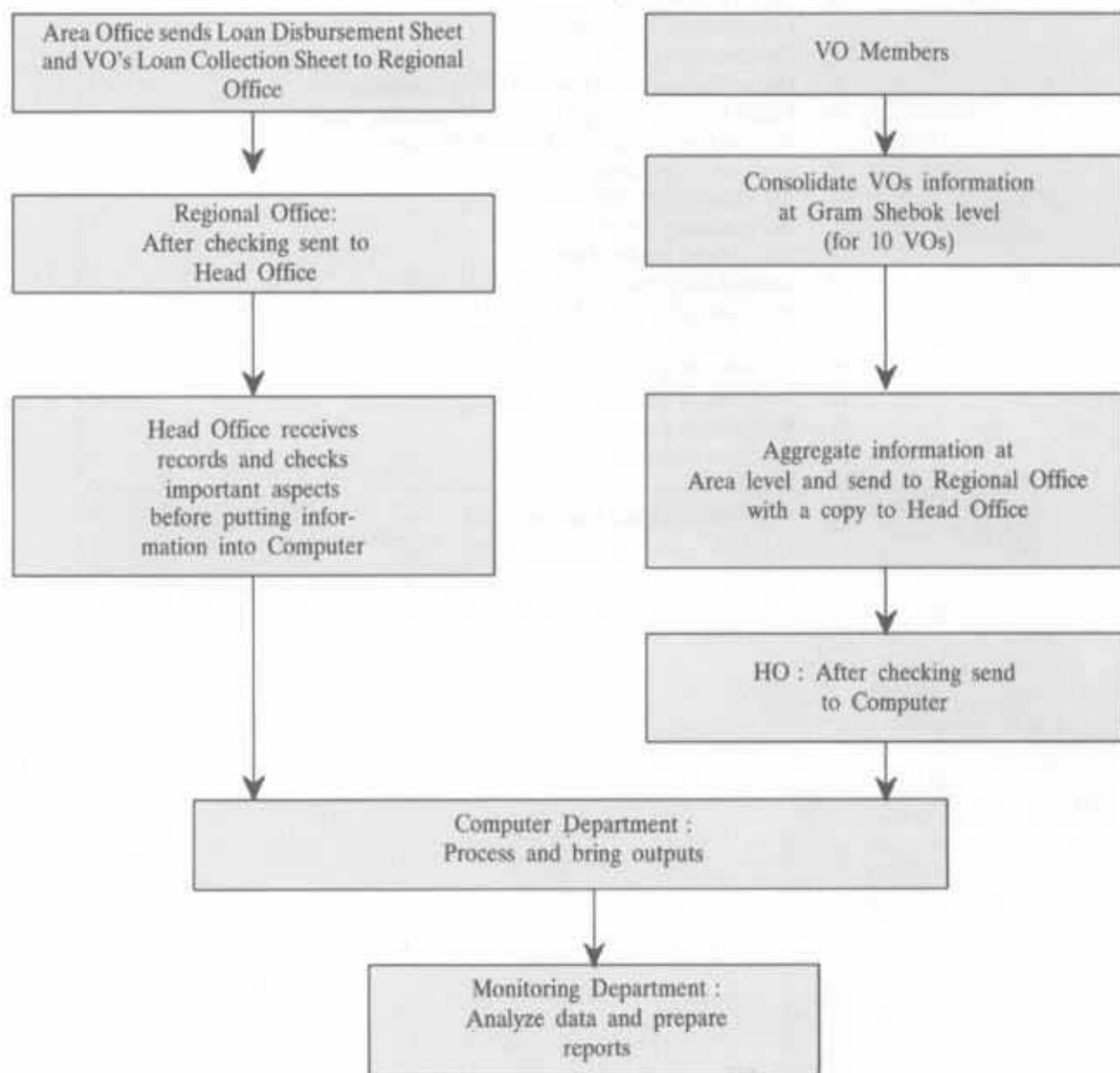
6. Causes of overdue loan in RDP (a) Gheor-1 RDP (b) Atghoria RDP and (c) Paglapir RCP.
7. Programme response to research recommendations.
8. Impact of IGVD : An exploratory study of poultry workers in one Upazila.
9. Performance of former NFPE students in former schools.
10. Roof over my head : A study on BRAC's housing programme for the poor.
11. Issue based meeting of RDP : A status study.
12. Planning and management training for the VO members : A look into some aspects.
13. Federating village level organizations.
14. The paralegal programme : A study of knowledge retention.
15. Profile of RDP activities in ten villages under VSP.
16. The daily life of the landless people in Bangladesh : A case study.
17. Literacy situation (6-16 years age group children) of the areas where BRAC schools are operating from its inception (1985).
18. A study on Menstruation : Beliefs and practices by adolescent girls.
19. Landless irrigation and social relations : A study on the social impact of a BRAC programme.
20. Technology development and diffusion : A case of collaboration between BRAC and the Government of Bangladesh.
21. Credit for the rural poor : The case of BRAC in Bangladesh. Small enterprise development.
22. Rural Migration in Bangladesh : Scene from an Upazila of the South West region.
23. The role of rural touts in institutional credit and its impact on the loanees.

**c. RDP related studies completed in 1992**

1. Social constraints for working women : Notes from a rural area of Jamalpur.
2. Managing women's income generating activities : A case of Mirzapur.
3. The NFPE teachers : Competencies in English and Mathematics and their personal background.
4. Assessment of Basic Education of Children in Bangladesh.
5. Dependency relationship and development : A case of two villages.
6. Assessment of the impact of poultry and chick rearing (Report on a RRA training exercise).
7. Women in poverty alleviation : Six case studies.
8. The BRAC Samity : Collective participation or control by a few ? Case studies from four villages.
9. Rural credit project of BRAC : A review of the performance of Nabagram union.
10. DTW irrigation technology in rice agriculture in Bangladesh : The impact on output and input combination.
11. Assessment of basic education of NFPE and PEOC graduates.
12. Literacy in rural Bangladesh : Enrolment and drop-out in selected NFPE village.
13. Sericulture programme : A summary of its problems and prospects in Bangladesh.
14. Women behind the net : A profile of inland fishing community.
15. Coping with everyday life : A study on household problems and options in two villages of Bangladesh.
16. Land distribution pattern : Case of a southern village in Bangladesh.
17. Nutritional impact of the VGD and IGVD project beneficiaries.

## Annexure 9 : Collecting, Processing and Analyzing Quantitative Data

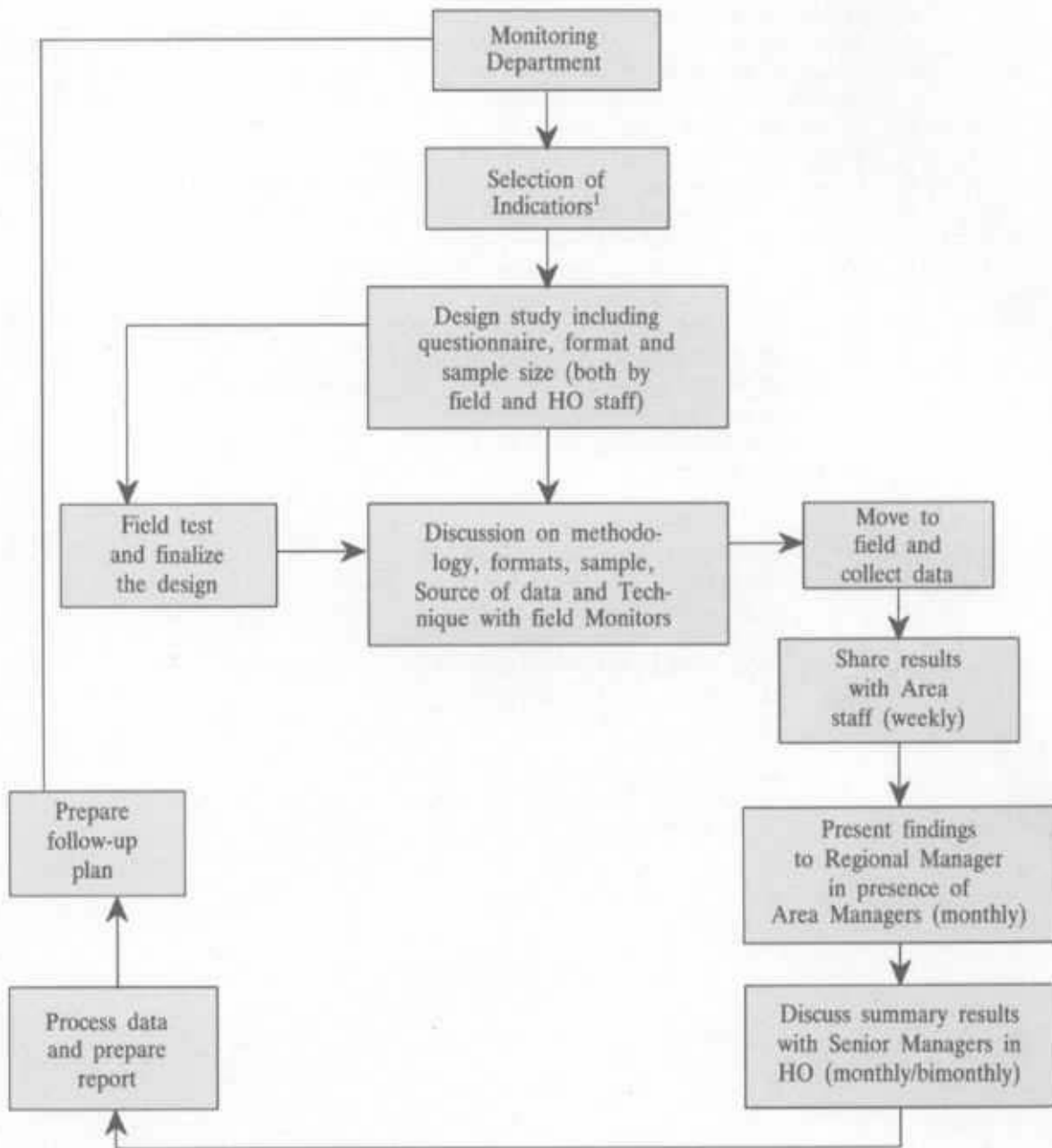
### A. Credit



## Annexure 10 : Issues Monitored during (1990-92)

1. New Members
2. VO's Weekly Meeting
3. Savings Deposit
4. Uses of Housing Loan
5. Characteristics of Vegetable Growers
6. Sericulture Guard
7. Primary Information on Loan and Saving Pass-books
8. Engine Preservation, DTW Coverage Membership Age of Shareholders, Attendance Rate in SOC Meetings
9. Insurance Card Renewal
10. VO'S Monthly Meetings
11. VO'S Quarterly Report
12. Uses of Paddy Husking Loan
13. Dropped Out Members
14. Staff Meetings
15. Chick Rearing
16. Utilization Rate of Loans
17. Availability of Register : (IGVGD)
18. Resolution Register
19. Functional Education
20. Loan Resolution
21. Availability of Savings Pass-book

## Annexure 11 : Field Monitoring Process



<sup>1</sup> A yearly plan is prepared at the beginning of the year in consultation with selective Area Managers, Regional Managers and Senior Managers of RDP. The plan includes the priority list of variables to be monitored. The yearly plan is then divided into four quarters.

## Annexure 12 : List of Indicators for Group Monitoring

1. Number of (issue based) monthly meeting
2. Functional education (social awareness) training
3. Human development training (leadership)
4. Human development training (management and planning)
5. Skills training
6. Per capita weekly savings (Tk.)
7. Attendance rate in monthly meetings
8. Group's pass book (upto date or not)
9. Group's resolution book (adequately used or not)
10. Group's quarterly report prepared by members (nos. of report prepared)
11. Election of management committee of the group (held or not)
12. Percent of households with sanitary latrine
13. Percent of VO's girls married before eighteen years old
14. Percent of eligible children (6-10 years) attending school
15. Percent of eligible children immunized (< 1 year)
16. Percentage of pregnant mother' immunized
17. Percentage of mothers having second baby in less than three years
18. Percentage of VO's decisions implemented
19. Outstanding borrowers
20. Overdue borrowers

Notes : A. Distribution of Indicators by Input and Output :

Input (1,2,3,4,5,8,9,10,19)

Output (other than input indicators)

B. Subject-wise Distribution of Indicators

Group Related (1,4,5,7,8,9,10,11,18)

Economic (6,19,20)

Health (12,15,16)

Social (2,3,13,14,17)



**design**

Aneela Haque

**photography**

BRAC Photos

**printing**

BRAC Printers Bangladesh

**BRAC**

66 Mohakhali Commercial Area  
Dhaka 1212, Bangladesh  
Tel 884180-7, 600161-4, 600106-7  
Fax 880-2-883542, 883614  
Telex 632327 BRAC BJ