

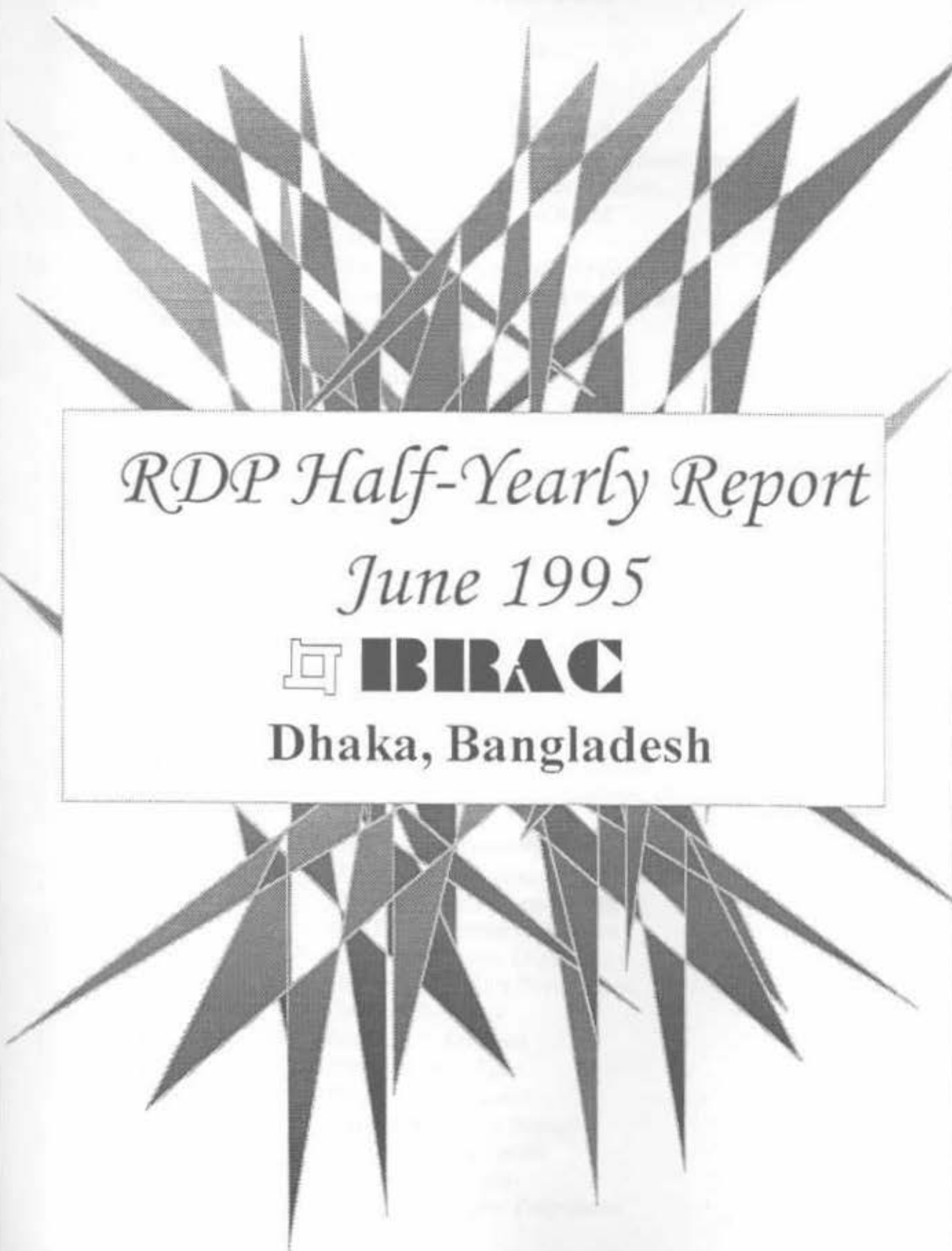


RDP Half-Yearly Report

June 1995



Dhaka, Bangladesh

A decorative graphic of stylized bamboo leaves, rendered in a dark grey color, radiating from the center of the page. The leaves are elongated and pointed, with some overlapping to create a sense of depth and movement. The entire graphic is set against a light background and is enclosed within a thin black border.

RDP Half-Yearly Report
June 1995

 **IBRAC**

Dhaka, Bangladesh

List of Abbreviations

AI	Artificial Insemination
AM	Area Manager
AO	Area Office
APO	Ageing of Principal Outstanding
BADC	Bangladesh Agriculture Development Corporation
BEOC	Basic Education for Older Children
BSB	Bangladesh Sericulture Board
DFL	Disease Free Laying
DLS	Directorate of Livestock Services
DRR	Department of Relief and Rehabilitation
DTW	Deep Tubewell
DVM	Doctor of Veterinary Medicine
EHC	Essential Health Care
EPI	Expanded Programme for Immunisation
ESP	Educational Support Programme
FWV	Family Welfare Visitor
GOB	Government of Bangladesh
GTF	Group Trust Fund
HKI	Helen Keller International
HO	Head Office
HPP	Health and Population Programme
HRDM	Human Resource Development Management
HYV	High Yielding Variety
IAS	Impact Assessment Study
ICDDR	International Centre for Diarrhoeal Disease Research Bangladesh
IFAD	International Fund for Agricultural Development
IGVGD	Income Generation for Vulnerable Group Development
KK	Kishore Kishoree
LFT	Lake Fishing Team
MDP	Management Development Programme
MIS	Management Information System
NFPE	Non Formal Primary Education
NGO	Non Governmental Organisation
OSD	Occupational Skills Development
OTR	On Time Recovery
PA	Programme Assistant
PHC	Primary Health Care
PO	Programme Organiser
PRA	Participatory Rural Appraisal
PSF	Progressive Silk Farmer
RCP	Rural Credit Project
RDP	Rural Development Programme

RED	Research and Evaluation Division
REP	Rural Enterprise Project
RLF	Revolving Loan Fund
RM	Regional Manager
RO	Regional Office
RRA	Rapid Rural Appraisal
SAE	Social Awareness Education
SLDP	Smallholder Livestock Development Programme
TARC	Training and Resource Centre
TOT	Training of Trainers
UCI	Universal Child Immunisation
VGD	Vulnerable Group Development
VO	Village Organisation
WFP	World Food Programme
WHDP	Women's Health Development Programme
ZM	Zonal Manager

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Introduction

The Rural Development Programme (RDP) is the primary means through which BRAC delivers its development services to the rural poor. RDP targets those people who own less than 50 decimals (0.5 acres) of land and depend largely on selling manual labour for their survival. RDP operates through the formation of organisations of this target group.

After forming a village organisation, the members meet weekly, start savings and take out loans. They can also access BRAC's sector programme support in activities such as poultry, livestock, fisheries, etc.. In these sectors BRAC provides technical training, supply of inputs and logistical support.

BRAC operates a non-formal primary education programme (NFPE), aimed at the children of the poor. RDP also operates a human rights and legal education programme (formerly known as the paralegal programme) and provides health care through its essential health care programme.

Table 1 Rural Development Programme

Components	Activities
1. Village Organisation	Organisation Development, weekly meetings, Issue based meetings,
2. Credit Operations	Savings, loan disbursement.
3. Income Generation	Poultry, livestock, sericulture, fisheries, social forestry, agriculture, irrigation.
4. Education	Non formal primary education, human rights and legal education
5. Health	Essential health care
6. Special Programmes	Vulnerable group development programme, small holder livestock development programme
7. Training	Orientation course for VO members, staff training.
8. Support Services	Monitoring and Research

There are special programmes targeted towards the poor such as the income generation for vulnerable group development programme (IGVGD) and the smallholder livestock development programme (SLDP). These programmes concentrate on the very bottom of the poverty bracket. The participants in these programme eventually join the regular RDP programme.

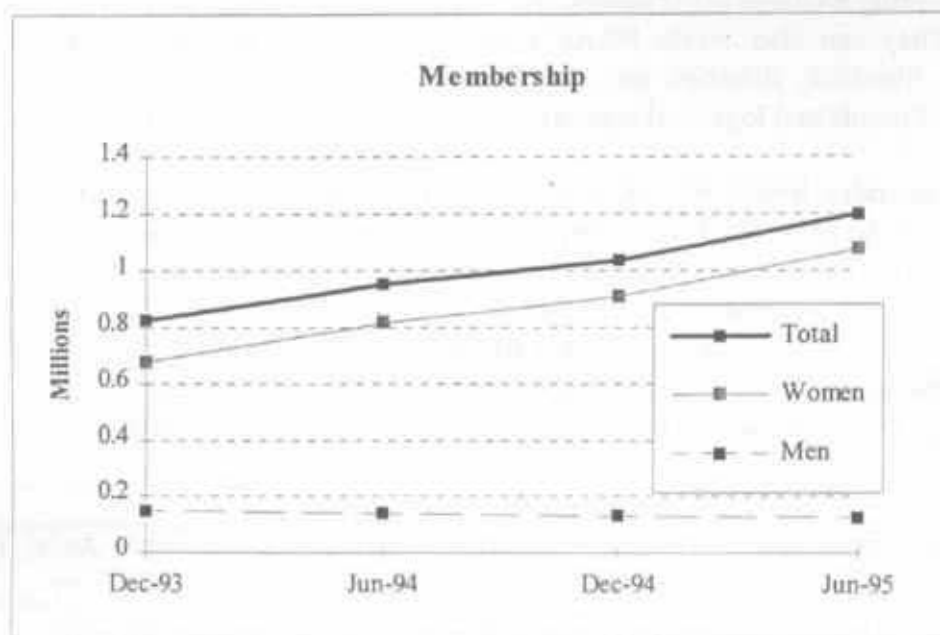
The different components of RDP are summarised in Table 1.

Membership

RDP opened 40 new Area Offices between Jan - June 95 bringing the total number of Area Offices to 235. The growth in membership is shown in Figure 1. In December 94 there were 1 million members in RDP and by June 95 membership had increased to 1.2 million. This growth in membership has come by recruitment of female members. RDP policy is now to only recruit female members. In June 95 female membership stood at 90% (1.07 million).

Figure 1 Membership

Increase in membership has been through recruitment of females



Drop Out Rate: The dropout rate is 2%, with the female dropout rate at 2% and the male dropout rate at 5%. One reason for group member dropout was dissatisfaction with certain aspects of RDP's credit rules. The Group Trust Fund in particular came under a

Table 2 Dropouts

	Jan-June 95 Dropout (thousands)	June 95 Membership (millions)	%
Total	29.6	1.20	2
Female	23.2	1.08	2
Male	6.4	0.12	5

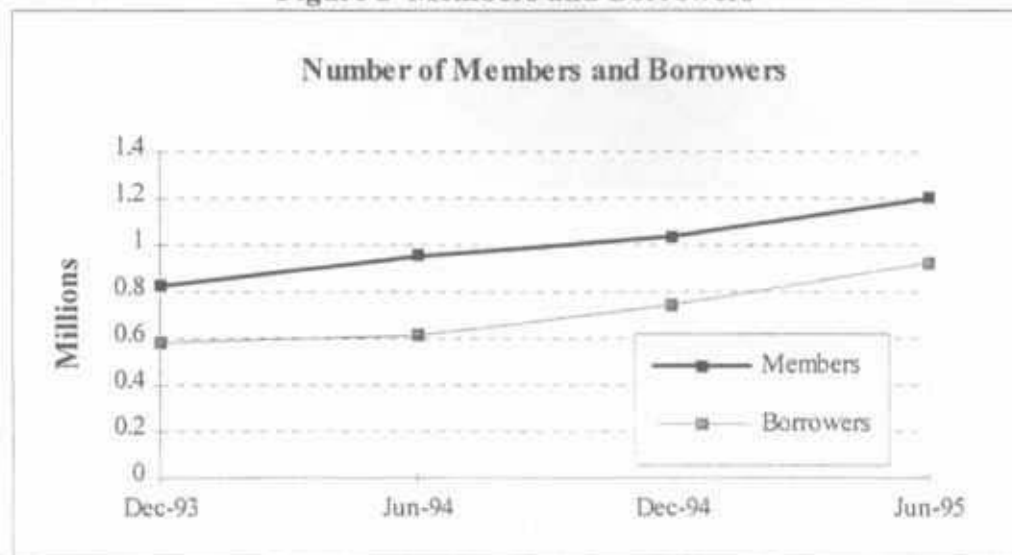
lot of criticism from the group members because they were not clear about the use of these funds. Therefore RDP in these last six months has stopped deducting for the Group Trust Fund. The number of dropouts during Jan - June 95 is given in

Table 2.

Credit

The increase in membership has been accompanied by a corresponding increase in the number of borrowers. The number of borrowers can be seen in Figure 2. This shows that the number of borrowers increased by 0.2 million between Jan to June 95.

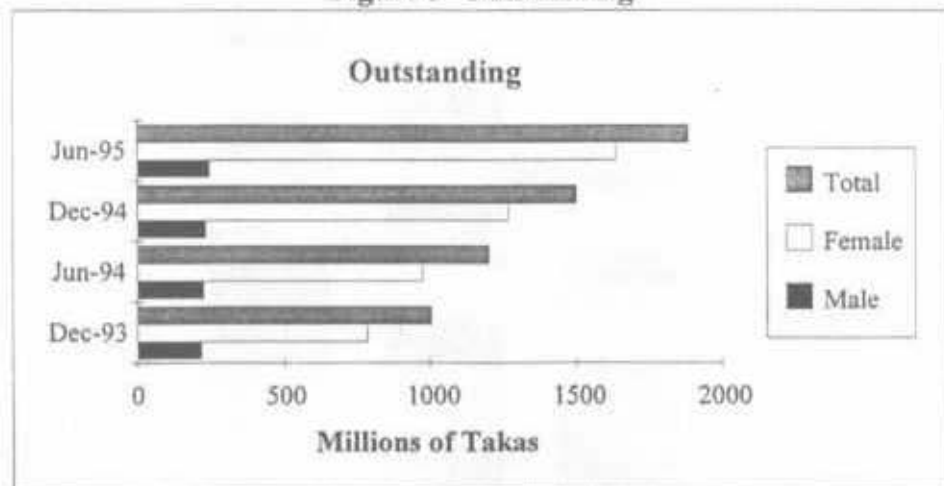
Figure 2 Members and Borrowers



Source: RDP Credit MIS (Only RDP members)

As a result the amount of money outstanding during the six month period has increased from Tk 1500 million in Dec. 1994 to Tk 1883 million in June 1995.

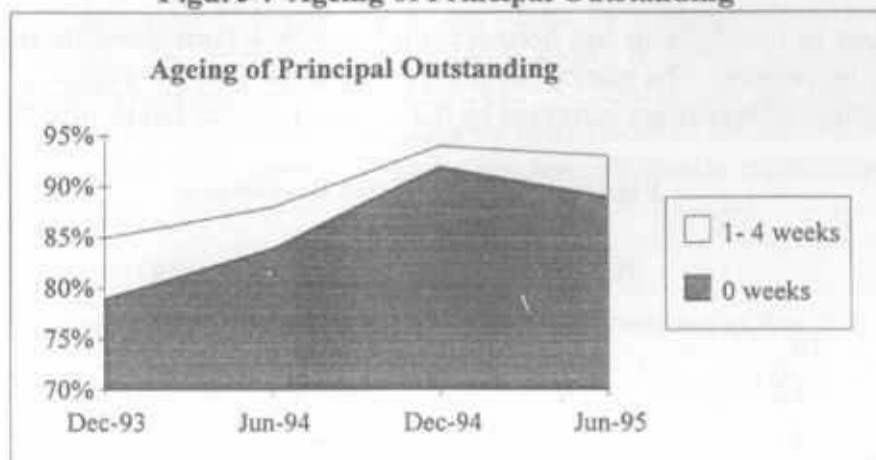
Figure 3 Outstanding



(Source: RDP Credit MIS)

The growth in the amount outstanding has been accompanied by better quality in the lending program. The ageing of principal outstanding for the 0 weeks and 1-4 weeks is shown in Figure 4. This shows that of the money lent out over 90% had arrears of less than 5 weeks. Approximately 88% of the portfolio had no arrears in June.

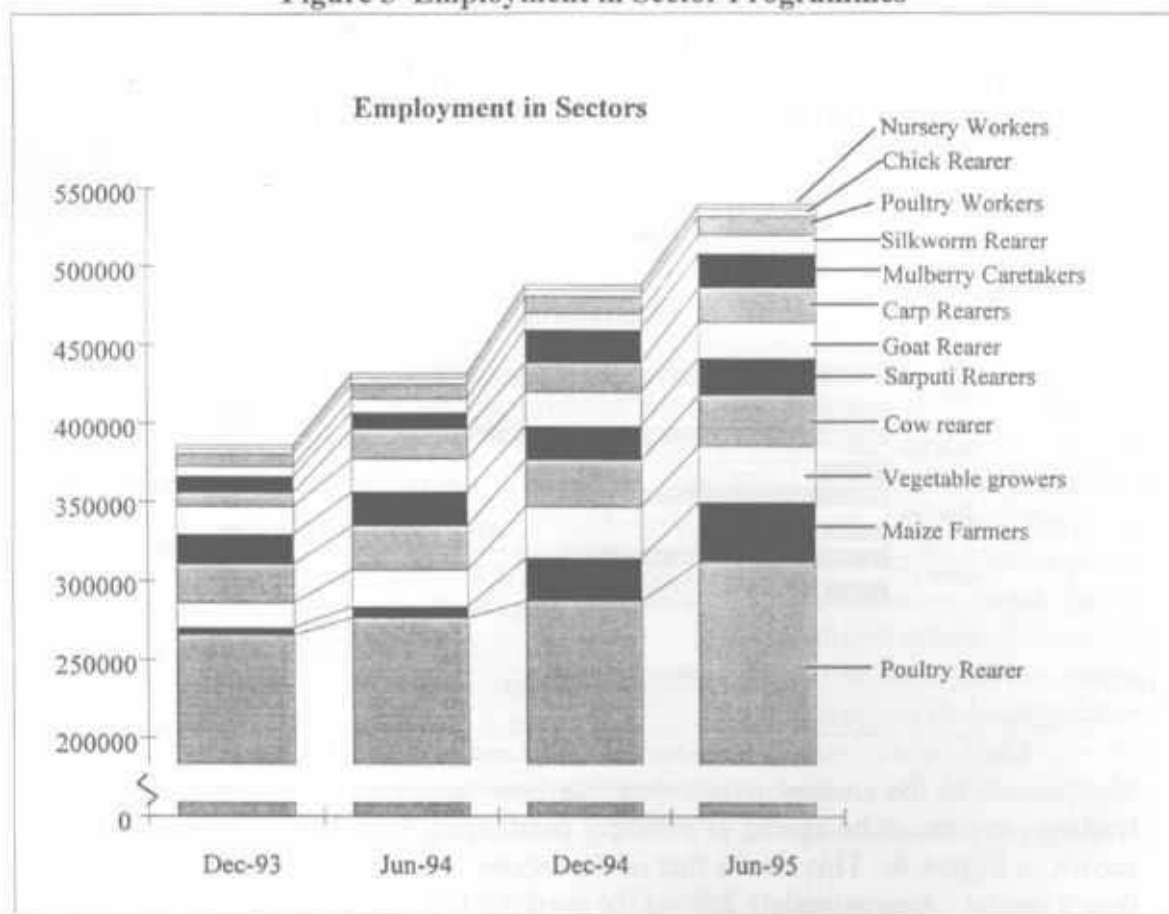
Figure 4 Ageing of Principal Outstanding



Income Generation Programmes

There are several sectors in the income generation programmes. These are the poultry & livestock, fisheries, sericulture, agriculture & social forestry, and irrigation. The

Figure 5 Employment in Sector Programmes



employment in these sectors was growing as can be seen from Figure 5. The activity that employs the largest number of persons is poultry rearing with over 300,000 persons. The other activities have employment figures ranging from 5000 - 45000. The employment in all sectors combined adds up to over half million people. The area that experienced the most rapid growth was maize cultivation. The number of maize farmers increased at a rate of 40% between Jan and June 95. The sector programmes have collected Tk 9.09 million in the period of Jan to June 95, which is 47% higher than the Tk 6.2 million collected between Jan - June 94.

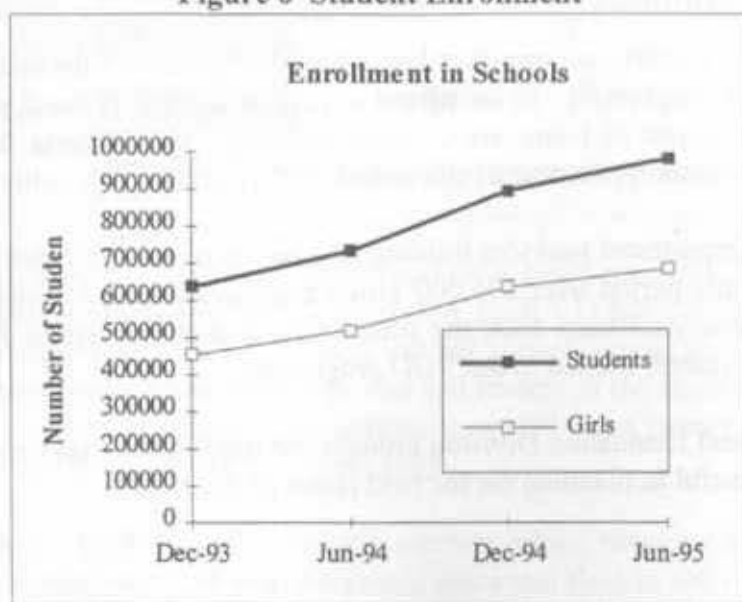
Special Programme

RDP has two programmes that target the bottom of the poverty bracket. These programmes give training on poultry rearing and provide other inputs. The income generation for vulnerable group development programme provides participants with wheat for two years. During this period they receive training in poultry rearing. After the two year period they are supposed to get income solely from their poultry rearing activities. The SLDP programme works exactly like an RDP programme except that the participants are given training in poultry rearing as a rule. In the six month period the VGD programme trained an additional 72,000 women and disbursed additional loans of Tk 77 million. During the same period the SLDP programme trained an additional 52,000 women and disbursed additional loans of Tk 45 million. In June 95 there were over 230,000 borrowers in the IGVGD programme and 82,000 borrowers in the SLDP programme.

Social Development Programmes

BRAC operates an extensive network of schools that provide non formal primary education for poor rural children. By June 1995 the number of schools was over 30,000

Figure 6 Student Enrollment



and the enrollment had increased from 0.9 million in Dec. 1994 to almost 1 million in June 95. The proportion of girls among the students was 70%.

The most impressive achievement came from a different quarter. Nineteen former NFPE students took the matriculation exam this year. Ten of them passed this examination in the first division and another seven got second division. One of the students who passed in the first division got three star letter marks!

The Human Rights and Legal Education programme covered 7,300 VOs and held courses for 230,000 group members. The main objective of the programme is to make group members aware of the law. The programme now provides group members with information about the Muslim Family Law, Human Rights, Muslim Law of Inheritance, Land law and some facts from the criminal procedure code. Formerly this programme was known as the Paralegal programme. The term paralegal however conjured up the mistaken notion that the programme would provide expertise on law to group members. Therefore BRAC decided to change the name to Human Rights and Legal Education. One of the aims of the programme has been to encourage members to start registering marriages, get their girls married at later ages and follow the legal procedure for divorce.

The Primary Health Care Programme was renamed Essential Health Care this year because the services offered by this programme are not compatible with the concept of primary health care as endorsed by WHO. This programme concentrates on offering services such as health and nutrition education, family planning, access to safe water, sanitation and immunisation. The programme trains village health workers who carry a selection of essential drugs. In the period of Jan - June 95 the programme helped immunise 61 thousand children under 1 year old and 85 thousand pregnant women. The programme also distributed 0.6 million Vitamin A capsules.

Support Programmes

The Monitoring Department monitors key issues that are useful for management for their operation of the programme. In the period of July 94 to July 95 the department looked at issues such as usage of loans, issue based meetings, loan criteria fulfilment, savings deposit, chick mortality, feeding of silkworms, EPI coverage, fish cultivation, etc.

The Training Department provides training to group members and staff on a wide variety of topics. In this period over 274,000 group members took the orientation course and 1800 Programme Assistants took the orientation course for credit PAs. There were 75,000 poultry rearers trained in the VGD programme.

The Research and Evaluation Division brought out the Impact Assessment Study of RDP that has been useful in planning for the next phase of RDP.

Village Organisations and Credit Operations

Village Organisation Development

Background and Purpose

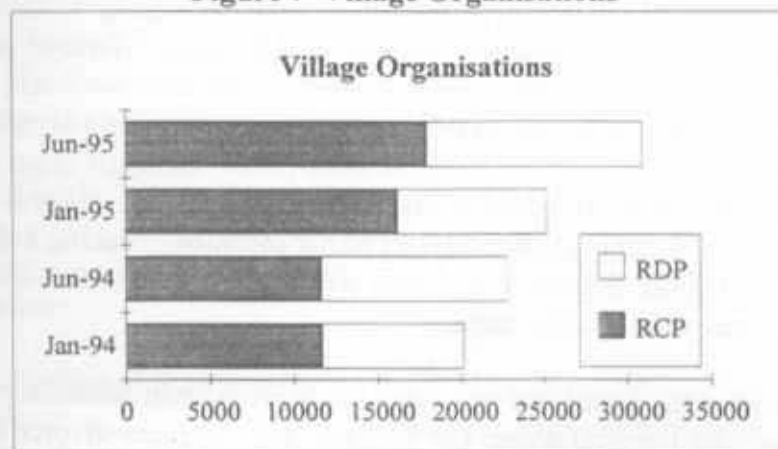
BRAC organises landless individuals into village based organisations and provides them with credit and necessary training. Group members use this organisation to participate in economic and social development activities. RDP uses the VOs as a vehicle for reaching its various services (credit, health, education) to the VO members.

The purpose of forming village organisations is to develop a network of the rural poor who can then access the RDP services and participate in development activities.

Outputs

Village Organisations (VO): When RDP opens a new Area Office its staff, conducts a door to door survey to identify the target population of the area. The entire working area of an AO is divided into 160 units for the formation of VOs. Ideally, a VO has 35-40 members. However, as soon as there are 20 members, it can start activities such as

Figure 7 Village Organisations



weekly meetings, savings, loan disbursement and issue based meetings. Members receive an orientation course at the time of VO formation. Each VO has 7-8 small groups, each comprising 5 members with a leader. Each VO has a management committee consisting of an elected chairperson, a secretary, a cashier and leaders of the small groups. Figure 7 shows that the number of village organisations increased from twenty two thousand to over thirty thousand in the period Jan - June 1995.

Weekly Meetings: Each VO has a weekly meeting which takes on a fixed day of the week. These meetings are held at a designated place and time in the morning. Savings

deposits and loan repayments, selection of borrowers, deed agreements are the normal business of these meetings.

Issue Based Meetings: Once a month VO members meet for an issue based meeting. This is a forum in which members discuss contemporary social, economic and political issues. The lessons covered through HRLE sessions are discussed at these meetings. The issue based meetings enable the VO members to identify the specific issues which affect their daily lives and act to protect their interest. Each issue based meeting is supposed to be conducted under the auspices of a PA. The meetings are not limited to those who are members in the village organisation. Members are encouraged to bring their husbands to these meetings. RDP discourages the discussion of service delivery by RDP at these meetings so that group members can deal with other issues and problems unrelated to RDP services. Members already have a forum (the weekly meetings) in which to discuss RDP related issues. RDP also encourages the PAs to be observers rather than convenors of these meetings.

The basic premise is that group members should be able to organise on their own and be able to avail themselves of opportunities from wherever they can. They should seek a more prominent voice in their community and work towards more independence in their decision making. Although group members have made remarkable progress in these spheres much more needs to be done.

Group members are confronting problems such as domestic violence, oppression, injustice, land inheritance problems, lack of social status, violence against women, polygamy, dowry payments, illegal divorce, timely payments for work, rights to Khas land etc. Violence against women in particular wife beating is an universal problem that women rich or poor face. A group member from Utrail, Dinajpur faced this problem in the first half of this year. Her case is discussed in Box 1. Awareness of problems is merely the first step in taking action against social injustice. Taking action to fight this injustice is a much more difficult step. Many issues will only be resolved through radical and long term changes in society itself.

Oppression takes many forms and has many faces. A woman constantly faces threats of violence. Besides physical abuse her husband may threaten divorce or he may take another wife. He or his relatives may throw her out of the house (see Box 2). Add to this an oppressive environment in the rural areas and the choices that women have to mitigate their hardships are extremely limited.

Despite this very difficult situation group members have made progress on several fronts. Illegal divorce is going down thanks to the awareness of the women regarding the laws concerning divorce. Most divorces are initiated by the male against the wished of the woman and effectively constitute abandonment. Most of these divorces are done verbally

Box 1: Wife beating the universal problem

A is a member of the Fakirpara Sromojibi Mohila Organisation in Utrail village, Dinajpur. Both her parents are dead. She was married at the age of 15 to a man five years older than her. Her husband is a poor day wage labourer and is a terribly ill tempered man. He used to beat up A on the slightest pretext and constantly threatened her with divorce. Once he beat her so severely that her entire body was bruised and bleeding and she became unconscious. The members of her village organisation tried to treat her but the injuries were so severe that they had to take her to the Ahajpur Sadar hospital where she was treated. The group members collected money for her treatment and looked after her to the best of their ability, while she was in the hospital. Members of the VOs discussed A's case at a meeting and there was a lot of passionate arguments as to what should be done about her case. The members were determined to do something. When A returned from the hospital the group members organised a shalish inviting influential members of the village to this hearing. After hearing the arguments of both sides the shalish declared that A should be given 1 higha of land by her husband and he should pay her compensation of Tk 3000. A's husband complied with the judgement and made the payments to her.

and are therefore illegal (contrary to the prevailing myths in Eastern as well as Western countries). The Human Rights and Legal Education programmes makes women aware of their rights so that they can take action against illegal divorce. Polygamy places women at a considerable disadvantage and is another issue against which they are struggling.

Group members are being asked to wait until their daughters get on the voter's list before getting them married. Group members have responded and are getting their off spring married at a later age. This is particularly true if the marriage is between the offspring of two group members.

In the past misappropriation of relief goods by the members of the local government used to be a problem. Nowadays however group members are much more prepared to assert their right in these matters.

Every year villagers face a variety of health problems such as diarrhoea, dysentery, and others. Many of these health problems can be mitigated if they have access to safe drinking water and are much more careful about sanitation. Members have become more aware of the drinking water and sanitation problems.

Education for women is a very important step on the fight against poverty. The Meena programme has been driving this message home through the use of animation and cartoons revolving around a girl named Meena. RDP has been promoting education for

girls through the use of Meena as a symbol. Members are sending their girls to school. They themselves are more conscious about being able to sign documents rather than using thumbprints.

Box 2: Home is where the in-laws are

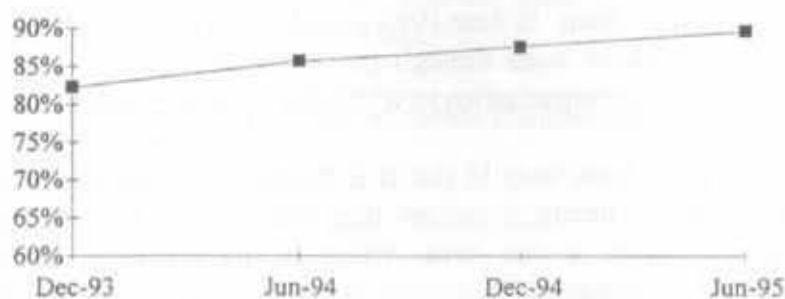
N is a group member in the village of Poschim Kaji Kosba in Munshiganj thana. She has had constant disputes with her brother-in-laws regarding their home. Her elder brother in laws threatened to break down her home. N took her problems to her group and it was discussed in a issue based meeting. The group consisting of 25 members were unanimous in their opposition to any unjust action. They decided that if any body tried to forcibly break down her house, then they would oppose their action. A three member team was organised to look into the issue. Soon after this, a bitter quarrel took place between N and her in-laws. One of the in laws came with his offspring to break down the house. The VO members got the news and rushed to the house to prevent the destruction. In the face of this opposition the brother-in-law and his family had to retreat. The success of their action has resulted in the group members feeling much more confident about their ability to act for their own good.

Staffing: BRAC has started basing Human Resource Development POs at the Regional Office Level. Each of these POs will be responsible for 8 area offices Each month they will have a meeting with the PAs and give them directions on how to conduct themselves at issue based meetings. The PA have to become observers rather than full blown participants at these meetings.

BRAC has also instituted two zonal HRD specialist posts and has appointed a senior regional manager to the post of Head of Social Development in RDP.

Training: The VO members receive training in Human Resources and Skill Development. Originally training was done at the Training and Resource Centres but group members found it difficult to stay at these centres for extended periods for time and now most of this training is taking place at the Area Office or the village. The PAs will receive "training of trainers" from TARC and then conduct field level training.

Figure 8 Female Membership (%)



Recruitment of Women: RDP strategy is to concentrate exclusively on females for new membership. This is reflected in the fact that an increasing proportion of the membership is female as shown in figure. As the figure shows female membership has changed from 88% in Dec. 94 to 90% in June 95.

Credit And Savings

Background and Purpose

The poor face the problem of access to reasonably priced credit. Although the activities of development organisations have dramatically altered the situation in the eighties the demand for credit among the rural poor continues to grow. Nowadays most development programmes usually have a credit component. BRAC started a lending programme as early as 1975. However the real expansion in credit operations took place with the inception of RDP in 1986.

Credit operations are carried out through the village organisation. Group members must show the ability to deposit savings since regular savings promotes financial discipline. They are then given loans and the group is collectively responsible for the repayment of the loan. Micro-credit is different from ordinary lending in that the poor have little or no collateral. The group functions as a body that has a collective responsibility to repay the loans. The weekly payment schedule ensure two things each payment is relatively small compared to the size of the loan and secondly it is very easy to monitor when someone is falling behind on their payments.

The advantage of credit operations from the organisations point of view is that it is possible to make it self sustainable. In RDP, an Area Office is supposed to become self sustaining in its credit operations once it is four years old. It is then called an Rural Credit Project (RCP) branch. The loan portfolio in such a branch is supposed to be large enough so that the interest payments cover the cost of operations.

The Credit and Savings programme has two broad objectives, to operate a self sustaining credit operation and to mobilise savings.

Outputs

The Credit Extension System: In June 1995 a total of 0.9 million RDP members (77% of total membership) had taken loans through the 235 RDP Area Offices. The loans are extended through the village organisation to which the group member belongs.

A person is eligible for loans only if she is a member of a village organisation. Loan proposals originate at VO meetings and are then submitted to the AO for approval. The borrower collects the loan at the Area Office in the presence of the management committee. No physical collateral is required to get the loan. VO members are supposed to monitor their peers and help each other keep to their payment schedules.

Borrowers pay the loan instalments at the weekly meeting. The PA collects the money on behalf of BRAC. The amount collected by the PA is credited to the borrower's passbook and an entry is made in a collection sheet. The money is then deposited with the accountant at the AO. The MIS department produces reports on indicators such as on time recovery rates, disbursement, loan portfolio and ageing of principal outstanding for the benefit of the credit and savings management.

Revolving Loan Fund (RLF): Credit operations are carried out by means of a Revolving Loan Fund (RLF). Loans realised, are credited to and form a part of the RLF for extending further credit. This process of lending, recovery, and further lending ensures that the credit facilities are eventually available to all VO members. A 2% loan loss reserve is kept in order to cover the risk of default loans

Frequent borrowing and payment makes a borrower more capable of taking out more loans of a higher value.

Savings: The ability to save is an important factor in the financial capability of the borrower. VO members are supposed to save Tk. 5 per member per week. In addition RDP deducts 5% from each loan. This amount becomes part of the member's savings.

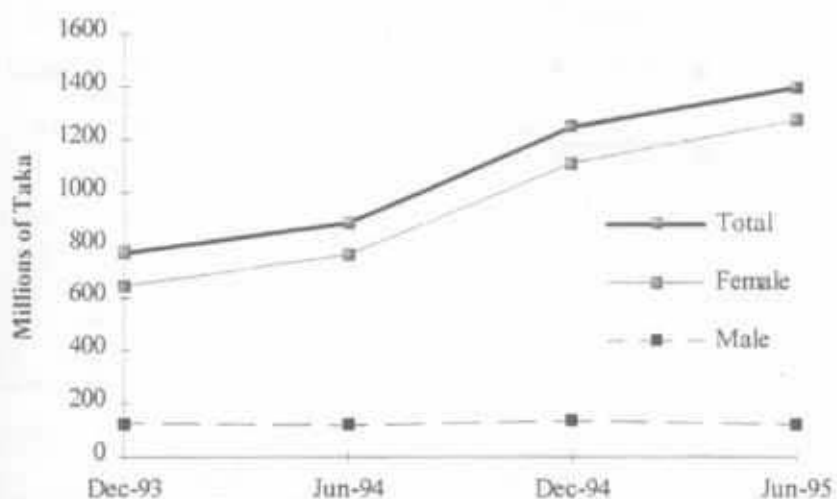
Borrowers Needs: RDP has faced criticism from group members because of the Group Trust Fund which was a sum of money deducted from group member loans and set aside for their use. Group members voiced dissatisfaction with these deductions and RDP therefore stopped deducting for the Group Trust Fund.

New members had also expressed dissatisfaction with the long waiting period for getting their first loan. Nowadays members can get their first loan after 6 weeks membership. RDP also tries to ensure that all members get a loan within six months of joining.

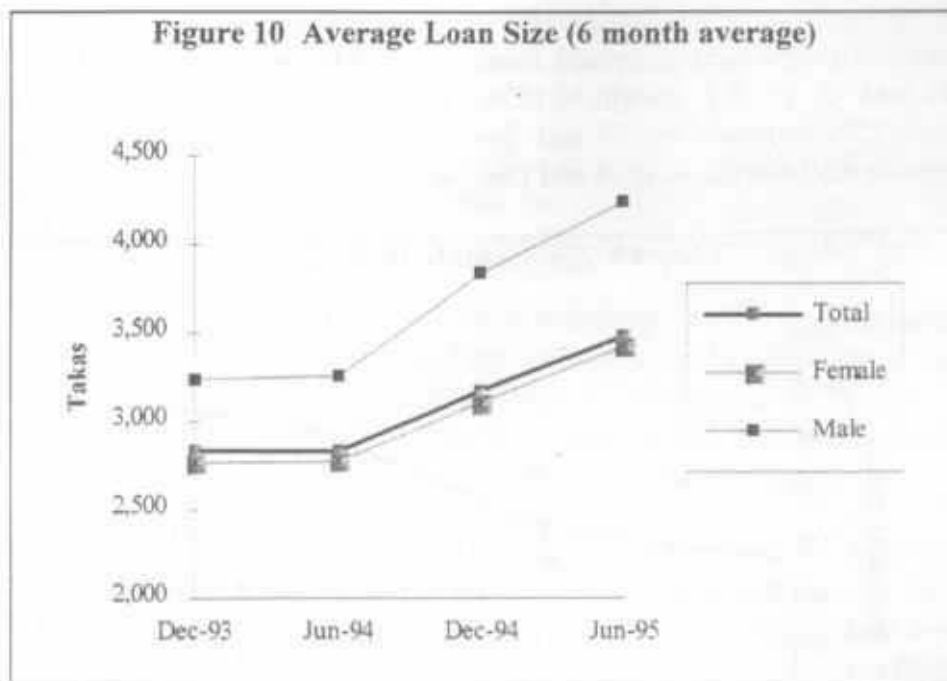
Achievement

Six monthly disbursement increased from Tk 1.2 billion in the Dec. 1994 to Tk 1.4 billion in June 95 which is growth of 12%. By comparison the six month disbursement figure grew 15% between Dec. 93 and June 94. Both these growth rates are below the rate of growth between the June 94 and Dec 94.

Figure 9 Six Monthly Disbursements



In June 95 the average loan size (six month average) was Tk 3,483. Between June 94 and June 95 the average loan size for men increased by Tk 986, while for women the increase was Tk 650. In June 95 men's loans averaged Tk 4,242 per loan while for women the average was Tk 3424. The question that immediately comes up is what is the reason for this difference. There is a difference between women members and male members in terms of the average amount of time that the two groups have been with BRAC. Given RDP's policy of recruiting only women members it follows automatically that the average age of membership among females is lower than that of males. Therefore many more female members are on their first or second loans. These loans are automatically smaller than subsequent loans and this will depress the average loan size for females.

Figure 10 Average Loan Size (6 month average)**Table 3 Average Loan Size**

<i>Average Loan Size (in last 6 months) (Takas)</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jun-95</i>
Male	3,238	3,256	3,836	4,242
Female	2,768	2,774	3,107	3,424
Total	2,835	2,831	3,173	3,483

Table 4 Disbursements (6 monthly)

<i>Disbursement (6 months) (Millions of Takas)</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jun-95</i>
Male	126	119	137	126
Female	645	767	1114	1281
Total	771	886	1251	1407

Table 5 Outstanding

<i>Outstanding (Millions of Takas)</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jun-95</i>
Male	218	224	232	246
Female	786	975	1268	1637
Total	1004	1199	1500	1883

Table 6 Cumulative Disbursement

<i>Cumulative Disbursement (Millions of Takas)</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jun-95</i>
Male	955	1074	1211	1337
Female	2722	3489	4603	5884
Total	3677	4563	5814	7221

Group members have been saving and at the end of June 95 the amount of savings stood at Tk 639 million. This represents an increase of 37% over the amount saved in Dec 94. Most of this increase in savings came from female group members who are the majority of the members in RDP.

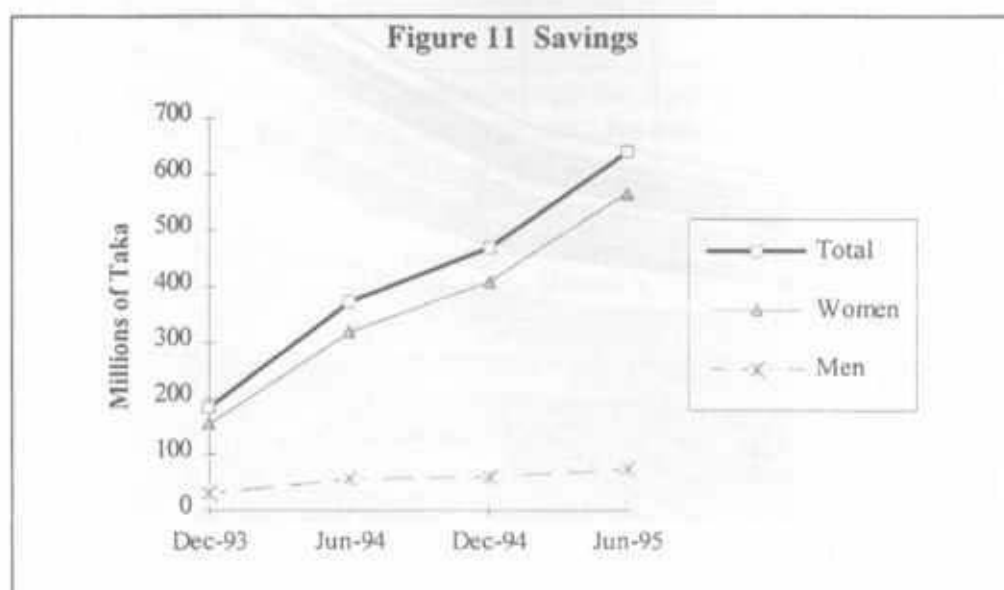


Table 7 Savings

<i>Savings (Millions of Takas)</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jun-95</i>
Men	31	55	59	73
Women	154	318	409	566
Total	185	373	468	639

The loan portfolio is given in Figure 12. The portfolio has grown to over Tk 1.8 billion by June 1995. The portfolio has grown a total of Tk 400 million in the period Jan - June 1995. The growth was steeper between Jan - March and levelled off slightly during the period of April to June.

Figure 12 Loan Portfolio

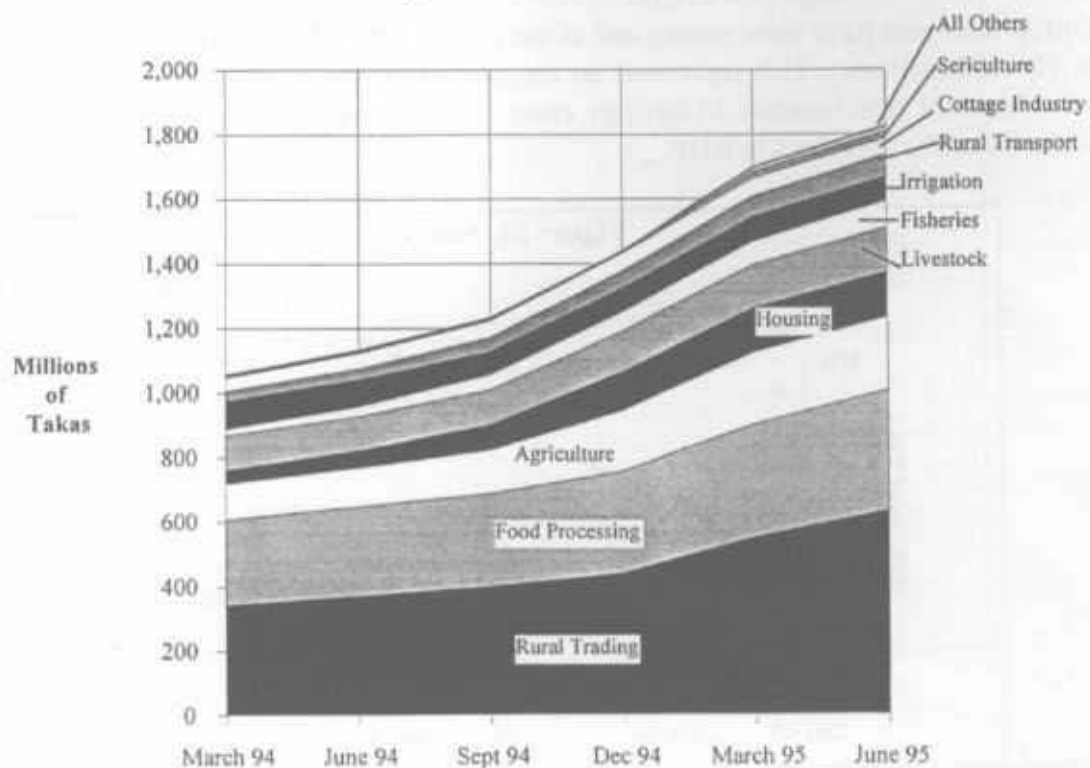
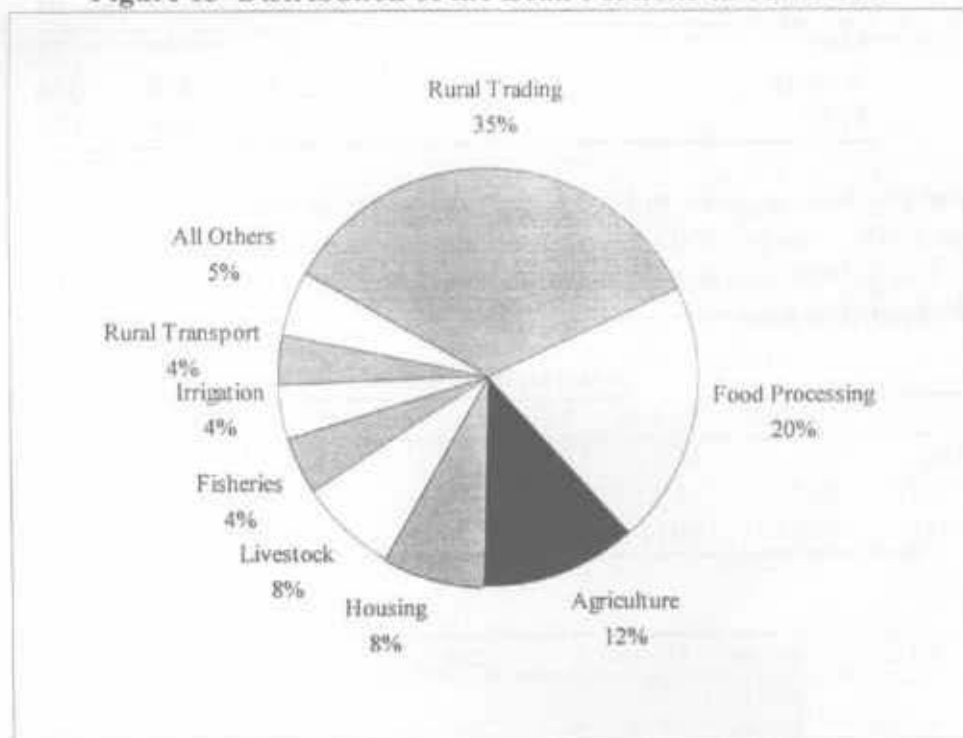


Figure 13 Distribution of the Loan Portfolio in June 1995



Most loans are given for rural trading which takes up 35% of the portfolio. After that is food processing which takes up 20% of the portfolio. After that we have agriculture at 12%, housing at 8% and livestock at 8%. Fisheries, irrigation and rural transport each take up 4% of the portfolio. These 8 categories amount to 95% of the portfolio.

The rural trading sector experienced a growth of 44% and the food processing sector has grown by 18%.

RDP monitors loan repayment performance through the Ageing of Principal Outstanding (APO) indicator. Figure 14 shows the 0 weeks APO for different sectors in the portfolio. This shows that most of the portfolio was up to date i.e. did not have even a single week of arrears. With the exception of housing, irrigation and livestock all sectors had APOs of 90% or more. Irrigation and livestock had APOs of 84% and 88% respectively. Housing had the lowest APO at 78% but it has shown a tremendous improvement from March 94 when the APO was 34%. The two biggest sectors rural trading and food processing have had APO of 90% since Dec. 94. This has resulted in a portfolio APO of over 88%.

Figure 14 Ageing of Principal Outstanding (0 weeks)

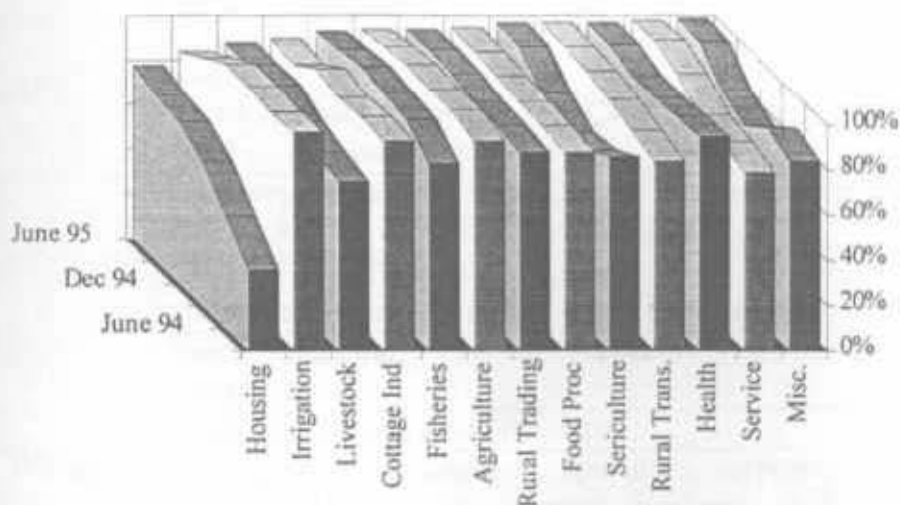


Table 8 Loan Portfolio

<i>Loan Portfolio (millions of Takas)</i>	<i>March 94</i>	<i>June 94</i>	<i>Sept. 94</i>	<i>Dec. 94</i>	<i>March 95</i>	<i>June 95</i>
Agriculture	112	118	132	186	222	224
Irrigation	88	86	72	76	78	77
Fisheries	18	29	47	58	72	80
Livestock	108	106	108	124	134	138
Cottage Industry	42	47	52	55	55	49
Sericulture	5	5	4	4	22	24
Service	3	3	3	3	5	5
Rural Transport	30	34	42	52	62	68
Rural Trading	344	373	401	442	553	635
Food Processing	264	277	288	316	350	373
Health	1	1	1	1	1	2
Miscellaneous	1	2	2	1	8	10
Housing	42	54	81	123	138	142
Total	1,058	1,135	1,233	1,441	1,700	1,827

Employment and Income Generating Programme

Background and Purpose

Most of BRAC's credit is given to group members without any additional support. The group member decides what activity she will engage in and then repays the loan from her income. The sector programmes on the other hand provide some other services to group members in areas such as poultry, livestock, fisheries, sericulture, etc. These services include training, credit support, access to better inputs such as improved varieties, logistical and marketing support where necessary. RDP has decided to concentrate on several sectors in which to deliver this integrated package. These are poultry & livestock, fisheries, sericulture, agriculture & social forestry, and irrigation. In addition to this the Rural Enterprise Project experiments with new income generating activities.

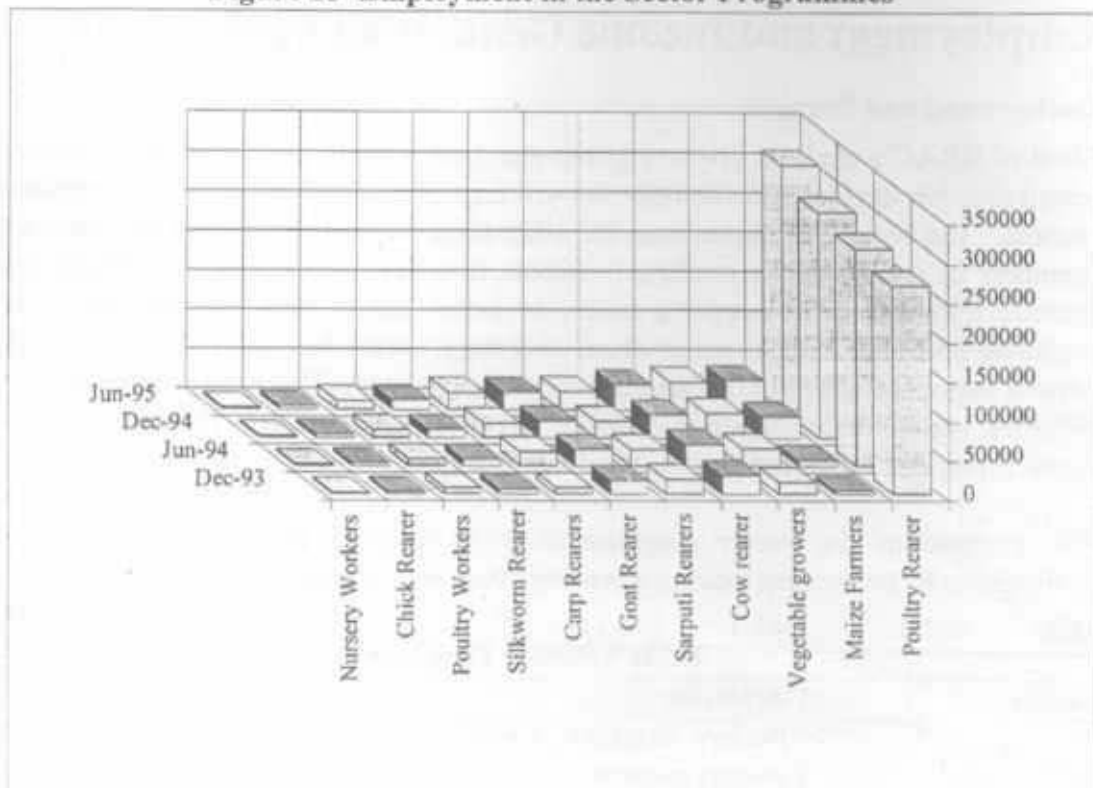
The purpose of the sector programmes is to increase the income earned by the participants by promoting income generating activities in these sectors.

Table 9 Sector Programmes

Sector	Activities
<i>Poultry</i>	Poultry hatchery, Chick rearers, Key rearers, Egg collector, Poultry worker
<i>Livestock</i>	Paravets ,Goat rearing, Cow rearing ,Artificial insemination centre
<i>Fisheries</i>	Small hatchery, Carp nursery, Carp polyculture, Thai Sarputi, Pond re- excavation, Baor fisheries
<i>Sericulture</i>	Mulberry tree caretaker, Chawki rearing, Progressive silk farmer ,Reeling centres, Silk weaving
<i>Agriculture</i>	Vegetable cultivation, Vegetable seed production, Maize cultivation, Spice cultivation, Home gardening
<i>Social forestry</i>	Tree plantation, Grafting nursery, Agro-forestry, Strip plantation
<i>Irrigation</i>	Deep tube wells, irrigation groups
<i>Rural Enterprise Project</i>	Grocery shops, restaurants, apiculture, carpentry workshops, mechanical workshop, prawn hatchery, grafting nursery, vegetable seed cultivation

The beneficiaries in these sector programmes are given in the figure below. This shows that the largest amount of employment is in the poultry programme which employs over 300,000 persons. The total employment in all the sectors adds up to over 500,000. Particularly steep growth has been recorded in the number of maize farmers which grew at a rate of 270% between July - Dec 94. Even though the growth rate has slowed in 1995 the Jan - June 95 growth rate for maize farmers was still 40%.

Figure 15 Employment in the Sector Programmes



Cost Recovery

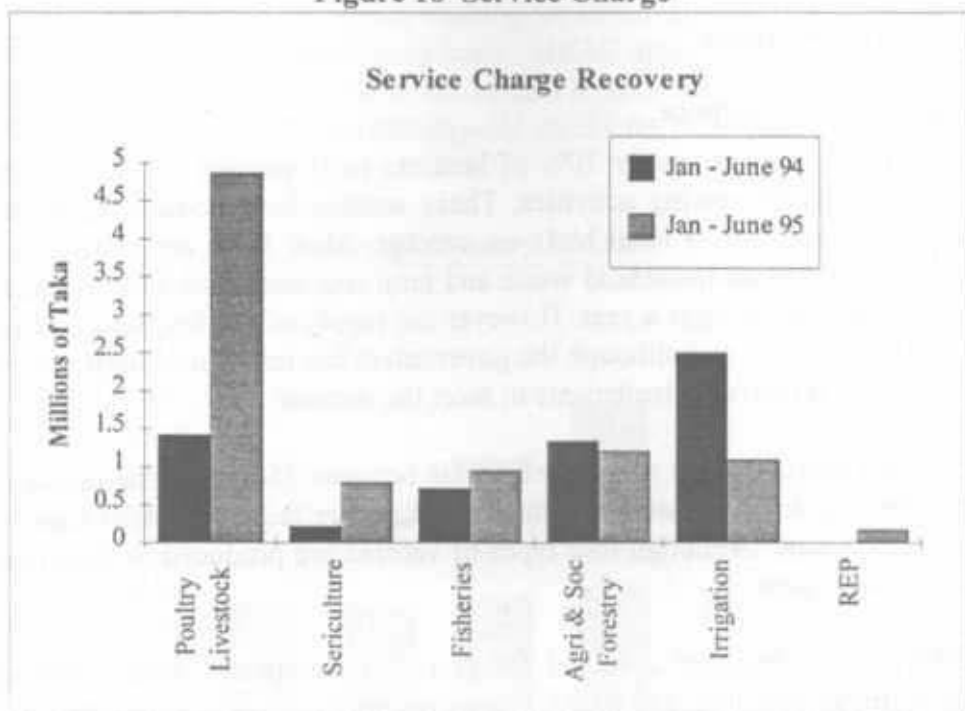
BRAC levies charges for services rendered in each of the sectors. The service charges for charges collected for each sector is shown in Table 10.

Table 10 Service Charge Realisation

<i>Service charge realisation (millions of Takas)</i>	<i>Jan - June 94</i>	<i>July - Dec 94</i>	<i>Jan - June 95</i>
Poultry Livestock	1.42	4.99	4.87
Sericulture	0.22	1.57	0.80
Fisheries	0.72	2.14	0.95
Agri & Soc. Forestry	1.33	2.68	1.20
Irrigation	2.50	0.98	1.09
REP	0	0.05	0.17
Total	6.20	12.41	9.09

The service charges collected for this year have increased from the comparable period during 1994. Between Jan - June 94 BRAC collected Tk 6.2 million in service charges while in the period between Jan - June 95 BRAC collected Tk 9.09 million an increase of 47% over the previous years figure.

Figure 16 Service Charge



Poultry Programme

Background and Purpose

In Bangladesh, approximately 70% of landless rural women are directly or indirectly involved in poultry rearing activities. These women have some experience in poultry rearing, and have 2 to 3 local birds on average. Most birds are kept on a scavenging system and are fed on household waste and crop residues. Each bird of the local variety produces about 40-60 eggs a year. However the supply of poultry meat and eggs is much less than the demand and although the government has introduced high yielding varieties of poultry, the initiative is inadequate to meet the demand.

The average mortality rate of village birds is between 35-45%. The primary factors for this are the scavenging system on which the birds are fed and lack of knowledge on the part of the owners. Although four types of vaccine are produced in Bangladesh, service in rural areas is poor.

In 1983, BRAC designed a model for poultry development which was administered jointly by the government and BRAC as an integrated package of support to rural women. It included group formation, technical training, poultry vaccination, the supply of improved birds, credit and marketing.

The poultry programme is the largest income generating project among all the sector programmes. In addition to the regular RDP programme the IGVGD and SLDP programmes also focus on poultry as the main income generating activity for participants.

The purpose of the poultry programme is to increase the income of the group members by promoting poultry activities.

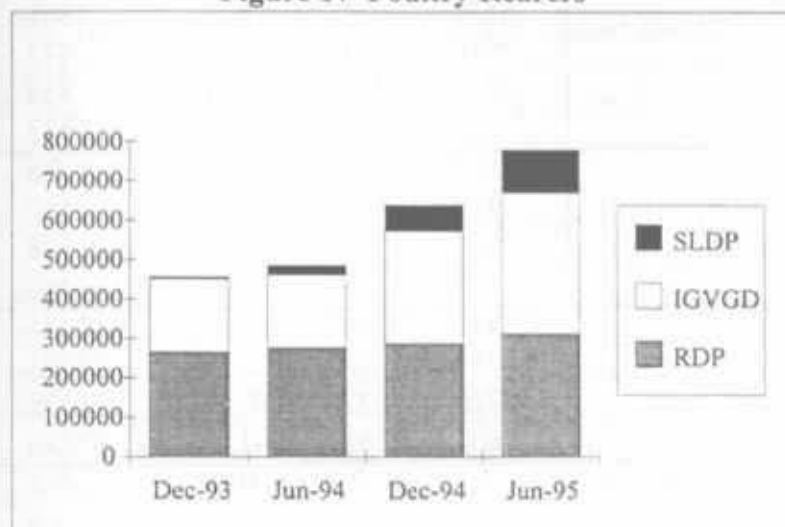
Outputs

The poultry programme is implemented with assistance from the government. BRAC staff are responsible for group formation, motivation, training and credit support to group members. Government staff are responsible for training and input supply. The model covers the whole process: hatching eggs, rearing birds for reproduction and commercial purposes, and marketing the products. The programme includes the following components:

Poultry Worker: One female group member is selected from each village as a poultry worker and is given 5 days of basic training in vaccination and the rearing of poultry. She also receives a one day refresher training each month. She is provided with a vaccination kit and free medicine of Tk 25. Each worker is responsible for 1000 birds and earns Tk 0.25-0.50 per bird from poultry owners for vaccination.

Chick rearers: Chick rearers are given training for seven days on chick rearing and are given Tk 4000-6000 loan for establishing units. BRAC arranges for the chick rearers to be supplied with day-old chicks which are obtained from the Directorate of Livestock Services (DLS). Chick-rearers raise 200 day-old chicks for two months and supply them to the key rearers.

Figure 17 Poultry Rearers



Key Rearers: Interested women are given three days of training in ideal poultry rearing methods. These women are called key rearers and they are supposed to have a model poultry housing system and must have one hybrid cock and ten hens (4-5 HYV). Key rearers get their birds from the chick rearers. The hens can start laying eggs 6 months after hatching. The birds can be used for laying eggs for one to one and a half years, after which they are sold.

Poultry Hatchery: To meet the demand for day-old chicks, small hatcheries using the 'rice husk method' for heat generation are being established in each area. The capacity of each hatching unit is 1000 chicks per month.

Feed Centre: One poultry feed centre is established in each area to meet the increased demand for balanced feed for the hybrid variety of birds. Feed producers receive practical training on feed formulation, quality of feed, preservation of feed etc.

Egg Collectors: Three members are developed as an egg collector for each Area Office. They are responsible for buying eggs from poultry rearers.

Achievement

Table 11 Poultry Programme

<i>Poultry Programme</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jan-Jun, 95</i>	<i>Jun-95</i>
Poultry Workers	22788	25033	33652	2282	35934
RDP	8284	9519	10907	1020	11927
IGVGD	13515	13515	19053	12	19065
SLDP	989	1999	3692	1250	4942
Chick Rearer	5836	6791	9822	1861	11683
RDP	2966	3533	4100	473	4573
IGVGD	2545	2559	4501	855	5356
SLDP	325	699	1221	533	1754
Feed Seller	807	1034	1515	688	2203
RDP	212	276	336	100	436
IGVGD	557	559	810	128	938
SLDP	38	199	369	460	829
Poultry Rearer	455441	484886	638110	141184	779294
RDP	265859	276547	287235	24703	311938
IGVGD	185720	185720	286757	71205	357962
SLDP	3862	22619	64118	45276	109394
DOC Distributed (Millions)	5.1	7.8	10.3	2.4	12.7
RDP	3.2	5.4	6.9	1.6	8.5
IGVGD	1.8	2.3	2.9	0.5	3.4
SLDP	0.02	0.1	0.5	0.3	0.8
Egg Collector	2255	2547	2581	383	2964
RDP	431	657	665	229	894
IGVGD	1824	1890	1916	154	2070
SLDP	-	-	-	-	-
Hatchery	327	458	1113	240	1353
RDP	247	372	718	118	836
IGVGD	80	86	286	74	360
SLDP	-	-	109	48	157

Between Dec 94 and June 95 an additional 140 thousand poultry rearers were trained. This represented an increase of 22% over the Dec 94 figure. Most of this increase came in the IGVGD and SLDP programmes.

26,850 poultry workers, 7115 chick rearers, 1213 feed sellers, 638869 poultry rearers, 1996 egg collectors and 765 hatcheries were active in June 1995.

Livestock Programme

Background and Purpose

Livestock contributes 6.5% towards the GDP of Bangladesh. The sector is a substantial source of animal protein, a profitable business for the landless, and provides draft power for various agricultural operations and for rural transportation. Furthermore, manure is an important source of fuel and fertiliser.

From 1978 to 1982 BRAC disbursed loans to landless women for cattle rearing, but did not provide training or technical support. The project was not successful because of high animal mortality and the low returns derived from local breeds raised in the traditional manner. Veterinary service delivery was either unavailable or inadequate.

BRAC started a new, experimental livestock programme in 1983 in Manikganj. The project aimed to protect livestock from disease by developing skilled, village-level 'paravets', by improving local breeds, and by providing credit and technical support. These measures were expected to increase the productivity of the sector and to provide a good source of income for the landless. Eventually, BRAC's model for livestock development was accepted by the government for widespread implementation. The model now comprises paravets, vaccination, livestock rearers, credit, artificial insemination and fodder extension services.

The livestock programme's aim is to increase the income of the group members by promoting livestock activities.

Outputs

Training of Paravets: BRAC selects individuals from among its group members and provides training in livestock rearing and management. One woman is selected for 5-6 villages and is trained as a paravet. They are given 15 days training in feeding, rearing and housing of livestock, and an additional 15 days training in the identification of causes and treatment of diseases. Paravets' training is conducted by a trained veterinarian (DVM) at BRAC training centres. After training, each paravet is responsible for the vaccination and health services of livestock in their operating area. They earn income by charging fees for services rendered.

Livestock Rearers (Cow Rearer and Goat Rearers): Interested group members are developed as livestock rearers, particularly in feeding, housing, and the primary prevention of disease. Group members can then become cow rearers. Women are also trained in improved rearing methods for goats. Cow fattening is an important component of the livestock programme. Group members take loans to buy low weight and young cattle at a low price and after proper feeding and treatment are able to sell them for a profit.

Artificial Insemination: To upgrade cross-breeds, trained paravets are developed by BRAC as artificial insemination workers. They undergo 30 days of further training at a

government institution. The artificial insemination centres are located according to government rules and are staffed by trained paravets. The semen comes from the nearest government bull-farm and is cross bred with local varieties. The government provides all equipment free of cost. BRAC provides manpower, cold flasks to transport the semen, and sheds.

Regular Vaccination: Paravets ensure that the livestock population is regularly vaccinated. Paravets provide vaccination services 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 Services.

Fodder Extension Programme: In order to ensure the availability of grass, a fodder extension programme has been undertaken through planting of Ipil-Ipil and maize cultivation.

Achievement

Table 12 Livestock Programme

<i>Livestock</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jan - June 95</i>	<i>Jun-95</i>
Paravet	1397	1682	1756	192	1948
Model Cow rearer	24452	27685	29742	2447	32189
Model Goat Rearer	17274	21041	21456	1026	22482
AI Centre	67	67	67	10	77

1913 paravets, 11280 model cow rearers, 33940 goat rearers and 58 AI centres were active in June 95.

Fisheries Programme

Background and Purpose

In the agro-based economy of Bangladesh, fisheries are vital in their contribution to generating income, employment, improved nutrition and foreign exchange. The sector contributes nearly 6% to GDP and more than 12% to export earnings. Pond culture offers a major potential in fisheries development. There are an estimated 1.3 million ponds in the country covering a total area of 147,000 hectares, of which nearly 46% is cultured, 30% culturable, and 24% derelict.

Despite its significance, fisheries were badly neglected until the mid 1980s. Administrators and planners gave little attention to its development. If unutilised and under-utilised water resources are developed for fish culture, however, even at the present low rate of production of 1350 kg/ha, 198,000 tons of fish can be produced. This represents a 27% increase over current fish production.

To maintain the present low level of daily fish consumption of 20.5 grams per capita, production will have to increase to 1.2 million tons by the year 2005, representing a 44%

rise in the present production level. To meet the required level of per capita fish consumption of 38 gm. per day, production levels would have to be increased to 7.9 million tons, a 118% growth on present production.

BRAC began its fisheries programme in 1976 by re-excavating 16 ponds in Manikganj, Jamalpur and Sulla. The programme now works in association with other agencies such as the World Food Programme (WFP), DANIDA, the government Fisheries Department and the Fisheries Research Institute.

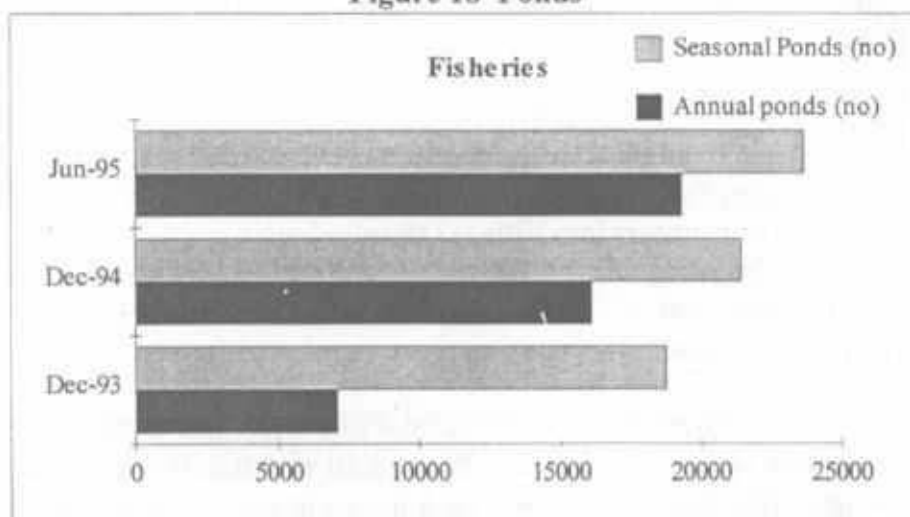
The programme aims to increase the income of the rural poor by promoting fish culture activities.

Outputs

The programme consists of seed production, nurseries, fish farming, pond re-excavation and reconstruction. The hatcheries operated by group members (for carp) and BRAC (for prawn), produce spawn which is then sold to member operated nursery enterprises (for both carp and prawn). The fingerling raised at the nurseries are sold to fish farmers for polyculture.

Fish Hatchery: BRAC has developed a low-cost carp hatchery for the poor, with good economic returns. It requires a low investment and limited pond area. Comprehensive training is provided for farmers to develop skills in this sector. REP has started prawn hatcheries.

Figure 18 Ponds



Nursery: Medium-sized ponds covering 15-30 decimals are selected as fish nurseries for raising hatchling and fry to fingerling sizes. The fingerlings are stocked, sold in local markets and to the government for release in the open water. Spawn are collected from member operated hatcheries, BRAC hatchery, the government or the private sector.

Carp Polyculture: In medium and large perennial ponds above 15 decimals, members undertakes polyculture of silver carp, katla, grass carp, rui, mrigal and common carp. The smaller and medium size ponds are leased for at least 3 years, while the larger ponds above 50 decimals, which need re-excavation, are leased for 10 years.

Thai Sarputi Culture: Unused and derelict homestead seasonal ponds of 3-15 decimals are used for Thai Sarputi and Nilotica culture, mostly by women group members. One-day field-based training and refresher courses are provided during the period of culture.

Pond Re-excavation/ Reconstruction: The World Food Programme provides assistance, in the form of wheat, to the BRAC fisheries programme to support pond re-excavation. BRAC also provides loans for pond reconstruction from its revolving fund.

Between 1988 - 1991, BRAC's Rural Enterprise Project (REP) undertook two experimental projects in Jessore, consisting of prawn / carp polyculture and a prawn nursery. The projects were found to be successful in both the technical and managerial aspects, and are therefore viable for further replication. Since 1991 REP has been working with the fish programme to further extend and develop this project.

Oxbow Lake (Baor) Fisheries: The Oxbow Lake Fisheries Project was undertaken by BRAC in June 1993 in association with the Directorate of Fisheries and the Project Implementation Unit of the Government. The major objectives of the project are to:

- Identify genuinely poor fishermen from among BRAC group members and ensure their participation in the project and establish their right to use the baor;
- Generate income and employment for target people;
- Increase fish production in project areas.

The project covers the following activities:

- Selection and training of project participants;
- Development of sustainable management of fish production;
- Formation of members into Village Organisations;
- Supply of fingerlings;
- Credit support; and
- Technical services.

Culturing fish in an oxbow lake is different from that in a pond. In the baor the fish is not provided with any supplementary feed. But special attention is required while releasing the fingerlings. The fingerlings should be 6 inches in size when released into the baor. There are different types of predators in the baor which can eat the fingerlings and therefore they must be large enough to have a chance of survival. The species selection and the stocking rate and ration also depends on the availability of natural food types.

Several lake fishing teams (LFT), consisting of 12-18 members, are formed for each baor. BRAC provides loans to the group to procure the net and the boats, as well as fingerlings. The baor management committee, consisting of 5 members from the LFT, is responsible

for the overall management of a baor, including the marketing of fish. BRAC provides the group with training, advice and technical support.

The Area Offices of RDP and RCP provide the groups with guidelines and technical services. They are supported by fisheries specialists and a Baor manager who looks after technical issues and maintains liaison. Training on Baor management, nursery, fingerling production and fish culture are provided to the fishermen and fish farmers.

Achievement

Table 13 Fisheries Programme

<i>Fisheries (all figures are for the year)</i>	<i>Jan- Dec 93</i>	<i>Jan- Dec 94</i>	<i>Jan-June 95</i>
BRAC Baor (no)	17	40	26
IFAD Baor (no)	22	23	23
Annual ponds (no)	7104	16130	19339
Seasonal Ponds (no)	18777	21459	23685
Fingerlings (millions) (annual)	79	147	33
Fish Hatchery (no)	76	125	144
Spawn produced (kg) (annual)	805	1554	1092
Total Water Body (acres)	7395	12538	12444
BRAC Baor (acres)	1247	2870	1717
IFAD Baor(Acres)	2830	3295	3295
Carp Ponds (acre)	1956	4303	5032
Sarputi Ponds (acre)	1207	1741	1964
Carp nursery (acres)	155	329	436
Total Beneficiaries	30478	44244	52668
BRAC Baor Farmers (no)	642	929	970
IFAD Baor Farmers (no)	1504	1692	4046
Carp Rearers (no)	8842	18678	22092
Sarputi Rearers (no)	18877	21790	24005
Nursery Worker (no)		1018	1398
Hatchery Worker(no)		136	157

Because of the drought the culture period was short in some ponds. Nurseries started late due to late production of spawn from hatcheries. The effects of the drought will be felt later this year when the stocking of the ponds takes place.

The programme was reaching over 50,000 members in June 1995. This represents an increase of 19% over the Dec 1995 figure.

Agriculture and Social Forestry Programme

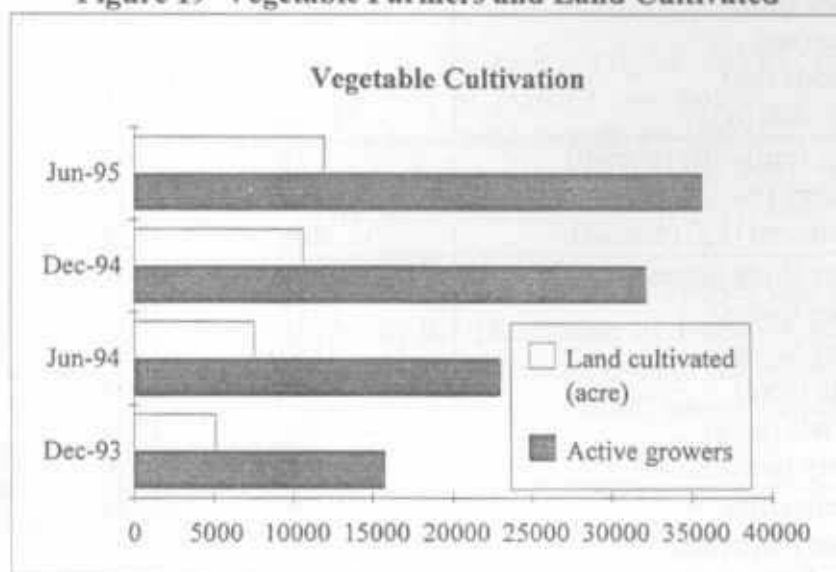
Vegetable And Maize Programme

Background and Purpose

BRAC's vegetable programme contributes to the development of the rural poor by generating food, income and employment. As the rural poor have little or no access to land, the aim of the programme is to achieve the optimum utilisation of land availability by producing seedlings and vegetables which will maximise productivity and income.

From its inception in 1972, BRAC saw vegetable cultivation as an important means of

Figure 19 Vegetable Farmers and Land Cultivated



raising living standards through the production of both food and income. Early activities comprised only vegetable seed distribution to target groups. In 1979, vegetable cultivation was redesigned. Growers were selected in different areas to produce vegetables. In 1990, vegetable cultivation became a separate BRAC programme, and is now considered one of the most important income generating activities for the poor. BRAC now helps growers in identifying the best possible combination of crops and provides technical support, including quality seeds, use of fertiliser and pesticides. At present the programme is employing about 35,000 women.

The programme aims to increase the income and nutritional status of the poor by promoting vegetable cultivation.

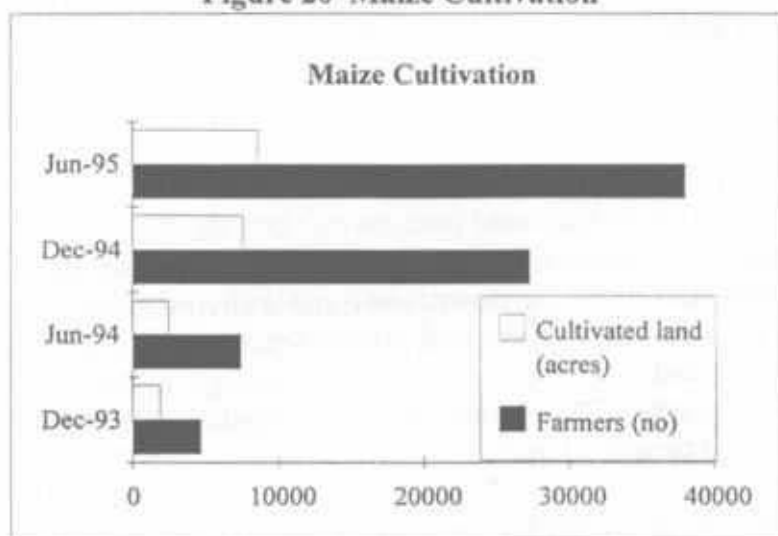
Outputs

Almost all BRAC vegetable growers are women. They lease land or use their homesteads for growing vegetable. BRAC provides them with training, technical services, inputs and credit. The programme includes the following components:

Vegetable Production: BRAC feasibility tests help to select the vegetables best suited for a particular area. Attention is given to ensuring as much cultivation throughout the year as possible, resulting in constant income. To diversify risk, inter-cropping is advised.

Crop Diversification: Crop diversification aims to produce other crops besides rice. It comprises oils, spices and some tuber crops. Soybean and sunflower are the good source of high quality oils and the by-product cake can be utilised as a good protein source for poultry and fish feed. They can be grown in upland and marginal land through year round. Group member and non-group member will be involved for the promotion of the crops. Spices cultivation generates a steady good returns on a relatively small investment. With such activities, a family can meet its yearly expenses with 30 decimals of land.

Figure 20 Maize Cultivation



Maize Cultivation: Maize is the third cereal crop in Bangladesh after paddy and wheat. Maize can be cultivated throughout the year and can be accommodated with other crops. It is good for making high quality poultry feed as it has higher carotene and calories than wheat.

Achievement

Table 14 Vegetable Programme

<i>Vegetable</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jan-June 95</i>	<i>Jun-95</i>
Vegetable growers trained	25866	33409	42366	3526	45892
Active growers	15755	23020	32190	3526	35716
Land cultivated (acre)	5120	7550	10625	1307	11932

Table 15 Maize Programme

<i>Maize</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jan-June 95</i>	<i>Jun-95</i>
Farmers (no)	4588	7351	27288	10700	37988
Cultivated land (acres)	1842	2456	7517	1046	8563
Production (MT)	473	3233	4223	1700	5923

Both vegetable and maize cultivation went through a rapid period of growth in 1994. The number of active vegetable farmers grew at a rate of 46% in Jan - June 94 and 40% between July - Dec 1994. Even these growth rates were dwarfed by the growth rates for number of maize farmers which was 60% between Jan - Jun 94 and 270% between July - Dec 94.

The growth rates have slowed down between Jan - June 95. In the period between Jan - June 95 the number of active vegetable farmers grew by 11% and the number of maize farmers grew by 40%.

Social Forestry

Background

Given the present population of Bangladesh, 25% of its land area should be under forest, in order to ensure both economic growth and a stable environment. Bangladesh, however, has a very small forest area - estimated at only 9% of total land. It consists mainly of natural woodland and homestead plantations. Although privately- owned homestead forestry constitutes only 12% of total forests, it supplies almost 80% of the fuelwood, timber and bamboo consumed in the country.

The forest resources of Bangladesh are rapidly being destroyed. By the year 2000 the demand of fuel and timber will be 304 and 50 million cubic feet. If the present supply is maintained the deficiency will be 145.2 and 28.2 million cubic feet. This gap will result in a variety of environmental problems including erosion, land degradation, and atmospheric pollution. BRAC believes that the rural poor should be made aware of the impact of rapidly depleting natural resources and should actively participate in their conservation. Only extensive plantation programme around road side, homestead, social institution, river side, embankments and also in the abandoned and marginal land can solve these problems.

The social forestry programme aims to maintain or improve ecological balance through afforestation, and will contribute towards increasing environmental awareness as well as the generation of income and employment. The programme is a source of food, income, employment and housing materials as well as a source of raw materials for industry.

The objective of the programme is to increase the income of the group members by involving them in planting different trees that can give short term, medium term and long term returns.

Outputs

Nursery (Forest-Fruit): BRAC has started a nursery programme to supply good quality seedlings locally. Nursery workers are given training by BRAC's Regional Sector Specialist(Social Forestry). Each nursery is on 7-10 decimals of land and produces 10,000 seedlings annually. The seedlings are of different species and are sold within the community. BRAC staff provide technical support and supervise trees which are planted by group members on homestead and roadside land. BRAC provides credit, technical support and extension for its nursery workers. After 3 month, nursery workers begin to sell their seedlings, paying back the loan that BRAC has given them.

Grafting Nursery: The Rural Enterprise Project has established four grafting nurseries for the supply of high quality seedlings. The grafting project is based on the asexual propagation of fruit trees.

Agroforestry: In 1991, the Rural Enterprise Project (REP) launched agroforestry as a pilot project on degraded private and Government khas land in the northern districts of Bangladesh. The purpose of the project is to produce wood, fuel, fodder, food, fruit and vegetables from the same plot. The agro-forestry model provides short term, mid term, and long term crops according to inter-cropping patterns.

Coastal Afforestation: After the cyclone and tidal surge of April 1991, BRAC started afforestation activities in Kutubdia island. The project is also being implemented in Chakoria thana. The primary reason for engaging in coastal afforestation is so that the trees can reduce the intensity of the tidal surge. Trees have the capacity to withstand and reduce the wind speed. Species are chosen for their ability to resist strong winds and their suitability to coastal areas. Since it is difficult to find any drinking water just after a cyclone BRAC has planted coconut seedlings in Kutubdia.

Strip Plantation: Strip plantation is a joint collaboration between BRAC and the government's Thana Afforestation and Nursery Development Project. BRAC group members are implementing benefit-sharing strip plantation activities undertaken by the government's Forest Department. The main operation of the project is to plant trees at roadside, embankments, railway and union parishad roads. BRAC select 4-6 women members from each V.O to plant the seedlings on about one Km of roads of different species supplied by the Forest Department. Usually a deed of agreement is made with the land owner, Forest Department, BRAC and group members. When the trees will be cut down the beneficiaries will get 65% of the final harvest, and Forest Department, Land owner, BRAC will get the remaining 35%. Where the roads have sufficient slopes, the beneficiaries can cultivate maize, brinjal, chillies, beans etc., as intercrop and earn short term income. BRAC provides technical assistance and regular follow-up.

Achievement

Table 16 Social Forestry Programme

<i>Social Forestry</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jun-95</i>	<i>Jan-June 95</i>
Trained Nursery Workers (no)	2290	2513	2868	2941	73
Nurseries (no)	1398	1544	1799	1949	150
Seedling Production (millions)	18	23	32	43	11
Seedlings Planted					
Coastal afforestation (millions)	0.7	0.8	1.5	1.6	0.14
Strip plantation (millions)	0.7	0.7	1.3	1.5	0.15

The coastal afforestation project had planted a total of 1.6 million trees by June 95. The growth rates for Jan - June 94 was 14 % a but in the second half of the year when most of the plantation takes place the growth rate was 88%. This year the growth rate has been 7% which is slower than the comparable period last year. However the number of seedlings planted was larger than last year therefore the lower growth rate stems from the fact that the base has grown larger and therefore requires a much higher level of seedling planted to maintain the same rate of growth.

Sericulture

Background

In 1978 BRAC started its sericulture program in the Manikganj Integrated Project. The initial programme was based on homestead plantation and a small amount of bush plantation with the help of BSB. Although successful on a small scale, the programme was not expanded because of constraints on the amount of land available in homesteads and competing crops for agricultural land.

The next phase of the program began in 1989 when BRAC started planting mulberry trees along roadsides and employed caretakers to look after these trees. These caretakers were given wheat, obtained from the World Food Programme (WFP), as payment. In 1992 BRAC embarked on an ambitious expansion of the plantation programme.

Sericulture was promoted because silkworm rearing is a labour intensive activity which is usually done at home and silk is a high value low volume commodity that is in demand both nationally and internationally. Therefore sericulture represents a rural income opportunity with the potential for linking the rural producer to the consumer markets both inside the country and outside.

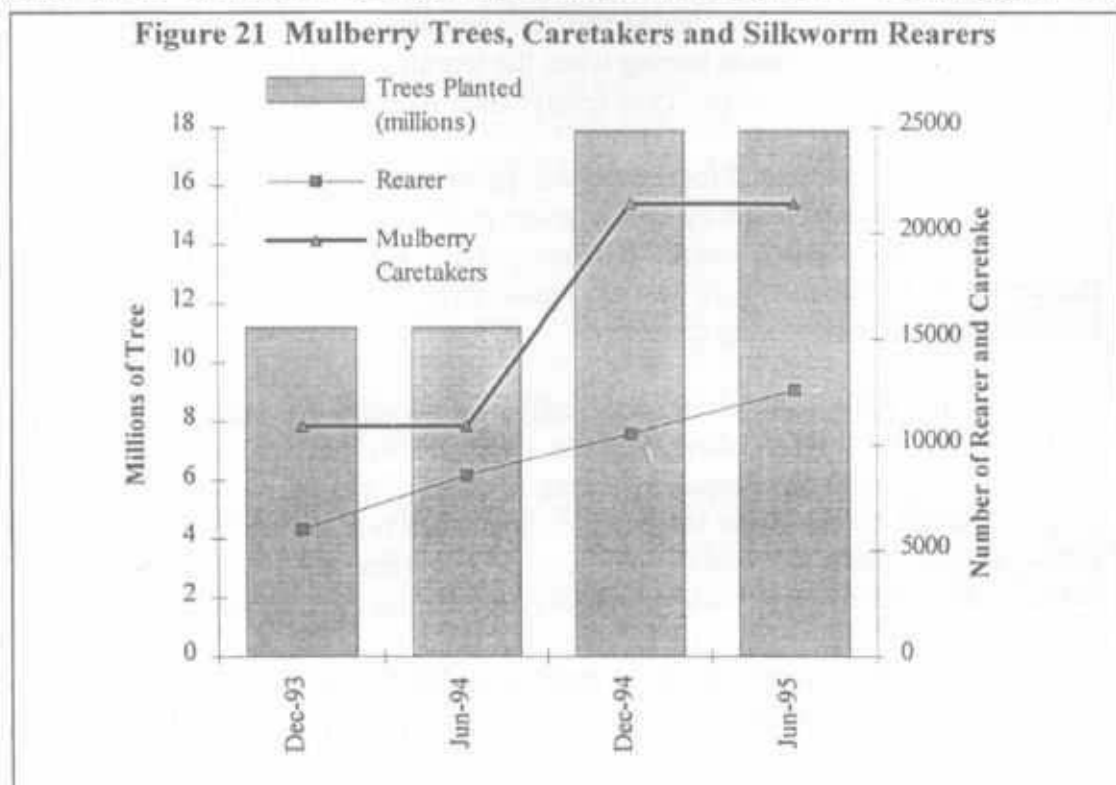
The purpose of the sericulture programme is to promote employment and income generating activities for poor, landless rural women through sericulture.

Output

Nursery: Mulberry is propagated through cuttings planted in sapling nurseries. Each September after the rains group members plant cuttings in sapling nurseries. When the

saplings are one year old they sell these to BRAC which in turn supplies these to group members for planting. The farmer undergoes 3 days of training in nursery preparation, plantation and care of saplings. She finances her operations through a BRAC loan and leases a plot of land, usually 1 acre in size. After a year she sells the saplings for Tk 1 each and pays back the loan. The nurseries continue to be a successful part of the BRAC operation, with farmers enjoying substantial returns from this activity (profits range from Tk 5,000 to Tk 10,000 per year).

Mulberry Plantation: Group members have planted mulberry saplings mostly on roads. BRAC leases the roads from local government for a period of twenty years. Group



members then plant trees and take care of them, receiving 3 kg of wheat per day as payment. The World Food Programme (WFP) provides the wheat. Each caretaker looks after 500 trees during the first year. The survival rate for trees at this stage is about 60%. Caretakers who look after second and third year trees are assigned 1000 trees. After the third year the rearers themselves look after the trees.

Silk Worm Egg Supply: BRAC buys a majority of its eggs from BSB, but government seed production is beset by quality problems. In order to overcome this BRAC has imported silkworm eggs from India and has tested some eggs from China under local conditions. BRAC is also producing its own DFLs. There is a seed farm in Shabazpur in the Jamalpur area. BRAC is also developing a farm in Bhaluka and another in Trishaal. There are grainages in Jamalpur and a large commercial grainage is under construction in Rajendrapur. In addition there are ten smaller grainages spread over the country that are using contract growers for the production of seed cocoon.

Chawki rearers: Chawki rearing is the term for rearing of young silkworms. Chawki rearers are drawn from BRAC's target group and need to have extra training and infrastructure in their rearing houses. They are given training in chawki rearing at the sericulture resource centres. Chawki rearers are usually drawn from the more experienced rearers in the BRAC program. They receive eggs which they hatch and rear the worms for 10 days. They then sell some worms to late-age rearers and rear the remaining worms to the cocoon stage.

Late-age Rearers: Late-age rearers buy second-stage worms and rear them until they form cocoons. These rearers who form the bulk of rearers in the programme do not need as much infrastructure as the chawki rearers. They need to have access to help, especially in the fifth stage of silkworm rearing when the worms need a lot of leaf and feeding them becomes very labour intensive. They receive their training at the Area Office.

Progressive silk farmers: Progressive silk farmers were introduced in 1993. The idea was to build up rearing skills by having group members go through a full cycle of rearing at the sericulture resource centre. The progressive silk farmer training course lasts for thirteen days. Group members who have gone through this training are eligible for larger loans to build up their rearing capacity.

Rearing in the field takes place under unhygienic conditions, and because the farmer's resources are so limited, there is little incentive to improve the situation. BRAC encourages rearers to have separate rearing houses and has been extending loans for this purpose. Rearers need to have sufficient equipment to rear the DFLs they have procured. BRAC extends credit to rearers to help them get equipment. Most rearers use the leaves of the roadside trees and pay a service charge for the use of these trees.

Training Centres: Rearers are given training by BRAC personnel. For most rearers the introductory training consists of five days of theory, taught at area offices. Progressive farmers are given training at the Sericulture Resource Centres. The training used to last 21 days but was shortened to 13 days because group members found it difficult to stay away from their home for extended periods of time. The training involves both theory and practice and is enhanced by the use of videos and practical demonstrations. Chawki rearer training is also carried out at the Sericulture Resource Centres and is a shorter training course of 7 days during which the rearers are shown the entire cycle of chawki rearing. Besides PSFs and chawki rearers, PAs are also trained at the sericulture resource centre. Originally BRAC had rented three places in Rajshahi, Jessore and Jamalpur as training centres. Later BRAC built training centres in Mymensingh, Jessore and Natore. These training centres are now operational and the two others are under construction in Savar and Faridpur.

BRAC has sent its Programme Organisers for training to several research and training institutes such as:

- Bangladesh Sericulture Research and Training Institute (BSRTI), Rajshahi.

- Central Sericulture Research and Training Institute, Mysore, India
- Zhejiang Agricultural University, Hangzhou, China.

Reeling Centres: During the initial stages of BRAC's sericulture program in Manikganj, cocoons were transported to Rajshahi where they were reeled. This led to problems with transportation and storage losses. BRAC then decided to establish a small reeling unit in Manikganj in the AAF and started reeling operations.

In June 1995, BRAC had five reeling centres in Manikganj, Jamalpur, Atghoria, Sherpur and Taraganj. There were a total of 284 basins between all these centres. The Manikganj reeling centre has been moved from the foundation to another site and a multi-end reeling machine from India has been installed at that site.

Reeling workers are drawn from BRAC's target group and are mostly women. They have to be mobile and the work requires a lot of skill which they have to pick up on the job. Reeling workers are paid on the basis of the type of yarn that they produce. The reeling units are supervised by one reeling PO.

In 1993 the price of Chinese yarn dropped from Tk 2000 per kg to Tk 1200 per kg and simultaneously the tariff on imported yarn was lowered. Since then reeling centres have continued to face problems of cheap imported yarn and low tariffs. Reeling centres are squeezed between two markets. Rearers want high returns from their rearing efforts but the market price of silk yarn remains low.

Weaving: There is a silk weaving centre at the Gorpara Area Office where silk fabric is woven. In addition the programme contracts out to weavers in Kumarkhali, Shajadpur and Ullapara. There were 100 weavers engaged in silk weaving in June 1995. The silk is marketed through Aarong.

Besides the production of pure silk, weavers at AAF also produce fabric using a mixture of spun silk and cotton.

Achievement

Table 17 Sericulture Programme (Plantation and Rearers)

<i>Sericulture</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jan-June 95</i>	<i>Jun-95</i>
Trees Planted (millions)	11.2	11.2	17.9	0	17.9
Mulberry Caretakers	10875	10875	21377	0	21377
Chawki Rearers	804	907	1474	559	2033
Rearer	5997	8581	10511	2066	12577

Table 18 DFLs Reared and Silk Production

<i>Sericulture</i>	<i>Jan-Dec 93</i>	<i>Jan-Jun 95</i>	<i>Jul.-Dec 94</i>	<i>Jan-Jun 95</i>
DFL (million)	0.7	0.6	1.5	2.3
Silk Production (MT)	7	5	11	8
Sapling Farmer	435	0	1613	0
Yarn Production BRAC Reeling (MT)	1.5	1	2.5	2.5

The amount of DFLs reared by group members has shown strong growth over the period of Jan - Jun 1995. The number of DFLs reared was 2.3 million which was higher than that of all of the previous year. If we compare the number of DFLs reared between Jan - Jun 94 with the number of DFLs reared between Jan - Jun 95 then we see that there has been an increase of 280%. Similarly the amount of yarn reeled at BRAC reeling centres has increased by 150% if we compare the amount reeled between Jan - Jun 94 with the amount reeled between Jan - Jun 95.

Irrigation

Background and Purpose

Bangladesh has an agrobased economy where 80% of the population live in rural areas and survive on agriculture. The two major capital assets of production in rural Bangladesh are land and water, both of which are concentrated in the hands of the rich minority. The country has moderate rainfall or remains dry for 8 months of the year. Irrigation becomes necessary in the completely dry season, and for the land holders without any water resource nearby drought causes crop loss, and consequently starvation and poverty.

Irrigation in Bangladesh was quite primitive until 1950s. In 1950-51 the Directorate of Agriculture introduced power pump irrigation. The project was confined to a small area. Irrigation in an organised way started in the early sixties. Low lift pumps and deep tubewells were introduced. Installation of shallow tubewells started in 1973. The benefits of the irrigation facilities provided by the Government of Bangladesh, through the Bangladesh Agriculture Development Corporation (BADC), only reached the elite. The poor having neither land nor money nor an organised institution could not avail the benefits of the irrigation facility provided by the government.

BRAC started its irrigation programme in 1976 with the objective to reach the facilities to the rural poor. The programme started with low lift pumps and in 1979 with shallow tubewells. In 1985 BRAC expanded its programme to installation of deep tubewells (DTW). The programme over time was further expanded to other feasible areas with irrigation needs.

The major objective of the irrigation programme is to ensure a more equitable distribution of water resources and to allow the landless to earn income through control of these resources.

Outputs

Deep tubewells require a lot of capital. The cost of a machine (including installation) involves an investment of Tk. 2 lakh, which is completely out of reach of individual group members. BRAC therefore sells shares in a deep tubewell operation to village organisations. Group members have 80% of the ownership and the remaining 20% is with BRAC.

The shareholders form an irrigation group with an elected operating committee. BRAC provides training and technical support teams. Each team covers 50 DTWs and takes a service charge. The irrigation groups are eligible to take a capital loan for buying the tubewells and land for installation if necessary; and an operating loan to pay for fuel and wages. They collect 25% to 33% of the crops produced in the command areas of the DTW, or cash fixed by the estimated operational costs and depreciation.

The Area Office does a feasibility study on the technical, agronomic and financial aspects of the project area before taking the programme. To ensure proper water management the command area of each DTW is divided into 4 to 5 blocks according to topography. Main and field canals are designed by professional BRAC staff to ensure regular and smooth water supply to the blocks.

Achievement

Table 19 Irrigation

<i>Irrigation</i>	<i>92- 93 Boro</i>	<i>93- 94 Boro</i>	<i>94- 95 Boro</i>
DTW	592	615	566
Command Area (Acres)	27124	31352	21365
Average command area (acres)	46	51	38

Rural Enterprise Project

Background and Purpose

The Rural Enterprise Project is an experimental wing inside RDP that experiments and tests different types of microenterprises in an attempt to find which ones are viable.

REP generates new ideas suitable for BRAC's target people, through sector reviews and background studies. From the preliminary background study, an extensive feasibility study is done focusing on the technical, financial, socio-economic and management aspects of the business.

REP funds two types of project: experimental projects that are new to the country and require controlled testing; and pilot projects which are improved versions of the traditional activities. Projects that start off as 'experimental' are generally classified as 'pilot' after a year and if successful "handed over" for expansion the following year.

The purpose of REP is to investigate, test, organise and demonstrate new or improved enterprises and enable the VO members to undertake such activities.

Output

Obviously REP selects projects that have good prospects for high returns. At the same time REP tries to select those projects that do not require too much skill levels and build on the existing skill levels of the participants. The technology used should be based on the existing technology and raw materials should be readily available. Finally the project should have the prospect of creating long term employment and it should have a short gestation period.

Among the projects that REP has been working on are prawn hatcheries, grafting nurseries, incubator, mechanical workshops, brick fields, godown and carpentry workshops. There are female headed grocery shops and restaurants. There is also the vegetable seed project, apiculture and agro-forestry.

REP generally controls the project until it is profitable before handing it over to the group member for ownership. Each project has its own logistical, technical and marketing needs. For instance the prawn hatcheries need brine water that has to be brought from Cox's Bazaar. The carpentry and mechanical workshops have to compete in the market place if they are to expand further. To facilitate this each mechanical and carpentry workshop is looked after by one PO. All enterprises need the proper technology to be profitable. REP is looking for ways to strengthen technical assistance.

One of the more innovative schemes that REP has piloted is that of female headed groceries and restaurants. These are non-traditional activities for women but REP has managed to establish 830 restaurants and over 3200 grocery shops. However being a non-traditional activity there are obviously problems in implementation. For instance it has been observed that in some cases the woman's husband controls the shop. In order to overcome this problem REP is now giving priority to selecting female household heads. In addition the POs are now directly supervising these women instead of the occasional training and advice offered by trainers. These POs are under the RM.

New job opportunities will have to come from off farm activities because most possibilities in agriculture have already been explored. However off farm activities normally require more capital and higher skills than villagers normally possess. Therefore it is a challenge to find activities that require lower capital and can build on the skills of group members.

Achievement

Table 20 Rural Enterprise Project

<i>Rural Enterprise Project</i>	<i>Dec-94</i>	<i>Jan-June 95</i>	<i>Jun-95</i>
<i>Experimental Projects</i>			
Prawn Hatchery	01	*04	05
Grafting Nursery	03	01	04
Vegetable Seed Cultivation Acreage (Acres)	12	56	68
Vegetable Seed Cultivation Areas (no)	2	4	4
Incubator	10	0	10
Godown	01	0	01
Mechanical Workshop	24	0	24
Carpentry Workshop	29	0	29
<i>Pilot Project</i>			
Restaurants (Shuruchi)	788	42	830
Grocery Shop (Shupannya)	2,097	1158	3255
Apiculture (Boxes in Operation)	1,157	183	1340
Brick Field	08	0	08
Agro Forestry (Acres)	417.67	0	417.67

* Construction is underway

Special Programmes

Smallholder Livestock Development Programme

Background and Purpose

The Smallholder Livestock Development Programme (SLDP) was launched in 1993 as a collaboration project between BRAC and the Government. BRAC is working in this programme as an implementing agency. A SLDP area normally covers 100 Village Organisations (VO) in 75-100 villages. Each VO consists of 30-35 group members. The formation and member selection criteria is the same as RDP's; only the members are given poultry related credit and training.

The purpose of the programme is to generate income and create self sustaining employment opportunities for villagers through the rearing of poultry and livestock.

Outputs

The *components* of the SLDP are:

Key Rearer

Chick Rearer

Feed Seller

Poultry Worker

Model Rearer

Mini Hatchery

In every Thana there are about 3,170 group members; of them 3,000 are trained as key rearer, 30 as chick rearer, 20 as feed seller, 100 as poultry worker, 20 as model rearer, 1 as hatchery worker.

For the SLDP, the International Fund for Agricultural Development (IFAD) provides funds for training through the Directorate of Livestock Services (DLS) and funds for credit through the Bangladesh Krishi Bank. DANIDA provides the operational costs of the programme.

Table 21 Smallholder Livestock Development Programme

<i>SLDP</i>	<i>1994</i>	<i>Jan-June 95</i>	<i>1995 June</i>
No. of Thanas Covered	66	-	66
No. of Members Trained	64,730	52189	116919
No. of Poultry Workers	3,163	1250	4942
No. of Chick Rearer	804	533	1754
No. of Feed Seller	146	460	829
No. of Poultry Rearer	44,580	45276	109394
Day Old Chick Supplied (millions)	0.5	0.3	0.8
Loan Disbursed (Millions of Tk)	54	45	99
Borrowers	46265	36186	82451
Loan Outstanding (Millions of Tk)	40	19	59

Income Generation For Vulnerable Group Development

Background

The Income Generation for Vulnerable Group Development (IGVGD) Programme is targeted at the most destitute rural women in the rural economy. The IGVGD women are among the poorest 10% of the population, and in most cases they own no land, have little or no income and live without a husband's support because of desertion, divorce, death or disablement.

In 1974 the Government started giving wheat to destitute rural women who were suffering from the famine conditions prevailing in Bangladesh at that time. This programme was administered by the Directorate of Relief and Rehabilitation (DRR) and supported by the World Food Programme (WFP). Since then the programme has been gradually extended and now covers all the unions of Bangladesh. Nowadays 400,000 families in rural Bangladesh receive monthly food rations of 31.25 kg each, for a period of two years. During this time attempts are made to make the families self sufficient.

In 1985 the Integrated Development Programme of BRAC at Manikganj collaborated with the VGD programme of the government on an experimental basis and distributed wheat to selected women. It also provided training in four different skills: poultry, sericulture, vegetable cultivation and embroidery, along with functional literacy, health and nutrition education, and group formation. It ensured a monthly income of Tk 60 to Tk 150 for each woman. During the preliminary experiment, BRAC trained about 1,000 women at Manikganj, at its own cost.

Although making women economically self-supportive was one of the objectives, the programme in fact was little more than a welfare programme. It was unable to ensure lasting benefits for a large number of women at the end of the two years, and most returned to lives of destitution. Development efforts failed for lack of adequate extension services, technical ability and resources, and proper planning. BRAC believed, however,

that the monthly wheat ration could be transformed into an important vehicle in building a sound economic base.

The women were most interested in poultry rearing, a traditional activity that did not require any special skills. It could also be integrated with normal household activities and increased the general supply of poultry, which was far below demand.

In 1987, therefore, BRAC designed a new, large-scale endeavour that became known as the 'Income Generation for Vulnerable Group Development Programme' (IGVGDP). The scheme, launched with the Directorate of Relief and Rehabilitation and the Directorate of Livestock Services, aimed to train VGD wheat receivers in better poultry-keeping practices. The aim was to generate a sustained monthly income as close as possible to the value of the monthly VGD ration that was being provided to them. This would make them self-supporting when the ration was withdrawn.

The purpose of the IGVGD programme is to increase the income of VGD women by promoting income generating activities especially poultry.

Outputs

IGVGDP is a collaboration between the World Food Programme (WFP), Directorate of Relief and Rehabilitation (DRR), Directorate of Livestock Services (DLS) and BRAC.

The process for implementing the programme are:

1. Selection of VGD cardholders for training;
2. Primary baseline survey and final selection;
3. Conducting Training for:
 - poultry workers
 - key rearers
 - day old chick/duckling rearers
 - feed sellers
 - mini hatchery
 - other activities such as vegetable growers, cattle rearers, goat rearers, etc.
4. Vaccination on a regular basis to reduce poultry mortality;
5. Establishment of chick rearing units to rear day old chicks;
6. Establishment of feed selling centres;
7. Day old/2 month chicks/duckling distribution;
8. Egg/hen collection;
9. Savings collection;
10. VGD group formation;
11. Credit provision
12. Establishment of restaurants and grocery shops;
13. Follow-up on regular basis and data collection;
14. Monitoring and evaluation.

VGD women are selected for two years and are provided with 31.25 kg of wheat per month. Primary selection of VGD card holders is done by the local chairman and members of the union parishad. The secondary selection is done jointly by representatives from DRR, DLS, Local Union Councils and BRAC, on the basis of established criteria such as physical fitness, willingness of the women, age between 18 to 45, permanently lives in that area etc. In each union there are generally 150-200 card holders and only those with the ability to rear poultry are chosen for this programme.

Table 22 Income Generation for Vulnerable Group Development

<i>IGVGD</i>	<i>1993</i>	<i>1994</i>	<i>Jan-June 95</i>	<i>1995 June</i>
Thanas covered (no)	93	74	-	
Trained Cardholders (no)	204161	257352	72200	329552
Two month old chicks distributed (millions)	1.5	2.9	0.5	3.4
Doses of vaccine inoculated (millions)	113	146	18	165
Loan Disbursed (Tk)	201	302	77	379
Loan Realised (Tk millions)	147	222	59	281
No of borrowers	124346	180971	51246	232217

Social Development

Essential Health Care

Background and Purpose

In 1986 BRAC piloted a multi component Primary Health Care programme in six thanas. In 1991 this programme was transferred to RDP and started functioning in 27 areas. By 1994 PHC was covering 1 million households in 170 areas.

The PHC programme was designed to be a cost effective and simple programme that would deal with common health problems such as diarrhoea, dysentery, tetanus, measles, tuberculosis, malnutrition etc.. It consisted of family planning, water & sanitation, immunisation, health & nutrition education and basic curative services. These elements were implemented by the village health worker (Shasto Shebika). Since there were differences between the services offered by BRAC's programme and the WHO concept of primary health care the programme was renamed Essential Health Care in the beginning of this year.

The participants pay consultancy charges for the shebika services. They also pay for the cost of the drugs, contraceptives and vegetable seeds. The shebika gets a commission for each tubewell and slab latrine that she sells. On average, a Shebika spends one and a half hours daily for health activities and earns about Tk.100 each month.

The purpose of the Essential Health Care programme is to make preventive and basic curative health services available to group members.

Outputs

Shasto Shebika: From the VOs, one woman is selected by the community to function as a health worker (Shastho Shebika). The Shebikas are women residing in the village, with little or no education, and are committed to work for health. Each Shebika is responsible for four VOs, or approximately 160 target group households. Shebikas have faced resistance to riding their cycles in conservative areas such as Comilla and Sylhet.

Family Planning: The Shastho Shebika encourages couples to use modern methods of contraception. Those clients seeking injectable, IUD and other clinical contraceptives are referred to the Family Welfare Visitor (FWV) of the government. Family planning staff try to be in close co-ordination with the government satellite clinic and try to co-ordinate schedules with the government staff. Government workers come to a household every two month and the shebikas are given extra pills so that if there is a shortage in the pill

supply they can fill up the gap. New users are advised about the possible side effects of the pills and of IUDs. RDP monitors users to see whether they are suffering any side effects,

Water and Sanitation : Slab-Ring Production Centres are being established in each Area Office with the assistance of the government. The Shebika promotes the sale of the slab-ring to the villagers.

The cost of latrines is beyond the purchasing power of most villagers. The programme attempts to show the villagers that there can be loss of income due to illness if they do not have latrines. RDP also tries to minimise the cost of the latrines by buying the raw materials from places where the price is cheaper.

The PA (Health) and the Shebika encourage VO members to use safe water for drinking and washing purposes. EHC provides Tk. 10,000 for a revolving fund for the purpose of procuring tubewell sets from the local markets. These in turn are sold to the villagers through the Shebika, who is allowed to retain Tk. 50 for each tubewell sold, as compensation for her time.

Immunisation : EHC assists the national EPI programme to ensure Universal Child Immunisation (UCI) to all pregnant women and children in RDP areas.

Health and Nutrition Education : Shebikas meet with the VO members to discuss issues on health, nutrition and family planning. Topics discussed in such meetings include: local and natural sources of vitamin 'A' rich food; appropriate nutrition during pregnancy and lactation; protection against the six killer diseases through immunisation, delayed pregnancy; contraception and child spacing; ante and post natal care; use of slab-ring latrines, personal hygiene and use of tubewell water for drinking and cleaning purposes. Seeds are sold to VO members for growing vegetables.

Adequate and timely supply of the vegetable seed is a problem. The seeds are supplied by the Bangladesh Agriculture Development Corporation (BADC) which collects the seed from various areas in the field. EHC has been given a larger lead time to the government so that they have more time in which to collect the seed. EHC hopes that this will lead to better supply.

The problems of shortage are not limited to vegetable seed only, since Vitamin A pills and TT also tend to be in short supply.

Basic Curative Care : Shebikas are trained to be depot holders of the essential drugs recommended by the WHO and Government of Bangladesh (GOB) in new RDP areas. Those requiring further care are referred by the Shebikas to health care facilities and hospitals at the thana or district level.

Training: The training of PAs takes place at the TARC's and consists of 16 days training. Shasto Shebikas get 16 days training (4 days per week for 4 weeks) at the field. The POs give this training.

Achievement

Table 23 Essential Health Care

<i>Essential Health Care</i>	<i>Dec 94</i>	<i>Jan- June 95</i>	<i>June 95</i>
Sanitation (Slab)	107737	45032	152769
Hand Tubewell	102061	8963	111024
EPI			
Children (0 - 1 yr. fully immunised)	57352	60822	118174
Pregnant Women	42661	85466	128127
Family Planning Modern Method Acceptors			
Permanent	89209	2905	92114
Temporary	226246	16475	242721
Total	315455	19380	334835
Vitamin A Capsule Distribution (millions)	N/A.	0.6	an
Medicine sold by Shebika (Millions of Tk)	22	10	32

There were floods during the middle of the year. Flooding led to problems in communication and health. The Shebikas advised villagers to drink pure water. If it was not possible to boil the water then villagers were advised to use alum in the water. ORS was supplied during the floods. Severe cases were referred to hospitals.

Human Rights And Legal Education

Background and Purpose

BRAC initiated the paralegal programme on the presumption that legal awareness of the group members would help them to protect themselves from illegal, unfair or discriminatory practices by others. After beginning as an experimental programme in 1986 in Manikganj, the programme was strengthened further with a more focused approach in 1989. The programme now provides group members with information on Muslim Family Law, Fundamental Rights from the Constitution which commensurate with the Universal Declaration of Human Rights, some information from Criminal Procedure Code, Muslim Law of Inheritance and Land Law.

The main focus of the programme is empowerment through education on human rights and law, but it does not envisage development of a cadre of paraprofessionals who will substitute for lawyers at the rural level. Therefore the name of the programme was changed from Paralegal to Human Rights and Legal Education (HRLE) this year. The

programme was operating in 89 area offices in Dec 94. By June 95 training of shebikas had started in an additional 43 area offices.

The purpose of the programme is to increase VO members' knowledge of the law and human rights and their willingness to take up and act on their legal responsibility. More specifically the programme objectives are:

- to give VO members access to information about law;
- to demystify the law through legal literacy classes;
- to raise their awareness about their legal rights;
- to empower the rural poor legally and socially.

Outputs

The HRLE programme commences with the selection and training of TARC trainers. The following criteria are used for selecting HRLE trainers:

- in-depth knowledge about social development issues;
- communication skills;
- interest in building her/his career as a HRLE trainer.

At the Area Office (AO) level, the HRLE programme starts with the selection of HRLE volunteers (Shebikas). The selection criteria for these volunteers are as follows:

- ability to read and write
- good oral communication skill
- ability to deal with social pressure
- ability to move freely (mobility)
- willingness to shoulder responsibility

This selection procedure takes 6-8 weeks in a particular AO. These volunteers receive training within 4 months of their selection. Four training courses of six days each are designed for 25 selected volunteers known as HRLE shebok/shebikas. After completion of these courses the HRLE Team (comprising of a senior staff, PO and PA) organises a 2 day refresher course in the field for the volunteers, and provides them with basic materials for conducting legal literacy classes for VO members as a group. A group of 25 VO members attend the 28 day course, which requires a commitment of one to two hours daily. The learners are required to pay a small amount of money (Tk. 10) for the remuneration of the volunteer.

Achievement

In the period from Jan - June 95 the programme trained an additional 50,000 students mostly female. The participants are taking action against illegal divorce. If a woman's husband tries to divorce her without following legal procedures then group members

protest and take action. The woman appeals to the chairman and members of the local government if necessary. Most of the time they get a decision in their own favour.

Many women are protesting against polygamy and have realised the unity in action makes them very strong and helps them in their fight against oppression. Group members are registering marriages much more frequently these days. If there are marriages between the offspring of VO members then the age of the parties tends to be higher than usual.

Group members are more aware of their rights concerning inheriting property. If there is the possibility of their inheriting property then they pursue their claims. Under the Islamic law a man is supposed to guarantee a sum of money that he will pay his wife at any time during their marriage. This sum of money is supposed to be fixed during the time of marriage. Women are becoming more aware of their rights to fix this amount and are proceeding to do precisely this. People are less afraid of the police because they are more aware of their rights and of the responsibilities that the police have to fulfil.

Table 24 Human Rights and Legal Education

<i>HRLE</i>		<i>Dec 93</i>	<i>Dec 94</i>	<i>Jan-June 95</i>	<i>June 95</i>
Number of Courses	Males	576	956	94	1050
	Females	3033	6896	2084	8980
	Total	3609	7852	2178	10030
Number of Students	Male	14151	22184	2053	24237
	Female	70955	164522	48446	212968
	Total	85106	186706	50449	231205
VO under HRLE	Male		766	73	839
	Female		5190	1295	6485
	Total	2790	5956	1368	7324

There were 620 active shebok/shebikas at the end of 1994. In June 1995 there were 581 active shebok shebikas.

Non Formal Primary Education Programme

Background and Purpose

The literacy rate in Bangladesh is less than 25% (Bangladesh Population Census 1991). Among rural women, 85 per cent are illiterate, and among the poorest one third, illiteracy is probably universal. In 1992, there were 16.7 million children who were between the ages of 6 to 10 years. Of these only 9.8 million enrolled and of those enrolled 5.9 million dropped out. This means that only 3.9 million children actually completed primary

school. The proportion of boys and girls in primary school was 55 to 45. (Source: UNICEF, 1993).

Primary education in Bangladesh is free and most schools are run by the government. Primary education consists of a five year cycle for the 6-10 years age group. This system does not reach millions of children are unable to attend school due to poverty.

BRAC and other non-governmental organisations aim to fill the gaps and complement government efforts to educate children. Millions of children who are not served by the formal school system need to be reached through non-formal programme. Non-formal schools run by NGOs are helping to provide basic and primary education to those who are not served by the formal schooling system. By providing an alternative for these children, NGOs are providing a second chance for these children to later enter formal schools, if they desire.

BRAC is operating a network of over thirty thousand schools which has provided basic education to nearly 1 million children. In 1992 there were 13 million children who were not in the formal network and thus BRAC is reaching 8% of this figure. Recognising that female literacy is very important for poverty alleviation and empowerment, BRAC has tried to ensure that the majority of the students in these schools are girls. The present enrolment in the BRAC school system is 70% female.

The purpose of the NFPE programme is to provide basic relevant education to poor children.

Outputs

The NFPE programme reaches poor children particularly girls. The schools are close to the pupils home and the teachers are from the community. The curriculum is relevant to the children's lives and compatible with the formal school curriculum. The teachers are given short training courses and are given continuous refreshers. The programme monitors the schools intensively and the community is involved in establishing and managing these schools. The schools have a low drop out rate. In June 1995 there was over 980,000 children enrolled in 30 thousand schools of whom 70% were girls. The components of the programme are described below.

The Non-formal Primary Education Programme (NFPE): These schools run for three year and the students are children between the ages of 8-10 who have never enrolled or have dropped out of formal schools. the curriculum covers the topics on the formal school system for Classes I, II and III. These schools were first started in 1985.

Basic Education for Older Children (BEOC): in 1988 BRAC started another system of schools that were aimed at adolescents between the ages of 11 - 14. The curriculum encapsulates the formal school curriculum for Classes 1 - V in the period of three years.

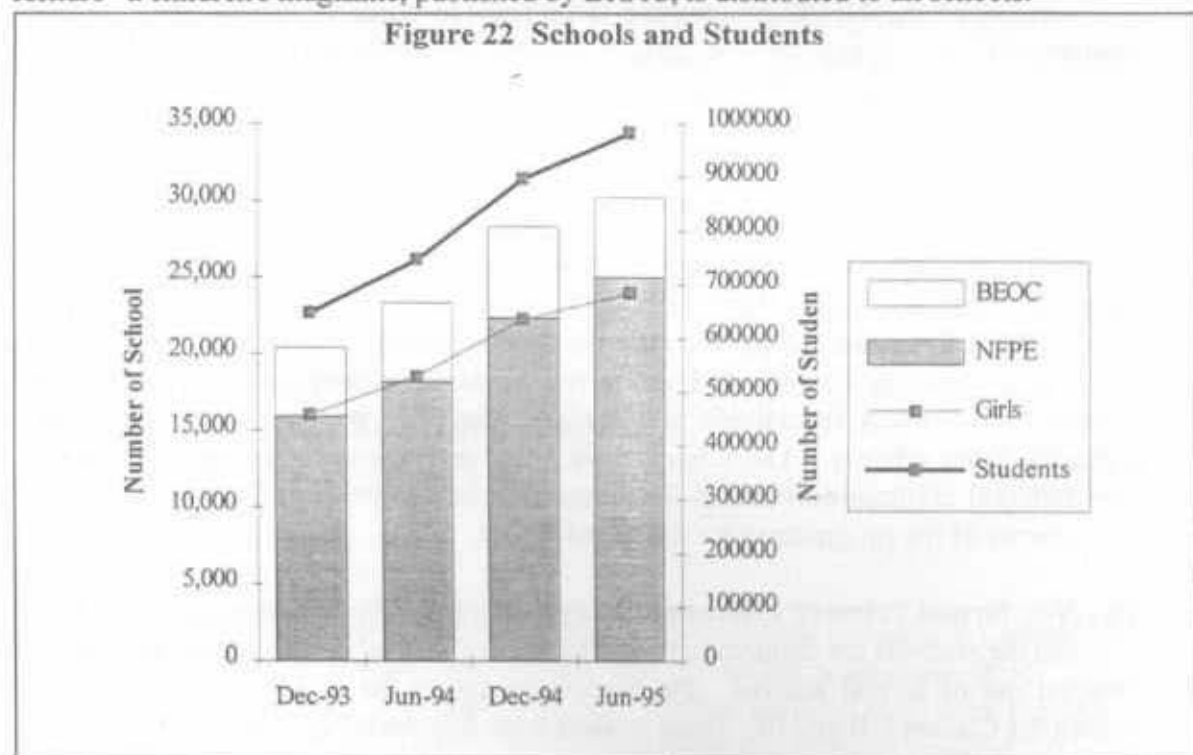
Students receive books and learning materials free of charge and pay no tuition fee.

Teachers: BRAC teachers are chosen from those who are residing in the village. Preference is given to women and teachers must have completed at least nine years of schooling. Teachers must be married as unmarried women often leave their homes to live with her husbands' family usually in another village. As a rule at least 80% of the BRAC teachers are women.

There is frequent interaction between the teachers and the students since they all reside in the same village. Visits by the students to their teachers place and vice versa are common. The relationship between students and teachers therefore extends beyond the class room.

Curriculum: The curriculum has been designed to conform with the government curriculum of classes I through V. The subjects covered include Bangla, Math, Social Studies, English and Religious Education (RE). RE was introduced in 1994 and existing government text books are provided to students according to the religion they practice. In addition to this, BEOC curriculum also includes Health and Science during the fourth and fifth phases of the school. English is introduced in the second year of school. "Gono Kendro" a children's magazine, published by BRAC, is distributed to all schools.

Figure 22 Schools and Students



Since a majority of the BRAC school graduates, especially the younger age group, continue their education in the government schools, the curriculum is designed to cover the essential contents of formal primary education. Students engage in a range of "fun-to-do" activities such as physical exercise, singing, dancing, drawing, crafts, games, story telling and book reading. These are integrated within the curriculum to sustain pupil interest and high attendance. Child-to-child teaching and learning elements are woven into the curriculum and particularly for the learning of social studies and language.

In formulating new curriculum children, teachers, programme organisers, and trainers are consulted, and feedback from everyone is taken into account before finalising the curriculum.

A number of activities have been incorporated to improve the reading and writing skills of learners. *My favourite word*, a spelling exercise, has been recently introduced to make children learn their spelling more effectively. *Journal writing* has also been introduced from grade I to enhance the creative writing skills of the students. *Paired reading* has been initiated to increase the reading abilities of children.

Measurement of Learning Progress: Teachers assess the progress of each child in the class on a continuous basis. More casual assessments are done on a day to day basis at the end of each lesson. Children are asked to perform individual activities or write on the board and the performance is assessed on a daily basis.

There are weekly and monthly evaluations of the how much the students have retained of each subject. Teachers keep records of the progress of each student. On the basis of this students are provided additional guidance or paired with another student who is better who can help.

The teacher checks assignments and ensures that errors are corrected. There are no end-of-year exams because the children are generally apprehensive about these exams and tend to prepare only for these, instead of concentrating on day to day learning in the class room.

Training: After selection, teachers undergo 12 days of practical training at the TARC. Immediately before the opening of a school and right after the 12 day initial training, they receive a 3 day orientation to prepare them further for their first month in school. After this there are monthly refresher courses which are held at the field offices by the POs. Besides these courses there are other refreshers if needed.

BEOC school teachers get a special 12-day training at the TARC, on Mathematics and English after 24 months of school. An additional 2 weeks of training at the TARC is being considered after seven months.

Programme Assistants receive a total of 40 days of training which includes a 3-day pre-service training, 19-day teachers and operation management training, a 12-day in-service training, and a 6-day training-of-trainers.

Programme Organisers receive a 3-day pre-service training after recruitment, a 12-day Teacher's Basic Training, a 12-day Operations Management Course and a 12 day training-of-trainers.

Area Education Managers and Team in Charge attend a 12-day Development Management Course. Area Managers, Team in Charge and senior POs also attend a 6 day Gender and Awareness Analysis course. All this training takes place at the TARC.

Urban Schools: Besides rural schools BRAC also operates urban schools. The urban non-formal primary education programme began as an experiment in 1992 with 10 schools in the Khilgaon slums of Dhaka. By 1994 there were 349 urban schools in Dhaka, Chittagong, Khulna and Rajshahi.

The urban programme uses the same NFE model as the rural programme with slight modifications. Teacher salary and school room rental are slightly higher compared to that in the rural areas. Supervision and monitoring must also be done more intensively here since there seems to be a higher risk of student and teacher drop out.

Table 25 Urban NFPE Schools

<i>Cities</i>	<i>1992</i>	<i>1993</i>	<i>1994</i>	<i>Total</i>
Dhaka	10	32	148	190
Chittagong	0	0	49	49
Rajshahi	0	0	50	50
Khulna	0	0	60	60
Total	10	32	307	349

The schools are located away from the slum areas but are readily accessible to the children. The house used for the school needs to have sufficient space to run 6-9 schools in multiple shifts. It is preferable to locate the school outside the slum areas because houses within the slum areas can easily be used for

unsociable activities. The Social Studies curriculum designed for rural children is inappropriate for the urban schools so it is being redesigned.

Interactive Radio Instruction for Teaching English: NFPE has tested an Interactive Radio Instruction programme. In September 1994 Students in 4 NFPE schools in Dhaka were given English lessons through the radio. There are plans to expand the programme depending on the feedback.

Library Programme: Graduates from BEOC schools, particularly females have little or no access to printed matter. There is the danger that these teenagers may become illiterate if they do not keep up their reading skills. For this reason BRAC started village libraries ("Pathagars) for children in 1992. By end of 1994, 1858 such libraries were operating with 46,450 members.

Each library is provided with 100 titles and 3 magazines. The library is kept open once a week. Initial performances are promising, about 60%-80% of members visit libraries. Activities such as vegetable seed distribution, tailoring courses and poultry rearer training were introduced by request of the group members. Members bore a third of the training cost for the tailoring course.

Education Support Programme: BRAC supports other NGOs who are also providing non formal education to poor rural children. The Education Support Programme provides other NGOs with training, counselling, financial and material support. In less than three years, ESP has extended its support to 137 NGOs to operate 1150 schools.

NFPE in Africa: In October 1994, UNICEF under its Eastern and Southern Africa Regional Office (ESARO) in Nairobi invited BRAC to facilitate the education of children especially girls in east and southern Africa. The process involved networking with UNICEF, Ministries of Education and non-government organisations working prominently in the field and facilitating a strategy for planning and implementing non-formal basic education in the region. A senior BRAC staff was stationed in Nairobi for this purpose.

Scholarship Programme: Course completion in and of itself is no guarantee that graduates will continue their education in government schools. The cost of education in formal schools and the distance of schools from the child's home are major deterrents to schooling. BRAC graduates, coming as they do from "high drop-out risk" back grounds are more likely to discontinue in formal schools for these reasons. BRAC has created a scholarship fund in the memory of one of BRAC's benefactors, Ms. Catherine Lovell. The Catherine Lovell Memorial Fund scholarship will assist selected female graduates from BRAC schools to continue their education in government high schools from class VI to X.

Graduates from NFPE schools: During the six years between 1988 and 1994, 210,077 children graduated from 7306 schools, able to read, write and work with numbers.

Former NFPE Students Take The Matriculation Examination

Nineteen students who had been through NFPE ten years ago overcame all the obstacles in their path to secondary education and took the matriculation exam this year. Their performance was extremely impressive with ten students getting first division and seven passing in the second division. One of the students who got a first, Rashidul Islam Ratan got three star letter marks.

Achievement

Table 26 NFPE schools

<i>Year</i>	<i>Schools Opened</i>	<i>Enrollment in new schools (millions)</i>	<i>Total Schools</i>	<i>Total Students (millions)</i>	<i>Schools Completed</i>	<i>Graduates (millions)</i>
1993	12795	0.42	20388	0.65	3515	0.10
1994	9611	0.31	28274	0.90	1725	0.05

* All figures include ESP schools.

Table 27 Operating Schools

<i>Schools Operating</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jun-95</i>
NFPE	15,893	18,165	22,329	24,989
BEOC	4,495	5,154	5,945	5,222
Total	20,388	23,319	28,274	30,211

* Including ESP schools

Table 28 Enrollment in Schools

<i>Enrollment in Millions</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jun-95</i>
NFPE				
Total Students	0.51	0.58	0.71	0.81
Girls	0.36	0.41	0.49	0.56
BEOC				
Total Students	0.14	0.16	0.19	0.17
Girls	0.10	0.12	0.14	0.12
All schools				
Total Students	0.65	0.75	0.90	0.98
Girls	0.46	0.53	0.64	0.68

* Including ESP schools.

Support Programmes

Monitoring

Background

The Monitoring Department established in 1988, was initially engaged in developing an effective data management system for RDP. Since then the department has been monitoring all programmes of BRAC except the Health and Population Programme (HPP) which is monitored by RED.

Since its inception the Monitoring Department was involved in monitoring and setting up the Management Information System (MIS). In the beginning of 1995, MIS was separated out of the Monitoring Department.

The management of the department has been reorganised. The monitors working in the field are grouped into four geographical blocks and these blocks now meet monthly. The purpose of the meetings is to check the data collection process and minimise field problems.

The purpose of the monitoring department is to collect data on RDP activities in order to enable managers to track the progress of their programmes.

Outputs

Monitoring process begins with the selection of indicators to be monitored. These indicators are selected through meetings with area managers, regional managers and top management of the programmes. A yearly tentative 'schedule of indicators' is prepared in the beginning of the year which contains all the indicators selected by programme personnel and Monitoring Department.

The monitoring process can be summed up as follows:

- a. Selection of indicators
- b. Designing of questionnaire, presentation and processing tables and field test
- c. Disseminating and sharing of the data collection techniques to the field monitors
- d. Collecting data in the scheduled Area/Team
- e. Sharing of the findings with the Area Manager or Team in-charge within seven days of collecting data
- f. Sharing an aggregated results with the Regional/Area Education Manager in the monthly Managers meeting within a month
- g. Presenting global results to Senior Managers forum, held quarterly in the Head Office

- h. Preparing statistical results and distributing to Regional Managers and Senior Managers of HO at the end of each data collection schedule
- i. Writing a narrative report and distributing to the above mentioned Managers.
- j. Conducting follow-up or investigative study (when necessary)

Achievement

Table 29 Issues Monitored (July 94-July 95)

<i>Sector</i>	<i>Activities</i>
Savings and Credit	Criteria and usage SLDP loans, Housing loan, Information of default (savings) depositor, Loan criteria fulfilment, Members in new VO, Programme loan, Rural trading, Savings deposit, Savings (SLDP), VGD members in RDP.
Institution Building	Actual VO members in area, Issue based meetings, Members and VO, New Members, Weekly meetings, Amount of training received.
Sericulture	Distribution/ contract of mulberry trees, Feeding of polu and feed log, WFP guards, VGD guards, Polu house and materials, Sapling.
Poultry and Livestock	Chick mortality, Feed seller, Income of unit, Key rearer Training (SLDP), Size of CRU,
EHC	EPI coverage, health messages, slab latrines (RDP, IGVD), Sanitation of families in EIG programmes, Treatment sources course and dose.
Miscellaneous	Fish cultivators, Usage of fish training, Motor cycle accidents.

Training

Background and Purpose

BRAC has organised needs based training for its rural groups from its inception in 1972, but from 1975, training became the major support service for BRAC programmes and projects. In 1978 BRAC built its first Training and Resource Centre in Savar. The expansion of BRAC also brought expansion of its training activities. In 1990 BRAC started the Management Development Programme and by December 1993 the Training Division was operating with 14 training centres.

The Training Division has two broad objectives: to build up the working capacity of the participants in BRAC programmes and to train BRAC staff for their responsibilities in the field.

Outputs

Two types of training courses are arranged for group members: Human Resource Development and Management (HRDM) and Occupational Skills Development (OSD). The former includes social and legal awareness education, leadership development, planning and development management, and gender awareness and analysis. The latter includes courses on agriculture, poultry, livestock, fish culture and sericulture. Both HRDM and OSD training are provided to BRAC staff. Training courses are conducted at training centres and at the field level (e.g. the Area Office).

A systematic process has been built in developing need based training courses and follow-up services. The following process has been followed for developing training courses

- 1) Determining Training needs
- 2) Designing Course Plan
- 3) Implementation
- 4) Follow-up and monitoring
- 5) Redesign and continue in implementation.

For developing competent trainers the following steps are taken:

- Trainers are selected from the field having 2 - 3 years field experience.
- Placed in the training centres
- Basic TOT is provided to them
- They help facilitate a course with another trainer
- Responsibility is given to facilitate courses depending on their competence exhibited during the learning phase.
- For updating latest development in the program activities, the trainers are transferred to programs after 3-4 years continuous work in training.
- Capacity building workshop are organised in every three months
- Weekly study circles are organised at training centres.
- Trainers are also sent to attend different workshops and training course at home and abroad.

Achievement

The courses taught by the training programme and the number of participants trained is given in Table 30.

Table 30 Training

Programme/ Training Courses	Jan. - June 95		Programme/ Training Courses	Jan. - June 95	
	Participa nts	Days		Participa nts	Days
A. Human Development Training to VO Members:			D. Poultry Training(VO Members)		
1. FE & Consciousness Raising Teachers Training	26	156	1. Poultry Workers	1,020	14,280
2. VO & Credit Management	492	2,952	2. Key Rearers	24,703	74,109
3. Paralegal Teachers Training	554	13,296	3. Chick Rearers	473	3,311
4. Sector Planning & Management	20	60	4. Feed Producers & Sellers	100	1,000
5. Leadership Development	45	270	5. Small Duck Hatchery	118	1,770
6. Quarterly Small Group Leaders Meeting	229	229	E. NFPE		
7. Orientation Course	274,020	548,840	1. Teachers recruited and trained	2,117	33,872
B. Staff Development Training:			2. POs recruited and trained		
1. Pre & Inservice Foundation	381	1,143	i. Pre- Service	88	264
2. Inservice Foundation (Incl. SAE, Crd Mgt, Sector Plng. Facil. Skill, Soc. Issue)	484	13,068	ii. Inservice	61	732
3. Approach to Rural Development & Org Dev (General & Skill PO)	206	2,678	iii. TOT	34	340
4. Development Management	36	612	3. Staff Development	182	1,638
5. Operational Management	21	441	F. Livestock (VO Members)		
6. Development Communication	16	96	1. Paravets Training	192	5,760
7. Financial Management	46	273	2. Model Cow Rearers Training	2,447	9,908
8. Paralegal	12	84	3. Model Goat Rearers Training	1,026	4,104
9. TOT	318	1,908	G. IGVD Training to Cardholder		
10. Gender Issue	104	624	1. Poultry Workers	12	36
11. Refresher	16	16	2. Key Rearers	75,763	227,289
C. Programme Assistants Training:			3. Chick Rearers	855	5,985
1. Credit Management	135	1,755	4. Feed Producers & Sellers	141	423
2. BRAC Orientation for PA Credit (incl. Credit Mgt, Poultry, Livestock, Fishery, Social Forestry, Health)	1,823	10,938	H. Irrigation (1994-95 Boro Season)		
3. Poultry & Livestock	238	4,998	1. Water Management Training	120	600
4. Fishery	15	195	2. Crop training (rice)	100	300
5. Social Forestry	23	161	3. DTW Driver Training	45	270
6. Sericulture	65	1,950	I. Fisheries		
7. Health	23	368	1. Carp Culture Training	1,309	2,618
8. TOT for PA	296	1,776	2. Thai sarputti training	248	248
9. Refreshers(Cr. mgt., Poultry & Livestock, Irrigation Drivers Fishery, Social Forestry, Health)	3,510	3,510	3. Fish Nursery Training	134	804
			4. Small Hatchery Training	24	72
			J. Social Forestry & Vegetable Cultivation		
			1. Nursery Worker Training	73	438
			2. Vegetable Grower Training	4,551	13,653
			K. Sericulture		
			1. Sapling nursery training	0	0
			2. Progressive farmers training	423	8,883
			3. Chawki rearer training	271	1,897
			4. Silk worm rearers training	4,537	22,685
			L. Health		
			Members health awareness trng.	855	13,680

Research And Evaluation

Background and Purpose

The Research and Evaluation Division (RED), was created in 1975, to provide necessary research support to the growing programmes of BRAC. It has been growing with BRAC since its inception. Its present strength is over 100 individuals, stationed both in the field as well as in the Head Office. The number of core researchers has reached over 40.

RED researchers have completed over 300 studies, many of which have been extremely useful in policy decision making. Dozens of these studies have been published in national and international journals, and are cited in many more. BRAC researchers have also been involved in developing new methodologies for development research such as the "Assessment of Basic Competencies" (ABC) methodology. BRAC in collaboration with a number of public sector and private organisations, has developed this simple, inexpensive and replicable methodology to evaluate the basic education of children. ABC has earned popularity and is being used both within and outside Bangladesh (Chowdhury et al., 1994).

The purpose of research and evaluation division is to provide necessary research support for BRAC's programmes.

Outputs

A number of studies (both long-and short-term) are in place to measure the impact of BRAC programmes.

Impact Assessment Study (IAS): With professional advice from a number of British consultants, BRAC has been undertaking an Impact Assessment Study (IAS) since mid-1993. The mix of methods included in the study are: village profile, household survey of RDP and non-RDP members, and case studies of village organisations. A report on main findings has been produced. The results were taken into consideration while doing the strategic planning for RDP for the coming years. The IAS will be an important part of a new system of impact assessment. This will become a baseline on which to measure change. However, new baseline situation will need to be known for new members.

Matlab Study: The International Centre for Diarrhoeal Disease Research, Bangladesh (ICDDR,B) has been maintaining an up-to-date data base for the population of Matlab Thana in Chandpur district since the early 1960s. A number of health and family planning interventions have also been done. In 1992 BRAC moved into Matlab with the RDP, creating a new opportunity for research on the impact of socio-economic interventions. Both BRAC and ICDDR,B decided to collaborate with each other in achieving the common research objectives of:

- (a) measuring the impact of RDP on human well-being (defined as reduced mortality, reduced morbidity, increased income, control over fertility, improved gender relations, better nutritional status, and better environment): creating a new opportunity for research on the joint and separate impact of socio-economic intervention and health inputs; and,
- (b) measuring the mechanisms of the impact.

A few outside institutions, such as Harvard University, are also helping BRAC and ICDDR,B in achieving the objectives of the project.

Village Study Project: A 'Village Study Project' was initiated. It experimented with a number of new methodologies for research, and also allowed the training of several new recruits in research methodology.

Health and Development Watch: There is an acute shortage of reliable information on trends in different development indicators in Bangladesh. In order to regularly collect and publish such information, RED has been conducting a pilot programme in several areas of Manikganj, Joypurhat and Jamalpur districts. These activities are spread over 5 RDP areas. Reports called Watch Reports have been produced, showing trends in infant and child mortality, fertility, education, immunisation etc.

Nutritional Surveillance Project: BRAC is participating in an multi-agency nutritional surveillance project which is being co-ordinated by Helen Keller International (HKI). The BRAC part of this study monitors change in nutritional status of children in villages which are spread over four RDP branches.

Other Studies: There are ad hoc studies which are commissioned from time to time to inform BRAC management about different aspects of programme implementation (such as the study on RDP members dropout). In addition, there is a village organisation (VO) assessment study which has been in place since 1993. The Monitoring Department also carries out specific studies, and the MIS reports provide useful information.

Apart from working with ICDDR,B and eight Bangladeshi NGOs (for developing their MIS), RED has either worked or started working with several International organisations. Among these are: The Institute of Development Studies (IDS) at the University of Sussex, The London School of Hygiene and Tropical Medicine, The University of Wales at Swansea, The University of Manchester, The Royal Tropical Institute in Amsterdam, Harvard University, Tufts University, and Queens University (Canada). Negotiations are under way for forging collaborations with Cornell University, Karolinska Institute in Sweden, The University of the Philippines, and The Christian Medical College in Vellore (India). It is expected that such linkages will develop RED's capacities further, and will make BRAC's work and findings more widely known.

RED has increased its emphasis on qualitative research. It has also emphasised on methodological issues (ABC, RDP IAS, PRA). The Research Division has also completed preparatory work to make its work more gender sensitive and initiate studies on environmental issues.

RED has recruited two editors to extend editorial support to the researchers and to publish its own journal. It has also organised a panel of peer reviewers from outside BRAC to review research proposals/reports. In order to make RED findings more accessible to the field staff of BRAC, RED has started publishing a research compendium in Bangla titled "Nirjash".

RED is developing a standard of living index based on household expenditure data on both BRAC and non BRAC members in Matlab to monitor changes in the standard of living. This may be replicated in other RDP areas, including the IAS sample areas.

The research agenda of RED is set primarily in consultation with the staff of different BRAC programmes, including senior management. The agenda covers a wide range of issues - all relevant to BRAC programmes. A look at the annual reports of RED will show how diverse the range has been. However, the future activities of RED will be concentrated on five major areas: rural development, health, gender, education and environment.

BRAC programmes are the main audience of RED's research findings. Several formal and informal fora are used to disseminate these findings. Apart from personal communication with programme personnel, seminars are organised in RED to present study findings. RED has recently published the first issue of a Bangla Digest aimed at field staff. Shetu and Access - the two newsletters of BRAC have published summary findings of several research studies.

Achievement

Table 31 Studies on RDP completed between Jan - June 95

1. Impact Assessment Study of RDP
 2. Credit histories of landless poor in rural Bangladesh and the impact of BRAC's credit programmes on women's lives: Case studies from five villages of Jamalpur District (Bangla).
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Table 32 On going Studies on RDP

1. Loan histories of seventy one target group women in Kutamoni and Shekpara villages of Jamalpur District.
 2. An exploratory study of patron client relations in Shekpara, Kutamoni villages, Jamalpur: poor women in ten patronage clusters.
 3. Impact of BRAC intervention: an analysis of the income and employment effects of a few RDP schemes.
 4. Removing barriers to participation in BRAC poverty alleviation programmes.
 5. Evaluation of IGVGD programme.
 6. Material well being and livelihood in the oxbow lakes community.
 7. Using of BRAC loan by the female loanee: A case tracking.
 8. Village Study Project: A longitudinal (base line) study to assess the impact of RDP.
 9. Vulnerability of the rural poor to seasonal food deficit and poverty: A compare and contrast of RDP members and non-members.
 10. Social transformation in the inland fishing community in Bangladesh.
 11. Assessment of VO's through institution building.
 12. BRAC's approach towards problems of female field organisers.
 13. Pilot study on the BRAC - RDP on women's lives, Shekpara and Kutamoni villages, Jamalpur.
 14. Dynamics of village organisation: The women status production work.
 15. Capacity development: Is it the way to VO sustainability?
 16. Cash tracking of women receiving loans from RDP.
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Financial Statement

RURAL DEVELOPMENT PROGRAMME III Statement of Income and Expenditure

	January 95 to June 95 (6 month) Taka	January 93 to June 95 (30 month) Taka
INCOME		
Fund From Donors		
Opening balance as on 01-01-95	(19,926,112)	0
NOVIB	114,916,692	463,639,653
NORAD	25,000,000	88,850,000
DANIDA	121,299	175,368,997
FORD FOUNDATION	0	11,976,000
ODA	9,563,135	334,849,806
SIDA	0	56,792,500
AKF/CIDA	34,313,291	170,528,083
EEC	0	233,119,008
BRAC (Internal Resources)	0	81,644,296
Net Interest Income on loan	28,817,766	101,611,486
	<u>192,806,071</u>	<u>1,718,379,829</u>
EXPENDITURE		
Institutional Building	12,571,935	93,667,498
Income and Employment Generation	90,255,642	390,623,506
Branch Operating Cost	41,309,860	220,279,317
Regional Office Operating Cost	3,914,783	17,071,659
Staff Training & Development	1,707,107	13,145,050
Capital Investment Requirement	37,167,857	146,369,679
Loan Fund Requirement	36,376,571	294,474,718
Training and Resource Centre	3,798,435	42,322,797
Research, Monitoring & Evaluation	3,445,232	14,575,579
Non formal Primary Education	137,328,249	537,523,285
Management Development Program	10,340,078	63,741,878
Income Generation for Vulnerable -Group Development	15,637,556	60,683,717
Health and Family Planning	7,954,300	32,902,680
	<u>401,807,605</u>	<u>1,927,381,363</u>
Deficit of Income over Expenditure	(209,001,534)	(209,001,534)
	<u>192,806,071</u>	<u>1,718,379,829</u>

BRAC
RURAL CREDIT PROJECT (RCP)
Statement of Income and Expenditure
for the half year ended 30th June 1995

INCOME	Taka
Interest Income on loan	123,286,265
Interest Income on Investment	14,467,444
Total	137,753,709
EXPENDITURE	
Salaries and benefits	48,561,752
Travelling & Transportation	6,001,482
Staff Training	1,031,624
Office and staff accomodation	3,797,273
Utilities	1,958,788
Stationery	3,094,933
Maintenance & general expenses	4,212,243
Depreciation	3,066,928
Interest on saving deposit	13,149,741
Loan loss provision	23,012,262
Data processing and monitoring	450,000
	108,337,026
Surplus of income over expenditure	29,416,683
	137,753,709