

*Draft*  
*May 14, 1995*

# RURAL DEVELOPMENT PROGRAMME

## PROPOSAL FOR PHASE IV



Volume 1 : Main Text



BRAC

66 Mohakhali C/A, Dhaka 1212  
Bangladesh

*Draft 3*  
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## List of Acronyms

ADAB	Association of Development Agencies of Bangladesh
AI	Artificial Insemination
AM	Area Manager
AO	Area Office
APO	Annualised Principal Outstanding
AVC	Audio Visual Centre
BADC	Bangladesh Agriculture Development Corporation
BIDS	Bangladesh Institute of Development Studies
BRDB	Bangladesh Rural Development Board
BSB	Bangladesh Sericulture Board
CDM	Centre for Development Management
CSP	Child Survival Programme
DLS	Directorate of Livestock Services
DRR	Department of Relief and Rehabilitation
DVM	Doctor of Veterinary Medicine
EPI	Expanded Programme on Immunisation
ESP	Education Support Programme
FHTC	Fish Hatchery and Training Centre
GOB	Government of Bangladesh
GQAL	Gender Quality Action Learning Programme
GTF	Group Trust Fund
HO	Head Office
HPP	Health and Population Programme
HRDM	Human Resource Development Management
HRLE	Human Rights and Legal Education
HYV	High Yielding Variety
IAS	Impact Assessment Study
ICDDR	International Centre for Diarrhoeal Disease Research, Bangladesh
IGVGD	Income Generation for Vulnerable Group Development
KK	Kishore Kishoree
MDP	Management Development Programme
MIS	Management Information System
NFPE	Non Formal Primary Education
NGO	Non Governmental Organisation

OSD	Occupational Skills Development
OTEP	Oral Therapy Extension Programme
OTR	On Time Recovery
PA	Programme Assistant
PEOC	Primary Education for Older Children
PHC	Primary Health Care
PL	Paralegal
PO	Programme Organiser
PRA	Participatory Rural Appraisal
PSE	Programme Support Enterprise
RCP	Rural Credit Programme
RCTP	Rural Credit and Training Programme
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
SDC	Swiss Development Cooperation
SLDP	Smallholder Livestock Development Programme
SMC	Strategic Management Committee
TARC	Training and Resource Centre
TOT	Training of Trainers
VGD	Vulnerable Group Development
VHSS	Voluntary Health Services Society
VO	Village Organisation
WFP	World Food Programme
WHDP	Women's Health and Development Programme
ZM	Zonal Manager

## I. SUMMARY AND INTRODUCTION

This document presents RDP-IV, the fourth phase of BRAC's<sup>1</sup> Rural Development Programme. The proposal draws heavily on the experiences of RDP-III carried out during 1993-95, and the various studies done by BRAC and outside agencies. RDP IV will be carried out for a five year period, from 1996 to 2000.

The goal and purpose of the programme remained essentially the same over the past two phases and the ongoing Phase III, although changes in operational strategies occurred. An important element of the first three phases was the substantial expansion of the programme: from 40 Area Offices (AO) in 1985, the programme expanded to 235 in 1995. During the proposed phase, only 95 new AOs will be established, with increased emphasis on consolidation and programme quality. The new phase will see deepening of the existing programme components, particularly village organisation development, gender, and environment, further development of the cost recovery mechanism, institutionalisation of an impact assessment system, and development and implementation of a "sustainability workplan". Tk. 5.9 billion has been budgeted for the proposed phase out of which 41 percent will be met from the organisation's own resources.

The proposal for RDP Phase IV has been produced in two volumes : Main Text and Annexures. Volume I, which contains the main body, is divided into seven chapters. Chapter I introduces the proposal with a brief summary. Chapter II provides the background with a discussion on the Bangladesh context, and that on the origin and evolution of BRAC. Chapter III presents RDP, which is BRAC's principal multi-sectoral development programme. Chapter IV presents RDP-IV as a whole, viz. its goal, purpose, outputs and processes and contains the summary narrative of a logical framework analysis (LFA). The chapter also deals with the question of sustainability of the programme -- financial, institutional, social and environmental. Chapter V presents the summary budget, with a note on the expected contributions of the donors, and of BRAC and its participants. Chapter VI presents the implementation arrangements including the management structure. The last chapter presents a summary of the proposed monitoring and evaluation activities. The LFA for RDP IV follows the last chapter.

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<sup>1</sup> BRAC used to be the acronym of Bangladesh Rehabilitation Assistance Committee (1972-73) and Bangladesh Rural Advancement Committee (1973-94). Since 1994, the organisation is known only as BRAC.

The annexes contain details of the information provided in the main body. For example, the "Strategic Five Year Plan" (1996-2000) for BRAC as a whole is presented in Annex 1. Annex 4 (A to P) provides details of the different components of RDP in Phase IV such as village organisation development, credit and savings, employment and income generation programmes, social development programmes, support services, and detailed budget. Each has followed a uniform format :

**Background**

**Achievements and changes during RDP III**

**Lessons learned**

**Purpose (of the component)**

**Outputs and Processes**

**Activities**

**Management (where appropriate)**

**Budget**

Logical framework analyses (LFA) were prepared for the overall Phase IV plus seven of the components based on their share of importance in terms of the budget : RDP (as a whole), Non-formal Primary Education, Human Rights and Legal Education, Essential Health Care, Credit and Savings, Employment and Income Generation Programmes (except sericulture), Sericulture, and Income Generation for Vulnerable Group Development (IGVGD). The LFAs for each of the above is also presented with the narrative.

## **II. BACKGROUND**

### **2.1 Bangladesh - the Context**

Bangladesh's overall context has shaped BRAC's development strategies. Important variables include size of population, economic conditions and access to resources, land arrangements, health and nutritional status, literacy rates, and the situation of women in Bangladesh. This section briefly describes these variables.

Bangladesh emerged as an independent nation in 1971. The area now constituting Bangladesh had been exploited by external forces for over two hundred years and this had far reaching effect on the people of this country. As a result Bangladesh today is one of the least developed countries in



the world. With an area of 144,000 sq kilometres, it has a population of nearly 120 million. With the current growth rate of 2.2 per annum, the population is expected to go up to 150 million by the next decade.

With a per capita GDP of 220 US dollars annually, over half of the population live in extreme poverty measured in terms of their minimal calorie intake per day. Sixty percent of the population suffer from malnutrition. The poor have very little access to public resources. In this situation low cost finance may serve as a good vehicle for the poor in improving their economic condition. Unfortunately, however, institutional credit is not accessible to them, and the credit provided by the village money lenders is prohibitive because of the exorbitant rates of interest.

The health situation is highly unsatisfactory with the infant mortality rate still as high as 100 per 1000 live births. Maternal mortality is about 250 times higher than in Japan, Norway or Sweden. About two-thirds of the population do not have access to hygienic sanitation : 39 percent of the well-off households have sanitary latrines against only 5 percents of the poorer households. Public expenditure on health was as low as 1.04 percent of GDP in 1992. Only about 10 percent of the population utilise the health infrastructure that exists in the country. As for environmental conditions, only 8 percent of the land area is forested.

Illiteracy is widespread. A 1991 estimate indicates that only 32 percent of the adult population could then read and write. Rural women are the most disadvantaged, with 85 percent unable to read or write. Over 30 percent of the primary school-age children do not enroll in any formal school. Of those who do, 48 percent leave school before completing the third grade and 60 percent before completing the fifth grade. Bangladesh spends only 2.2 percent of the GNP on education.

Over 55 percent of the rural households are functionally landless<sup>2</sup> . Twenty percent do not have even their own homesteads. Agriculture accounts for nearly 40 percent of the country's GDP and employs 60 percent of the labour force. The land is fertile but the farming system is primitive, with very low productivity. The landless can obtain no more than six months of employment in a year. Added to this are about 2.2 million people who enter the labour market every year. The average daily wage of Tk. 30-40, or less than one dollar, barely suffices to support a family of 5.5 at the poverty threshold level of consumption.

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<sup>2</sup> Those having less than 0.5 acre including homestead are deemed as functionally landless

The landless and the rural women from poorer households are the worst off in the society. They are not organised, hardly possess any power and are the victims of various kinds of exploitation, deprivation and injustice. Their plight is a matter of concern to the government and the private sector development organisations alike.

Even under these conditions, progress has occurred in several areas over the past two decades. Food production has almost doubled. Child mortality has decreased by 40 percent. Significant improvement has been recorded in the acceptance of family planning which increased from 8 percent in 1975 to 45 percent in 1994. Enrollment in the primary schools is also showing a steady rise. Poverty alleviation programmes undertaken by non-governmental and government organizations have also started creating a positive impact. According to a survey, the poverty ratio has come down from 80 in the early 1980s to around 56 in the 1990s, but the condition of the bottom 10-15 percent of the population has deteriorated. The innate resilience of the people and their ability to cope with the natural and other calamities offer the hope that the poor themselves can indeed bring about positive changes in their lives.

## **2.2 BRAC: The Organisation**

BRAC, a private sector development organisation, has been operating in Bangladesh since February 1972. Started then as a relief and rehabilitation project in the Sulla area of Sylhet, over the years it has made significant changes in the scope and coverage of its activities.

BRAC now reaches some 13 million people through its multi-sectoral programmes, covering more than half of the villages in Bangladesh. By the end of 1994, BRAC was staffed by around 12,000 regular employees and another 35,000 para professionals, mainly teachers. Nearly a quarter of the employees and 85 percent of the teachers are female. The annual operational budget was around Tk. 2,500 million, or US \$ 62 million in 1994.

BRAC's development programmes are directed at achieving two broad but mutually reinforcing objectives: alleviation of poverty and empowerment of the poor, particularly the women. The Mission statement of BRAC is given in Box 2.1

*Box 2.1 : BRAC Mission Statement*

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

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

*BRAC believes that development is a complex process, requiring a strong dedication to learning and to the sharing of knowledge. Its work, therefore, calls for the services of highly committed and competent professionals.*

Since its inception, BRAC has moved through a process of evolution and change. The organisation, when it commenced its activities, neither had any pre-planned blue print for development nor a predetermined approach. BRAC has evolved and used many new strategies following a process of critical review of its work and assimilation of the lessons learnt from its experiences. BRAC has thus been characterized as a learning organisation which implies that the organisation "learns as it goes" (Korten, 1980). Two types of evolution have taken place at BRAC - strategic and programmatic. The following paragraphs briefly describe the process and outcome of the evolution.

**Strategic Evolution :** In the course of its work, BRAC has attempted several approaches to development. has critically analysed these approaches, and when required has revised its strategies. The "target group" approach, which is currently being pursued by BRAC, is an outcome of this process.

Through its relief and rehabilitation project in Sulla in its early days, BRAC realised that short-term measures like emergency relief can not solve the basic problems of the rural people, and that long-term interventions are needed to increase the capacity of the people in meeting their own

needs. BRAC thus introduced in 1973 a multi-sectoral village development programme package that included adult literacy, vocational training for women, agriculture, fishery, rural crafts, health and family planning and construction of community centres. This approach, however, failed to achieve the desired goals. It was discovered that the poor who were in overwhelming majority benefitted very little out of the interventions. The lion's share of the benefits went to those who owned land and other productive assets.

A major review and assimilation of lessons learned led to the evolution of a new strategy in 1977. Shifting from community development, BRAC initiated a new approach that targeted the poorest of the poor - the landless, marginal farmers, artisans and vulnerable women. Those who are landless and survive by selling manual labour constituted the target group of BRAC, and it is towards this group that the organisation, since then, has been directing its efforts.

BRAC also decided to pay a special attention to the women of the target households as they are doubly disadvantaged, being members of economically poor households, dominated by men.

**Programmatic Evolution :** In 1975 BRAC started experimenting new approaches and expanded its activities to an all women's project covering 30 villages in Jamalpur, a particularly poor area. The project served as the development ground for activities addressed specifically to the needs of women.

In 1976 BRAC moved into the Manikganj area, where new approaches were tested. The project, called Manikganj Integrated Programme (MIP), covered 250 villages, and until the 1980s it remained BRAC's key laboratory area for trying and learning from various kinds of development initiatives.

In 1979 BRAC entered the health field in a major way. It established the nation-wide Oral Therapy Extension Programme (OTEP) which was to take the oral rehydration message to every village home in the country. In 1984 some 1,300 workers were involved in this programme, and by 1990 the goal was largely achieved. About 12 million women were taught how to mix oral rehydration solution from home ingredients. By 1986, before the conclusion of OTEP, BRAC had expanded into a more comprehensive Child Survival Programme (CSP) working with the government on immunisation and other primary health care activities. The CSP being over, BRAC introduced a new health intervention in 1991 entitled Women's Health and Development Programme (WHDP) which focuses on women and children and covers some 2 million people. In

1994 BRAC began the Family Planning Facilitation Programme designed to strengthen government efforts in four districts of the country.

In 1985 an innovative non-formal primary education (NFPE) programme was begun with 22 schools. The number had increased to 28,200 by December 1994.

In 1986 the Rural Development Programme (RDP) emerged as BRAC's principal multi-sectoral development programme. In 1990 BRAC introduced another programme approach called Rural Credit Project (RCP). Annex 2 provides a listing of the current BRAC programmes, and Annex 3 a timeline of major BRAC events (1972-94).

An important and significant facet of BRAC programmes is its linkage with other non-governmental organisations (NGOs) and the government of Bangladesh. BRAC works closely with different Ministries of the government such as Health and Family Planning, Agriculture, and Education in implementation of their programmes in villages. BRAC believes that a sustainable change will not happen without concomitant change at the macro policy level, and one of BRAC's emphasis is to work towards influencing national and international policies.

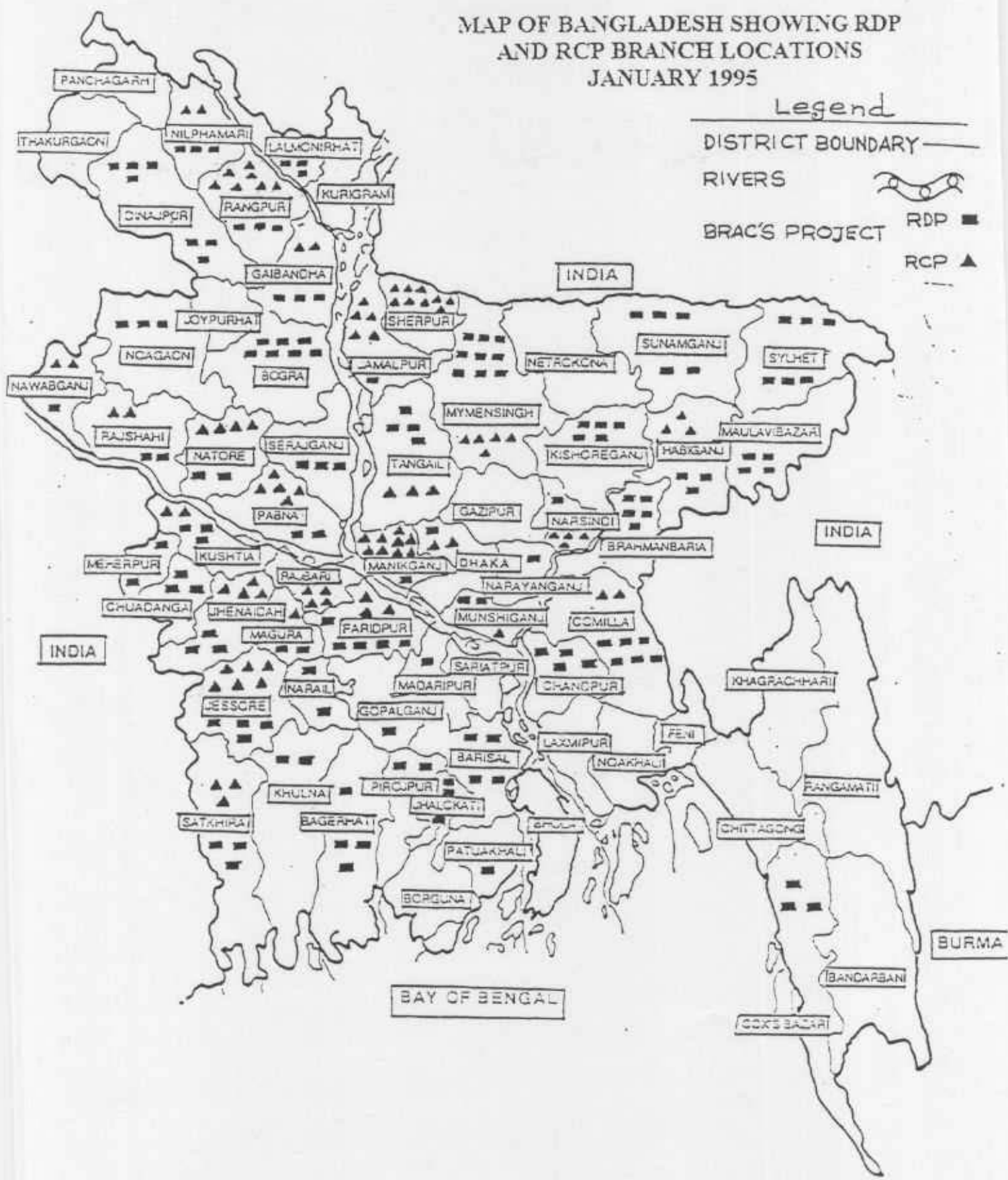
BRAC actively participates in NGO apex bodies such as Association of Development Agencies in Bangladesh (ADAB) and Voluntary Health Services Society (VHSS), and works closely with different big, medium and small NGOs, on different programmes such as education and research. BRAC also works in partnership with different international organisations including reputed overseas academic institutions.

### **III. RURAL DEVELOPMENT PROGRAMME : (PHASE I - III)**

#### **3.1 Introduction**


The Rural Development Programme (RDP) is the core of BRAC interventions. It is a comprehensive, multi-sectoral and integrated programme designed to coordinate the implementation of BRAC's major development strategies. RDP is targeted to the rural landless poor who own less than 50 decimals (half an acre) of land and depend largely on selling manual labour for their survival.

MAP OF BANGLADESH SHOWING RDP  
AND RCP BRANCH LOCATIONS  
JANUARY 1995



Legend

DISTRICT BOUNDARY ———

RIVERS 

BRAC'S PROJECT

RDP ■

RCP ▲

### 3.2 Evolution of RDP

RDP evolved in 1986 out of the integration of two independent programmes - Outreach and Rural Credit and Training Project (RCTP) - introduced by BRAC in 1979 to test alternative approaches for socio-economic development of the rural poor in Bangladesh. Both the programmes emphasised mobilisation and empowerment of the poor. The difference between the two was primarily the addition of credit as a major component in RCTP. Review and analysis indicated that these two programmes, implemented in isolation, could not bring about a significant change in the lives of the poor. BRAC thus integrated the two approaches, and developed the framework of a new and more comprehensive rural development programme.

In 1990 BRAC introduced another programme approach named Rural Credit Project (RCP) which is being carried out in matured RDP areas. Activity wise there is a very close semblance between RDP and RCP, and they are complementary to each other. Under the ongoing approach, RDP initiates the process of development and operates for a period of four years in a newly intervened area, developing further a viable institutional framework necessary for sustaining a credit activity without BRAC's subsidised support. The RCP then takes over an RDP branch. This strategy is a step toward financial sustainability of the programme as each RCP branch covers the cost of its credit operations through interest realised on loans disbursed. RCP will be converted into BRAC Bank branches if and when the government grants BRAC a banking licence.

RDP is moving ahead through phases of development, each phase covering 3 to 5 years. Starting in 1986, it has already completed two phases (1986-89 and 1990-92), and the third phase is underway (1993-95). The fourth phase (RDP IV) which will run for five years (1996-2000) is the last phase under the current expansion plans.

The following table presents achievements of RDP in selected indicators in its different phases, including the ones projected for RDP IV.

Table 3.1: Achievements of RDP (Phases I-IV) at a Glance

Selected Indicators	Phase end positions			
	Phase I (1986-89)	Phase II (1990-92)	Phase III* (1993-95)	Phase IV* (1996-2000)
Area Office (RDP and RCP)	80	140	235	330
Village Organisation	6,434	13,967	33,209	49,969
Membership	352,269	649,274	1,203,454	1,978,079**
Disbursement (Tk. in million)	460	2,205	8,113	25,449
Outstanding Loan (Tk. in million)	185	690	2,206	4,171
Total Savings (Tk. in million)	77	297	946	1,876

\* Projected

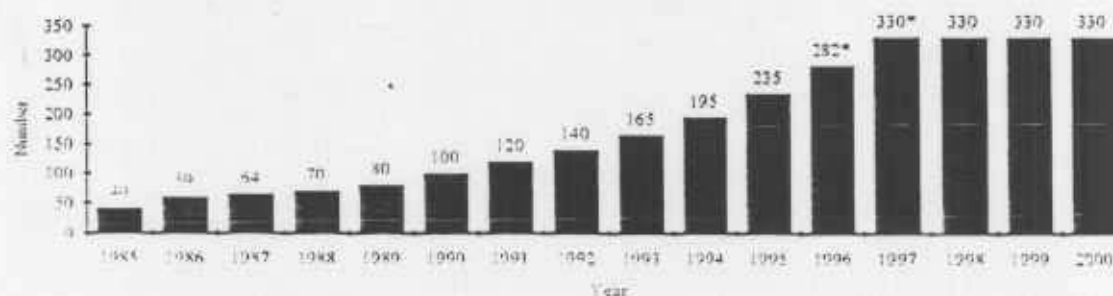
\*\* 250,000 additional members covered by IGVGD is not included here.

RDP has received uninterrupted donor support since 1986 for carrying out its various activities including the creation of a revolving loan fund. Although RDP/RCP is expected to require no donor support from the year 2001 onwards to fund its credit activities, it will still require subsidy for its other interventions, particularly for the social development programmes on education and health. This aspect will be discussed further in a later section on financial sustainability. RDP is administered through Area Offices (AOs), and there are a total of 235 now (see Map). Figure 3.1 shows the growth in the number of AOs since 1985. Each AO looks after approximately 160

village organisations (see below). Membership of RDP doubled every three years between Phases I and II and Phases II and III. The growth during Phase IV will be slower than that in the previous phases, and will plateau in 1997.

\* Projected

Figure 3.1: Growth in the number of Area Offices of RDP





### 3.3 The Components of RDP and Major Achievements to Date

RDP is an 'umbrella' programme with many components. Although with time the details of strategies may have changed, the components have remained largely similar since RDP I. The following provides a short description of the major components along with achievements upto December 1994. As will be clear these components address one or more problems faced by the poor, including the women. Detailed discussion of each may be seen in Annex 4 (A-P).

**Village Organisation (VO):** All the RDP activities are centred around this. Members are recruited from among the poor village women owning no more than half an acre of land and selling manual labour for survival. Each VO has 35 to 40 members who elect a management committee to run the affairs of the organisation and liaise with BRAC. The members meet weekly to participate in a savings scheme and to discuss issues that concern their lives. After some time has elapsed, they are given credit to take up income generating activities. The members according to their needs are also given skills training to improve their income generating potentials. There are at present nearly 25,000 VOs with over a million members, 80 percent of them being female.

**Credit and Savings :** The VO members participate in a weekly savings scheme and also receive credit free of collateral. The loan is repaid in weekly instalments. The average loan given is Tk. 3,000. This will increase to Tk. 4,500 by the year 2000. The loans carry an interest at a flat rate of 15 percent. Both savings and credit have been found to be very popular among the poor. The group members savings has reached Tk. 596 millions which is about 40 percent of what is outstanding to them in credit.

RDP lent around Tk. 3,500 million during 1993-94 with an on-time recovery of 98 percent. Two types of income generating activities are financed. Traditional activities, which consume about 70 percent of RDP money, constitute the major investment area. It includes rural trading (e.g., head-load, rice etc.) and paddy husking (manual and mill) and requires no other BRAC input such as training. The other type, which is called the *Sector or the Employment and Income Generation (EIG) Programme*, includes technology biased labour intensive activities. While the former is more popular, BRAC deliberately promotes the latter, for BRAC feels that a major breakthrough in the lives of the poor can not be achieved only through traditional activities. and that in order to get the poor "out of the poverty trap" an infusion of technology and human resource development are all the more important.

**Employment and Income Generation (EIG) Programmes:** The EIG programme approach believes in providing a package of inputs: credit as one of its components, and a mixture of training, logistical support, vaccination and marketing where appropriate (called "forward and backward linkage"). BRAC believes that training in skill development and innovations in enterprise development are two necessary conditions for diversifying economic activities so as to achieve scale effects on productivity and growth. BRAC wishes to pursue this further so that the share of the EIG programmes in the loan portfolio is further raised during RDP IV. RDP levies service charges for almost all the services provided under this programme. EIG services are delivered through five sectors : poultry and livestock, sericulture (please see below), fisheries, social forestry and vegetable cultivation. Rural Enterprise Project, the R & D of the EIG Programmes, innovate and experiment new enterprises for the poor.

**Sericulture Programme:** This is a large component of the EIG programmes and was started in the early 1980s. The programme underwent a large scale expansion in 1992-1994. The plantation of mulberry by group members has proceeded at a fast pace and by the beginning of 1995, there were 15 million mulberry trees on roadsides and homesteads. These trees contain a substantial bank of mulberry leaves and other biomass. The programme produced 419 tonnes of cocoons and approximately 19 tonnes of silk in 1994.

**Programme for the Bottom Ten Percent:** Many of the poverty alleviation programmes in Bangladesh have not been very successful in reaching the poorest 10 percent of the population. BRAC's Income Generation for Vulnerable Group Development (IGVGD) Programme is designed to benefit the bottom five percent of the society. Women who are essentially destitutes, widowed, or deserted, living in woman-headed households, are covered by this. A joint project participated by BRAC, the Government of Bangladesh and the World Food Programme, the IGVGD is being implemented in 36 districts benefitting 375,000 women through training in poultry related activities. IGVGD integrates the concepts of short-term relief (wheat ration) with longer-term development (loan, for poultry raising).

For people living in abject poverty, micro-credit as provided by agencies is not the complete answer. For many of them the immediate need is wage employment. BRAC recognises this as a challenge and plans to continuously explore and facilitate new avenues of employment for the poorest in rural areas

**The Human Rights and Legal Education (HRLE):** It is a successor to the various models tried in the past for adult education, including the Functional Education of the 1970's and 1980's and the Social Awareness Education (SAE) of the early 1990's. The HRLE excludes some elements of the SAE as implemented in early years of RDP III but includes paralegal knowledge, education on specific social issues that concerns the villagers such as dowry, wage rates, gender, health (including reproductive health) and family planning, the threat of fundamentalists and the like. Methodologies such as monthly issue-based meetings and class-room training on paralegal education are used.

**The Non Formal Primary Education (NFPE):** It is a tested non-formal primary education programme for the children of the target group households. With its low dropout rate and good performance, NFPE will continue as a cost effective primary education programme for the poor. There are over 28,000 NFPE schools with nearly 900,000 pupils. Girls make up over 70 percent of the students, and specially trained local women with a minimum of nine years schooling constitute 85 percent of the teachers. Sixty percent of the schools are in RDP areas<sup>3</sup>.

**Health:** Shasthya Shebika (Village Female Health Volunteer), the focal point of RDP's health programme, is selected from among the VO members. She works on preventive health among group members such as immunization, sanitation, and vitamin A. She is also trained to treat ten common illnesses. As a part of this, she sells essential drugs and non-clinical contraceptives, from which she makes a small income for herself. She refers complicated cases to government facilities. This component is being implemented in 170 Areas of RDP.

**Gender:** Women are disadvantaged in rural society and all the components of RDP are focused to benefit women. In order to further promote gender equity in the organisation, BRAC has recently initiated a gender programme. Through this, a systematic analysis of gender training needs has been carried out, and a Gender Awareness and analysis training programme is underway for BRAC staff at different levels, which has covered over 450 participants until April 1995. A gender research programme has also been initiated, and research staff are being trained on the subject. Moreover, a gender resource centre, to be housed at BRAC's headquarter in Dhaka, will be a source of information for BRAC staff.

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<sup>3</sup> Schools in RDP areas are funded by RDP donors as well as other donors. In 1997, 90% of NFPE schools will be in RDP areas.

**Environment:** BRAC does not have an environment programme per se, but many of the RDP components are environment friendly and contribute to sustainable development. Among these are: the sericulture programme which planted over 15 million mulberry trees, the social forestry programme which produced and planted 8.6 million seedlings in 1994, and the health programme which installed over 40,000 sanitary latrines. The NFPE curriculum also provides education on environment.

**Support Services and Linkages:** Training, research and evaluation, monitoring, audits, and marketing are the important support services for RDP. In RDP III, substantial investment went into developing capacities in these. Three new training centres were set up and new trainers trained. In early 1994 the training section was enlarged as a Division comprising all the training centres of BRAC, the Management Development Programme (MDP), Audio-Visual Unit, and Education Support Programme. A large number of new studies were initiated by the Research and Evaluation Division, many of which have been widely used in the recent strategic planning exercise for BRAC. An impact assessment system is in place now which should serve the management of RDP during the fourth phase of its operations. The monitoring department provides rapid information to the management of RDP.

A distinct element of BRAC is its *linkages* with other organisations such as the government and other non-governmental organizations (NGOs). BRAC works with these organizations at various levels. The linkages have been discussed in some details later in this proposal (Annex).

### 3.4 RDP's Impact

Over the years BRAC has demonstrated how a pro-poor development programme can be designed and implemented. RDP has shown how the poor women can be mobilised to realise their rightful place in the society and also how good credit risks these women are. But than success has not always been unqualified. A recent study, called the Impact Assessment study (IAS)<sup>4</sup>, documented the various positive impacts that RDP was having and also the lack of those on the lives of its participants.

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<sup>4</sup> This study, carried out by BRAC's Research and Evaluation Division in collaboration with the University of Wales at Swansea, UK, visited and administered a questionnaire on 1,500 RDP member and 750 non-member households and made case studies of 24 village organizations in different areas of RDP (Mustafa et al., 1995).

The IAS results indicated a consistent movement of RDP group members along the path to greater wealth and expenditure, which was found to be related to loan size and membership age. The IAS has identified a "critical mass" -- a group of VO members who joined RDP more than two and a half years ago and have received over Tk. 7,500 of cumulative RDP loans -- for whom significant changes became measurable. The seasonal vulnerability has decreased markedly, and there is positive evidence of enhanced coping capacity of the members. Another study, which collected information from RDP group members and non-members on a longitudinal basis for a period of 21 months in Jamalpur area, found the cash income and cash expenditure of RDP group members to be consistently higher than non-members (Rafi, 1994). An earlier study had found that the income of RDP group members was 26% higher than non-members and that the group members were employed more often than the non-members (Chowdhury et al, 1990).

BRAC has been able to initiate gradual changes in the lives of the women participants. As loanees the status of women has enhanced within the household. Some have experienced greater mobility and have gained more control over their income. Another study has found that women have total control over a third of the loans, partial control over another third, and no control over the rest (Geurtz and Sen Gupta, 1994). It must be remembered that not all kinds of impacts are measurable by conventional research; some are too subtle and intangible. Through RDP's work, the vested interests of the money lenders, religious fanatics, and traditional healers, are affected the most. The recent backlash against BRAC, as a result of which schools were burned, mulberry trees were cut, RDP members and BRAC staff were assaulted or threatened, is probably indicative of this. BRAC is taking these forces into account when planning for the future<sup>5</sup> .

It is also found that discipline and enthusiasm are more evident in the newer and female VOs. In many VOs, leadership was found to have developed as an instrument through which field staff maintained repayment disciplines. The operation of the peer group joint liability mechanism was more common at the level of the whole VO rather than at the level of small groups, which did not exist much among older VOs. VOs were at times seen as credit groups, not as something through which members' total development is spearheaded.

Other studies carried out on RDP documented improvements in the fields of family planning and nutritional status of children. A study done jointly by the World Bank and the Bangladesh

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<sup>5</sup> Some of the steps already taken include training of 40,000 NGO staff all over the country on how to deal with fundamentalist threats, increased contacts by BRAC staff with village elites to explain BRAC programmes, and increasing the capacity of VO members.

Institute of Development Studies (BIDS) found significantly high literacy educational level and contraceptive prevalence rate among BRAC members households than among non-members (Khundker & Alam 1995, Khundker and Latif, 1995). Achievement of BRAC/NFPE graduates is much higher than a comparable group which went to government schools; Over 55 percent of BRAC children 'passed' the "Assesment of Basic Competency" (ABC) test compared to only 20% of goverment school children (Ahmed et al, 1994). The nutritional status of children in households covered by IGVGD programme was higher than a comparable group of children (Hyder et al., 1994). In terms of longterm impact, the general fertility rates among the population covered by RDP in Manikganj declined significantly during RDP III project period (Kamal, 1994). The research currently underway in Matlab will help us understand more about such long run effects on fertility and mortality (Chowdhury and Bhuiya, 1994).

#### IV. THE RURAL DEVELOPMENT PROGRAMME PROPOSAL FOR PHASE IV

##### 4.1 Goal and Purpose

RDP IV is the fourth phase of BRAC's multi-sectoral support to the rural poor.

The goal of RDP IV is to effect sustainable improvements in the lives of the landless rural poor through social and economic empowerment and to contribute to the maintenance of a pro-poor policy environment.

The purpose of the programme is to develop the organisational base from which the landless rural poor are involved in a sustainable process of poverty alleviation and empowerment.

RDP IV will have six major outputs as follows:

- a. Village organisational development and credit programme ;
- b. Employment and income generation programme;
- c. Social development programme. Includes Non-formal Primary Education (NFPE), Human Rights and Legal Education (HRLE), Essential Health Care, an Environment programme, and a Gender programme.
- d. Special programmes: Include VGD and assistance to small NGOs;
- e. Support services: Include training, research and evaluation, monitoring, and marketing; and
- f. Capital investment Includes building of RDP Area Offices.

The outputs and activities are further elaborated in the RDP overall LFA given in this section and the programme LFAs attached with the related sections of this proposal (Annex 4).

RDP IV is designed to make substantial contributions towards the achievement of BRAC's strategy, viz. alleviation of poverty and empowerment of the poor. By the end of phase IV (1996-2000), RDP will cover around two million rural landless poor who will be organised into 50,000 VOs in 330 Area Offices. The emphasis on female membership will continue in the same way as in RDP III, but males will be more involved in the process. A Sustainability Workplan and an impact assessment system will be in place to inform RDP on its progress towards attaining the purpose.

Among the new items which have been proposed include enterprise lending to the 'poverty graduates', the NFPE graduates and marginally landless, setting up of selected 'Programme Support Enterprises' (PSE) such as poultry farm, poultry feed mill, prawn hatchery, grainage centre, and silk reeling mill, and a market development unit to link the poor with the market system.

#### 4.2 Quantitative Outputs for RDP IV

The following table provides selected outputs for major RDP IV components (see LFA and the components description in Annex 4 for details).

**Table 4.1: Select Quantitative Outputs for RDP IV**

RDP Components	Outputs
<b>1. Organisational Development, Credit and Saving</b>	
a. Organisation Development	
• New AOs established	95
• New VOs created	16,760 (all female)
• New VO members	774,625 (all women)
• Additional members covered by IGVD	250,000 (all women)
• Orientation courses given to VO members	40,000
• Savings deposited by each member per week	Tk. 5
• Staff trained	PAs: 1,600; POs: 400

Table 4.1 (contd.)

RDP Components	Outputs
<b>b. Credit and Savings</b>	
• Total loan disbursed (in million Tk.)	25,449
• Total number of loan disbursed	6,828,000
• Outstanding loan (in million Tk.)	4,177
• Default loans	2%
• Loan size (Tk. per loan)	4,500
• Savings deposit (in million Tk.)	1,876
<b>2. Employment and income generating programmes</b>	
• Group members with enterprises trained	374,470
• Staff trained	795
• Additional employment generated (in 5 sectors)	378,965
• Employment generated in sericulture	25,000
• Participants' income per month (range in Tk.)	200 - 2,000
• Amount realised as service charge (in million Tk.)	160
• Village-based paraprofessionals developed	4,495
<b>3. Increased income of VGD women</b>	
Human resources trained	VGD women 300,000
	Poultry workers 6,000
	Chick rearers 1,500
	Key rearers 287,660
	Feed sellers 360
	Egg collectors 1,680
	Pullet rearers 840
	Model rearers 1,680
	Hatchers 280
	Staff 224
• Additional employment generated	300,000
• Average monthly income of VGD women (Tk.)	200
• Involved in other income generating activities in addition to poultry (60% of VGD women)	180,000
• Village level VGD groups formed	7,500
• Number of borrowers	300,000



Table 4.1 (contd.)

RDP Components	Outputs	
<b>4. Social Development Programmes</b>		
4.1 NFPE*		
• New teachers trained	3,339	
• Schools reopened	7,878	
• Schools graduated (completed)	21,878	
• Student intake	259,974	
• Students graduated	678,655	
4.2 Human Rights and Legal Education		
• VO members trained	840,000	
4.3 Essential Health Care		
• Staff trained	Shebika	5,200
	PA	260
	PO	66
	RPO	10
	AM	130
	RM	10
• Slab-ring latrine constructed and installed	928,000	
• Tubewell installed	93,000	
• FP (modern methods acceptor)	349,000	
• Children (under 1 year) fully immunized	1,259,000	
• Pregnant women given TT 2/booster	1,564,000	
• Vitamin A or drop given to children (under 6 years)	5,597,000	
3.4 Gender		
	Gender quality programme	
	Gender Resource Centre	
	Gender analysis in research	
4.5 Environment		
	Environment programme	
	Environment analyst appointed	
	Environment research programme	
	Environment impact studies	

\* Figures here refer to those supported through RDP II. Of the total 37,000 schools operating in 1997, 90% will be in RDP areas. The figures here will be supported through RDP II.

### 4.3 Selected Qualitative Outputs for RDP IV

In operating the past phases of RDP, many useful lessons have been learnt and improvements developed which will be used in RDP IV. This relates particularly to the resolve of improving the quality of the overall effort by focusing more on the impact of RDP on group members. It is integrated to BRAC's 5 year strategy that investments made by BRAC and its target groups should result in improvements that are viable and sustainable. The section on sustainability below addresses this in more details.

The need for qualitative improvements has been demonstrated by BRAC's programmes and research findings alike. For example, The Impact Assessment Study (IAS) produced findings which indicate that the poorer and 'older' members of the VOs have been more benefitted than others, and that women members have gained higher status within their households. These positive findings need to be built on. Indeed the IAS is now seen as the precursor to an Impact Assessment System which will be developed in the early months of RDP IV, building into and complementing BRAC's emphasis on sustainability.

BRAC's research also highlighted certain challenges as well. The IAS and other studies have focused attention on aspects such as dropout of members, Group Trust Fund (GTF), need for a flexible system including withdrawal of savings, etc. The ongoing research initiated through the BRAC-ICDDR,B joint study at Matlab will generate more information which the RDP management may find useful for programme development and implementation.

Gender training, gender research and establishment of a gender resource centre at BRAC will improve gender quality considerations. Already, BRAC has decided to recruit more female staff and women VO members during Phase IV.

Some other steps recently taken are likely to have implications for quality improvements in RDP IV. Reduction of the VO size to 35-40 members, introduction of a cost recovery system in sector programmes, and discontinuation of members' contribution to the GTF have created a new enthusiasm among the VO members. Large scale expansion of human rights and legal education as proposed in RDP IV can create a better environment for the rural poor, particularly women, and lead towards their empowerment.

#### 4.4 Sustainability Considerations in RDP IV

Sustainability is an important consideration in all BRAC programmes. In the past, many programmes and/or components were modified or discarded as they were not found to be sustainable either financially or socially or both. The concept of sustainability has four dimensions and can be considered, in the case of RDP, at four levels. The levels and dimensions of sustainability are arranged in a 4x4 matrix. BRAC will use this matrix to develop a Sustainability Workplan which will form the basis for the work on sustainability during RDP IV. The matrix is as follows:

Figure 4.1: Sustainability workplan matrix

Levels	Dimensions of Sustainability			
	Institutional	Social	Financial	Environmental
IGA				
VO				
AO				
BRAC				

As BRAC steps into RDP IV, it will develop this workplan further. The work elements and its monitoring will be an important task of the proposed BRAC Strategic Management Committee<sup>6</sup>. Mechanisms will be worked out to operationalise such a system at lower levels such as AO. While recognising the fact that it will take some time, and probably some technical assistance, in operationalising this through development of appropriate indicators and methodology, one can try to understand the measures that have been proposed in RDP IV that will enhance sustainability at different levels. Let us examine each level separately.

**Income Generation Activities (IGA)/Enterprises:** A major test at this level is the profitability of the activity itself. In the past many IGAs and enterprises were initiated by RDP and/or REP but were later discarded as they were not found profitable to the VO members. In RDP IV, RDP and REP will continue to study the profitability of different activities. One of the activities which

<sup>6</sup> The other responsibilities of this Committee will be to develop a decentralized planning process within BRAC which will promote and nurture a bottom-up planning and coordination between different BRAC programmes. At the area level there is already some coordination which will be strengthened. Detail terms of reference and modus operandi will be worked out.

found less profitable is the deep tubewell. Similarly, those which are socially less sustainable will also be reviewed or discarded. The carpentry workshop or the insistence that the woman herself uses the loan and not involve any male member of the family are two examples. These are now being reconsidered. The setting up of an environmental cell within RED and recruitment of an environmental analyst will facilitate the study of environmental impact of different IGAs/enterprises.

**Village Organizations (VO):** The sustainability of the VO will depend largely upon how it grows to take on responsibilities and indeed to define sustainability for itself. The economic and social profitability of the IGAs/enterprises in which the VO members take part will be important determinants, and this has already been discussed above. The other important aspect is how VOs develop as social institutions. Several factors which are important for VO sustainability are the following:

- a. The views of members regarding the growth and usefulness of the VO;
- b. Profitability of individual IGAs/enterprises undertaken by VO members, so that family income is improved;
- c. The amount of responsibility vested in the VO and the PO/PA (e.g., who will organise meetings, collect savings and loan installments, and animate the peer groups);
- d. What the VO members feel about the ownership of the VO (e.g., whether they consider the VO as their own, and not something imposed by BRAC);
- e. How the paraprofessionals such as the Shasthya Shebika, NFPE teacher<sup>7</sup> or the paravet are made accountable to the VO, and their activities linked to IGAs/enterprises;
- f. How often the issue based meetings are held, whether issues of members' day-to-day concerns are discussed and whether the male members attend these to be aware of these issues and to know what their women are involved in;
- g. Whether the small groups are more activated to take on more responsibilities, particularly in the areas of savings and loan installment collections;
- h. Adequate attention to reasons for which members drop out (such as non-availability of loan, non-profitability of IGAs, behaviour of BRAC staff and section of VO leaders, rigid procedures of BRAC such as not allowing withdrawal of savings before stipulated period, etc.);

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<sup>7</sup> Except for NFPE teacher, all other paraprofessionals are also members of VO and participate in all VO activities. Participation of NFPE teacher in such activities will increase ownership and accountability.

- i. Development and promotion of democratic norms which discourages growth of domineering leadership, both at the VO as well as small groups;
- j. Support from BRAC AO in the case of a local conflict between a VO and local vested interests;
- k. Other concerns about sustainability as determined by the members.

**Area Office (AO):** A detailed analysis of the financial sustainability of the AO has been presented in Annex 5. RCP branches, as mentioned earlier, are those that earn sufficient interest income to cover the cost of credit and by the year 2000 all branches will be RCP branches. If and when the BRAC Bank get its operating licence the path towards AO sustainability will be quicker as BRAC will be able to cater to a wider clientele and hence the interest income ought to be higher. The situation will improve further when BRAC Bank gets its licence to operate. The basic question is whether the surplus generated from interest earnings and service charges will be enough to finance other social development activities such as training for new members, and social development programme such as health, education, etc. If the current calculations and assumptions prove right, part of these activities can be supported by the AO revenues. The other way to increase income for the AO is to minimise costs, and RDP will continue to innovate cost-efficient management systems. Several measures relevant for VO sustainability can be foreseen, such as to let the VO management collect savings and loan installments thereby minimising the need for a PA. The other option could be to create local staff positions (such as the former Gram Shebok) on a part-time basis which would also save on costs. BRAC will try these options on a pilot basis in RDP IV.

A further factor influencing AO sustainability is how the AO provides support to the VOs, particularly in terms of responding to their needs and enforcing discipline. Another important aspect is how the AO relates to the local situation, particularly how it can distance itself away from local politics while promoting local development, especially for the poor and women's causes. The kind of relationships that the AO develops with local institutions such as Union Parishad may be quite important in the sustainability of the AO and the VOs. Last but not least is how the staff at the AO can retain their innovativeness in devising newer and more effective pathways for development which are also gender-sensitive and environmentally friendly.

**BRAC:** The sustainability of BRAC will depend largely on how the IGAs, VOs and AOs perform in terms of the four dimensions of sustainability. It will also depend on BRAC's continued

commitment to the cause of the poor and women. In this task an important element will be how flexible it remains to innovate in the face of increased demand on it to expand, both in scope and coverage. BRAC plans not to expand in its size after the year 1997 which will allow it to consolidate, strengthen and deepen its programmes. Ensuring the quality of its work is high on the agenda. The gender programme, environment programme, staff development, the monitoring and evaluation, the Impact Assessment System, and the proposed Sustainability Workplan will be tools for the improvement of the quality of BRAC's work.

BRAC has the reputation of being a transparent organisation. Efforts will be made in RDP IV to further institutionalise it and develop even better procedures for staff assessments and financial audits. As BRAC becomes large and multi-faceted, the challenge will be how the decentralization process which is already in place can be taken further. This will save BRAC from being bureaucratic. Providing autonomous status to departments such as RED and TARC/MDP may lead to better sustainability of these and of BRAC in turn. Financially, BRAC has already attained 40 percent self sufficiency. The challenge will be how this is sustained and improved further. Policy development of surplus use from these and BRAC's commercial enterprises will be forthcoming. The challenge will also be how BRAC generates resources to support social development programmes at the AO level. Continuation of NFPE and health programme in RDP areas through separate funding mechanism is an open option. Apart from donor money, inclusion in the government's Annual Development Plan (ADP) is also a possibility.

The last but not the least is how BRAC deals with its reputation at home and abroad. As mentioned in the text as well as in relevant sections in the Annexes, BRAC will continue to work together with government and non-governmental organizations, both at the policy and the implementation levels. Internationally also, BRAC will continue to play its important role through demonstration and dissemination of success stories of Bangladesh and BRAC, and assist in replicating BRAC experiences overseas.

## V. BUDGET

The total project cost for RDP is Taka 5,924 million (US\$ 148 million). Out of this 41 percent will be financed from internal sources such as interest income on loan, service charge realisation and RCP financing. The net requirement for donor funding will be US\$ 87.5 millions. Table 4.1 shows the different components of the total budget for the 5 year period. Figure 5.1 shows the

contributions of BRAC and its participants to the project. Figure 5.2 shows a projection of BRAC's progress towards self sustenance over 1993-2000. The difference between the two curves gives an estimate of the increased self reliance of the project. Detailed budget is given in Annex 6. Further description of the budget by components is given in respective components narratives in Annexes 4. The line 'capital investment' indicates the amount of money to be spent in building Area offices.

**Table 5.1: Summary budget of RDP IV**

<b>RDP IV Components</b>	<b>Budget (million Taka)</b>	<b>%</b>
1. Village Organization and Credit	2,559	43
2. Employment and Income Generation (sector programmes)	1,220	21
3. Social Development Programmes (NFPE, HRLE, EHC, Gender, Environment)	1,550	26
4. Special Programmes (IVGDP, NGOs)	250	4
5. Research and Evaluation	40	1
6. Capital investment	305	5
<b>Total (million Taka)</b>	<b>5,924</b>	<b>100</b>
<b>US \$ in millions</b>	<b>148</b>	

Figure 5.1: Contributions of BRAC and its participants and donors to RDP IV

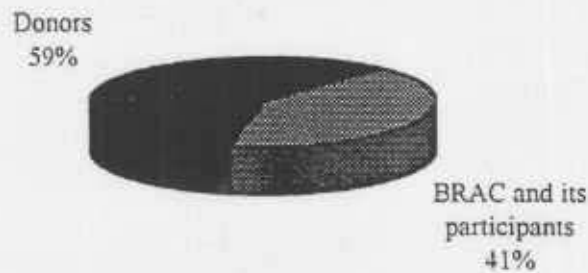
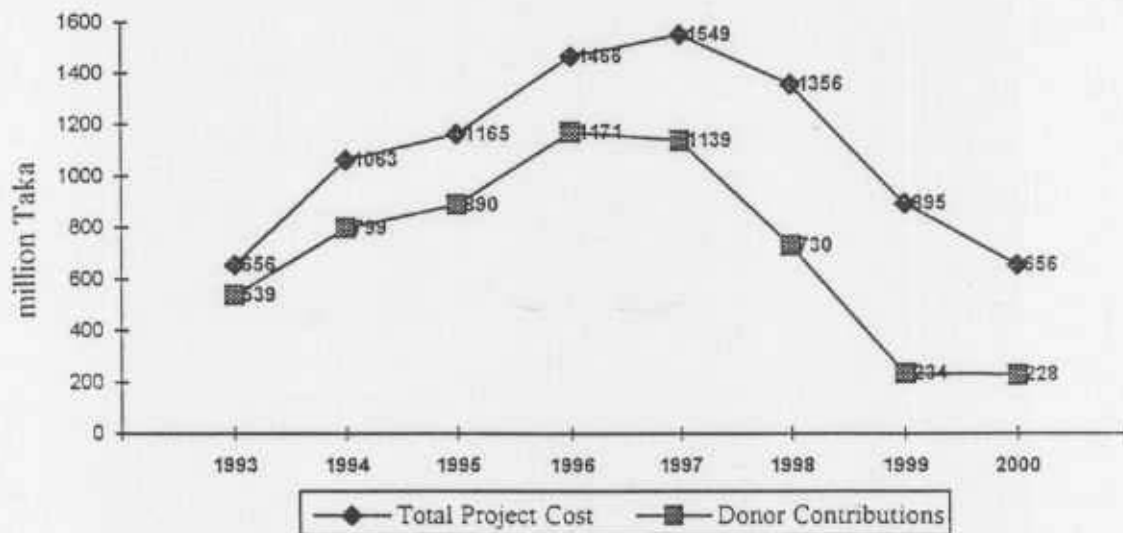


Figure 5.2: Total project costs and the contributions of donors (1993-2000)



BRAC's dependence on donor funding has reduced significantly. Approximately 40 percent of the total BRAC expenditures are met from BRAC's own sources such as the commercial enterprises, interest earnings on loan and, service charges. Small grants from the government support part of the loan fund for the IGVDG programmes, and 900 NFPE schools. BRAC will lobby with the government for inclusion in the Annual Development Plan (ADP) which will make the way for more contribution to BRAC's programmes, particularly for the NFPE.



## VI. IMPLEMENTATION ARRANGEMENTS

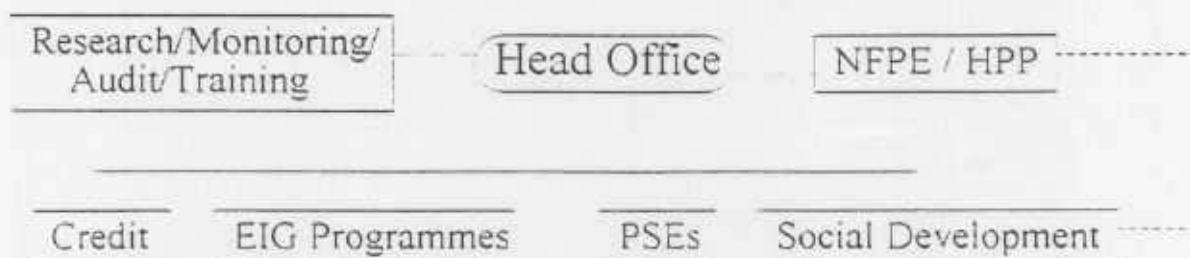
The implementation arrangements as practiced in RDP III will continue to be followed, with the Area Office as the nucleus, and the manager of the unit being fully responsible and accountable. During RDP III, the number of Programme Organisers (POs) in an AO was reduced due to cost considerations, and the number of Programme Assistants (PAs) was increased. PAs are now the major link between an AO and the VOs. Each PA (General) attend three VO meetings each working day. The PAs also attend issue based meetings which are held once a month in each VO (see Annex - on VO development). There are 10 PA (General) in an AO. The other type of PAs are responsible for different sector programmes. They number between 4 to 10 depending the existence of different sector programmes in the Area.

The PAs are supervised by two Programme Organisers (POs) - one for credit and the other for sector programmes. The Area Manager (AM) is in overall charge of an Area, and is supported by a PO (Accounts). In order to increase efficiency, each Area office will be provided with a computer in RDP IV. A pilot on the use of computers is being conducted at its branch in Matlab.

A Regional Manager (RM) supervises 10 AOs. The RM has the support of several sector specialists. There are also three Zonal Managers, who are based in Dhaka.

At the Head Office level, the programme is directed by RDP's Director Field Operations. Responsible to him are a number of individuals/units. At the moment there is a programme manager responsible for credit. A programme manager for Social Development will soon be appointed. As the operations in the Sector Programmes and the Programme Support Enterprise (PSE) expand, separate programme managers for each of these may be appointed, to complete the process of decentralization. Figure 6.1 gives the proposed higher level management structure of RDP. Detailed management structure of RDP at the HO and below is shown in Annex 7. Annex 8 gives the overall organogram of BRAC.

**Figure 6.1: Management Units of RDP IV at HO Level**



## VII. MONITORING AND EVALUATION

Monitoring and evaluation involves three activities. These are discussed below.

### 7.1 Management Information System (MIS)

This system allows the management of RDP at different levels to know what is happening in their respective units on an ongoing basis. It has been computerised at the Head Office level, but a new pilot is testing the feasibility of computerising the Area Offices as well. This unit is also responsible for producing three types of reports - the quarterly statistical, the six-monthly narrative and the annual reports. Discussions are underway on how to make these reports more user friendly, both to BRAC and to donors, and an agreed format will be followed during RDP IV. The MIS system for EIG programmes has not much been developed as yet. RDP IV will see will investments in this area.

### 7.2 Monitoring/Audit

These activities are independent of the programme. While the Audits look exclusively at the financial disciplines enforced in RDP, the monitoring department undertakes rapid ad hoc studies to examine specific programme components in terms of identifying implementation problems.

### 7.3 Research and Evaluation

The major responsibility for verifying the purpose and outputs for RDP IV will be taken by the Research and Evaluation Division. Some of the indicators to be evaluated are quantitative, but qualitative indicators will be used to verify many others. The experiences gained by RED and others will be used in identifying appropriate indicators and in tracking them. The emphasis will continue to be placed in tracking the 'processes', but more attention will be given to developing an impact assessment mechanism. The Impact Assessment Study (IAS), done by BRAC with overseas consultants, has proved to be of considerable use in understanding the impact of RDP. The design of this may need to be modified in order to incorporate some methodological concerns<sup>8</sup>. BRAC plans to implement IAS twice during the lifetime of RDP IV, and these will be timed in such a way that they inform the mid-term and final reviews of RDP IV. RED studies, including the IAS, had much influence in designing a new Strategic Plan for BRAC.

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<sup>8</sup> The IAS design, for example, did not take into account the various sector programmes and their impact.

The Research and Evaluation Division (RED) will also be directly involved in the implementation of the proposed Sustainability Workplan. Different Studies undertaken by RED, particularly the IAS and the Matlab project, will help understand the process of sustainability at different levels : IGAs/enterprises, VOs, AOs, and BRAC. The Strategic Management Committee (SMC), which will be formed to oversee and implement the Sustainability Workplan, will include RED representatives<sup>9</sup> . Sample indicators to study sustainability at different levels were given before, and will be further developed.

Although much of RED's work is done by RED staff alone, many outside individuals and institutions have been involved at different levels of RED projects. RED will continue to benefit from such collaborations in future, particularly in further developing an impact assessment system and the Sustainability Workplan.

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<sup>9</sup> The Committee will be headed by Director Programmes, and will include senior management persons of the field programmes.



**BRAC RDP IV**  
**Logical Framework Analysis (contd.)**

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
<p><b>Outputs:</b></p> <p>1. Organization Development and Credit Programme (7 outputs)</p> <p>2.1 Employment and income Generation Programme (6 outputs)</p> <p>2.2 Sericulture Programme (7 outputs)</p> <p>3. Social Development Programme</p> <p>3.1 NFPE (6 outputs)</p> <p>3.2 HRLE (6 outputs)</p> <p>3.3 EHC (8 outputs)</p> <p>3.4 Gender Programme</p> <p>3.4.1 Gender awareness training</p> <p>3.4.2 Gender resource Centre</p> <p>3.4.3 Involvement of more male in programmes</p> <p>3.4.4 Gender research</p> <p>3.5 Environment Programme</p> <p>3.5.1 Appointment of environment analyst</p> <p>3.5.2 Training programme for staff on environment</p> <p>3.5.3 Environmental research programme</p> <p>4. Special Programmes</p> <p>4.1 VGD (4 outputs)</p> <p>4.2 Assistance to small NGOs and CBOs</p>	<p>1. See programme LFA</p> <p>2.1 See programme LFA</p> <p>2.2 See programme LFA</p> <p>3.1 See programme LFA</p> <p>3.2 See Programme LFA</p> <p>3.3 See programme LFA</p> <p>3.4.1 Gender aware staff (through training)</p> <p>3.4.2 Gender Resource Centre</p> <p>3.4.3 Men participate in issue-based meetings</p> <p>3.4.4 30% research reports have gender analysis</p> <p>3.5.1 Consultant's presence</p> <p>3.5.2 Reports on environmental impacts of BRAC's different activities</p> <p>3.5.3 Research reports</p> <p>4.1 See programme LFA</p> <p>4.2 More NGOs will have income and employment generating activities like BRAC's</p> <p>Small NGOs will get more programme inputs (Seri-culture, Poultry, Livestock, Fisheries and Vegetable programme) and marketing facilities from BRAC</p>	<p>1. See programme LFA</p> <p>2.1 See programme LFA</p> <p>2.2 See programme LFA</p> <p>3.1 See programme LFA</p> <p>3.2 See programme LFA</p> <p>3.3 See programme LFA</p> <p>3.4.1 TARC report</p> <p>3.4.2 BRAC report</p> <p>3.4.3 RDP/RED reports</p> <p>3.4.4 Research Reports</p> <p>4.1 See programme LFA</p> <p>4.2.1 Reports of partner NGOs/RDP report</p> <p>4.2.2 Reports of partner NGOs/RDP report</p>	<ul style="list-style-type: none"> <li>• Good GoB-NGO relations continue</li> <li>• GoB maintain support for poverty alleviation programmes</li> <li>• Donors maintain committed support</li> <li>• Fundamentalist pressures do not disrupt the programme</li> <li>• Favourable market environment</li> <li>• Availability of raw materials for EIG enterprises</li> <li>• Services are valued by community members</li> <li>• Staff dropout does not hamper planned activities</li> <li>• Professionally competent persons available for appointment (e.g. environmental analyst).</li> </ul>

**BRAC RDP IV**  
**Logical Framework Analysis (contd.)**

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
5. Support Services 5.1 Research and Evaluation	5.1 a) Expanded baseline information in sectors b) Impact assessment system in place c) Research summaries in Bangla circulated to RDP d) 50% research recommendations incorporated by RDP e) 20% research published in journals	5.1 a) Baseline report b) RED reports	• As above
6. Capital Investment	6. New buildings	6. Annual reports	
7. Sustainability Workplan	7. a) Existence of working groups including Strategic Management Committee (SMC) b) Existence of workplan c) Improvement in quality of service delivery	7. Annual reports Field observations RED reports	
<b>Activities:</b> See accompanying LFAs for activities of major outputs. In general: 1. Organization Development and Credit Programme 2. Employment and Income Generation Programme 3. Social Development Programme 4. Special Programme 5. Research Evaluation 6. Capital investments	<b>Inputs/Resources:</b> <b>Budget Summary: (in million Tk.)</b>  1. 2,559 2. 1,220 3. 1,550 4. 250 5. 40 6. 305		• As above

1. All these indicators will be measured among members who have been with BRAC for at least 5 years and have received a minimum of Tk. 10,000 (in 1993 prices) loan.

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