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RURAL DEVELOPMENT PROGRAMME

PROPOSAL FOR PHASE IV



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BRAC

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A FIVE-YEAR STRATEGY FOR BRAC

*'What passes for planning is frequently
the projection of the familiar into the future.'*

1 BACKGROUND

1.1 BRAC's Goals

Historically, BRAC has had two major goals:

- the alleviation of poverty; and
- empowerment of the poor.

With these goals in mind, BRAC's main priorities have been related to people and their participation in the development process. All BRAC programmes have reflected this philosophy. The basic assumption has been that it is the poor themselves who can bring about changes in their condition, through individual and cooperative action. BRAC's role has been to respond in a flexible manner to development needs identified by the people themselves.

This paper chronicles the evolution of BRAC's strategies. It describes long-term and more recent changes in the environment in which BRAC works. And it outlines the strategy that will be used in implementing RDP IV between 1996 and the turn of the century.

1.2 Strategic Evolution

BRAC started its activities in the Sulla area of Sylhet in February 1972 with the primary objectives of relief and rehabilitation. The task was to resettle thousands of people displaced during the war of liberation, and to bring a measure of normalcy into their lives. Within nine months, 14,000 homes were rebuilt from one million bamboo poles purchased in India. Several hundred boats were also built for fishermen. Medical centres were opened and other essential services established. By the end of 1972, with relief operations completed, BRAC realized that for sustainable development, the ability of rural people had to be developed so that they could mobilize, manage and control local and external resources themselves. For this, a long-term, strategy was necessary.

By 1973, BRAC had put into effect a multi-sectoral village development programme in Sulla involving different sections of the rural community. The programme included agriculture, fishery, cooperatives, rural crafts, adult literacy, health and family

planning, vocational training for women and construction of community centres. A new approach - community development - was tried, but this failed to achieve the desired goal, as it was mainly landowners and those who possessed productive assets who benefitted. As a result, in 1976, BRAC decided to shift its focus to the landless poor, defined as those owning less than half an acre and surviving mainly on the sale of manual labour. From then on, these were the main target for development.

1.3 Programmatic Evolution

In 1975, BRAC began its first experiment with activities concerning women in Jamalpur - a particularly poor area. This project, covering 30 villages, served as a pioneer developing ground for activities specifically addressed to the needs of women. A year later, BRAC moved into the Manikganj area, where new approaches were introduced. The Manikganj Integrated Programme covered 250 villages, and became BRAC's key laboratory area for testing various development initiatives.

During the 1970s, BRAC focused on human resources development activities by setting up its first institutional structure for training and development - the Training and Resource Centre (TARC) at Savar. Initially intended as a training centre for BRAC's own staff, today there are 14 TARCs catering to the training needs of village organizations, BRAC staff and a range of other development agencies in Bangladesh. A research and evaluation unit was set up in 1975 to help identify the underlying constraints to rural development, and to help define new development strategies. The unit has grown into a fully-fledged division with 35 core researchers and 60 field researchers at the end of 1993.

In 1978, the first marketing outlet - the Aarong shop - was established in Dhaka to market the products of BRAC-assisted artisans, mostly rural women. Today there are five such shops in Bangladesh. Aarong's turnover in 1993 was Tk 210 million.

In 1979, BRAC decided to expand and develop its health programmes. It initiated a nationwide 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 had been largely achieved, with 13 million women having been taught how to mix an OR solution from home ingredients. In 1986, before the end of OTEP, BRAC undertook a more comprehensive Child Survival programme (CSP), working with the government on immunization and other primary health care activities. In 1991, with the successful completion of CSP, BRAC introduced a more concentrated intervention in the health sector, known as the Women's Health and Development Programme (WHDP).

In 1985, an innovative Non-Formal Primary Education programme (NFPE) was initiated with 22 schools. The number of schools had increased to more than 24,000 by mid 1994, with a total enrollment of over 750,000. Women are a special target of the programme, and girls make up over 80 percent of the student body.

During the early 1980s, BRAC worked on two strategies. One, the Outreach Programme, aimed to test the limits of what the landless could accomplish using their own resources and those available from local and government sources. A Rural Credit and Training Programme tested the idea that with adequate organization, credit and self-employment activities could enable the poor to become more independent of local elites for loans, employment and the resolution of conflict. In 1986, BRAC introduced its Rural Development Programme (RDP), a more comprehensive strategy aimed at uplifting the economic level of the rural poor through functional education, training, the provision of credit and new methods of income generation.

In 1990, BRAC introduced a Management Development Programme directed towards the development of its managers. BRAC believes in the necessity of professional management and supervision of programmes. Today, this programme also provides services to government and other NGOs.

Also in 1990, the groundwork was laid for a BRAC Bank, formally known as the Rural Credit Programme (RCP). The concept was that the RCP would take over an RDP branch when it was capable of generating enough interest from lending to meet its operational expenses. The RCP would be the breakthrough in moving from donor dependency to a self-financing operation. By mid-1994, the number of RDP and RCP branches stood at 105 and 90 respectively. An additional 30 areas fall under the Smallholder Livestock Development Programme. Together, these programmes have reached nearly a million landless poor, almost 80% percent of them women. Each of the individuals reached represents, in effect, a family of five.

1.4 Strengths and Weaknesses in BRAC's Strategic Planning

BRAC's approach to strategic planning over the years can perhaps be described as one of iterative flexibility and 'logical incrementalism'.¹ This approach to the development of goals and strategies had strengths that served it well during the years of maturation. This maturation reached a plateau of sorts, with the creation of the Rural Credit Programme in 1990.

The approach was also a key to effective and efficient expansion,

¹ A term coined by J.B. Quinn in *Strategies for Change: Logical Incrementalism*, Irwin, Homewood, 1980.

a process which continues. Strategies were often highly *emergent* in the sense that they could be developed or changed in accordance with need and experience. Opportunities, sometimes arising from the availability of funding, or from a particular donor interest, could be seized, and work could be adapted to suit them. Parts of the organization became, of necessity, formalized and specialized - such as the NFPE - while other parts remained entrepreneurial. The Rural Enterprise Program is perhaps the best and most deliberate example of this. Other programmes, operating in more fluid and dynamic settings, have had to remain flexible, responding to needs and lessons as they arise, coordinating their work with others by mutual adjustment. Health programmes have generally followed this pattern.

A recent McGill University study of strategy-making in several organizations could well describe the BRAC experience:

'We found strategy making to be a complex, interactive, and evolutionary process, best described as one of adaptive learning. Strategic change was found to be uneven and unpredictable, with major strategies often remaining relatively stable for long periods of time, sometimes decades, and then suddenly undergoing massive change. The process was often significantly emergent, especially when the organization faced unpredicted shifts in the environment... Indeed, strategies appeared in all kinds of strange ways in the organizations studied. Many of the most important seemed to grow up from the "grass roots" (much as weeds that might appear in a garden are later found to bear useful fruit), rather than all having to be imposed from the top down in "hothouse" style.'²

BRAC strategies, therefore, have usually been articulated as general and rather long-term expressions of intent, rather than as a specific set of hierarchies which could help guide and shape plans. For example until now, BRAC's most succinct statement of strategy positioned the organization as a 'capacity initiator':

- making target group members aware of their own problems;
- giving them the tools to unite in homogenous class and interest groups;
- building group and individual economic capacities;
- increasing people's capacity to secure their legal and civil rights;
- acting as a demand creator, enabling the target group to enjoy its legitimate share of services and supplies provided through the public sector.

² *The Rise and Fall of Strategic Planning*, Henry Mintzberg, The Free Press, NY, 1994, p. 110

While useful in the past, today this is more a *description* of BRAC than a strategy which can guide it through the coming years.

2 A STRATEGIC PLANNING PROCESS

2.1 The Approach

In order to change this, BRAC has initiated a series of events aimed at looking more seriously at future directions and options for the organization. Among these are a number of on-going internal studies conducted by the Research and Evaluation Division, such as the RDP Impact Assessment Study, started in 1993. External studies have contributed to the process (e.g. a 1992 study on gender research and a 1994 study on gender-related management issues). Formal departmental workshops, such as one on the future of research at BRAC, held in December, 1993, have also advanced the process. More recently, in August, 1994, a Strategic Planning Workshop was conducted for the organization as a whole. This entailed a series of preliminary surveys of members' perceptions of BRAC and BRAC services. This was followed by a three-day retreat involving sixteen of BRAC's senior management.

The workshop used a process for organizational self-assessment developed by the Peter Drucker Foundation for Nonprofit Management.³ Essentially, this asks five questions:

- What is our business (mission)?
- Who is our customer?
- What does the customer consider value?
- What have been the results?
- What is our plan?

The workshop approached these questions through an examination of three broad areas influencing our programming circumstances. The first, a kind of 'stakeholder analysis', dealt with BRAC's accountability towards its target groups.⁴ The second dealt with the changing external environment, and the third with BRAC's own internal strengths and weaknesses.

³ *The Five Most Important Questions You Will Ever Ask about Your Nonprofit Organization*, Peter F. Drucker, Jossey-Bass, San Francisco, 1993

⁴ The word 'stakeholder' is used to highlight the fact that Drucker's approach differs considerably from the standard and now somewhat discredited 'stakeholder analysis', which assumes that those with a claim on the behaviour of an organization can or will articulate their goals, and that somehow a consensus can be reached.

2.2 The 'Customer'⁵

BRAC has a number of accountabilities. Its primary accountability is to 'the poor', although this somewhat vague expression has changed in meaning over the years. Initially it was expressed in work with community programmes for the poor, in adult education, and primarily in rural areas. Today the focus is more targeted towards women and children. Education is aimed mainly at children and adolescents. And BRAC's focus is a national one which increasingly incorporates urban concerns.

A field survey found that the 'primary customer' places high value on BRAC's income generation work, its schools and the social advancement that comes with BRAC membership activities. Although BRAC has achieved much with, and on behalf of, its target groups, however, there are deficiencies. Our survey found that the 'customer' does not value BRAC's social awareness programmes (not a felt need), is critical of the procedural complexity of credit programmes, and feels that BRAC could and should do more in the area of curative health services.

From BRAC's own point of view, reaching the very poorest, and the fragility of village institutions remain serious concerns. This we know from our day-to-day experience, from external evaluations, and more especially from the increasingly sophisticated work of our Research and Evaluation Division. This always was, and remains, the greatest challenge in poverty eradication work everywhere.

BRAC's secondary accountabilities are manifold. They include different levels of government, the governing body, donors, staff, teachers, parents, other NGOs, buyers of BRAC products, the media, members of parliament and the international community at large. With the exception of the governing body and staff, these constituencies all lie within what can be called BRAC's 'external environment'.

2.3 A Changing External Environment

Over the years, there have been a number of important changes in this external environment. One is that after years of Martial Law, a democratic system of government is emerging. BRAC must learn to work within this new environment, at all levels of government.

⁵ 'Customers are people who can choose to accept or reject your services, membership in your organization, and so on. They have to be seen as people who must be satisfied. All non-profit organizations have more than one type of customer: the *primary customers* (those who use the service) and the *supporting customers* (volunteers, donors, members of the community, the board and the staff).' (Drucker, p.7)

Support from government for the work of NGOs, however, is weak, and the creation of an 'enabling environment' for voluntary organizations cannot be taken for granted. Many NGOs are seen as a challenge to government in both programming and financial terms. The legitimacy of NGOs is questioned, in part because many have operated in isolation from government, and have failed to demonstrate the sort of transparency that would gain them allies among influential sectors of the public - including the media and political parties.

A second change is the rise of fundamentalism and its apparent antagonism towards programmes which promote the advancement of women. Coupled with this is a continuing resistance to development efforts from those with vested interests in maintaining the *status quo* at village level. These two forces can make effective, but not necessarily automatic or natural anti-development allies. The danger in their antagonism to BRAC's work cannot be ignored.

A third change, one that has evolved over the past two decades, is the emergence of other development organizations. These have two types of impact on BRAC. One is that we - and they - are not alone. It is no longer necessary or even advisable for one organization to think of indefinite and indiscriminate expansion. Grameen Bank, BRAC, Proshika and other NGOs, along with Government programmes such as BRDB and the Vulnerable Group Development Programme, are probably reaching almost half of the ten to eleven million families living below the poverty line. But effective development is not the exclusive domain of large organizations. Ignorance of, and indifference towards smaller NGOs may have made BRAC seem arrogant. While expansion of pro-poor development activities is obviously warranted in general, this has to be done in a more coherent and coordinated fashion, one that strengthens Bangladeshi NGO capacity as a whole, while reducing unproductive competition.

A second feature of the growth in pro-poor development organizations is the emergence of other methodologies and the availability of other lessons. The garment industry for example, may have contributed more to women's empowerment than BRAC. Other NGOs may have done more to facilitate the EPI activities of government, and at lower costs. Some NGOs have lower lending costs and simpler disbursement procedures. There are different approaches to education from which BRAC can learn.

A final change in BRAC's environment has to do with the donor community. Donors have been unusually responsive and especially generous with BRAC and with certain other Bangladeshi organizations. This is no doubt a reflection of the need, and of the confidence which donors place in our effectiveness. Most donor organizations, however, are experiencing budget reductions and the pressure of demands from other countries. While BRAC's overall donor dependency ratio is moderate in comparison with most Southern

NGOs, the total amount involved is extremely high.⁶ BRAC cannot afford to be complacent about this, and must examine, as a matter of priority, new ways in which it can help itself and its target group to become more financially self-reliant.

2.4 Internal Strengths and Weaknesses

During the strategic planning process, a number of internal strengths and weaknesses were brought to light. BRAC strengths are highlighted in most BRAC publications, and need only be itemized here: a consistent and dynamic leadership; a good record of service delivery to the poor; a confident, decentralized management system; a well-motivated, professional staff; a well-developed physical infrastructure; a commitment to learning and innovation; good communications, monitoring, reporting and research capacities.

Perceived internal weaknesses, however - elicited from managers and staff as part of the preliminary strategy planning exercise - are less well publicized. And while they may be typical of many organizations, some came as a revelation to senior management. Many mid-level staff feel that they are over-worked and that communication with senior management is inadequate. Managers are sometimes poor listeners, and individual creativity is not encouraged. There is a high turnover rate among female employees, inter-programme coordination and exchange is poor, and the development of senior managers has not been commensurate with the rate of expansion. Frequent transfers, a weak performance evaluation system and the lack of a career path were cited as serious failings. For some, there is a feeling that BRAC is spread too thinly (We cannot say 'no' - was one observation), yet the organization suffers from an arrogance which works against the creation of external allies ('We are the best').

3 A STRATEGY FOR RDP IV

3.1 A Mission Statement

Drucker believes that clarity in thinking about an organization's mission is essential to the setting of goals, to the establishment of a hierarchy of objectives, and to effective management. BRAC is conscious of the difficulty in reconciling all goals and values in a single statement, but the following is offered as a guide to the strategy that follows. It will be debated and refined through different levels of the organization during the course of RDP IV:

⁶ In 1993, donor support amounted to only 55% of gross income, although in real terms, this represented Tk 922 million, or slightly less than \$23 million.

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

Although the emphasis of BRAC's work is at the personal and village levels, the sustenance of development depends heavily on a 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, governmental institutions and donors to achieve its ends.

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

3.2 The Approach

As a result of what amounts to a two-year process of reflection, a new and more deliberate strategy for BRAC has been developed. Reflected in the operational plans and budget for RDP IV, it is based on the following strategic decisions and directions:

- limited horizontal growth during the first years of RDP IV, with a halt to expansion by the end of 1997;
- a consolidation and deepening of existing programmes, with greater responsiveness to target group needs and expectations;
- improvements in the internal culture of the organization;
- greater attention to the external environment;
- greater financial self-sufficiency;
- a continuing commitment to learning and innovation.

3.3 Limited Horizontal Growth

The Rural Development Programme will be expanded from approximately 230 to 330 Area Offices within the first two years of the Plan Period.⁷ It will not extend beyond this number, however, and at the

⁷ Currently, 30 Area Offices which fall under the Smallholder Livestock Development Programmes are outside RDP. In other words there are 200 RDP Area Offices at present, and 30 under SLDP. These will be brought into the RDP programme during Phase IV.

end of the period, these Area Offices will be ready for conversion to the self-financing Rural Credit Programme. The Rural Development Programme as it is now known, will therefore come to an end in 2000.

3.4 Greater Responsiveness and a Deepening of Existing Programmes

3.4.1 Greater Emphasis on the Poorest

Poverty has many dimensions. Among those living in absolute poverty, there are some whose lives can be permanently improved with small investments in training and productive enterprise. There are others, however, who live in, or on the edge of permanent economic and social desperation. For many organizations, BRAC included, reaching the very poorest, the bottom 10% of the social economy, has been difficult. BRAC will place much greater emphasis during RDP IV in targeting and shaping its programmes so they can have a meaningful impact on the lives of such people.

3.4.2 Re-Thinking Social Awareness Education

Four broad weaknesses can be identified in BRAC's social mobilization efforts. The first is that training has focused on a small number of individuals in each village who were to act as disseminators or trainers themselves. This has not had the desired multiplier effect. Secondly, by training women alone, or by working exclusively with women's groups, BRAC has contributed to its own isolation from fundamentalists, and to women's isolation from male members of the community, sometimes including their own families. Thirdly, BRAC has not been responsive enough to particular training needs, and fourthly, it has lacked innovation in dealing with the challenges of transmitting complex lessons to uneducated people in isolated communities.

To remedy these problems, BRAC will place much greater emphasis on group training than on individual training. This will manifest itself in a variety of ways. For example, women will be expected to bring a male family member to at least one issue-based meeting per month. The para-legal programme, which has been very well received, will be significantly expanded and deepened, in order to reach a broader cross-section of the community and in ways which ensure greater transparency. More innovative training methodologies have recently been developed, such as popular theatre and interactive radio. These will be expanded.

3.4.3 Sector Programmes

Sector Programmes (poultry and livestock, fisheries, horticulture and vegetables, sericulture, social forestry, irrigation and others) will be expanded wherever possible - and appropriate - to reach all 330 Area Offices, in an effort to ensure that BRAC

provides as many options and alternatives as possible to its target groups. Fisheries, for example, will expand from 175 Area Offices in 1995 to a total of 260 in 1998, after which there will be no further expansion. Sericulture, which expanded rapidly during RDP III, will reach 280 areas by 1996, and will peak at 330 areas in 1998, after which there will be no further expansion. Most programmes now contain improvements and innovations developed during RDP III; all will benefit from a slowdown or cessation in growth during the Plan Period, and from a concentration during the final three years on the quality of inputs and the achievements of effective results.

3.4.4 Health

Despite impressive achievements, health and family planning programmes have grown in a somewhat *ad hoc* fashion. They have not been well integrated into other activities, and have not always addressed the primary felt needs of BRAC participants. Efforts will be made to adapt and integrate aspects of the WHDP into all 330 Areas by 1997, after which there will be no further expansion. Emphasis will be placed during and following the expansion on the refinement of a sustainable programme.

3.4.5 Education

BRAC has made remarkable headway in achieving its goals in non-formal primary education. From 22 schools in 1985, the programme will have expanded to 34,000 schools by the end of 1995. Over a million children will have received relevant, high-quality primary education that will equip them for a more productive life. At one stage in the development of NFPE, BRAC saw itself operating as many as a hundred thousand such schools. Our ambitions have now changed, however, away from linear expansion to working more closely with the national system. During RDP IV, BRAC will hold its operations at 1995 levels. Much greater emphasis will be placed on policy dialogue with Government in an effort to upgrade the national system as a whole through curriculum development, teacher training and educational management systems.

3.4.6 Gender

BRAC is concerned about gender equity, not simply the provision of services to women. Almost 80% of the people that BRAC reaches are women. This fact alone, however, does not endow the organization with a complete set of answers to the problems of women in development. BRAC's own studies have shown that some programmes aimed at women have added to their burden, or have benefitted their husbands more. External studies have shown us that we have much to learn, and that our internal systems can and should be much more gender-sensitive. The fundamentalist attack on BRAC and other organizations has revealed a vulnerability that cannot be ignored.

As noted elsewhere, greater efforts must be placed on all aspects of BRAC's gender-related programming and management. The key at village level will be the building of alliances for women with other parts of the village, better transparency in programming, and greater emphasis on the development of legal literacy. A gender unit is now functioning in the Training Division and another has been created within the Research and Evaluation Division. A gender resource centre will be established when the new BRAC HQ building is completed in 1995.

3.4.7 Environment

BRAC has never had a formal 'environmental' programme. Many of its interventions, however, have important environmental links. Health programmes, especially those related to family planning, sanitation and the provision of latrines have an obvious environmental impact. Over 11 million mulberry trees had been planted by June 1994, and this will rise to 60 million by the end of RDP IV, providing work for *half a million people*. In addition, 5000 acres will be brought under the agro-forestry programme as an output of 3300 village nurseries which are expected to produce, *inter alia*, some 15 million grafted seedlings for fruit and longer-term timber products.

BRAC's primary emphasis in these activities has always been *people* rather than the environment *per se*. Health and income have been the primary motivating factors. BRAC could gain from more systematic environmental thinking, however, and from alliances with organizations that are primarily focused on environmental issues. First, BRAC can learn from others. NGOs, for example, played important demonstration and advocacy roles in the creation and implementation with IUCN of a National Conservation Strategy in Pakistan. Secondly, BRAC has much to teach. The causal relationships between poverty and environmental degradation are well known, but linkages between the environmental movement at large, and the Bangladeshi development community are somewhat tenuous.

In order to bring a more systematic environmental approach and thinking into BRAC's work, assistance will be sought from appropriate environmental organizations in the creation of an environmental cell which can address and coordinate some of these issues.

3.5 Improvements in BRAC's Internal Culture

Efforts will be made during RDP IV to improve the management culture within BRAC. Among the changes currently envisaged are:

- a review and revision of personnel policies, including personnel management and training, with a view to creating a

- more fair and systematic approach to staff development;
- enhanced efforts to ensure that understanding of, and commitment to BRAC values are more widely disseminated through all staff levels;
- a more pro-active gender-equity programme at all staff levels⁸
- an annual convention for BRAC staff;
- informal planning and programming forums for staff;

A number of new formal and informal staff training programmes will be developed, including:

- study tours of other NGOs;
- orientation programmes and refreshers for district level staff;
- English language courses;
- more senior management retreats;
- presentation skills for managers.

3.6 Greater Attention to the External Environment

3.6.1 Government

Just as NGOs need allies in their rural development work, so does government. Little is to be gained from isolation where complementarity can work, and little is to be gained from the impression of creating 'parallel systems'. BRAC has always acted as a complement or supplement to government wherever possible. BRAC is already working with government in the health field and through IGVD. Its smallholder livestock and fisheries programmes work closely with government departments. Nine hundred NFPE schools are currently being funded by government. These efforts will be improved and intensified. Greater efforts will also be made during RDP IV to engage in advocacy and policy dialogue with government in other areas of specific BRAC competence, such as primary education. BRAC will also work with government lending institutions. For example, BRAC accessed Tk 38 million in loan funds from Government during 1993. This has continued during 1994 and will expand during RDP IV.

3.6.2 Other NGOs

BRAC will make a concerted effort to work more closely with other NGOs. Small experiments already under way will be expanded. Rather than actually implementing its own programmes in all cases, BRAC will subcontract some to smaller organizations. This is already under way in the NFPE Programme, for example. By the end of 1994, 90 small NGOs will have taken responsibility for clusters of five

⁸ An on-going consultancy, started in 1994, is currently working on specific approaches.

to ten schools each. BRAC provides training, materials and monitoring in a franchise-like operation. In some cases BRAC provides the funding, in some the NGO comes with its own donor support. This approach not only reduces the implementation burden on BRAC, it encourages and strengthens smaller organizations. The same may be possible for some health activities - in BRAC project areas, or in areas bordering BRAC programmes. A new NGO support unit will be established to promote such relationships, and up to 10 percent of each sectoral budget will be reserved for this sort of outreach.

3.6.3 Better Dissemination of BRAC Lessons

Much greater attention will be paid to making BRAC research and programming lessons available to others. This will include a more transparent programming approach at village level (as mentioned above), more work with other NGOs, and the establishment of an external relations unit within the Communications Department to make specialized studies available to specific interest groups. Consideration is being given to the creation of a BRAC Journal which can disseminate findings more broadly than is currently the case. BRAC will also organize annual conferences on topics of selected interest, to help familiarize others with its work, and to bring other experiences to bear on what BRAC is doing.

3.7 Greater Financial Self-Sufficiency

3.7.1 General

Of significant importance during RDP IV will be the attainment of much greater levels of financial self-sufficiency. Three approaches will be accelerated during RDP IV:

- greater enterprise development for BRAC groups and, therefore, less on-going reliance on BRAC for support;
- efforts towards making individual programmes as self-financing as possible. Those capable of generating a surplus (e.g. fisheries) can support those that are not;
- greater efforts to expand and enhance BRAC-wide enterprises such as silk production and Aarong.

The original concept behind the creation of the Rural Credit Programme was that previously subsidized activities would become self-financing, largely through interest earned on credit operations. This concept remains valid up to a point. But a major part of the BRAC effort over the years has gone into the creation of new approaches in poultry and fish production, new varieties and new methodologies in horticulture, entirely new village enterprises such as sericulture and bee-keeping. The extension work, the backward and forward linkages created by BRAC, and the on-going development costs of these efforts cannot be covered by a simple

banking operation, now or in the long run.

These efforts, however, are essential to genuine poverty alleviation. Credit provided at market rates can augment the incomes of the poor, especially with the social mobilization and sectoral activities introduced by BRAC. But unless there is value-added in terms of overall village production, work will simply be shifted from one segment of the village population to another. Increases in production are therefore important to BRAC members and the village as a whole. They are equally important to a national development effort aimed at bridging the huge gaps that exist in important areas of food production and nutritional intake.

The development cost of these efforts cannot be covered by the Rural Credit Programme, but in the long run, they should not be borne exclusively by donors. BRAC has therefore experimented with two approaches which will be further developed during RDP IV. The first is a more deliberate effort to link village income-generation efforts to the wider market economy. In some cases, this means the creation of free-standing, independent enterprises. Village restaurants, grocery shops, carpentry and mechanical workshops are examples of current achievements. In other cases it will mean the creation of a contractual, commercial relationship between various enterprises within the BRAC system. For example a silk spinning mill will be established by BRAC during RDP IV. The mill will have a commercial relationship with reelers, just as commercial relationships will exist through the chain from reelers to chawki rearers, and from them to mulberry farmers, and on to sapling producers.

The second approach is a cost recovery programme, introduced on an experimental basis during 1993 in the poultry and livestock programme, social forestry and vegetable cultivation, fisheries, irrigation and sericulture. It is based on a concept of putting the words self-reliance, participation, empowerment, accountability and sustainability into meaningful effect. It means that through the imposition of a service charge, the *value* of what BRAC provides can be tested and refined. By paying for services, the poor acquire the power to demand quality service; they become partners in the relationship, rather than beneficiaries.

In five experimental programmes in 1993, out of possible recoveries of Tk 10.5 million, approximately 75% was realized. Especially high returns were realized in fisheries, with varying degrees of performance in other areas. These efforts will be significantly expanded during RDP IV and are expected to have a major impact on reducing BRAC's need for donor support beyond the turn of the century.

3.7.2 Education and Health

Despite claims in some development literature on cost recovery, and despite BRAC's own success in some aspects of rural development, the imposition of service charges in BRAC's primary health and education programmes is not a workable proposition. These services are firmly held by rural people as a *right*. Although some cost recoveries will be possible in areas of curative health, this will not be the case in education. Because a basic education is essential to the development and functioning of a viable society, BRAC believes that the expense of further cost-recovery experiments in this areas will far outweigh any long-term benefits, and could very well damage what has already been accomplished.

In education, BRAC will approach the question of greater independence from donor financing in another way. In most countries, primary education is generally agreed to be a government responsibility. There is no reason, however, why the term *responsibility* has to incorporate everything from conceptualization through implementation. In many countries, including industrialized countries, certain aspects of education are relegated to the private and/or nonprofit sectors. Government provides the regulatory and supervisory framework for such activities, and provides subventions for some aspects as well.

An impression has developed that some NGOs, BRAC included, seek to create parallel and independent health and education systems, and that they expect donors to cover the costs. In the case of BRAC, nothing could be further from the truth. BRAC has made many important development points in education. Some of these are internationally recognized. BRAC will therefore limit its educational expansion during RDP IV, concentrating internally on improvements and greater responsiveness to users. A new and more focused approach will be developed, however, towards policy dialogue with government, donors and other NGOs, with a view to harmonizing services and reaching more effective long-term arrangements on the regulatory climate and on cost-sharing agreements with government.

3.7.3 BRAC's Commercial Enterprises

BRAC Printers, cold storage services and an experimental poultry feed project provide services to the organization and its partners, they currently provide more than 20,000 jobs (mainly through Aarong), and they continue to provide a modest return to the organization in the form of profits. During RDP IV, much greater investment will be made in these and other areas which can help provide long-range financial independence for the organization, and which can help to link the poor with both internal and external markets. Fish feed and cattle feed production will be expanded. The

vegetable seed production project will be increased and there will be an expansion of vegetable and milk processing and marketing. BRAC will expand and further professionalize its silk weaving and dying efforts. These, along with new Aarong outlets in Britain and Canada, and the export of silk will further contribute to BRAC's income.

3.8 A Continuing Commitment to Learning and Innovation

In this paper, a broad, deliberate and formalized strategic perspective for RDP IV has been established. BRAC remains a learning organization, however, committed to innovation and a responsive approach to new challenges and opportunities. These will emerge in part through the work of the Rural Enterprise Programme and studies being undertaken by the Research and Evaluation Division.

BRAC has conducted experiments in urban programming over the past three years, particularly in the areas of education and health. These present new learning and programming challenges which will be further developed as a new area of endeavour during RDP IV. Although not part of RDP IV, BRAC may also consider wider options at the national level in the fields of health and family planning.

BRAC must also be prepared to deal with and adapt to new challenges that may develop in the external environment. There will, for example, be a general election during the new Plan Period, and new government policies may impinge on our work or make demands which cannot be predicted. Bangladesh is notoriously prone to natural disasters. These cannot be predicted, but they can have a real and significant impact on plans and programmes. Finally, in a complex, decentralized, 'learning' organization, new strategies, different ideas and unforeseen opportunities will inevitably come from unexpected quarters. If we are successful in the implementation of the strategy articulated here, many of these will come from our field staff and, more particularly, from our target groups in the thousands of villages where BRAC works on a day-to-day basis.

CURRENT PROGRAMMES OF BRAC

At present BRAC runs five categories of programmes including some highly developed support services directed towards socio-economic uplift of the poor. These are:

1. Single-service Development Programme
 - NFPE (Non-formal Education Programme)
 - HPP (Health and Population Programme)
2. Multi-service Development Programme
 - RDP (Rural Development Programme)
 - PCRDP (Post-cyclone Rehabilitation and Development Programme)
3. Self Financing Programme for Villagers
 - RCP (Rural Credit Project)
4. Modern Sector Enterprises
 - Handicraft production and Marketing
 - Printers, Cold Storage, Garments
5. Support Services for Field Programmes
 - Training, Research and Evaluation, Monitoring, Accounts and Audit, Personnel, Computer Centre, Publication, Audio-Visual, Logistics, and Construction.

BRAC TIMELINE: MAJOR EVENTS

- 1972 BRAC starts in Sulla as a relief agency
- 1973 Transition to a development programme
- 1974 Relief work among famine and flood victims of Rowmari, Kurigram
- 1975 RED starts, Jamalpur project starts
- 1976 Manikganj project starts
- 1977 Targeted approach starts
- 1978 TARC at Savar, Aarong in Dhaka, Sericulture starts in Manikganj
- 1979 Outreach, RCTP, Poultry Programme starts
- 1980 OTEP starts
- 1983 Livestock Programme starts
- 1985 NFPE starts, REP starts
- 1986 RDP formed by merging RCTP and Outreach, CSP starts
- 1987 IGVGD starts
- 1988 Monitoring Department starts
- 1990 RCP begins, MDP begins, vegetable becomes a separate programme
- 1991 WHDP begins
- 1993 RDP III begins, Oxbow lake fisheries start, Cost recovery begins
- 1994 NFPE sets up desk in Nairobi, East Africa
Aarong opens branch in London, UK.

COMPONENT PRESENTATION OF RDP IV

- A. Village Organisation Development
- B. Credit and Savings
- C. Employment and Income Generation
 - " Poultry " Livestock " Fisheries
 - " Social Forestry " Rural Enterprise Project
 - " Horticulture and Vegetables
- D. Sericulture
- E. Income Generation for Vulnerable Group Development
- F. Non-formal Primary Education
- G. Essential Health Care
- H. Human Rights and Legal Education
- I. Gender
- J. Environment
- K. Monitoring
- L. Training
- M. Research and Evaluation
- N. Linkage with Other Partners
- P. Marketing Development

VILLAGE ORGANISATION DEVELOPMENT

1. BACKGROUND

Village Organisation (VO) is the base from which the landless rural poor can involve themselves in a sustainable process of poverty alleviation and empowerment.

BRAC's experiences show that if the poor are organised into disciplined groups, they can bring about changes in their lives, meet their needs and improve their socio-economic condition. With this view, BRAC organises landless individuals into village based organisations and provides them with credit and necessary training. Group members use this organisation as a forum where they can decide how to mobilize resources, both internal and external, and to plan for participation in economic and social development activities e.g. education, health and social welfare. On the other hand, BRAC uses the VOs as a vehicle for reaching its various services (credit, health, education) to the VO members. In the credit programme, the VO also serves the purpose of a collateral on the part of the poor.

2. ACHIEVEMENTS AND CHANGES DURING RDP III

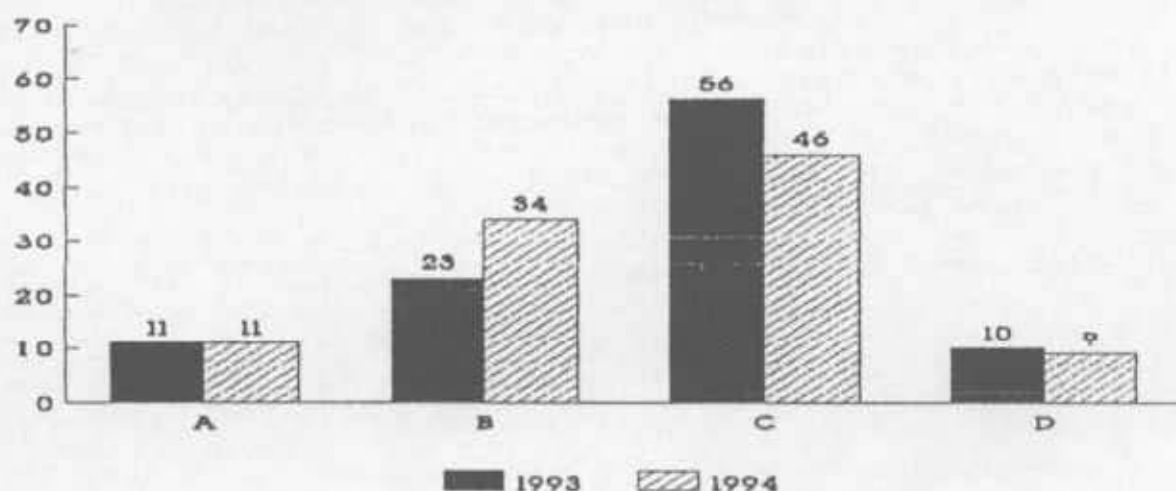
BRAC began setting up VOs since 1986 when the first phase of RDP was started, and much progress has been made since then. Table 1 shows achievements during RDP II and the first two years of RDP III (1993-94).

Table 1: Selected VO related indicators (RDP II and RDP III)

	RDP II upto Dec '92	Upto Dec. '93	Cumulative upto Dec. '94
No. of VOs	14,420	20,141	24,859
No. of VO members	667,598	825,790	1,036,254
No. of issue based meetings held	103,325	175,781	293,004
No. of members attended SAE class	491,320	688,921	894,503
No. of members received HRD training	90,998	126,948	158,139
No. of members received skill training	493,733	781,207	1,044,091

Development of village organisations is a lengthy process. It is difficult to measure all the achievements of village organisations in quantitative terms. BRAC uses certain proxy indicators to measure the achievement or progress. During RDP III, BRAC developed an index for measuring VO achievements based on 20 different indicators (the list is given at the end of this section). VOs are designated A,B,C or D depending on their scores in different indicators. A sample survey carried out in 1994 compared the performance of 304 VOs which were also surveyed in 1993 (Sen and Islam, 1994). Figure 1 shows the proportion, which indicate some improvements.

Figure 1: Distribution of VOs by Category in 1993 and 1994



Changes during RDP III

- i. The size of the VO has been reduced from 45-55 members to 35-40 members. A VO starts its regular savings and credit activities as soon as it gets 20 members. The full quota is expected to be met by the next 2 years. However, the total membership of an Area Office (AO) remains unchanged at 6,000, organized into 160 VOs over a period of 3 years (2,000 in the first year, 2,800 in the second year and 1,200 in the third year).
- ii. The Social Awareness Education (SAE) has been suspended and reformulated. A 6-day (2 hours each day) course on VO discipline and credit management has been introduced. All VO members are required to take this course at the beginning of their membership. The course is now conducted at the village level.

- iii. Plans are underway to reduce TARC based training for VO members who find it inconvenient to spend several days in TARCs. For both the female members and their families, the TARC based training seemed to be more inconvenient.
- iv. Instead of 2 POs per Area Office, 10 PAs (credit) conduct issue based meetings of 160 VOs. The issue-based meetings are now held once a month instead of only 3/4 times a year. These meetings cover social, organisational and economic issues.
- v. Female members are advised to bring their husbands and other male members to the issue based meetings. It is expected that this will reduce the gap between the members and the village community, and help solving problems like resentment/opposition from fundamentalists/vested interest groups or elite groups.
- vi. A new promise- "We will treat both male and female child in the same way" has been added to BRAC's existing 17 promises.

3. LESSONS LEARNED

- * RDP has recently experienced large dropouts of VO members. One of the reasons for such dropout is long wait for getting loan. This was due to lengthy process of VO formation (the VO would not start functioning until it had its all 45-55 members recruited and attended the SAE course).
- * It was found that the VO size (45-55) is too big to manage and to receive individual attention from a single PA. As a result, BRAC rules remained unclear to many of the members and in some cases members were unaware of the changes in BRAC rules.
- * Theoretically, 'small' groups within a VO are the vehicles through which RDP operates its credit programme. It was, however, found that small groups rarely exist in the older VOs. The peer group joint liability mechanism commonly exists at the level of VO.
- * Recent studies have shown that interactions between the BRAC staff and group members are mostly confined to credit related issues. Number of POs (2) to conduct issue based meetings was insufficient.
- * The SAE course proved to be less effective because of its long duration. Moreover, the VO members are reluctant to go to TARCs for training leaving their family behind. This also meant foregoing their wages for those days.

4. VILLAGE ORGANISATION DEVELOPMENT : THE PURPOSE

The purpose of village organisation is to develop a well disciplined organisation of the rural poor through which they could be involved in a self reliant development process.

5. OUTPUTS AND PROCESSES

The process of VO development starts with the opening of an AO in a new area. The RDP staff at first conduct a door to door survey to identify the target population of the area. In recent times, RDP on an experimental basis, has been using Rapid Rural Appraisal (RRA) methods in identifying target households. The entire working area of an AO is divided into 160 units for the formation of VOs. Ideally, a VO has 35-40 members. But as soon as there are 20 members, it will be declared as a VO and it will start all VO activities like weekly meetings, savings and loan disbursement and issue based meetings. Members will receive an orientation course at the time of VO formation. Each VO has 7/8 small groups, each comprising 5 members. The idea behind having these small groups is mutual obligation. In a small group of 5, each member is well aware of other members' condition (which includes both economic and familial). Consequently, they are in much better position than others for recommending or discouraging anyone in their group from taking loans. If any member of a small group fails to repay loan, then other group members will take initiatives to realise that loan. No one in the small group will receive any further loan until the overdue loan has been realised. Small group leaders collect the weekly savings and loan instalments of each member of her/his "collection" activity. Small group leaders help the PAs in maintaining VO disciplines also. They ensure their group members' regular and timely presence in the meetings. The VO management committee consists of an elected chairperson, a secretary, a cashier and leaders of the small groups as members.

To create awareness about law and legal and human rights, VO members will be provided with the Human Rights and Legal Education (HRLE). The lessons learnt through HRLE sessions are discussed at the issue based meetings. The issue based meetings enable the VO members to identify the specific issues which affect their daily lives and act on accordingly to protect their interest. This will help them face the problems created by different vested interest groups including fundamentalists.

The VO members receive different skill development training. To make these training more fruitful the training venue will be shifted to the village or AO. The PAs will receive "training of trainers" from TARC and then conduct field level training.

OUTPUTS

The following outputs are expected as a result of VO development activities:

- o Group members are organised
- o Good discipline among the members (attendance in the meetings, regular saving and credit repayment).
- o Use of BRAC 'teachings' in their lives (send children to school, immunize children and pregnant mothers).
- o Increased level of asset.
- o Improved living conditions (cleanliness, use of tubewell and sanitary latrine, better housing).
- o Collective action carried out by VO members on their own accord (resisting unfair divorce and polygamy, realizing dowry money in case of divorce).
- o VOs will emerge as sustainable organisations according to the sustainability indicators developed in the "Sustainability Considerations in RDP IV" section of Volume 1.

6. ACTIVITIES IN RDP IV

RDP will carry out its VO development activities based on the lessons learned over the years. The following activities will be carried on during RDP IV:

- " Form 95 new AOs to have a total 330 AOs by 2000
- " Form 16,760 VOs to have 49,969 VOs by 2000
- " Enrol 774,625 members to have around 2,000,000 members by 2000.

These new members will be enrolled in the new VOs and in some existing Areas too. RDP anticipates 5% drop-out among its members. A considerable number of the members will be enrolled in older VOs to replace these drop-outs. Moreover, some new VOs may also be organised in the existing RDP villages, if the requisite number of target group households are available there. This will help attaining the goal of "deepening" of RDP activities and extending the coverage.

RDP will put more emphasis on the quality of its work particularly in social development activities. It will concentrate on "Programme deepening" instead of "Scaling up". Number of staff conducting issue based meetings has been increased from 2 POs to 10 PAs per Area Office. These PAs along with their credit and saving related responsibility will conduct these meetings. Measures will be taken (Fully Computerization of all accounting system) to simplify their credit and saving related work which would give them extra time to carry out their additional responsibility. Shasthya Shebikas (village health worker) and other para-professional will be given further training and support to carry out their responsibility better which will increase their own income and also help build a

more caring environment. Details on these activities are provided in relevant programmes.

During RDP IV the programme will consciously follow up studies done on Village Organisations by other agencies (e.g. study by Hashemi and Rao on two local NGOs, viz., Nijera Kori and GSS) and incorporate relevant findings to improve their VO development process. Small pilot studies will be conducted to devise ways of giving more responsibilities and authorities to VOs.

Further steps to increase the cohesiveness of VOs have been proposed in chapter 4 of the main text (volume I)

7. BUDGET

There is no separate budget allocation for VO development. It will be financed from credit and savings fund.

List of Indicators for assessing VO⁹

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

⁹ This list is now being revised.

CREDIT AND SAVINGS

1. BACKGROUND

Credit is an important resource which is usually out of the reach of the rural poor. Lack of access to credit constrains the poor and prevents them from participating in economic activities, consequently they fail to achieve their full potential. Bangladesh has been in the forefront of extending credit to the poor. Contrary to the traditional financial wisdom which held that lending to the poor was not economically viable, it has been found that the poor are creditworthy if the appropriate institutions are built. BRAC has always felt that credit along with training, input supply and market support can transform the under-utilised physical labour and skills of the poor into productive human resources. With this view BRAC incorporated credit as an important component in the Rural Development Programme. BRACs credit operation is directed at meeting the needs of group members who by and large are excluded from accessing credit through the formal banking sector.

BRAC has been lending to the poor since 1975 and its experience bears out the notion that access to reasonably priced credit is a prerequisite for any poverty alleviation programme. BRAC, however, views credit not as an end but as a means in the process of poverty alleviation and empowerment of the poor. Simultaneously BRACs experiences also show that the long run sustainability of both borrowers and lenders is an important feature of the credit operation. ✓

A sustainable credit programme promotes the efficiency of both-borrowers and lenders and facilitates the selection of activities (schemes) which are likely to generate an optimum return on investment. These issues are discussed in detail in the "financial sustainability analysis annex". BRAC believes that continuous development of skills of the poor through training and innovations in enterprise development are necessary for diversifying economic activities and increasing productivity and growth. ✓

An increasing portion of BRAC loans are now being extended to enterprise development, both in the traditional (e.g., poultry-livestock) and non-traditional (e.g., sericulture, social forestry) areas.

RDP's credit programme is integrated with village organization development, employment and income generation activities and savings mobilization.

Savings and credit are interrelated and complementary activities. Mobilisation of savings not only helps VO members to reduce their dependency on relatives and money lenders, but also provides financial security in their old age. Savings mobilization helps the VO members to save a small portion of their income. Conventional bank are not willing to mobilize savings particularly of the rural poor as they can deposit only small amounts of money at a time.

Savings promotes financial discipline among the rural poor and acts as a collateral substitute in the lending process. Savings also contributes towards better sustainability of individual VO members, the VO as an entity, and RCP branches.

2. ACHIEVEMENTS AND CHANGES DURING RDP III

Experiences of RDP III clearly demonstrate that there is a strong demand for credit and the borrowers have repeatedly demonstrated the ability to utilise credit in a economically gainful way. Not only is the on time repayment rate of the loan high, but the quality of portfolio has been continuously improving (92% of the outstanding portfolio is up to date i.e. free from even a single weekly arrear payment). In addition a number of studies have suggested that the income level of borrowers are higher than non-borrowers (BRAC 1994, Bhattacharya 1990, Chowdhury et. al 1990).

During the first two years (1993-94) of RDP III, a total of TK.3,500 million was disbursed. This is more than 200% of the total disbursement for RDP II (1990-92).

There is demand for loans given for constructing or repairing houses. RDP started extending housing loans in a modest way during RDP II and has disbursed Tk.110 million to 21,000 members for this purpose.

Table 1: Key Indicators (As of December 1994)

1. Cumulative Disbursement (Tk in million)	:	5,813
2. Outstanding Loans (Tk in million)	:	1,504
3. Annual disbursement in 1994 (Tk in million):	:	2,105
4. Average Loan size in 1994	:	3,022
5. Current Outstanding borrowers (Nos)	:	710,986
6. Borrowers as % of membership	:	68
7. Repayment Rate (%)	:	98
8. Total savings	:	Tk. 596 million

During 1994, BRAC VO members saved Tk.200 million. This represents a 100% increase over 1993. The total savings balance at the end of 1994 was Tk. 596 million, which equalled 40% of RDP's outstanding loans. Currently savings are generated by the VO members at the rate of Tk. 2 per week. This is complemented by a 5% compulsory

deduction while the loan is disbursed. The individual contribution of VO members during RDP IV will be Tk. 5 per week

Statistics suggests that the repayment rate has improved significantly and has been showing a steady improvement since August 1992. This has been possible because RDP adopted a number of strategies to improve the portfolio management. These include more careful selection of borrowers, limiting each borrower to a maximum of two loans and making sectorwise disbursement dependent on the performance of sectors. Apart from this, supervision and monitoring both at field and the head office levels have been strengthened. Need-based credit performance reports have been generated to make RMs and AMs aware about tools and techniques for improving performance.

RCP's performance in 1992 and 1993 was below expectation with regard to loan disbursement, loan outstanding and loan repayment. This was due to the emphasis on realising defaulting loans and consolidating VO activities rather than increasing disbursement. As a result, RDP had to post additional staff in most RCP branches thereby incurring higher operational expenses. Low outstanding loans and increased operational expenses were the main reasons for the difficulties encountered in the years 1992 and 1993. However the situation of RCP branches has been improving since August 1992. RDP is aware that it must contain operational costs as well as increase the portfolio. RDP has therefore instituted some changes to reduce operational cost, such as cutting back staff in RCP branches in conjunction with improvements in the loan portfolio position. For instance the number of POs was reduced from 4 to 3 and the number of PAs from 14 to 10. As a result branch costs have been declining since June 1994. At the same time intense effort went into realizing default loans and into increasing the outstanding loan amount. As a result of these efforts disbursement and outstanding increased in 1994, and it is expected that by the end of RDP III, outstanding loans will amount to Tk. 2000 million.

Due to the accumulation of these three factors, RCP requires additional funding in order to support the projected new loan growth. In order to overcome this problem BRAC proposed to fund RCP indirectly by permitting it to lease RDP branches real estate, rather than purchase it outright. BRAC proposes that this procedure be applied to RDP IV branches.

CHANGES DURING RDP III

BRAC is continuing the process of generating additional savings by deducting 5% of the loans and crediting to respective member's savings account which carries a 6% interest rate. BRAC has however, stopped deducting funds for group trust fund (4%) and insurance (1%) from loans, in order to increase the cash amount available to

borrowers for investment. However, BRAC will continue to provide insurance benefit to the VO members from its interest income.

Similarly, a member is no longer required to complete the social awareness education course (SAE) to be eligible for a loan since BRAC found that the above condition delayed VO members in initiating economic activities, which in turn affected their earning. To streamline the process of village organisation development, BRAC in 1994 reduced the size of VOs from 45-55 members (average 50) to 35-40 members. A VO now will be eligible for credit as soon as (possibly within a month) it has 20 members. This will not have any budgetary implications for RDP. A Programme Assistant (PA) continues to supervise approximately 100 borrowers, previously organised through 2 VOs, and now through 3 VOs.

BRAC has streamlined the loan disbursement process by authorising the Area Manager to approve loans. Previously the application had to go to the Regional Manager for approval. After primary consent of the VO, the loan applications are scrutinised by the PA, then assessed by the Programme Organiser (PO) in-charge of credit, before being given to the Area Manager for final approval.

In addition to that, BRAC has instilled a high level of discipline among group members concerning timely repayment of weekly loan instalments. The monitoring system has been improved and is now capable of tracing problems earlier. The reporting system now incorporates indicators such as ontime repayment rates (OTR), aging of principal outstanding (APO), and delinquency ratios. The staff are better trained on management of credit. A Financial Management Training Course has been initiated for credit staff. Capacity of RDP staff will be developed further, through other training.

In all, BRAC proposes not only to implement the existing credit procedures in RDP IV, but to accelerate the process of innovations to increase the productivity of both borrowers and BRAC, as a lender, and to promote sustainable development for both the above parties.

3. LESSONS LEARNED

BRAC continues to find that with proper institutional support the rural poor are eminently credit worthy and they can put this credit to productive use in income and employment generating activities. Credit facilitates the introduction of new technologies and provides group members with an incentive to pick up skills. The endemic poverty situation means that there is a substantial demand for credit among the poor.

Lending to the poor for constructing houses is also a feasible programme. The institutional side is very important, in that credit operations must be managed professionally in order to effectively

reach the poor. Along with this it is necessary to instil high credit discipline among the borrowers.

Credit is also a good vehicle in generating savings. BRAC also learned that lending to the poor can be a financially self-sustaining programme.

BRAC experiences suggest that VO members can generate savings regularly if a proper mechanism is developed. Savings mobilization is facilitated when payments are received in short intervals (i.e. weekly).

BRAC feels that the landless poor can afford to save one day's wage in a month but feels that generation of savings is more to do with discipline than previously thought. There is a strong relationship between savings mobilization and loan repayment. Usually good savers are good borrowers too.

Experiences of RDP III also suggest that credit can be extended simultaneously to all members of a VO, as there are now a number of areas where loans can be invested with high returns.

Experiences of RDP III, however, suggest that BRAC may need to increase the loan size in the coming years to cope with demand. Average loan size in 1994 was about Tk. 3,000 which was 9% higher than that of 1993. Experienced VO members have indicated a willingness to borrow larger amounts to increase the scale of investment. The average loan size will steadily increase in RDP IV to 4000 taka in the year 2000.

4. CREDIT AND SAVINGS IN RDP IV : THE PURPOSE

The purpose of the Credit and Savings component of RDP and RCP is to develop a self-sustaining credit entity and make credit available to VO members. The purpose is also to mobilise savings by the rural poor.

5. OUTPUTS AND PROCESSES

RDP IV has planned to achieve the following outputs.

1. Developed support system for VOs through Area Office : RDP's credit and savings programmes are implemented through the Area Offices. RDP is extending credit to the VO member through its 235 AOs. By end of the year 2000, 330 AOs with trained staff will be equipped to meet the credit needs of VO members. The expenses of the credit operation will be covered by the interest generated by the end of the fourth year of operation of an AO.

2. Village Organizations : The village organisation form the basis of implementation of all RDP activities including credit and

savings. It is a vehicle through which all activities grow. In December 1994 RDP was reaching about 1 million rural poor. By the end of 2000, RDP will have 49,969 Village Organisation with a membership of around 2 million, and each Area Office will have 160 VOs under its jurisdiction. (Also see Annex 4A).

3. **Network of borrowers in Village Organization :** 2 million VO members will be able to receive credit through 330 AOs. 80% of members in a branch will be recipients of a loan at any given time after the second year of operation.

4. **Credit Management System :** RDP will operate a well developed Credit Management system through which disbursement and loan repayment will be made. Credit discipline among borrowers will be maintained by means of weekly payment schedules, loan collection in VOs by PA and 5% compulsory savings. In order to monitor the performance of credit, daily and weekly credit reports are produced. Visible indicators such as on time recovery rate and aging of principal outstanding will be monitored. A 2% loan loss reserve will be kept in order to cover the risk of default loans. The MIS system will be further developed.

5. **Savings Management System :** A well structured savings management system will be operated in all RDP areas. VO members will be encouraged to save Tk. 5 per member per week. It is expected that 80% of the member will save regularly. In addition a compulsory deduction of 5% from loan will be made at source.

6. **Loan Management Capacity Building of Borrowers :** Frequent and repeated loans taken by the borrowers increases the loan management capacity of borrowers. This will increase the loan absorption rate. Higher capacity of borrowers will in turn lead to an increase in loan size and higher disbursement.

7. **Active Policy Debate on RLF and Borrowers Needs :** Continuous feedback and learning process within the RDP will generate active debate on RLF and borrowers need. Loan policies will be regularly reviewed in the light of experience. RDP will attempt to transfer some responsibility for credit and savings to VO members themselves. This may necessitate small pilot experiments to devise a cost effective system.

Processes :

RDP has developed a particular approach to credit operations and savings mobilisation. 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. For RDP branches the RLF is funded through Donor's money. But for RCP branches, the RLF is composed of Donor funds as well as

participants savings. The RLF requirement forms the largest portion of the budget but declines over the years during RDP IV due to the smaller number of RDP branches as an increasing number are transferred to RCP branches.

A prerequisite for a person to get a loan is that she must be a member of a VO. VO's are the critical organisations for disbursement and repayment of loans. All loan proposals are initiated in VO meetings and subsequently submitted to the AO for approval. The disbursement is made in the AOs, and the borrowers have to be present during the disbursement. Loans are distributed to the individual borrowers in the presence of the management committee, after providing all necessary documents and papers. No physical collateral is required to get the loan. VOs act as guarantors for the repayment of the loan. Small group leaders are responsible for ensuring complete recovery. The PA attends the VO meeting with collection sheet and collects the money from the borrowers. The amount collected by the PA is credited to the borrowers passbook and an entry is made in the collection sheet. The money is then deposited with RDP's accountant in the AO. At the end of the month all collection sheets are sent to the H.O for entry into the computer in order to update the data base for credit and savings. Every month BRAC's computer section produces a number of credit reports such as on time recovery rate, aging of principal outstanding with OTR, portfolio status report, sector-wise portfolio distribution and repayment rate, Year-wise AOs portfolio distribution and repayment. These reports are analysed by RDP's MIS which produces a need-based output for the H.O management as well as AO level. This information is then used in the management of credit and savings operation.

7. ACTIVITIES IN RDP IV

Opening of New RDP Office : As of April 1995, a total of 235 Area offices had been opened in RDP and RCP. In 1996 another 30 AO's is will be opened including 17 transferred from SLDP, making a total of 282 AO's. In 1997 another 48 AO's, including the remaining 13 from SLDP, will be opened making a final total of 330 AO's.

Recruitment of Staff and Training : Each area office is staffed with the required number of staff (see management section). RDP has been paying more and more attention to staff development. Towards this end training has been considered an important means to develop staff quality. A number of courses so far have been developed to improve the quality of staff (see Annex 4L). In RDP IV additional 1600 Programme Assistants (PA) and 400 Programme Organisers (PO) will be recruited and trained for staffing new areas as well as in some older AOs to replace the drop out staff.

Monitoring Support for the Area Office : Close monitoring and supervision are the essential elements for managing rural credit.

An Accountant, a Monitor and a Auditor will assist the RM in monitoring and supervision.

VO Formation : Village organisation formation starts as soon as the identification of 160 units is completed. In RDP IV, 16,760 new village organisations will be formed.

Enrolment of New Members : Over 774,000 new members will be enrolled in the process of forming 95 new AOs and completing the enrolment of some older AOs. Another 250,000 VGD women will also be covered by the IGVGD programme. It is assumed that 10% members may drop out of VO a year for different reasons.

Orientation Course : RDP will organise 40,000 orientation courses for the 1,000,000 members including 774,625 new members.

Implement credit and savings system : RDP will cover most of its members through its credit programme. It is expected that 80% of VO members will be borrowing from an RDP branch after two years of operation. Savings will also be mobilised. It is expected that 80% of VO members will be borrowers at any given point of time and the number of outstanding borrowers by the year 2000 will be 1.6 million. It is expected that by the end of year 2000, the OTR/APO will show 98% recovery with 95% of the total portfolio having no past due.

Develop feedback mechanism to improve savings and credit : RDP has introduced an information system which provides RDP with a continuous feedback for reviewing and improving the programme.

Table 2: Disbursement and Outstanding Projections
(Tk. in million)

Year	RDP		RCP		Total	
	Disbursement	Outstanding	Disbursement	Outstanding	Disbursement	Outstanding
1996	1,143	770	2,631	1,775	3,774	2,475
1997	1,431	883	3,161	2,141	4,592	3,025
1998	1,187	741	4,015	2,723	5,202	3,465
1999	714	449	5,006	3,398	5,720	3,848
2000	441	281	5,720	3,896	6,161	4,177
Total	4,916	-	20,533	-	25,449	-

Total cumulative savings generated by weekly savings and compulsory savings are projected in Table 2.

Table 3: Savings in RDP IV
(Tk. in million)

Year	RDP	RCP	Total
1996	175	796	971
1997	232	979	1,211
1998	204	1,229	1,433
1999	128	1,529	1,657
2000	85	1,791	1,876

Enterprise Loan Section : BRAC will provide enterprise loan to potential entrepreneur in order to create more jobs in the rural areas. Taka 100 million have been budgeted for the purpose which will work as revolving loan fund. It is expected that the BRAC 'poverty graduates' and other entrepreneurs (who may be marginally outside of BRAC target groups) will be eligible for this. The modus operandi will be worked out.

8. MANAGEMENT:

To administer the RDP's credit operation RDP has developed an organizational structure both at Head Office and field level (AO). In the field level there are Area

Offices. Each Area Office is staffed one Area Manager, 2/3 Programme Organizer and 10 Programme Assistants. In RDP areas there are 2 POs. One is responsible for credit and another is responsible for employment and income generation. RCP Areas are staffed by 3 POs. 2 POs are responsible for credit and 1 PO is responsible for employment and income generation. BRAC's RDP is headed by Director Field Operations (DFO) who is directly reportable to the Executive Director. The DFO is assisted by Programme Manager (Credit and Savings), Zonal Manager, Sector Specialist and Manager, MIS. There are Regional Offices at the district level. Each Regional office is headed by one Regional Manager who is in charge of 10-12 AOs. The Regional Manager is assisted by Regional Sector Specialists, one Accountant, one Auditor and one Monitor.

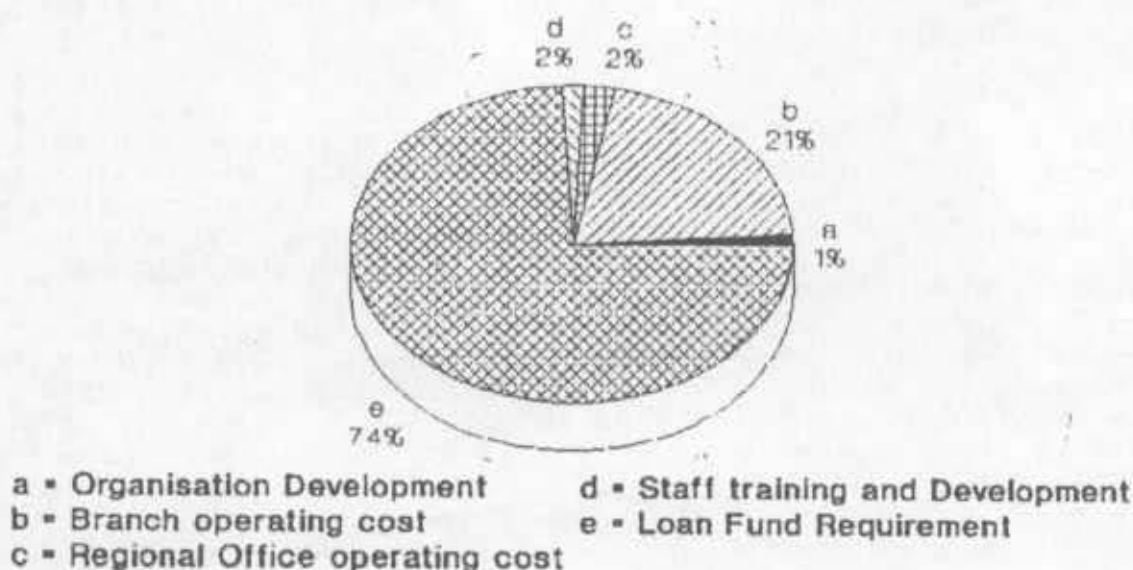
Two types of reporting system exists in RDP credit operations at the Area Office level and H.O level. The daily and weekly reports are prepared by AO and sent to RMs. AMs and RMs analyze this report

and evaluate daily and weekly performance. Monthly and quarterly reports are submitted to H.O. Apart from this, there are series of meeting held at AO level, Regional Office level and H.O level for smooth management. Performance reports are presented in these meetings and reviewed. BRAC has computerised its credit programme by making available all source documents in computer setting. All data and information are up dated and analysed in computers. Selective credit related reports are then produced by the computer section. These reports are then analyzed by the MIS for presenting a needs based management information report. Besides these reports, independent assessments of the quality of the programme are carried out by the Monitoring and Audit Departments.

9. BUDGET

An amount of Tk.2.5 billion has been requested for this component. Figure 1 shows the share of important components.

**Fig.1 : Major heads of expenditure
in Credit and Savings**



Credit and Savings

Narrative Summary	Measurable indicators	Means of Verification	Important Assumption/Risk																																				
<u>Goal:</u> To develop the organizational base from which the landless rural poor are involved in a sustainable process of poverty alleviation and empowerment.	See RDP IV LFA	See RDP IV LFA	See RDP IV LFA																																				
<u>Purpose:</u> To develop a self-sustaining credit entity and make credit available to VO members.	<p>1. Total loan disbursement - Tk. 25449 million by end of year 2000.</p> <p>Cumulative Target (%)</p> <p>1996, 1997, 1998, 1999, 2000</p> <table><tr><td>RDP</td><td>4</td><td>10</td><td>15</td><td>18</td><td>19</td></tr><tr><td>RCP</td><td>11</td><td>27</td><td>38</td><td>58</td><td>81</td></tr><tr><td>Total</td><td>15</td><td>37</td><td>53</td><td>76</td><td>100</td></tr></table> <p>2. 80% current members are borrowing at a given time from year 2 onwards.</p> <p>3. Total no. of loan disbursed 6825000</p> <p>Cumulative Target (%)</p> <p>Yr. 1996, 1997, 1998, 1999, 2000</p> <table><tr><td>RDP</td><td>6</td><td>15</td><td>21</td><td>25</td><td>27</td></tr><tr><td>RCP</td><td>9</td><td>21</td><td>35</td><td>53</td><td>73</td></tr><tr><td>Total</td><td>15</td><td>36</td><td>56</td><td>78</td><td>100</td></tr></table>	RDP	4	10	15	18	19	RCP	11	27	38	58	81	Total	15	37	53	76	100	RDP	6	15	21	25	27	RCP	9	21	35	53	73	Total	15	36	56	78	100	<ul style="list-style-type: none">- Analysis of credit performance.- Trend and ratio analysis on key indicators.- Management information system.- Analysis of financial reports.- Monitoring.- Evaluation.	<ul style="list-style-type: none">- Govt. and donors cooperations.- Natural disaster.- Political stability.
RDP	4	10	15	18	19																																		
RCP	11	27	38	58	81																																		
Total	15	37	53	76	100																																		
RDP	6	15	21	25	27																																		
RCP	9	21	35	53	73																																		
Total	15	36	56	78	100																																		

	<p>4. Average loan size:</p> <p>1996 1997 1998 1999 2000</p> <p>Tk.3380 3400 3700 3900 4000</p> <p>5. Sectorwise distribution -</p> <p>a) Business and service:</p> <p>1996 1997 1998 1999 2000</p> <p>80% 79% 77% 76% 75%</p> <p>b) Sector loans:</p> <p>20% 21% 23% 24% 25%</p> <p>6¹⁰. Branch/Area office operational cost as % of</p>		
	<p>total revenue:</p> <p>Year 1 - 20% Year 6 - 120%</p> <p>Year 2 - 51% Year 7 - 130%</p> <p>Year 3 - 75% Year 8 - 139%</p> <p>Year 4 - 95% Year 9 - 145%</p> <p>Year 5 - 111% Year 10- 153%</p> <p>7. Default loans 2% of disbursement.</p> <p>8. OTR 98%</p> <p>9. APO Updated 95%</p>		

¹⁰ Operational cost includes salaries travelling and transport, utilities, stationeries & printing and maintenance, staff training, depreciation, interest on savings (6%), interest on capital and investment (9%), overhead cost (10%), loan loss (2%).

<p><u>Output:</u></p> <p>1. BRAC support system for VOs through Area Offices.</p> <p>2. Village Organisations.</p> <p>3. Network of borrowers in Village Organisations.</p> <p>4. Credit management system.</p> <p>5. Savings management system.</p> <p>6. Loan Management Capacity Building of borrowers.</p> <p>7. Active policy debate on RLF and borrowers need.</p>	<p>1.1 330 AOs with trained staff covering total expenses from loan income by end of 4th year of operation.</p> <p>2.1 49,969 VOs with 2 million membership with ratio of 160 VOs per AO.</p> <p>3.1 1978,079 members are available to receive credit.</p> <p>3.2 80% of members receive loans at any given time.</p> <p>4.1 Weekly repayment system functioning.</p> <p>4.2 5% of loan as compulsory savings collected.</p> <p>4.3 Daily and weekly credit performance report maintain in AO.</p> <p>4.4 Monthly Aging of Principal outstanding (APO) produced.</p> <p>4.5 98% on time recovery.</p> <p>4.6 95% of the principal outstanding with no past due.</p> <p>4.7 Default loan must be covered by LLR</p>	<p>- Analysis of credit reports.</p> <p>- Monitoring.</p> <p>- Analysis of MIS reports.</p> <p>- Analysis of financial statements.</p> <p>- Trend and ratio analysis of key indicators.</p> <p>- Short study on credit performance.</p> <p>- Impact Assessment analysis.</p> <p>- Study of borrowers perceptions.</p>	<p>- As above</p>
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	<p>5.1 Weekly savings deposits Tk.5 per week per member.</p> <p>5.2 80% of the members will contribute weekly savings.</p> <p>6.1 Frequent and repeated loans taken by borrowers (5 loans per borrower)</p> <p>6.2 Repayment rate.</p> <p>6.3 Increase in loan size.</p> <p>7.1 Revision to loan & savings policies and loan packages based on field experiences.</p> <p>7.2 Transfer of some management & monitoring responsibilities to VOs.</p>		
<p><u>Activities:</u></p> <p>1.1 Opening of new RDP Area Office.</p> <p>1.2 Recruitment of staff and training.</p> <p>1.3 Monitoring support to activate the Area Office.</p>	<p>1.1 Opening of 65 new Area Office.</p> <p>Target:</p> <p>1996, 1997, 1998, 1999, 2000</p> <p>30 35 - - -</p> <p>1.2 Staff recruitment and training for new offices and including 5% dropout rate.</p> <p>PA - 1600</p> <p>PO - 400</p> <p>-----</p> <p>Total- 2000 over 5 years.</p> <p>1.3 Region wise - 1 Auditor, 1 Accountant, and 1 Monitor are deployed to ensure the quality and quantity of AO performance.</p>	<p>- Survey.</p> <p>- Analysis of MIS report.</p> <p>- Monitoring.</p> <p>- Case study.</p> <p>- Financial Report Analysis.</p>	

2.1 New VO formation.				
2.2 Enrolment of new members.	2.1 16760 New VO's formed.	-	Analysis of balance sheet and income statement of Area Office.	As above
2.3 Orientation course on village organisation and credit discipline.	2.2 774,628 new members enrolled in VOs (65 new areas + complete enrollement in some older AOs).			
3.1 Implement credit & savings systems.	2.3 10% Members will be drop out.	-	Trend ratio analysis.	
3.2 Develop feedback mechanism to improve credit & savings management procedures.	2.4 4,0000 orientation courses given to VO member.	-	Monthly credit report - APO, Delinquency ratio, OTR, Portfolio distribution, overdue ratio produced.	
4. Loan disbursement.	3.1 Weekly repayment system functioning:			
5. Savings mobilisation.	- Weekly savings deposits collected (Average Tk.5 per member per week)			
6. Collect repayments.	- 5% compulsory	-	Monthly financial reports.	
		-	Six monthly financial reports.	
		-	Annual financial reports.	
		-	Savings reports	

	<p>savings against disbursement.</p> <p>- Credit performance reports maintained at A0.</p> <p>3.2 Changes to credit & saving systems.</p> <p>4. Loan disbursement show in output section.</p> <p>5. Savings deposit - Tk.1876 million</p> <p>Yr. 1996,1997,1998,1999,2000</p> <p>RDP 9% 12% 10% 4% 4%</p> <p>RCP <u>42% 52% 66% 82% 96%</u></p> <p>Total 51% 64% 76% 86%100%</p> <p>6. OTR/APO show 98% recovery with 95% of loan with no past due.</p> <p>6.1 BRAC will produce regular APO for General and Sector loans.</p>	<p>- Savings report</p> <p>- OTR & APO</p>	
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INPUT AND RESOURCES

Organisation -
Development

Branch Operating Cost -

Regional Office -
Operating Cost

Staff Training and -
Development

Loan Fund Requirement -

Total -

TAKA

31,876,277

532,572,576

58,651,732

41,429,089

1,894,213,760

2,558,743,434

EMPLOYMENT AND INCOME GENERATION PROGRAMME

1. BACKGROUND

In BRAC's strategy to bring about improvements in the life of the rural poor, the Employment and Income Generation Programme (EIGP) is one of the core elements and is a complement of the Savings and Credit Programme. The EIGP evolved over the last two decades during which experiments were undertaken and innovations made in various sub-sectors of the rural economy. The guiding principle of this experimentation has been to identify and develop enterprises which the landless, particularly women, can own, manage and control to earn a living.

The BRAC intervention simultaneously contains a production orientation. The increased productivity in the sub-sectors contributes to growth in production levels. The increase in production and income contribute to narrowing the gap between nutrient intake requirement and achieved consumption. For example, the consumption levels of fish (0.6 kg. person/month) and vegetables (0.9 kg. person/month) are half and one-sixth of the requirement (1.2 kg. and 6 kg. respectively).

BRAC's microenterprise development can be viewed as a two pronged approach. The "laissez-faire" or open approach, as the name suggests, believes in empowering the rural poor by providing them with credit and allowing them to manage their own business without any other BRAC involvement. This has been discussed in the section on "Savings and Credit". The "sector programme" approach on the other hand believes in providing a package of inputs: credit, as one of its components, and a mixture of training, technical assistance, vaccination and marketing where appropriate. RDP has decided to concentrate on six sectors through which to deliver this integrated package namely, poultry and livestock, fisheries, social forestry, sericulture, vegetable cultivation, irrigation and Rural Enterprise Project as its research and development wing. The IGVGDP is a programme targeted to rural destitute women.

2. ACHIEVEMENTS AND CHANGES DURING RDP III

In RDP III the successful experimentation with cost recovery through charging the members for technical services provided by PAs and POs is of particular importance. The cost recovery exercise breaks new grounds in the enterprise of poverty alleviation.

Other important achievements of RDP Phase III include:

- * The vegetable and social forestry sector has been further developed and reorganised into two different sectors of IEGP.
- * Rapid expansion in maize cultivation and carp polyculture.
- * Creation of IGAs for poultry hatchery, model cow and goat rearer, and
- * Development of women as para-vets.

The achievements made during RDP III are summarised below:

Table 1: Summary of Achievements

Sector	No. of members involved	
	Upto '94	'95 target
Poultry & livestock	357,000	76,170
Fishery	41,292	8,438
Social forestry	1,799	201
Sericulture	13,598	23,100
Vegetable	32,000	5,000
Irrigation (No. DTW in Operation)	635	635

3. LESSONS LEARNED

1. VO members are willing to pay for good quality services provided by RDP.
2. The sectoral programmes have made a significant contribution in raising the income level of participants.
3. Availability of improved variety of chicks, seeds, fodder, seedling and fingerlings are crucial factors for expansion and development of the respective sectors in the programme.
4. Marketing of the products are important in order to ensure regular and fair return to the group member producers.
5. Credit is essential for development of the sectoral programme enterprises.
6. The selection of entrepreneurs has to be grounded on the capacity, willingness and resources of the respective member.
7. Infrastructural support and technical assistance are two important factors for the viability of the enterprises.

4. EMPLOYMENT AND INCOME GENERATION : THE PURPOSE

The purpose of the sector programmes is to increase the income earned by the participants by promoting income generating activities in five sectors. The achievement of objective will be measured by : (a) the number of enterprises/job created; (b) participants income; (c) the service charges received.

5. OUTPUTS AND PROCESSES

Five sectors are targetted: Poultry & Livestock, Social Forestry, Fisheries, Sericulture, and Vegetable Cultivation. The individual sectoral programmes produce specific outputs which are described in

the following chapters. The design of the programmes attempts to create a vertically integrated production cycle. The cycle can be divided into 3 stages of seed, intermediate, and marketing. The seed phase includes hatchery or seedling nursery for example; the intermediate phase includes growing to table size (fish, poultry, vegetables, fruits); and marketing of the products from each of the sectors.

The outputs to be produced by each sector of the programme are detailed in the respective sections of the present proposal. The overall outputs are as follows:

1. Trained group members (total of 374,470) and RDP staff (795);
2. Increased levels of production of eggs, milk, fish, silk cocoons and yarn, vegetables, and fruit and timber. The enterprises will produce and use high quality/yielding breeds and seeds;
3. The magnitude of production per unit of the programme sectors are as follows:
 - Poultry and livestock: 85,000 rearers in the poultry sub-sector will produce 3 eggs/day each; and 101,475 goat and cattle rearers;
 - Fishery: Carp-prawn polyculture in 5,738 acre water body will produce 15 kg. of fish/decimal/year;
 - Social forestry: seedling production in a total of 1,600 nurseries will produce 10-15,000 scalling/year/nursery worker.
 - Sericulture: 1,800 M.T cocoons to be produced by 14,100 rearers.
 - Vegetable cultivation: 9,200 acres of land will be cultivated for vegetable production.

3. Village based paraprofessionals developed (total of 4,495) to diffuse preventive and curative technologies for poultry and cattle;
4. Financially viable small scale enterprises operate at the following scale (for example):

Poultry:

300 day old chicks per unit of chick rearers, 10 hens per poultry rearer.

Livestock: 3 cows per rearer;

Fishery: 0.30 acre per pond;

Vegetable: 0.40 acre per vegetable growers.

5. Credit support to the enterprises in the five sectors with APO at 98%;
6. Programme Support enterprises established to support three specific sectors of the programme and the rate of capacity utilisation for the respective enterprises are as follows:

Table 2 : Programme support enterprises (PSE)

Enterprise	Number	Production capacity	Capacity Utilization		
			1996	1997	'98-2000
Poultry farm	3	120,000 chicks per month	33%	66%	100%
Feed mill	3	6 tons per hr	33%	66%	100%
Prawn hatchery	5	15 m. post larvac per year	20%	40%	60-80%
Seed production centre	2	22 tons per year	60%	80%	90%
Silk reeling centre	10	150 tons per year	20%	50%	100%
Grainage	10*	10 m. DFL per year	30%	50%	100%

* An additional 12 grainages will be established after 1998.

Each sector of the EIG programme has developed a set of criteria which is applied to select participants. Relevant training is given, followed by credit. RDP ensures input supplies (e.g. day old chicks, vaccines, vegetable seeds) from external sources as well as organises production of inputs for producers (through hatchery, vegetable nursery, etc.) The process of implementation for each sector is described in the respective chapters.

6. EIG ACTIVITIES IN RDP IV

6.1 Overview

The *poultry sub-sector* of the programme will increase substantially in RDP IV because of its good profit potential, minimum skill requirements, possibility of low cost expansion and ease of integration into a woman's daily household routine.

The *livestock sub-sector* in line with BRAC's objectives to improve the quality of its development interventions will be undergoing deepening along with a modest expansion in the proposed phase. The quality of inputs namely fodder, vaccination and marketing will feature more on this sub-sector's priorities.

The total area of water bodies, fish output and the number of beneficiaries, primarily women, will more than double in the *fisheries sector* by the year 2000. This is due to its potential to increase income and nutritional status of the beneficiaries with the application of low cost technology.

The *social forestry sub-sector* of IEGP is the basic channel through which BRAC contributes to improving environmental conditions in Bangladesh. The social forestry programme is to undergo rapid expansion in RDP IV in its existing projects as well as introducing a wider variety of crops, fruit and forest trees.

Vegetable cultivation became a separate sector in 1990 and is now considered as a successful income generating enterprise for the poor as well as a key nutritional supplement. In the proposed phase the vegetable programme will be expanded along with improving the quality of seeds in conjunction with BRAC's own large scale seed producing enterprise.

Sericulture: Worldwide demand for silk is steadily increasing and present BRAC supply falls far short of its demand. Silkworm rearing is a labour intensive industry and more importantly can be combined with a women's other household chores. The main thrust of RDP IV sericulture programme will be upgrading of quality of inputs and outputs and to strengthen the linkages between the producers and the market.

The Rural Enterprise Project (REP) experiments with innovative income generating projects which have the potential to contribute significantly to a rural household's socioeconomic status. Projects are classified first as "experimental" and then as "pilot". The ones which are seen to be financially and socially viable are filtered out and absorbed by the relevant RDP sector programme for wider replication. REP has also developed a Women's Enterprise Development wing promoting 'non traditional' enterprises in order to widen the spectrum of income generating avenues.

Table 3 : The Sectors in EIG programme at a glance

Poultry	Fisheries	Livestock	Sericulture	Social forestry	Vegetable
Poultry Hatchery	Small hatchery	Paravets	Mulberry tree caretaker	Tree plantation	Vegetable cultivation
[day old chicks]	Carp nursery	Goat rearing	Chawki rearing	Grafting nursery	Vegetable seed production
Chick rearers	Carp polyculture	Cow rearing	Progressive silk farmer	Agroforestry	Maize cultivation
[Day old chicks to 2 months old]	Thai Sarputi	Artificial insemination centre	Reeling centres	Strip plantation	Spice cultivation
Key rearers	Pond re excavation		Silk weaving		Home gardening
Egg collector	Baor fisheries				
Poultry worker					
[vaccination]					

6.2 Strategy of EIGP in RDP IV

The EIGP's strategy envisions a continuing emphasis on the poorest of the poor, increased recovery of programme costs depending of presence in existing sectors, and an improvement in the client service.

Poorest of the Poor

BRAC's commitment to poverty alleviation will continue in RDP IV with renewed emphasis on the hardcore poor. This will be achieved through a specialised programme for destitute women in collaboration with the government. In addition, new Programmes Enterprises to be managed by RDP (eg. yarn reeling centres) or the VO members (eg. fish spawn hatchery), will create wage employment for the poorest who are not yet in a position to engage in entrepreneurial activities. The enterprise loans to be given to entrepreneurs will generate new employments for the poorest.

Cost Recovery

In RDP IV the number of enterprises will be increased and the quality of EIGP will be enhanced. A significant element of the

strategy is the attainment of much greater levels of financial self-sufficiency. One approach in this, *inter alia*, is to make selected individual sub-sectoral programme as much self-financing as possible. To achieve this the participants in selected sectoral programmes will be charged for the services provided by the PAs and POs. The proposed pricing policy for service charges will be reviewed periodically and adjusted if necessary. 90% of projected service charge is expected to be realised during RDP IV. (see respective sectoral sections)

Quality of Client-Service

It is the experience of RDP that the 'customer' is willing to pay for technical assistance. In order to maintain customer satisfaction a greater emphasis will be made on the quality of client service provided by the PAs and POs in RDP IV and this will be customized through the sustainability work plan.

The objective of service quality is to enable the member-entrepreneurs manage the sectoral enterprises effectively and efficiently. This will be manifested in improved productivity and income, retention and proper application of technical knowledge, lower animal mortality rates, and service charge payments by the customer.

Fresh attempts will be made to improve the financial management skills of EIGP PAs and POs in order to improve the quality of client service. The existing training course for the PAs and POs, that focus primarily on technical aspects, will be modified to incorporate financial/business management aspects.

Gender Issues

BRAC's commitment to improving the economic and social position of women is manifested in the sex composition of direct programme beneficiaries, the contents of para-legal programme, staff recruitment policy and the gender-sensitivity training for staff. In EIGP, the emphasis on supporting women's engagement in both non-traditional and home-based enterprises will continue in RDP IV. The selection of female entrepreneurs for enterprise-activities will be a function of currently applied selection criteria that account for the women's need, willingness and resources.

Indirect Beneficiaries and Demonstration Effect

The benefits of the sectoral enterprises will be felt beyond the direct beneficiaries. The indirect beneficiaries include family

members of RDP supported entrepreneurs, and any labour hired by the enterprises. Therefore, the total sector programmes beneficiaries will increase by a factor of 5.5. (the average family size) over the 0.6 million entrepreneurs targeted by RDP IV.

In addition, the diffusion of technology through the enterprises is likely to reach those who are not members of RDP. Non-member villagers are likely to adapt many of the technologies applied by the direct programme participants.

Environment

The objectives of RDP IV incorporate concern over environmental issues and the income generating objective of the sectoral programme will have positive environmental spin-offs. Specifically, the sectors of social afforestation, vegetable cultivation, and fisheries will produce positive effects. The technical aspects of forestry and vegetable cultivation incorporate emphasis on the use of organic fertiliser and integrated pest management.

The use of chemical fertiliser and pesticides is discouraged in training and follow-up. It is however noted that complete control of participant behaviour is not feasible.

6.3 Activities during RDP-IV

In addition to the enterprises promoted in RDP III (see table I) eleven new sub-sectoral enterprises will be promoted in RDP IV. The new enterprise sectors and the proposed number of direct beneficiaries are as follows:

Table 4 : Targets for RDP IV

Enterprise Sector	Total Plan RDP IV
Model Poultry Rearers	9150
Pullet Rearer	4575
Milk Collectors	900
Cattle Feed Centres	65
Fodder Production	2500
Calf Rearer	2250
Sheep Rearer	6000
Grafting Nursery	600
Agro-forestry	5000
Vegetable Seed Grower	2500
Prawn carp polyculture (carp-polyculture will be converted.)	2140

In addition to the above enterprises for the group members, RDP proposes to establish macro-level enterprises owned by BRAC. These "programme support enterprises" will cater to the demand created by the member-operated enterprises. The Programme Support Enterprises are aimed at generating multiplier effects, releasing input supply bottlenecks, and creating marketing enterprises for the poor. The enterprises will contribute to the income earning objective of the sectoral programmes. Inputs that are required by the sub-sector enterprises (e.g. high quality feed or vegetable seed) enable the group members to undertake production of the end product (e.g. fish, meat, vegetables). The financial analysis for each enterprise is given later. The sector and number of the macro-level enterprises are as follows:

Table 5 : Number of proposed enterprises

Enterprise	Number of Units
a) Poultry Farm	three
b) Poultry Feed Mill	three
c) Prawn Hatchery	five
d) Seed Production	two
e) Silk Reeling centre	ten
f) Grainage	ten (12 more after 1998)

Activities To be Performed during RDP - IV

1. Select and train 378,965 group members in the five sectoral programmes;
2. Training for 795 RDP staff of different levels in "Approach to Rural Development", "Training of Trainers", sector specific technical training (including financial management);
3. Training of 4,495 para-professionals in veterinary and poultry vaccination;
4. Collect input from GOB and BRAC sources and supply to members. The entire demand from group members for day-old chicks, vaccines, seedlings seedfish will be ensured by RDP;
5. Follow-up and provide technical assistance to the trained group members on a routine basis. Maintain a schedule of follow-up;
6. Develop the network of marketing mechanisms such as egg and milk collectors which will ensure competitive prices to the producers.
7. In order to ensure coordination with GOB and other agencies continue the routine meetings with GOB in connection with collaborative programmes, viz. IGVGDP and the IFAD supported Fishermen Project, and develop cooperation with other GOB agencies and other NGOs to learn from their experience.

Establish Programme Support Enterprises in the sub-sectors of livestock, fishery sericulture and horticulture.

7. MANAGEMENT OF EIG

The management of EIGP is organised separately for each of the five sectors. Following a near identical organogram each sector's management is a four tiered structure: Area, Region, Zone and Sector. At each tier the planning and organisation of programme

implementation takes place for the respective geographic location. Technical and logistical support to staff at lower tiers and the operation of MIS are located at each of the tiers.

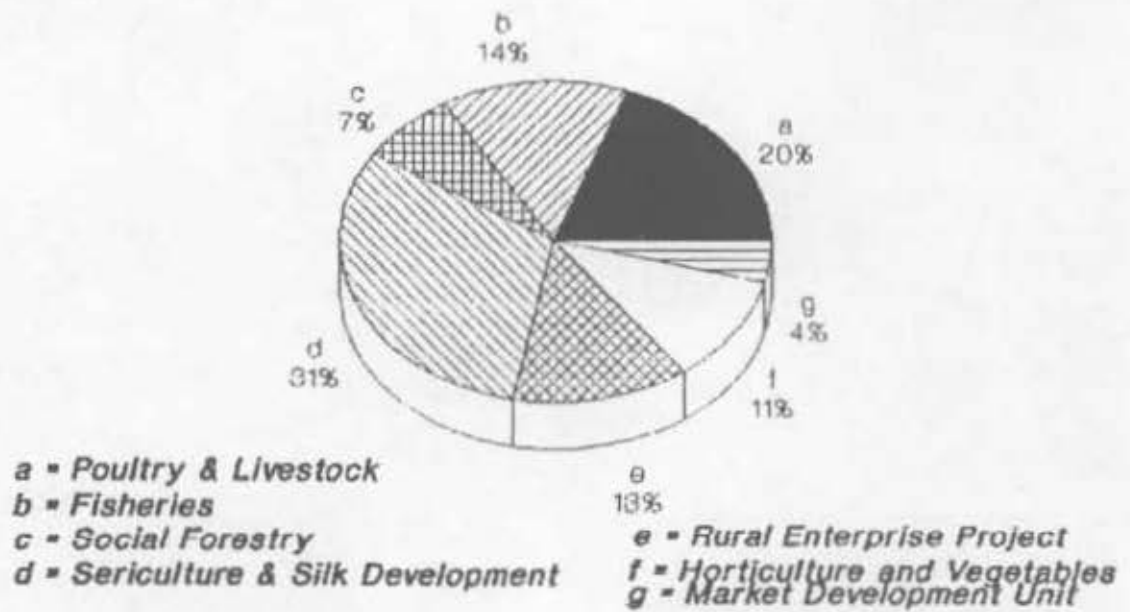
Budget

A summary of the budget for the Income and Employment Generating Programme (1996-2000) is presented below. These figures are adjusted for changes in the price levels. The detailed budget is in Annex 6. Figure 1 gives the share of different components.

Table 6 : Summary Budget

Head	Taka
Poultry & Livestock	238,099,962
Fisheries	171,492,287
Social Forestry	89,438,710
Sericulture & Silk Development	379,199,754
Rural Enterprise Project	160,585,216
Horticulture and Vegetables	131,594,086
Market Development Unit	49,880,650
Total	1,220,290,664

**Fig. 1: Major heads of expenditures
in EIG**



LOGICAL FRAMEWORK ANALYSIS
Employment and Income Generating Programme

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	IMPORTANT ASSUMPTIONS
GOAL: To develop the organizational base from which the landless rural poor are involved in a sustainable process of poverty alleviation and empowerment	- See RDP IV LFA	- See RDP IV LFA	- See RDP IV LFA
PURPOSE: To increase income by promoting income generating activities in 5 sectors: - Poultry & Livestock - Social Forestry - Fisheries - Sericulture - Vegetable Cultivation	Three principle indicators: 1. Additional employment generated for 378,965 members employed in 5 sectors during RDP IV 2. Participants' average income Tk. 100 - Tk. 2000/ month depending on sector package. 3. Realized Tk. 160,165,000 in service charges	1.1 Monthly and periodic closing reports 1.2 Field monitoring 1.3 Evaluation 2.1 As above 2.2 Family asset survey 3.1 Sectoral report 3.2 Accounting records	- Political stability - No change of GoB policy - Availability of funds - Regular supply of GoB inputs available
OUTPUT 1. Trained manpower	374,470 group members with enterprises and 795 staff trained	1. Interview with participants 2. Field monitoring report	- As above

2. Increased production	1. Magnitude of production and Production per unit; (e.g.: Poultry & Livestock: 85,000 rearers @ 3 eggs/day/key rearer plus 101.475 livestock rearers; Sericulture: 1800 MT cocoon produced by 14100 rearers; Fisheries: 5,738 acres of water body @ 15 kg fish/decimal/year by carp-prawn poly culture; Forestry: 1,600 nurseries @ 10,000-15,000 seedlings/year per nursery worker; Veg. Cult.: 9,200 acres) 2. Cost of production and benefit 3. Use of high quality breeds, seeds etc.	1. Monthly and closing report 2. Field monitoring report 3. Supply to outside project area.	- Favourable market environment																																			
3. Village based paraprofessional development	1. 4,493 paraprofessionals developed.	1. Reports and monitoring	- As above																																			
4. Financially viable small scale enterprises	Number and proportion of enterprises operating at recommended scale: e.g. Poultry: 300 day old chicks/unit, 10 hens/rearer; livestock: 3 cows/rearers; fisheries: 30 decimals/ pond; vegetable growing: 40 decimals/vegetable grower	1. Report compared with baseline survey 2. Compare with Gov't. reports																																				
5. Credit support	For each of 5 sub-categories: 1. No. of borrowers 2. Loan portfolio 3. OTR/APO 4. Average size of the loan	1. Collection sheets	- Funds available																																			
6. Macrolevel enterprises established: 6.1 Poultry farm - 3 6.2 Feed Mill - 3 6.3 Fish Feed Mill - 5 6.4 Prawn Hatchery - 5 6.5 Silk Reeling centre - 10 6.6 Grainage - 10 (after 1998 additional 12)	<table><thead><tr><th>Target</th><th>Timing:</th><th>'96</th><th>'97</th><th>'98-2000</th></tr></thead><tbody><tr><td>6.1 40,000 chicks/month/farm</td><td></td><td></td><td>33%</td><td>66% 100%</td></tr><tr><td>6.2 2 Ton feed/hour/mill</td><td></td><td></td><td>33%</td><td>66% 100%</td></tr><tr><td>6.3 300 Ton feed/year/mill</td><td></td><td></td><td>40%</td><td>80% 100%</td></tr><tr><td>6.4 3 mill. post larvae/yr/hatchery</td><td></td><td></td><td>20%</td><td>40% 60-80-100%</td></tr><tr><td>6.5 10 centres 15 tons/centre</td><td></td><td></td><td>20%</td><td>50% 100%</td></tr><tr><td>6.6 10 centres 1 million/centre</td><td></td><td></td><td>30%</td><td>50% 100%</td></tr></tbody></table>	Target	Timing:	'96	'97	'98-2000	6.1 40,000 chicks/month/farm			33%	66% 100%	6.2 2 Ton feed/hour/mill			33%	66% 100%	6.3 300 Ton feed/year/mill			40%	80% 100%	6.4 3 mill. post larvae/yr/hatchery			20%	40% 60-80-100%	6.5 10 centres 15 tons/centre			20%	50% 100%	6.6 10 centres 1 million/centre			30%	50% 100%	1. Reports and records	- Availability of raw materials for the feed mill
Target	Timing:	'96	'97	'98-2000																																		
6.1 40,000 chicks/month/farm			33%	66% 100%																																		
6.2 2 Ton feed/hour/mill			33%	66% 100%																																		
6.3 300 Ton feed/year/mill			40%	80% 100%																																		
6.4 3 mill. post larvae/yr/hatchery			20%	40% 60-80-100%																																		
6.5 10 centres 15 tons/centre			20%	50% 100%																																		
6.6 10 centres 1 million/centre			30%	50% 100%																																		

ACTIVITIES: For each of the 6 Outputs:	378,965 women selected per sector criteria. Timing:	1. Interviews with participants	- As above
1. Selection	Year '96 '97 '98 '99 2000 Grp Members 34% 53% 85% 97% 100% (Totals: Poultry & Livestock 200,965; Sericulture 77,300; Fishery 54,105; Veg Cult. 35,500; Social Forestry 6,600) Staff 70% 100% 100% 100% 100%		
2. Training	1. No. of participants trained as above 2. Category of participants by sector 3. Not more than 25 participants per batch	1. Training records	
3. Input Supply	1. Meet 100% of demand for inputs supplied (eg: D.O.C, DFL, Vaccine, Seedlings, Fingerlings, etc.) on yearly basis 2. Quality of seeds, fingerlings etc. 3. Preservation or storage system	1. Monthly reports 2. Records of A.O & participants	
4. Followup and Technical Assistance	1. Followup schedule maintained 2. Profitability of enterprise	1. Field monitoring 2. Feed back from field 3. Monthly meeting and interview with participants	
5. Marketing	Poultry only: 195 egg collectors developed	1. Reports and records	
6. Coordination with GoB and other Agencies	2 meetings/workshops organized per year	1. Meeting minutes 2. Discussion with related persons	- Willingness of other parties to participate

Inputs/Resources: Budget Summary (million Tk.)	Poultry & Livestock	238.1		
	Fisheries	171.5		
	Social Forestry	89.44		
	Sericulture	379.2		
	Rural Enterprise Project	160.6		
	Horticulture & Vegetables	131.6		
	Market Development Unit	49.9		

	Total	1,220.29		

POULTRY AND LIVESTOCK PROGRAMME

POULTRY PROGRAMME

1. BACKGROUND

In Bangladesh, approximately 70% of landless rural women are directly or indirectly involved in poultry rearing activities. These women traditionally have some experience in poultry rearing, and on average, each already has 2 to 3 local birds. Most birds are kept in 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. The supply of poultry meat and eggs is much less than the demand. The Government has introduced other exotic breeds of poultry, but the initiative is inadequate to meet the demand.

Because of scavenging and lack of knowledge, the average mortality rate of village birds is between 35-45%. Although four types of vaccine are produced in Bangladesh, service in rural areas is poor.

In remote areas where government services are inoperative or inadequate, BRAC collaborates with government in the expansion of its poultry programme. The poultry development model used by BRAC has been recognised by the government as culturally acceptable, and is both technically and financially viable for the target individuals.

The following basic factors are important for a successful poultry programme:

- a. development of skilled human resources;
- b. training on poultry rearing and management;
- c. input supply (HYV chick, vaccine, medicine).

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.

2. ACHIEVEMENTS AND CHANGES DURING RDP III

In the first half of RDP III, the programme achieved all its targets, except for the distribution of day old chicks, which was affected by the inadequate supply of chicks by the government. During RDP III, some new components were included in the poultry programme. The hatcheries were one innovation for increasing the supply of chicks. To ensure the availability of hatching eggs, BRAC has started to develop model poultry rearers. This will be implemented in RDP IV. RDP has also started 5 model chick-rearing units in each area to supply quality chicks to pullet and cockerel rearers.

As of December, 1994, the achievements of the programme were as follows:

Table 1 : Achievements of the Poultry Programme (1990-94). (Figures are # of participant (Cumulative))

	1990	1991	1992	1993	1994
Key Rearers (thousands)	57	105	192	266	287
Poultry Workers (no)	3841	5000	7504	8284	10907
Chick Rearers (no)	650	1106	1952	2966	4100
Feed Sellers (no)	24	52	104	212	336
Egg Collectors (no)	-	-	213	431	665
Hatcheries (no)	-	-	-	247	474

The average monthly income of group members involved in poultry activities range from Tk 150 to Tk 700.

3. LESSONS LEARNED

The programme has had a significant contribution in raising the income level of participants.

The rural poor women's capital constraint, and inadequate technical and infrastructural support, can be overcome with credit and technical assistance from BRAC.

Supply of HYV chicks and the availability of balanced feed are two crucial factors for expansion and development of the programme.

4. POULTRY IN RDP IV : THE PURPOSE

To increase the income of the group members by promoting Poultry and Livestock Activities.

5. OUTPUTS AND PROCESSES

As discussed in the IEG introduction, BRAC supports a virtically integrated approach to this sector. This avoids market saturation in any one area, improves adaptability of foreign breed to rural conditions, and integrates the participants with the government structure.

In RDP-IV, there will be 102,450 group members with enterprises and 190 staff will be trained. 85,000 poultry rearers will produce @ 3 eggs/day/key rearer.

3250 poultry workers will be developed and mortality will also be reduced from 40% to 15%.

1700 day old chick rearers will be developed and each rearer will rear 300 chicks per 2.5 months cycle. Their monthly income will be Tk. 750. 65 poultry feed seller will be developed in different areas. 1230 small rice husk hatchers will be developed and each hatche will produce 500 chicks per month using rice husk method for heat generation. 7470 model poultry rearer with 22 laying hens and 3 coocks will be developed. Each rearer will earn Tk.300/month. 3735 pullet rearers will be developed. Each pullet rearer will rear 100 pullets for 3 months. Mothly income for the pullet rearer will be Tk. 450. 3 poultry firms with 5000 layers will be established. The production of each firm will be 10,000 chicks per week. 3 feed mills will be estabshed. Its production will be 2 metric tons per hour.

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 training in vaccination and the handling of poultry. She is provided with a vaccination kit and free medicine of Tk25. Each worker is responsible for 1000 birds and earns Tk 0.25-0.50 per bird from group members 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 (DLS). Chick-rearers raise 200 day-old chicks for two months and supply them to the key 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.

Expansion of Poultry Hatchery: To meet the demand for day-old chicks, small hatcheries using a 'rice husk method' for heat generation are being established in each area. The capacity of each hatching unit is about 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 formation, quality of feed, preservation of feed etc.

Egg Collectors: One member is developed as an egg collector for each Area Office. She is responsible for buying eggs from poultry rearers.

Model Poultry Rearers: From the best key rearers, 30 model rearers will be developed in each area for the production of hatching eggs. These eggs will be supplied to hatcheries using the rice husk method. The development of model rearers has become necessary

because it has been found that there is too much 'crossing', and the resulting eggs are not of the quality anticipated.

Pullet and Cockrel Rearers: Pullet rearers will be trained to rear 8 weeks old pullets to the age of 20 weeks, after which they will be sold to model poultry rearers. Ideally they should rear 100 pullets per batch. Cockerel rearers will be developed to supply cocks to the key rearers, and to sell surplus cocks in the market. 15 pullet rearers and 15 cockrel rearers will be developed in each area.

Poultry Farm: As the demand of day old chicks is much higher than the supply available from government, the expansion and development of the programme has so far been seriously limited. In addition, the chicks have to be carried over long distances, which is both time-consuming and risky. BRAC's programme is expanding, but government, supply cannot be increased. During RDP IV, therefore, BRAC will establish three poultry farms (as part of Programme Support Enterprises) with 5,000 layers each. The production capacity of each farm will be 10,000 chicks per week. Cost and profitability analyses of a poultry farm is given in Table 8.

Feed Mill: With the adoption of HYV birds and the spread of poultry rearing, the demand for balanced poultry feed has increased enormously. The one existing government feed mill cannot meet the growing demand, especially in remote areas of the country. To meet this demand, BRAC will establish three feed mills in the coming phase. The BRAC feed mills each will have an hourly production capacity of 1.5 metric tons. Cost and profitability analyses is given in Table 9.

During RDP IV, each area office will have the following:

- 20 chick rearers - each chick rearer will rear 300 chicks at a time 4-5 times a year;
- 1,000 Key rearers - each rearer must have one hybrid cock and ten hens (5-6 HYV);
- 50 Poultry Workers;
- 5 Hatcheries;
- 15 Pullet rearers;
- 15 Cockrel rearers;
- 3 Egg Collectors;
- 1 Feed Seller;

- 30 Model Rearers.

Table 2 : Targets for the Poultry Programme (1996-2000).

Subject	1996	1997	1998	1999	2000	Total
Poultry Workers(no)	1500	1750	0	0	0	3250
Key Rearers (no)	35000	32500	17500	0	0	85000
Chick Rearers (no)	700	650	350	0	0	1700
Pullet Rearers (no)	1245	1245	1245	0	0	3735
Model Rearers (no)	2490	2490	2490	0	0	7470
Hatcheries (no)	410	410	410	0	0	1230
Poultry Feed Sellers (no)	30	35	0	0	0	65
Feed Mills (no)	1	1	1	0	0	3
Poultry Farms (no)	1	1	1	0	0	3
Credit (Tk. million)	56.53	68.68	89.77	68.66	81.31	
Borrowers (No.)	35,668	48,118	61,240	52,575	58,506	

Note: Loan size ranges between Tk.1,000 and Tk.7,000. All new participants trained.

6. ACTIVITIES DURING RDP - IV

- i) Selection of 102,450 beneficiaries to be completed as per selection criteria.
- ii) 25 participants per batch as per recommended duration of training will be completed.
- iii) 100 % inputs will be supplied as per demand.
- iv) Proper followup schedule and technical assistance to be ensured.
- v) Marketing facilities will make available.
- vi) For strengthening cooperation, 2 meeting/workshop and time to time coordination with GOB and other Agencies to be ensured.

Cost Recovery

Cost recovery has become a part of the RDP III sector programmes. The poultry programme has levied charges on chicks, feed and medicine, and the results were close to target. In RDP IV there will be no charges levied on feed and medicine, because these are sold to chick rearers. Instead there will be a service charge on chicks, at a rate of Tk 1.50 per chick. The target for service charge collection is given below:

**Table 3 : Service Charge Projections for the Poultry Sector
(1996 -2000).**

Subject	1996	1997	1998	1999	2000	Total
No of chicks (Millions)	3.155	5.160	7.015	8.155	8.700	32.193
Service charge (Tk. in Millions)	4.732	7.740	10.522	12.232	13.050	45.276

7. PROGRAMME MANAGEMENT

To run the Poultry Programme effectively, the following infrastructure has been developed by BRAC.

i) Programme Assistant (P.A):

In each area office has one poultry P.A. His functions are providing training, refresher, followup, inputs supply, monitoring etc.

ii) Programme Organizers (EIG):

One P.O is involved in each area office to supervise and implement the Poultry and Livestock Programme. P.A (Poultry) is reportable to P.O (EIG). P.O (EIG) helps to P.A (Poultry) to prepare weekly schedule, monthly report preparation, communication with DLS etc.

iii) Regional Sector Specialist (RSS):

One RSS for 8 to 10 area offices. His main responsibilities is to conducting different types of training, technical support, followup, supervision, monitoring etc. He also assist the Regional Manager for proper implementing the programme.

iv) Sector Specialist:

There is one Sector Specialist based at head office, his main responsibilities are to organize the programme but he is also responsible for planning, staff deployment/rearrangement, communication with the GOB and other organizations.

v) Programme Manager:

There is one programme manager based at head office. He is responsible for overall activities of the programme such as policy making, project proposal preparation, planning, administration, communication etc.

8. BUDGET

The summary budget for the Poultry and Livestock Programme is presented in the following section on the Livestock part of the Programme.

LIVESTOCK PROGRAMME

1. BACKGROUND

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 fertilizer.

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 'para-vets', 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, credit, artificial insemination and fodder extension services.

2. ACHIEVEMENTS DURING RDP III

The livestock programme expanded during RDP III. The number of participants in all components increased. Two new components were included in the programme - goat and Beef fatteners have been developed in order to increase meat production. A decision was taken to accept only female group members as paravets. The Achievements in all components, except for artificial insemination, were higher than the targets. In December 1993 the number of paravets was 1,397, and in June 1994, it was 1,682, an increase of 20%. The model cow and model goat rearers increased by 3,233 and 3,767 respectively during the period. This brought the total number of cow rearers to 27,685 and goat rearers to 21,041. The number of artificial insemination centres however remained unchanged.

Table 4 : Livestock Programme Achievements (1990-94).

Particulars	1990	1991	1992	1993	1994 (Jun)
Paravet	877	1117	1296	1397	1682
Cow Rearers (no)	23265	58211	62191	62191	na
Model Cow Rearers (no)	-	-	13278	24452	27685
Goat Rearers (no)	3557	4981	7863	7863	na
Model Goat Rearers (no)	-	-	7843	17274	21041
AI Worker Trained (no)	58	58	67	67	67
AI Centre (no)	40	40	42	42	42

3. LESSONS LEARNED

Fodder supply is essential for proper expansion of the programme. The availability of HYV animals at village level is another prerequisite for development of the sector.

Organising on time marketing of the products is important in order to ensure regular and fair return to the group members.

Credit support is essential for any development and expansion of the sector.

4. LIVESTOCK IN RDP IV : THE PURPOSE

To increase the income of the group member by promoting Livestock activities.

5. OUTPUTS AND PROCESSES

In RDP IV, the livestock programme will undergo a modest expansion of existing activities. The number of all existing cadres will be increased, and new cadres will be developed. Some new components will be included in order to deepen and enhance the programme.

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

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.

Beef 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.

Milk Collectors: Group members will be selected as milk collectors after training in milk collection and preservation.

Cattle Feed Producing Centre: One cattle feed producing centre will be established in each area to supply balanced feed concentrates.

Two types of cattle feed will be produced, urea molasses block, and feed concentrates.

Fodder Extension Programme: In order to ensure the availability of grass, a fodder extension programme will be undertaken. Fallow land and roadside areas will be used for high quality grass cultivation. Grass cultivators will be developed under the fodder extension programme.

Model Cow Rearers: In each RDP area 15% of the general cow rearers will be developed as model rearers. Each model rearer will have both health and vaccination cards for their cattle.

Calf Rearers: The best cow rearers will be further developed as calf rearers. 2,250 calf rearers will be developed in RDP IV. They will supply HYV cattle to the model rearers.

Model Goat Rearers: Model goat rearers will also be developed along the lines of the model cow rearer concept. RDP has already experimented with the idea of model goat rearers.

Sheep Rearers: As a new component, 20 sheep rearers will be developed in each feasible RDP area.

Table 5 : Target For Livestock Programme (1996-2000).

Subject	1996	1997	1998	1999	2000	Total
i) Cow Rearers (000s)	21.5	37.6	44.7	49.5	49.5	49.5
ii) Goat Rearers (000s)	21.5	37.6	44.7	49.5	49.5	49.5
iii) Paravet	435	475	241	0	0	1150
iv) Calf Rearer	825	825	825	0	0	2475
v) A.I Worker	47	48	0	0	0	95
vi) Cattle Feed Producer	47	48	0	0	0	95
Credit (Tk. Million)	341.64	419.08	579.19	607.48	632.91	2580.3
Borrowers (No.)	87,519	106,114	130,889	124,324	166,996	

Note: All new participants will be trained and provided with average loan between Tk.2,500 and Tk.15,000

6. ACTIVITIES DURING RDP - IV

- i) Selection of 102,815 beneficiaries to be completed as per selection criteria.
- ii) 25 participants per batch as per recommended duration of training to be completed.
- iii) 100 % inputs will be supplied as per demand.
- iv) Proper follow up schedule and technical assistance to be ensured.
- v) Marketing facilities will be made available.
- vi) For stenghening cooperation meeting/workshop and time to time coordination with GOB and other Agencies will be ensured

Cost Recovery

In RDP IV the programme will be recovering costs from charges levied on cow rearers and goat rearers. The rate of the service charge will be Tk 50 per cow per year and Tk 20 per goat per year. The table shows the target for service charge realization. These targets are based on the age of the programme and the age of the Area Offices.

Table 6 : Target for Service Charge Realisation (1996 - 2000)

Subject	1996	1997	1998	1999	2000	Total
Cow Rearers (Millions Tk.)	.812	1.337	1.900	2.237	2.400	8.686
Goat Rearers (Millions Tk.)	.325	.535	.760	.895	.960	3.483

7. PROGRAMME MANAGEMENT

To run the Livestock Programme effectively, the following infrastructure has been been developed by BRAC.

- i) Programme Assistant (P.A): In each area office has one Livestock P.A. His functions are providing training, refresher, followup, inputs supply, monitoring etc.

ii) Programme Organizers (EIG): One P.O is involved in each area office to supervise and implement the Livestock Programme. P.A (Livestock) is reportable to P.O (EIG). P.O (EIG) helps to P.A (Livestock) to prepare weekly schedule, monthly report preparation, communication with DLS etc.

iii) Regional Sector Specialist (RSS): One RSS for 8 to 10 area offices. His main responsibilities is to conducting different types of training, technical support, followup, supervision, monitoring etc. He also assist the Regional Manager for proper implementing the programme.

iv) Sector Specialist There is one Sector Specialist based at head office, his main responsibilities are to organize the programme but he is also responsible for planning, staff deployment/rearrangement, communication with the GOB and other organizations.

8. BUDGET

The budget for the Poultry and Livestock Programme is presented below. The detailed budget is given in Annex 7. Figure 1 gives the share of each component.

Table 7 : Poultry and Livestock Summary budget

Heads	Taka
Salary	101,291,400
Staff Training	8,875,800
Training of VO Members	29,869,850
Experimental Project Materials	4,000,000
Motor Cycle	852,000
H.O.	18,988,905
Programme Support Enterprise	45,000,000
Total	208,877,955
Inflation Adjusted Total	238,099,962

Fig. 1: Major heads of expenditure in Poultry and Livestock

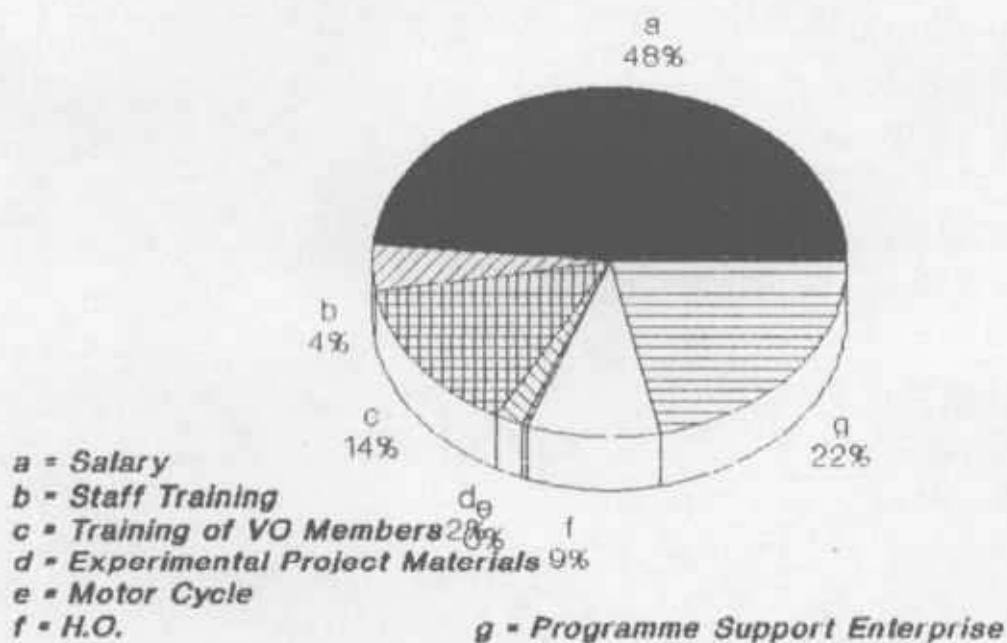


Table 8: Poultry Farm

Fixed and Working Capital Requirement

A. Capital Investment	Taka
1. Land	750,000
2. Building	5,650,000
3. Equipment and Furniture	2,854,250

Total of A	9,254,250
B. Working Capital	745,750

Total Fund Requirement	10,000,000
	=====

Details of Working Capital

	Taka
1. Purchase of D O C	408,000
Tk.240 X 1700	
2. Feed for Pullet and Cockral	131,300
3. Feed for Layer	51,000
Tk.8 X .125 kg X 1700 X30	
4. Litter	5,000
5. Sand	5,000
6. Medicine	5,850
7. Staff Salary	129,600
Tk.14,400 X 9 month	
8. Cash in hand	10,000

	745,750
	=====

Details Break up of Capital Investment

1. Land and Land development (2 acres)	750,000
Tk.375,000 per acre	
2. Building	
2.1 Brooding House (One sheed)	300,000
Tk.200 X 1500 sq ft	
2.2 Rearing house	
a. Tk 200 x 4,560 sq ft	900,000
2.3 Layer house	3,000,000
Tk.200 X 15000 sq ft	
2.4 Hatchery Building	900,000
Tk.200 X 3000 sq ft	
2.5 Boundary Wall	100,000
2.6 Office and Store	450,000
Tk.300 X 1500 sq ft	

	5,650,000
	=====

3. Equipment and Furniture	
3.1 Equipment	
3.1.1 Incubator (2 Nos)	1,600,000
Tk 1,000,000 each	
3.1.2 Hatcher (2 Nos)	930,000
Tk 465,000 each	
3.1.3 Generator (1 No)	200,000
Tk 200,000 each	
3.1.4 Brooder (10 Nos)	3,000
Tk 300 each	
3.1.5 Feeder (40 Nos)	2,000
Tk 50 each	
3.1.6 Griwer's Feeder (70 Nos)	10,500
Tk 150 each	
3.1.7 Feeder for Layers (210 Nos)	31,500
Tk 150 each	
3.1.8 Small Size Waterer (20 Nos)	1,000
Tk 50 each	
3.1.9 Drinker's grower (21 Nos)	5,250
Tk 250 each	
3.1.10 Drinker for Layers (90 Nos)	22,500
Tk 250 each	
3.1.11 Laying nest (975 Nos)	29,250
Tk 30 each	
3.1.12 Egg Collecting Tray (500 Nos)	10,000
Tk 20 each	
3.1.13 Weighting Scale (2 Nos)	500
Tk 250 each	
3.1.14 Hygrometer (10 Nos)	1,500
Tk 150 each	
3.2 Furniture	

3.2.1 Table (2 Nos)	4,000
Tk 2000 each	
3.2.2 Chair (4 Nos)	2,000
Tk 500 each	
3.2.3 Bucket (10 Nos)	650
Tk 65 each	
3.2.4 Thermometer (30 Nos)	600
Tk 20 each	
	<hr/>
Total of Equipment and Furniture	2,854,250
	<hr/>

POULTRY FARM (contd.)
Profitability Analysis

	1st year	2nd year	3rd year
REVENUE:			
Sale of Production (1, 2, 2.5 batch)	1,062,400	4,606,000	5,757,500
	<hr/>	<hr/>	<hr/>
Total Revenue	1,062,400	4,606,000	5,757,500
	<hr/>	<hr/>	<hr/>
EXPENDITURE:			
1. Production Cost:			
1.1 Purchase of DOC	374,000	748,000	935,000
1.2 Purchase of feed	635,300	1,270,600	1,588,250
1.3 Medicine	5,850	11,700	14,625
1.4 Other (Litter)	10,000	20,000	25,000

2. Operating Cost			
2.1 Staff Salary	162,000	162,000	162,000
2.2 Electricity	96,000	96,000	96,000
2.3 Maintenance	85,043	85,043	85,043
3. Depreciation	455,119	455,119	455,119
4. Interest on Capital Investment	1,000,000	1,000,000	1,000,000
5. HO Management and Logistics Exp.	68,410	119,667	145,296
<hr/>			
z Total Cost	2,891,721	3,968,128	4,506,332
Net Profit/(Loss)	(1,829,321)	637,872	1,251,168
<hr/>			
Cumulative Profit/(loss)	(1,829,321)	(1,191,449)	59,719
<hr/>			

Notes to Profitability Analysis

	Taka
1. Purchase of DOC	374,000
Tk 240 X 1700	
2. Purchase of Feed:	
2.1 Chick Mash	26,325
1950 X 1.5 kg X Tk 9	
2.2 Grower Mash	104,975
1900 X 6.5 kg X Tk 8.5	
2.3 Layer Mash	504,000
1800 X 35 kg X Tk 8	
Total of 2	635,300
3. Medicine	5,850
Tk 3 X 1950 bird	
4. Others (Litter)	10,000
5. Staff Salary:	172,800
5.1 Manager (1 No)	72,000
Tk.6000 per month	
5.2 Farm Assistant (3 Nos)	90,800
Tk.2500 per month	
Total of 5	162,800

6. Depreciation:

6.1 4% on Building (5,220,000 X 4%) 208,800

6.2 5% on Equipment (3,284,250 X 7.5%) 246,319

455,119

7. Electricity Cost 96,000

Tk 8,000 X 12 month

7. Maintanance

7.1 1% on Building (5,220,000 X 1%) 52,200

7.2 1% on Equipment (3,284,250 X 5%) 32,843

85,043

8. Interest on Capital 1,000,000

Tk.10,000,000 X 10%

9. Sales Revenue:

	Ist Year (1 batch)	2nd Year (2 batch)	3rd Year (2.5 batch)
1. Sale of Table Eggs	22,400	96,000	120,000
Y-1 =Tk 2 X 7 egg X 1600 hen X1 bat			
Y-2 =Tk 2X15 egg X1600 hen X2 batch			
Y-3 =Tk 2X15 egg X1600 hen X2.5 batch			

2. Sale of old hens	0	350,000	437,500
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Y-1 = 0

Y-2 =Tk 100 X 1750 hen X 2 batch

Y-3 =Tk 100 X 1750 hen X 2.5 batch

3. D O C	1,040,000	4,160,000	5,200,000
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Y-1 =Tk 10X65X1600 hen X 1 batch

Y-2 =Tk 10X130X1600 hen X 2 batch

Y-3 =Tk 10X130X1600 hen X 2.5 batch

Total Sales Revenue

1,062,400	4,606,000	5,757,500
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Table 9: POULTRY AND DAIRY FEED MILL

Fixed and Working Capital Requirement

A. Capital Investment	Taka
1. Land	500,000
2. Building Construction	800,000
3. Machine	2,500,000
	<hr/>
Total Cost	3,800,000
B. Operating Budget	1,200,000
	<hr/>
Total Fund Requirement	5,000,000
	<hr/>

Details of Operating Budget

	Taka
A. Storage of Raw feed	
1. Chich and Grower:	
1.1 Wheat Tk 6,000 (42 ton X 59.1 %)	148,932
1.2 Rich Polish Tk 3,000 (42 ton X 15.0 %)	18,900
1.3 Wheat Bran Tk 4,000 (42 ton X 4.0 %)	6,720
1.4 Sesame Oil Tk 6,000 (42 ton X 10.0 %)	25,200
Cake	
1.5 Fish Meal Tk 22,000 (42 ton X 10.0 %)	92,400
1.6 Oyster Shell Tk 2,000 (42 ton X 1.5 %)	1,260
1.7 Vit cone Tk.160,000 (42 ton X 0.5 %)	33,600
1.8 Salt Tk 3,000 (42 ton X 5.0 %)	6,300
	<hr/>
Total of 1	333,312

2. Layer Feed:		
2.1 Wheat	Tk 6,000 (21 ton X 54.5 %)	68,670
2.2 Rich Polish	Tk 3,000 (21 ton X 20.0 %)	12,600
2.3 Wheat Bran	Tk 4,000 (21 ton X 5.0 %)	4,200
2.4 Sesame Oil	Tk 6,000 (21 ton X 5.5 %)	6,930
Cake		
2.5 Fish Meal	Tk 22,000 (21 ton X 7.5 %)	34,650
2.6 Oyster Shell	Tk 3,000 (21 ton X 6.5 %)	4,095
2.7 Vit cone	Tk.160,000 (21 ton X 0.5 %)	16,800
2.8 Salt	Tk 3,000 (21 ton X 5.0 %)	3,150
Total of 2		151,095
3. Dairy:		
3.1 Mustard Oil Cake	Tk. 4500 (21 ton X 10.0 %)	9,450
3.2 Sesame Oil Cake	Tk. 6000 (21 ton X 25.0 %)	31,500
3.3 Wheat Bran	Tk. 4000 (21 ton X 50.0 %)	42,000
3.4 Rich Polish	Tk. 3000 (21 ton X 14.0 %)	8,820
3.5 Premix	Tk.160,000 (21 ton X 1.0 %)	33,600
Total of 3		125,370
4. Storage of finish product		350,000
5. Staff salary 32,000 X 3		96,000
6. Electricity cost		25,000
7. Packaging material		60,000
8. Maintenance and other		40,000
9. Cash in hand		19,223
Total of Operating Budget		1,200,000

FEED MILL (contd.)

Profitability Analysis

(Capacity 4200 ton per Year)

	1st Year 70% Utilize	2nd Year 80% Utilize	3rd year 90% Utilize
REVENUE:			
Sale of Production:			
Chick mash			
Tk 9,000 X 2100 ton	13,230,000	15,120,000	17,010,000
Layer Mash			
Tk 8,100 X 1050 ton	6,247,500	7,140,000	8,032,500
Dairy cattle feed			
Tk 7,000 X 1050 ton	5,145,000	5,880,000	6,615,000
Total Revenue	24,622,500	28,140,000	31,657,500

EXPENDITURE:

1. Cost of Raw materials

Chick mash	11,665,920	13,332,480	14,999,040
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Tk 7,936 X 2100 ton			
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Layer Mash	5,262,600	6,014,400	6,766,200
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Tk 7,160 X 1050 ton			
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Dairy cattle feed	4,387,950	5,014,800	5,641,650
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Tk 5,970 X 1050 ton			
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2. Packageing	735,000	840,000	945,000
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3. Power	132,300	151,200	170,100
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4. Staff salary	384,000	384,000	384,000
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5. Maintanance	116,000	116,000	116,000
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6. Depreciation	290,000	290,000	290,000
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7. Interest on Capital Investment	500,000	500,000	500,000
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8. HO Management and Logistics Exp.	1,134,189	1,292,644	1,451,100
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Total Cost	24,607,959	27,935,524	31,263,090
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Net profit/(Loss)	14,542	240,476	394,411
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Cumulative Profit/(loss)	14,542	219,018	613,428
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Notes to Profitability Analysis

1. Staff Salary

1.1 Manager (1 X Tk.5,000 X 12)	60,000	
1.2 Skill worker (3 X Tk.3,000 X 12)	108,000	
1.3 Worker (8 X Tk.2,000 X 12)	192,000	
2.4 Guard (1 X Tk.2,000 X 12)	24,000	
	-----	384,000
Total salary per year		

2. Power requirement (4200 X 15 X 3)	189,000
15 Kw per ton, Tk. 3 per Kw	

3. Packageing cost (4,200 X 250)	1,050,000
Tk. 250 per ton	

4. Maintenance cost		
4.1 Building 2% of 800,000	16,000	
4.2 Machinery 4% of 2,500,000	100,000	
	-----	116,000

5. Depreciation		
5.1 Building 5% of 800,000	40,000	
5.2 Machinery 10% of 2,500,000	250,000	
	-----	290,000

6. Interest		
6.1 Interest on capital investment	380,000	
10% of 3,800,000		
6.2 Interest on running budget	120,000	
10% of 1,200,000		
	-----	500,000

FISHERIES PROGRAMME

1. BACKGROUND

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 unutilized and under-utilized 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 Manikgonj, 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.

2. ACHIEVEMENTS AND CHANGES DURING RDP-III

The main achievements of the fisheries sector of RDP were in expansion and successful experimentations by REP. The sub-sectors in the fisheries programme expanded rapidly during the first two years of Phase-III. The rate of growth over the end of phase II is 219% in number of farmers. The total number of direct beneficiaries stood at 41,623 in December 1994. The sub-sectoral distribution of the farmers are presented below.

Table 1 : Achievement of the Fisheries Programme

Items	1990	1991	1992	1993	1994
Nursery Ponds (no)	165	279	391	523	1180
Area of Nursery Ponds (acres)	60	88	107	155	345
Carp ponds (no)	669	1275	2059	7104	16130
Carp Rearers (no)	1826	3232	4437	8842	18678
Area of Carp Ponds (acre)	252	453	802	1956	4302
Sarputi Ponds (no)	206	2080	7883	18777	21362
Sarputi Rearers (no)	216	2267	8250	18877	21787
Area of Sarputi Ponds (acre)	25	171	466	1207	1741
Fingerlings (millions)		18	35	114	147
Low Cost Fish Hatchery (no)			57	76	121
Spawn produced (kg)			252	1057	1554

The other important achievement has been successful innovation in prawn-carp polyculture and prawn nursery. These have been found to be satisfactory in both technical and management aspects. In addition, BRAC also successfully established and operated one prawn hatchery in Jessore. This approach - hatching, nursing and growing within the programme format, is ready for replication on an expanded scale during phase.

On the social plain, BRAC was successful in organising and motivating professional fishermen to participate in bidding to gain license to fish in government owned large semiclosed water bodies. The fishermen are in the process to gain expertise in aquaculture management.

3. LESSONS LEARNED

1. Carp-prawn polyculture earns higher return than a pure carp polyculture.
2. Fish farming in ponds is a feasible and viable income generating enterprise for the rural poor women.
3. The experience of BRAC demonstrates that through the application of low cost technology, widespread adoption of fish culture can be achieved.
4. Timely availability of inputs (e.g. post larvae) is important in order to keep the fish farmers motivated.

4. FISHERY SECTOR IN RDP IV : THE PURPOSE

To increase income by promoting fish culture activities. The achievement of the objective will be manifested in the number of fishery related enterprises created and productivity and income.

5. OUTPUTS AND PROCESSES

The following outputs will be produced by the fisheries sector programme.

1. 260 Area Offices/branches brought under fisheries programme;
2. 54,105 new fish farmers trained;
3. 5,738 acres of waterbody brought under fisheries programme, distributed by sub-sectors as follows:
 - a) Carp polyculture : 12,800 acre, member operated
 - b) Sharputi culture : 5,700 acre, member operated
 - c) Prawn-carp culture : 460 acre, member operated
 - d) Carp Nursery " : 700 acre, member operated
 - e) Carp Hatcheries : 260 (No.)
 - f) Prawn Hatcheries : 5 (No) BRAC operated.
4. Financially viable fisheries enterprises with the following scale of operation:
 - a) Carp polyculture : 0.28 acre average pond size
 - b) Sharputi culture : 0.79 " " " "
 - c) Prawn-carp culture : 0.33 " " " "
 - d) Carp Nurseries : 0.23 " " " "
5. Fisheries enterprises provided with credit support, with an APO of 98;
6. Programme support enterprises established with following capacity and its rate of utilisation

Enterprise	Number	Capacity	Capacity Utilisation		
			1996	1997	'98-2000
Prawn Hatchery	5	3m post/ larvae/yr/ hatchery	20%	40%	60-80- 100%

The programme process is composed of three components, viz. seed production, nursing and growing/farming. The hatcheries operated by group members (for carp) and BRAC (for prawn), produce spawn which is then sold to member operated nursing 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. BRAC will operate the prawn hatcheries. Cost and profitability of prawn hatchery is given in Table 7.

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 hatcheries, 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. The more effective and efficient carp poly culture enterprises will be converted to prawn-carp polyculture enterprises.

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.

The World Food Programme provides assistance, in the form of wheat, to the BRAC fisheries programme to support pond re-excavation. Approximately 2709 metric tons of wheat were approved in order to implement 188 schemes by 1995.

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;
- Generate income and employment for target people;
- Increase fish production in project areas.

The project comprises 30 baors in 5 districts of the country and covers the following activities:

- Selection and training of project participants;
- formation of members into Village Organizations;
- Supply of fingerlings;
- Credit support; and
- Technical services.

A Fish Harvesting Group consisting of 12 members is formed for a 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 harvesting group, is responsible for the overall management of a baor, including the marketing of fish. BRAC provides the group with training, advice and technical support.

6. ACTIVITIES IN RD IV

6.1 Strategy

New enterprises for fisheries during RDP-IV

The demand for prawns is high within Bangladesh, and prawns also generate substantial foreign earnings. In RDP IV, fresh water prawn culture will be introduced into carp polyculture. Bottom-feeding species of carp will eventually be replaced by high quality prawns. Input supply will be ensured through the establishment of 5 prawn hatcheries, as part of programme support enterprises and member operated several prawn nurseries.

Post Larvae and Juvenile markets will be created among the group members. RDP's experience in organising and motivating farmers to undertake carp-polyculture leads RDP to believe that prawn nursing and growing activities are attractive to the group members.

For the marketing of products local urban markets and the export market are the primary targets. There is particular demand for prawn (Macrobrachium rosenbergii) in certain countries (e.g. Belgium, Itali, U.K.). For marketing purpose, a network of traders will be organised from among the VO members. The prawn traders will act as a mechanism to link the producers and the exporters.

Increasing scale of operation

In order to meet the increasing need for fish and fish products, RDP IV will bring new areas under fish cultivation by developing more water bodies through reconstruction and re-excavation. This will be done with the assistance of WFP and with BRAC's own funds.

To assist the prawn traders, the water bodies which will be selected for prawn-carp poly-culture, will be concentrated within a micro-region in the command area of each AO. In addition, further feasibilities will be conducted to identify and avoid low prawn demand areas in the country.

Learning from other programmes

RDP will make efforts to learn from the experience of other fishery development activities run by government, NGOs and donor supported projects. The specific areas in which RDP will seek out experiences

include extension materials, production models and fish farming integrated with other activities (e.g. rice/fish farming).

Socio-economic impact

The social and economic impact of the fisheries programme in RDP IV is expected to be significant. The total area of water bodies and the number of beneficiaries, mostly women, will more than double by the year 2000. Fish and prawn production are also projected to increase by more than 100%. Farmers' income will go up and as a result the nutrition level in the rural areas is expected to improve.

Cost Recovery

In RDP III four components had charges levied upon them. These were (1) Carp Polyculture, (2) Sarputti culture, (3) Carp Nursery and (4) Small Hatchery. In RDP IV these same components will have service charges levied upon them, but at different rates. The old charges and the new charges are given below:

Table 2: Fisheries Service Charge Rate

Component	RDP III	RDP IV
Carp Polyculture	Tk.10/decimal	Tk.5/decimal
Sarputti Culture	Tk.5/decimal	Tk.5/decimal
Carp Nursery	Tk.20/decimal	Tk.10/decimal
Small hatchery	Tk.1000/hatchery	Tk.1000/hatchery

Table 3: Cost recovery Projections for the Fisheries Sector (1996-2000).

Component	1996	1997	1998	1999	2000	Total
Carp Polyculture	3.68	4.48	5.40	5.94	6.40	25.90
Sarputti Culture	1.00	1.20	1.48	1.62	1.72	7.02
Carp Nursery	0.40	0.50	0.60	0.72	0.80	3.02
Small hatchery	0.17	0.21	0.23	0.26	0.26	1.13
Total	5.25	6.39	7.71	8.54	9.18	37.07

All amounts in millions of Takas

The five year plan of the fisheries programme is shown in the following table.

Table 4: Targets for Fisheries Programme (1995-2000).

Item	1996	1997	1998	1999	2000
Carp Rearers (no)	24,500	29,900	36,000	39,600	42,800
Sarputti Rearers(no)	34,000	41,000	50,000	55,000	57,000
Prawn Nursery workers (no)	195	480	470	1,275	1,375

Each new farmer will receive basic technical and operational training, and after one year they will receive more intensive, advanced training.

6.2 Activities during RDP-IV

The following activities will be performed during RDP-IV to achieve the outputs.

1. Select and train a total of 54,105 group members in fisheries sub-sectoral disciplines, the distribution is as follows:

Table 5: Activities under Fisheries Programme

Item	1996	1997	1998	1999	2000
No. of carp rearers	24500	29,900	36,000	39,600	42,800
No. of sarputti rearer	34,000	41,000	50,000	55,500	57,000
No. of prawn nursery worker	195	480	470	1275	1375
Credit (Tk.m) (Cumulative)	200.14	257.85	328.32	382.07	412.22

Note: Loan figures estimated on the basis of per decimal water body between Tk.75 and Tk.450. For hatcheries, Tk.25000/hatchery

Each new farmer will receive basic technical and opreational training, and after one year they will receive more intensive, advanced training.

2. Supply high quality inputs (post larvae) to fisheries enterprises from BRAC operated programme support enterprises.
3. Explore and identify marketing mechanisms. For prawn and carp produced by member enterprises.

7. MANAGEMENT

Area Office: Two PAs (preferably women) who are reportable to the PO (EIG).

Region: One Regional Sectoral Specialist (Fishery) prepare regional implementation plan, provide technical and logistic support, maintain MIS for the AOs in the respective Regions.

Head Office: One Sector Specialist is supported by three field experienced staff who each coordinate the implementation in one Zone.

Short term consultant: In order to upgrade the technical expertise RDP's fishery sectoral staff and to supervise the prawn hatcheries, a local consultant with relevant expertise will be hired.

8. BUDGET

The summary budget for the Fisheries Programme is presented below. The detailed budget is in Annex 6.

Table 6 : Fisheries Budget Summary

Heads	Taka
Salary	78,114,000
Staff Training	6,918,000
Training of VO Members	10,593,000
Material Development	8,500,000
Experiment and Development	7,500,000
Motor Cycle	1,278,000
Revolving Fund	10,000,000
H.O.	13,540,300
Programme Support Enterprise	12,500,000
Total	148,943,300
Inflation Adjusted Total	171,492,287

Table 7: Prawn Hatchery : Capital Requirement

Capacity : 30,00,000 Nos Post-Larvae

A. CAPITAL COST :	Taka
1. Land for hatchery house (0.30 acres) Tk.10,00,000 per acres	300,000
2. Land for pond (0.50 acres) Tk.10,00,000 per acres	500,000
3. Building construction	400,000
4. Mchineries and Equipment	800,000
5. Pond excavation	100,000
Total Capital Cost (A)	<u>2,100,000</u>
B. Working Capital	
1. Brood fish, medicine, feed etc.	200,000
2. Brine water	150,000
3. Furniture and fixture	50,000
Total of Working Capital (B)	<u>400,000</u>
Total Cost	
A. Capital cost	2,100,000
B. Working Capital	400,000
Total Fund requirement	<u>2,500,000</u>

PRAWN HATCHERY : Profitability Analysis

	1st year 60%	2nd year 75%	3rd year 90%
Revenue	Utilization	Utilization	Utilization
Sale Post Larvae (PL) Tk. 1.00 each. (Production 3,000,000)	1,800,000	2,250,000	2,700,000
Sale of Broad fish (30%)	22,500	22,500	22,500
Total of Revenue	1,822,500	2,272,500	2,722,500
Cost of production			
Brood fish (1500 Nos) (Tk.50 per brood)	75,000	75,000	75,000
Medicine (3 Cycle) (Tk.1500 per cycle)	45,000	45,000	45,000
Food(8 Nos tank) (Tk.6000 per Tank per Cycle)	144,000	144,000	144,000
Brine Water (72,000 kg) (Tk.1 per Kg)	72,000	72,000	72,000
Carrying cost	150,000	150,000	150,000
Total cost of Production	486,000	486,000	486,000
Gross profit	1,336,500	1,786,500	2,236,500
Operation Cost			
1. Salary :			
a. Program Organiser (Fish)(1 no) Tk.5500 per month	66,000	66,000	66,000
b. Hatchery technician (2 Nos) Tk.5500 per month	132,000	132,000	132,000
c. Labour cum Caretaker (3 nos) Tk.1500 per month	54,000	54,000	54,000
d. Service Staff (2 Nos) Tk.1500 per month	36,000	36,000	36,000
2. Travelling and transportation	63,000	63,000	63,000
3. Stationeries and Supplies	24,000	24,000	24,000
4. Utilities	120,000	120,000	120,000
5. General Expenses	24,000	24,000	24,000
6. Maintenance	60,000	60,000	60,000
7. Depreciation	180,000	180,000	180,000
8. Interest on Capital Investment	250,000	250,000	250,000
8. H.O. logistics and Management Support	57,900	57,900	57,900
Total of Operational Cost	1,066,900	1,066,900	1,066,900
Net profit	269,600	719,600	1,169,600
Less:Purchase cost of Pickup for Transportation	1,200,000	0	0
Net Surplus/(Deficit)	(930,400)	719,600	1,169,600
Cumulative Net Surplus/(Deficit)	(930,400)	(210,800)	958,800

SOCIAL FORESTRY PROGRAMME

1. 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.

2. ACHIEVEMENTS AND CHANGES DURING RDP III (to June 1994)

For forest and fruit trees, BRAC had established 1500 nurseries operated by women as of June, 1994. A total of 223 nursery workers were trained. The number of nurseries that produced seedlings increased by 16% (from 1,324) in December 1993, to 1,544 in June 1994. 1,398 nurseries were established in 1993 and they produced 8.6 million seedlings that year. By the end of RDP III, the number of nursery workers will have increased to 1,750.

Agroforestry is a new programme, started by BRAC as a multipurpose land use system. In RDP III, 450 acres of land has been cultivated under this programme by 877 group members.

The plantation programme has also been extended to non-RDP areas such as Kutubdia, Durang, and Chakoria in Cox's Bazar district.

Under this programme, BRAC planted about 1.33 million seedlings in the coastal areas. Special emphasis has been given to create a green belt around Kutubdia Island.

In RDP-III, there was one sector programme namely Social Forestry and Vegetable Cultivation Programme but due to rapid expansion introducing some new components it is divided in two sector programme i.e (i) Social Forestry and (ii) Vegetable Cultivation Programme.

3. LESSONS LEARNED

The nursery programme is a profitable activity for the landless poor.

The rural community has a high demand for grafted HYV saplings. Farmers are very interested in agroforestry on fallow land and in the areas where paddy, wheat and other crops do not grow well.

The provision of credit and proper management can result in successful expansion of the social forestry programme.

4. SOCIAL FORESTRY IN RDP IV : THE PURPOSE

To increase the income of the group members by promoting Social Forestry Programme.

5. OUTPUTS AND PROCESSES

In RDP - IV, a total 3000 Nursery (Forest-Fruit), 600 Grafting Nursery and 5000 Agroforestry farmer will be developed. An amount of Tk. 4000, Tk. 5000 and Tk. 6000 will also be provided to Nursery worker (Forest -Fruit), Grafting nursery and Agroforestry Farmer respectively. Generally, each nursery (forest-fruit) produce annually 10,000-15,000 seedlings of different species and grafting nursery will be producing 5000-10,000 seedlings annually of fruit species.

Nursery (Forest-Fruit)

BRAC has started the nursery programme in order to ensure the supply of good quality seedlings locally. The selected nursery workers are provided with intensive training at field locations by BRAC's Regional Sector Specialist (Social Forestry). 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

To meet the increasing demand for good quality seedlings i.e HYV at the grass-root level, RDP's Rural Enterprise Project (REP) has initiated an experimental grafting project based on the asexual propagation of fruit trees. The attempt has been demonstrated as being feasible for replication, and RDP is planning further expansion. The selected grafting nursery workers will be provided with 10 days training by BRAC followed by credit, and technical support.

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, involving group members. In selecting forest trees priority is given to the trees which gives nitrogen to the soil naturally and the canopy of the trees are lesser allowing the sunlight to the agricultural crop. The farmers are supported with HYV seedlings, training, credit and regular follow up.

Coastal Afforestation

After the cyclone and tidal surge of April 1991, BRAC started afforestation activities in Kutubdia thana under Cox's Bazar district, aiming to protect human lives and houses from future cyclonic winds and tidal surges. This activity will also provide timber, fuel, fodder, fruit etc. BRAC targeted the road embankments, homestead, social institution etc., for plantation programme. The species which are suitable for the coastal areas are being planted in that areas.

On the other hand it is difficult to find any drinking water just after the cyclone with a view BRAC has planned to plant sufficient number of coconut seedlings in Kutubdia areas.

Strip Plantation (Joint Collaboration in Thana Afforestation and Nursery Development Project)

Recently BRAC's organized group members have been 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 cooperates the government in implementing the project in its working areas. 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 rest 35%. Where the roads

have sufficient slopes, the beneficiaries can cultivate maize, brinjal, chilies, beans etc., as intercrop and earn short term income. BRAC ensures collective participation for caretaking of the trees. It also provides technical assistance and regular follow-up.

6. ACTIVITIES DURING RDP IV

RDP is planning a rapid expansion of the Social Forestry Programme. The three dimensions of the programme are:

- to provide a source of income and employment for the poor.
- to develop forestry for food, fuel and timber and
- to ensure ecological balance.

With these objectives, the coverage and production of all sectors will be increased. Moreover, RDP will also begin a project to establish 'Mother Tree Preservation Centres' for grafting nurseries in order to produce HYV saplings. These grafted saplings will provide quick results, produce high yields and maximize returns.

Activities

- Implement the programme in 260 (out of 330) Areas.
- Screen VO members for selection as participants (those who are interested).
- Train a total of 7620 participants (1900, 720 and 5000 as seedling nursery workers, grafting nursery workers and agroforestry farmers respectively)
- Establish a total of 3200 nurseries (2600 and 600 seedling and grafting nursery workers respectively)
- Arrange leasing of land for agroforestry from the government.
- Supply inputs and provide technical assistance.

Table 1 : Target plan of Social Forestry Programme

Activities	1996	1997	1998	1999	2000	Total
Nursery (Forest-Fruit)	1900	2100	2300	2500	2600	2600
Grafting Nursery	100	250	400	550	600	600
Agroforestry Farmer	1000	2000	3000	4000	5000	5000
Credit (Tk.mill)	14.10	21,650	29.2	36.750	43.4	145.10
Borrowers (No.)	3,000	4,350	5,700	7,050	8,200	-

Note: The per nursery, grafting, and agroforestry loan size are Tk.4,000, 5000 and 6,000 respectively. Training to be provided to 1900 nurserers, 720 grafting nurserers and 5000 agroforestry farmers

Cost Recovery

The social forestry programme will recover costs through service charges levied on Nurseries (Forest - Fruit), Grafting Nurseries and Agroforestry

Table 2: Cost recovery Projection for the Social Forestry Sector (1996-2000).

Subject	1996	1997	1998	1999	2000	Total
Nursery (forest fruit)	0.36	0.42	0.45	0.45	0.45	2.13
Grafting Nursery	0.03	0.075	0.12	0.165	0.18	0.57
Agroforestry	0.15	0.30	0.45	0.60	0.75	2.25
Total	0.54	0.795	1.02	1.215	1.38	4.95

All amounts are Millions of Takas.

7. MANAGEMENT

The Social Forestry Programme has developed an elaborate system of management. The Programme Assistant (Social Forestry) are the front line grass-root level worker. The Programme Organizer (EIG) and Regional Sector Specialist (S.F) Supervise and monitor the work of P.A as well as interacting with the participants at least once a week. They are guided by the Area Manager who develop the programme within his area. As the area office is quite near to the programme participants, the members visit the office quite often to receive various inputs. In addition, the village organization meetings are also an important forum for raising issues and problems concerning income generating activities.

A technical assistance team comprising the Sector Specialist (S.F) organizes training, provides technical assistance, advice and follow up. This team is also responsible for planning, policy and management aspects.

The Regional Manager supervises the programme and reports to the Zonal Managers and both Zonal Manager and Sector specialist also reports to the Director Field Operations of the Rural Development Programme.

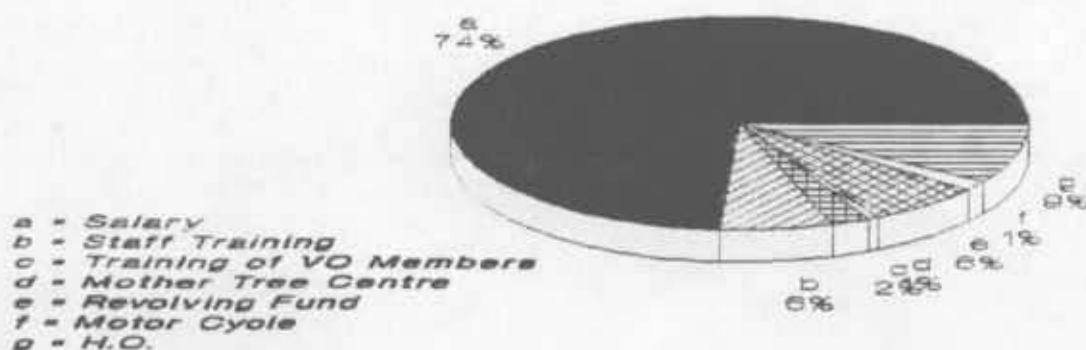
8. BUDGET

The Summary budget for the Social Forestry Programme is presented below. The detailed budget is in Annex 6.

Table 3 : Social Forestry Budget Summary

Heads	Taka
Salary	57,196,200
Staff Training	4,922,400
Training of VO Members	1,680,000
Mother Tree Centre	450,000
Revolving Fund	5,000,000
Motor Cycle	1,136,000
H.O.	7,038,460
Total	77,423,060
Inflation Adjusted Total	89,438,710

Fig. : Major expenditure heads in Social Forestry Programme



RURAL ENTERPRISE PROJECT

1. BACKGROUND

The Rural Enterprise Project is RDP's research and development (R&D) unit. REP attempts to filter out the viable microenterprises out of an extensive range of potentially successful projects.

REP started in 1985 as a support managed to the Rural Development Programme. It was developed as a separately project because of the difficulty and the risk involved in the introduction of new and untried technologies and management approaches.

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. Examples of projects abandoned by REP include pigeon rearing, horticulture and HYV sugar cane.

REP has handed over the following projects to RDP for replication

- | | |
|--------------------------------------|---------------------------|
| 1. Nursery Pond | 12. Power Tiller |
| 2. Semi Intensive Nilotica Mono-sex | 13. Rice Mill |
| 3. Culture | 14. Vegetable Production |
| Waste Silk Spinning | 15. Social Forestry |
| 4. Fresh Water Shrimp Carp Extensive | 16. Thai Sarputi |
| Pond Culture | 17. Goat Fattening |
| 5. Fish Hatchery (Small Hatchery) | 18. Carp Poly Culture |
| 6. Integrated Poultry Fish Farming | 19. Chawki Rearing |
| 7. Block Printing Development | 20. Drier Improvement |
| 8. Dye House | 21. Silk Yarn Selling |
| 9. Silk Yarn Weaving | 22. Nilotica Culture |
| 10. Maize Cultivation | 23. HYV Paddy Cultivation |
| 11. Poultry Hatchery | |

2. ACHIEVEMENTS AND CHANGES DURING PHASE III

REP has tested many new projects RDP III.

- * Women-managed carpentry and groceries
- * Restaurants and groceries,

REP has involved the BRAC training section in these two projects. The total number of restaurants and grocery shops are expected to be 1,250 and 2,500 respectively by 1995.

Three new brick fields were started. The number of mechanical workshops increased from five to twenty four. REP initiated silk weaving in non-traditional areas in 1993 with only fifteen weavers. Now REP supports 300 weavers. It is now developing dying and twisting units and private reeling enterprises. In 1994, cotton yarn marketing, grafting, endi, shrimp hatchery, and vegetable seed production projects were started. The quality of products in silk weaving and reeling has been improved. There will be 200 reeling centres by 1995.

Having started only in May 1993, there were 29 carpentry workshops by the end of 1994. In its apiculture programme, REP has 1795 bee boxes in ten regions. A grafting project started in 1994 and is operating in 3 areas.

Table 4 : Rural Enterprise Project
Ongoing Projects Future Plans

No		Numbers (1994)	1996	1997	1998	1999	2000
1	Apiculture (boxes)	1,157	Pilot	Handover			
2	Brick Field	9	Pilot	Handover			
3	Carpentry W/S	29	Experimental	Pilot		Handover	
4	Mechanical W/S	24	Experimental	Pilot		Handover	
5	Godown	1	Pilot		Handover		
6	Agroforestry (acre)	417	Pilot		Handover		
7	Vegetable Seed production	12	Pilot	Handover			
8	Prawn Hatchery (acre)	1	Pilot	Handover			
9	Silk Weaving (Weaver)	40	Pilot	Handover			
10	Silk Reeling (Basin)	210	Pilot		Handover		
11	Endi Project (Wheels)	1,950	Handover				
12	Incubator	10	Experimental	Handover			
13	Grafting Nursery	3	Pilot	Pilot		Handover	
14	Restaurant	788	Pilot	Handover			
15	Grocery	2,097	Pilot	Handover			
	Summary of Projects						
	Handed Over	23					
	Ongoing	15					
	Completed	4					
	Unsuccessful	16					
	Planned	30					

3. LESSONS LEARNED

- Before starting a new project it is necessary to verify the acceptance of the project in the rural society, as well as market demand for the product. Furthermore close monitoring is needed to assess the profitability of different projects and BRAC has to be quick to make decisions regarding expanding or closing down projects.
- Non-traditional activities like grocery stores are accepted and can be successfully operated by rural women. REP can and should design more activities like this.
- Given proper assistance, cotton weavers can be developed into silk weavers, and that it is possible to start silk weaving in non-traditional areas.

The brick field project requires significant financial and administrative management, but it is possible to train the landless poor to undertake such management.

4. REP in RDP IV : THE PURPOSE

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

5. OUTPUTS AND PROCESSES:

In selecting a project for testing, REP applies certain criteria:

1. It represents economic activities in current BRAC credit programmes and helps in achieving the goals of RDP;
2. The product or activity has good future prospects and has significant potential for improved returns;
3. It needs limited skill development, and preferably builds upon an individual's existing skills;
4. It is based on easily available or existing technology;
5. Raw materials are easily available;
6. It creates viable, long-term employment for a large number of people in their own localities;
7. It can give a quick return, not requiring a long gestation period.

During RDP IV, existing experimental projects will be upgraded to pilot projects in the shortest possible time and successful projects will be handed over to the other sectors for wider expansion. REP will continue its monitoring and supervision of some expanded projects, such as restaurants, groceries efforts in agro-forestry.

Special emphasis will be given to support sericulture's interacts reeling and weaving. In the coming phase, private enterprises will be developed in reeling in order to expand the project more rapidly. REP will develop group members as entrepreneurs and owners of reeling machines. With expansion of the weaving project, REP will explore different marketing outlets and export opportunities. Twisting and dyeing units will also be established to support the project.

REP will also experiment with mixed and pure silk in order to expand the internal market for silk.

For sweet water shrimp cultivation, REP will expand its shrimp hatchery project. To meet the high demand for vegetable seed, the seed production project will increase its operation. HYV seeds will also be produced for paddy cultivation.

REP is planning experiments in the rural transport sector. Private entrepreneurs will be developed in some existing projects such as carpentry and mechanical workshops. In RDP IV, there will also be an expansion of the godown programme. Successful grocery and restaurant owners will be developed as model entrepreneurs. Groceries, having proven to be a profitable business, will be expanded on a large scale. A supplier group will be developed for regular supply of goods to these shops.

Experiments with new species of fruits will be undertaken in the grafting project in non-traditional areas. There will also be experimentation with tissue culture.

REP will undertake the mulberry bush plantation programme, as this is a new endeavour for Bangladesh. It will be developed as a permanent income generating activity.

**Table 2 : Rural Enterprise Project
Possible Future Plans**

Future Project	1996	1997	1998	1999	2000
1 Vegetable Transportation & Marketing			Experimental	Experimental	Pilot
3 Ball Pen Factory				Experimental	
4 Ice Factory			Experimental		
5 Spices Factory					Experimental
6 Cotton Plantation					Experimental
7 Mini store (cold & Normal)					Experimental
8 Soyabean Plantation Processing and Oil			Experimental		
9			Experimental		
10 Lemon Cultivation		Experimental		Pilot	
11 Poultry Feed					Experimental
12 Shonapuri				Experimental	
13 Hardware Factory	Experimental	Pilot	Handover		
14 Wooden Toys	Experimental	Pilot	Handover		
15 Supplier of grocery shop	Experimental	Pilot	Handover		
16 Candle Factory	Experimental	Pilot	Handover		
17 Chalk Factory	Experimental	Pilot	Handover		
18 Tempo		Experimental		Pilot	Handover
19 Silk Twisting			Experimental	Pilot	
20 Char Coal making	Experimental	Pilot	Handover		
21 Broiler (poultry)	Experimental	Pilot	Handover		
22 Mixed Silk		Experimental		Pilot	
23 Treadle pump manufacturing		Experimental		Pilot	
24 Rice Seed Production		Experimental		Pilot	
25 Orange Grafting	Experimental		Pilot	Pilot	
2 Tissue Culture		Experimental		Pilot	
Binding Factory		Experimental		Pilot	
Tannery	Experimental		Pilot		Handover
Sandle Factory (Sponge)	Experimental		Pilot	Handover	
Bush Plantation (mulberry)	Experimental		Pilot	Handover	
Dyeing (silk and cotton)					
Cotton weaving (BRAC check)					

6. MANAGEMENT

REP, an offshoot of RDP follows a practical management system of participatory and decentralized method.

REP provides a wide range of services to its beneficiaries through the Programme Organizers (POs) and Programme Assistants (PAs) in all the RDP branches with REP projects. The PAs are reportable to the PO (REP). PO (REP) again is reportable to the Regional Manager and or Area Manager, and specially to the Sector Specialist, REP. As REP consists of various types of projects, the supervision system also varies and is diversified. For the extensive projects there is also a PO incharge who looks after the POs assigned to

concerned projects. In some areas there are production workers to assist the beneficiaries who are paid on daily or monthly basis. In the Head Office a Staff Economist assists the Manager in analyzing and operating the projects. The Manager is reportable to Director Field Operations (DFO), RDP.

REP also engages consultants to give technical support for some of its projects.

7. BUDGET

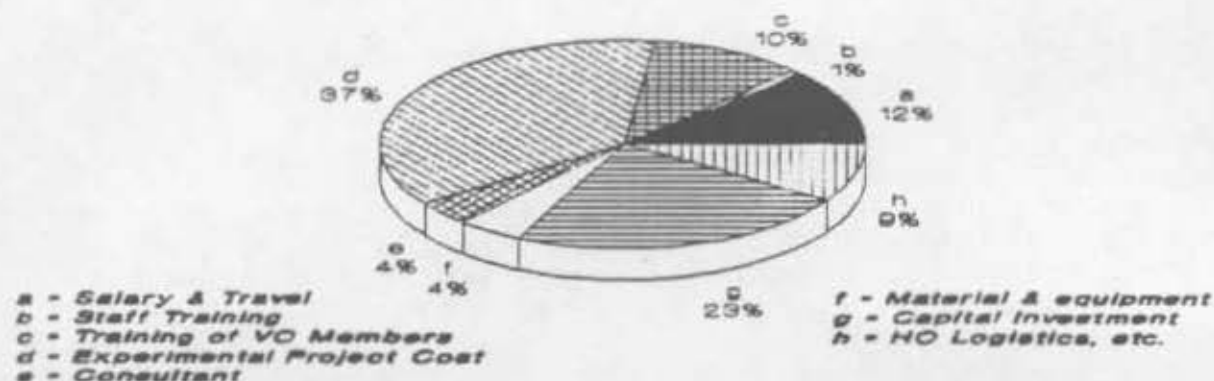
The summary budget for the Rural Enterprise Programme is presented below (without inflation adjustment). The detailed budget is in Annex 6.

Table 3: REP Summary Budget

Heads	Taka
Salary & Travel	15,960,000
Staff Training	1,320,000
Training of VO Members	14,000,000
Experimental Project Cost	50,000,000
Consultant	5,000,000
Material & Equipment	6,000,000
Capital Investment*	31,278,000
HO Logistics, etc.	12,355,000
Total (without inflation adjustment)	135,913,800

* Include workshop for rural craft centres, and motorcycle for staff

Fig.: Major heads of expenditure in REP



HORTICULTURE AND VEGETABLE PROGRAMME

1. BACKGROUND

Vitamin deficiency, an acute problem in Bangladesh, leads to a host of diseases including blindness, goitre and anaemia. More than 30,000 children go blind every year due to Vitamin A deficiency. Vegetables are a source of essential nutrients and vitamins. The average daily per capita vegetable consumption in Bangladesh is 28 grams, against a recommended intake of 200 grams.

From its inception in 1972, BRAC saw vegetable cultivation as an important means of 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. The programme is fully targeted at women.

The seed supply of the Bangladesh Agriculture Development Corporation (BADC) is very irregular, and seeds available from the local traders are of uncertain quality. Moreover, as seed production will be privatised, BADC will not be able to supply seed any longer. BRAC will therefore start its own large-scale seed enterprise in order to meet BRAC's its annual demand of 100 tons of vegetable seed. It will also try to contribute towards the 3,000 tons annual demand of the country as a whole.

Other crops cultivation under CDP will also create income and employment generation for the rural poor farmers.

2. ACHIEVEMENTS DURING RDP III

The achievement during the first two years in RDP III are summarised in the following table:

Table 1 : Achievements of Horticulture Programme

	1993 (Cumulative)	1994
Vegetable growers trained	25,866	33,894
Active growers	15,755	23,020
Land cultivated (acre)	5,120	7,550
Average farm size (acre)	0.32	0.33

During RDP III, BRAC has also undertaken a new project of commercial vegetable cultivation.

In RDP-III, the vegetable cultivation program was associated with social forestry program. Now it is separated as a single sector program due to large expansion and inclusion of maize cultivation which was being proposed in livestock program.

3. LESSONS LEARNED

- To increase both production and the income of vegetable growers, the programme has to be developed into full-time employment;
- The most convenient land size for a farmer is 40 decimals, which is easy to manage, and which is still adequate for sufficient income;
- The availability of good quality seed is a major problem for the programme;
- With proper infrastructural support and technical assistance, the project can be expanded on a commercial basis.

4. HORTICULTURE AND VEGETABLE : THE PURPOSE

To increase the income of the group members by promoting vegetable and other CDP crops cultivation activities.

5. OUTPUTS AND PROCESSES

Under vegetable sector, 260 areas will be covered and a total of 57,750 growers would be trained and 35,500 paraprofessionals. 9,200 acres land will be brought under vegetable cultivation and 85,000 acres under Maize cultivation. Each vegetable grower cultivates vegetable commercially in 40 decimal land. Two seed production centers will be installed of 22.50 tons capacity of vegetable seed production per year. 300 million taka loan will be the outstanding at the end of year 2000 under this sector.

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, intercropping 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 byproduct cake can be utilized 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 nongroup 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.

Maize Cultivation: Maize is a 3rd promotional cereal crop in Bangladesh where paddy and wheat are the 1st and 2nd respectively. Maize can be cultivated throughout the year and can be accommodated with other crops. It has a great contribution to develop quality poultry feed as its higher carotein and calories than wheat.

In the coming phase, RDP will introduce hybrid maize seed and will gradually increase the breed up to 60% of total production. Maize will also be cultivated as a full-time crop throughout the year. Cultivation will gradually increase to 25,500 acres and production will increase to 50,000 MT per year.

Grass cultivation will be undertaken in fallow lands to support the fodder extension programme of the livestock sector. The land under this project will be expanded up to 4,200 acres per year by the year 2000. Annual production is estimated to increase to 29,400 MT per year. A total of 5,000 growers will be given training in fodder cultivation.

Vegetable Seed Production: BRAC will undertake a new programme of vegetable seed production which is now being tested by REP. The seed production farms which will introduce in RDP Phase IV comprising of two cells: a) Breed Cell; and b) multiplication cell..

Under the breeder cell, Breeder Seeds will be produced. The cell will conduct adoption tests for different agro-ecological zones of the country. The breeder cell will also ensure the genetic purity of foundation seeds, and for extra-sensitive seeds it will carry out seed multiplication. Cost and profitability analyses of seed production centre is given in Table 5.

The multiplication cell will produce foundation and certified seeds for BRAC's vegetable contract growers. Contract growers are developed for the mass production of quality seed.

Primarily the foundation/basic seeds is supplied to the contract growers from BADC, BARI and BAU. From the contract growers seeds will be collected, processed and distributed for marketing primarily to the BRAC's vegetable growers.

Table 2: Target Plan for RDP-IV

Particulars	1996	1997	1998	1999	2000	Total
Vegetable Growers	5000	5000	5000	5000	3000	23,000
Maize Cultivation(Acres)	5500	11500	18000	24500	25500	85,000
Fodder Growers	1500	1500	2000	-	-	5000
CDP Growers	1500	1500	2000	-	-	5000
Seed Producers	800	800	900	-	-	2500
Credit (Tk. millions)	200	270	300	385	420	
Borrowers	40000	45000	50000	55000	60000	

Note: Average loan size for the years 1996,1997-98 and 1999-2000 will be Tk 5000, 6000 and 7000 respectively training provided to all new participants in RDP IV

6. ACTIVITIES DURING RDP IV

Select and train 35,500 VO members for vegetable cultivation, fodder growing, CDP crops, and seed producers.

Inputs supply: High quality seeds of both local and imported items will be supplied at due time.

Follow-up: Technical assistance will be assured according to schedule through follow-up and monitoring system.

Marketing: Local marketing through individual grower. Promotional activities by market development unit.

Coordination with GoB and other Agencies: Agriculture Sector Specialist will coordinate with DAE and related research organizations regularly and the regional agriculturists will attend monthly at DTC meeting. The branch level program organizer (EIG) will attend monthly at TTc meeting.

Cost Recovery

The programme recovers costs by levying charges on different programme components, such as vegetable, maize, spices, crop diversification and vegetable seed. The target for cost recovery is given below.

**Table 2: Cost Recovery Projections for Vegetable Sector
(1996-2000).**

Subject	1996	1997	1998	1999	2000	Total
Vegetable Cultivation (Tk. in Million)	6.330	7.305	8.180	8.700	8.950	39.465
Maize Cultivation (Tk. in Million)	0.275	0.575	0.900	1.225	1.275	4.250
Total (Tk. in Million)	6.605	7.880	9.080	9.925	10.225	43.715

7. MANAGEMENT

One Sector Specialist (Ag.) at head office for coordination with inter and intra organization for successful implementation and development of the program. Three Zonal Sector Specialists at three Zones are responsible for controlling the program timely. One Regional Sector Specialist in each region is responsible for successful implementation of the program at different branches through technology and input supply. Program Assistant is the frontline worker for the effective implementation of the program at farmers level.

Other related BRAC staffs are also involed for the assistance of the program like other sectoral programs.

8. BUDGET

The summary budget for the Horticulture and Vegetables Programme is presented below. The detailed Budget is in Annex 6.

Table 4 : Horticulture and Vegetables Budget Summary

Heads	Taka
Salary	54,960,000
Staff Training	4,800,000
Training of VO Members	5,672,500
Research & Programme	5,000,000
Seed Production Centres	30,000,000
Motor Cycle	2,130,000
H.O.	10,256,250
Total	112,818,750
Inflation Adjusted Total	131,594,086

Fig.: Major heads of expenditure in Horticulture and Vegetable

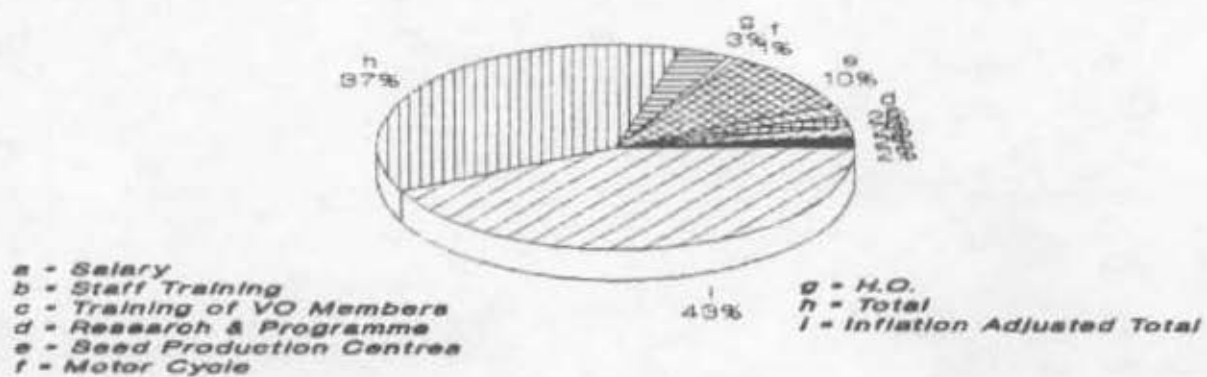


Table 5: Seed Production Centre : Capital Requirement
(For 2 Centres)

A. Fixed Assets:	Taka
1. Land for farm (2 Nos) Tk.100,000 per acre 50 acres per centre	11,250,000
2. Land Improvement Tk.500,000 per centre	900,000
3. Building Construction (Farm) 2 Nos Tk.1,200,000 per centre	2,400,000
4. Building for Plant (2 Nos) Tk.1,250,000 per centre	2,500,000
5. Farm Equipments (Tractor, Power Triller, Harvesting etc) Tk.800,000 per centre	1,600,000
6. Office Equipments Computer , Microscope etc. Tk.450,000 per centre	900,000
7. Seed Processing Equipment Tk.1,250,000 per centre	2,500,000
Total of (A)	22,050,000
B. Intangible Assets:	
a. Germplasm Collection	3,450,000
b. Preliminary Expenses	4,500,000
Total Fund Requirement	30,000,000

Details of Preliminary Expenses	Year-1	Year-2	Year-3	Total
a. General Manager (1 No) Tk.30,000 per month	360,000	360,000	360,000	1,080,000
b. Plant Breeder (1 No) Tk.40,000 per month,	480,000	480,000	480,000	1,440,000
c. Research Assistant (2 Nos) (PO Agricultur) Tk.6,000 per month	144,000	144,000	144,000	432,000
d. Technician (2 Nos) Tk.2,500 per month	60,000	60,000	60,000	180,000
e. Parmanent Labour (10 Nos) Tk.1,200 per month	144,000	144,000	144,000	432,000
f. Daily Labour (2000 labour day) Tk.60 per day	120,000	120,000	120,000	360,000
g. Accountent (2 Nos) Tk.5,500 per month	132,000	132,000	132,000	396,000
h. Office Assistant (2 Nos)) Tk.2,500 per month	60,000	60,000	60,000	180,000
Total	1,500,000	1,500,000	1,500,000	4,500,000

SEED PRODUCTION CENTRE (contd.)
Profitability Analysis

	1st year 60% Utilization	2nd year 80% Utilization	3rd year 100% Utilization
REVENUE:			
Sale of Seeds 30000, 30000, 30000 Kg (200 kg/acre 75 acres x 2 Centres) Tk.300 per kg	5,400,000	7,200,000	9,000,000
Total Revenue	5,400,000	7,200,000	9,000,000
EXPENDITURE:			
Production Cost 30000, 30000, 30000 Kg (200 kg/acre 75 acres x 2 Centres) Tk.100 per kg	1,800,000	2,400,000	3,000,000
Operational Cost	1,500,000	1,500,000	1,500,000
Interest on Capital Investment	3,000,000	3,000,000	3,000,000
Depreciation expenses	860,000	860,000	860,000
HO Management and Logistics Exp	165,000	195,000	225,000
Total Cost	7,325,000	7,955,000	8,585,000
Net Profit/(Loss)	(1,925,000)	(755,000)	415,000
Cumulative Profit/(loss)	(1,925,000)	(2,680,000)	(2,265,000)

SERICULTURE PROGRAMME

1. BACKGROUND

Bengal has a long history of sericulture. In 1857 the production of silk in Rajshahi district alone was 186 tonnes. Subsequently however the industry declined due to disease, competition from other crops and failure to introduce new technology. After the partition of India despite efforts to promote the industry, factors such as shortage of skilled personnel, lack of equipment and liberal silk import licensing policies inhibited the growth of the industry.

The independence of Bangladesh ushered in a new era in which the government first imposed restrictions on the import of silk yarn and fabric. In 1978 the Bangladesh Sericulture Board (BSB) started operations and the Bangladesh Swiss bilateral project started. Despite these initiatives a study carried out by the Bangladesh Institute of Development Studies at the request of the Swiss Development Cooperation (SDC) in the mid 80's found serious deficiencies in the progress of the industry. Since the mid 80's the silk yarn production in Bangladesh has been between 25 - 40 tonnes per year.

In 1978 BRAC started its sericulture programme 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 programme 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 and BRAC asked for and got a substantially higher budget for sericulture in RDP III. There was a separate appraisal of sericulture in RDP III.

The reason that BRAC went into the sericulture programme was in an effort to search for ways to provide income for landless women who represent a large percentage of BRAC's target group. Silkworm rearing is a labour intensive activity which is usually done at home. 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 first step in the process is the establishment of mulberry sapling nurseries. In September BRAC supplies group members with mulberry cuttings which they plant. These saplings are harvested one year later and replanted on roadsides and homesteads.

Most of the mulberry saplings are planted along roadsides and this is a unique feature of the Bangladesh sericulture scene since in most other countries block plantations (bush) are the preferred mode of growing mulberry. BRAC negotiates a 20 year lease with the Union Council and then submits schemes to WFP. This is followed by selection and training of caretakers, supply of saplings to caretakers for planting, arranging for payment of wheat and monitoring the progress of road plantations.

The next level after plantation is the rearing of silkworms. BRAC provides training to woman group members in rearing. There are chawki rearers who get additional training in the rearing of chawki (young age) silkworms. The chawki rearers are given eggs that they hatch and rear the worms for 10 days and then they sell some of the late age worms to other rearers keeping some for themselves. Late age worms are then reared to cocoon stage.

Rearers sell the cocoons either to BRAC reeling facilities or to other reelers. Reeling is the process of unwinding the yarn from the cocoon. Once the yarn is reeled it is subject to further processing such as degumming, doubling and twisting in preparation to being woven into fabric.

2. ACHIEVEMENTS AND CHANGES DURING RDP III

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). In the five years from 1990 to 1994 there was substantial growth in nurseries as can be seen from Table-1.

Mulberry Plantation

Group members have planted mulberry saplings mostly on roads. The preponderance of roadside mulberry plantations is a unique feature of the Bangladesh sericulture scene. Land is used that would otherwise be unproductive.

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 70%. Caretakers who look after second and third year trees are assigned 1000 trees. After the third year the rearers themselves look after the trees.

Caretakers have to be willing to work outside the home for most of the day. This precludes those women who have a small child at home. Since they have to be at the plantations during the day they have to find an alternative way for the completion of household duties. Caretaking has provided group members with income as well as some mobility. (If wheat is valued at Tk 6 per kg then new plantation caretakers are earning Tk 5,500 and old plantation caretakers are earning Tk 6,600.)

At the end of 1993 fundamentalists and local vested interests cut down many trees on roads. Caretakers bore the brunt of the attack since they faced harassment and suffered loss of income. Group members showed tremendous resilience and courage in facing these problems.

The number of caretakers looking after roadside trees is given in Table 2.

Caretakers have been very successful in taking care of road side plantations and as a result of their efforts there was an enormous expansion in the number of trees planted from 1990 to 1994. Table 3 shows the surviving plantation.

The growth in plantation exceeded the rate projected in the RDP III proposal which was that 11 million mulberry trees would be planted and surviving by 1994. At the end of 1994 there were 15 million mulberry trees on the roadsides of which 6.7 million were planted in 1994. Factoring in mortality from different causes we can say approximately 13 million trees will eventually be productive.

BRAC smoothed out the procedures of wheat delivery, sapling supply and other logistical inputs. The progress of plantations was checked both through WFP and BRAC internal reports. The programme was helped in this process by the monitoring department which carried out a survey to determine the number of surviving trees in selected area offices.

Silk Worm Egg Supply

Silkworms are classified into two broad categories, multivoltine and bivoltine. Multivoltine varieties are better acclimatised to

tropical conditions but have lower productivity than bivoltine varieties that are better adapted to temperate climates. The yield from Bangladesh silkworm cultivation is low by world standards. The average yield for BRAC growers is 14-16 kg per 100 DFL (Disease Free Laying) in the humid seasons and 21-25 kg in the better seasons. In India, rearers get average yields of 25 kg with multivoltines and 40 kg with multi-bivoltine crosses. In China, where bivoltines are the norm, the yield is even higher. The primary reasons for low yields among BRAC rearers are lack of skill, unhygienic facilities, the use of inferior quality leaves in feeding, high humidity in some rearing seasons and - most important - the low quality of eggs.

BRAC buys a majority of its eggs from BSB, but government seed production is beset by quality problems. BSB has tried to counter this by introducing new hybrids and doing more thorough inspection. While BSB seed production centres have good infrastructure, they suffer from inadequate disease control, low quality eggs, badly managed hybrid seed production, uneconomic price setting and non-functional cold storage facilities.

In mid 1992 there was widespread infection of the layings and BRAC requested the Sericulture Board to allow the import of eggs from outside as well as to allow qualified private institutions to produce eggs. The Textile Ministry agreed to both proposals. In February 1993 BRAC first imported 10,000 DFLs of silkworm eggs from Shaanxi Farm Care in India. These eggs were multi-bivoltine crosses. Shaanxi is one of the best egg producing centres in India. The results of rearing from these eggs were very good. Some rearers obtained yields on the order of 50 kg. BRAC has continued to import eggs from India. In 1994 approximately 300,000 DFLs were imported from India. The results of rearing these DFLs have been variable with some rearers doing well but others doing badly. The problem is the adaptability of these improved varieties to local conditions.

There are also plans to import eggs from other countries, notably China. In early 1995 BRAC successfully tested some Chinese varieties in the field. Although imported eggs are very good quality not all rearers can successfully rear them and the risk associated with these layings is considerably higher than for local multivoltine.

Proshika has established a small grainage facility, and BRAC has used its eggs. The grainage is set up along the lines of AIRD in Bangalore and makes use of contract growers for seed cocoons. The disease inspection procedures are good and there has been no problem with pebrine.

BRAC Seed Production

BRAC's first venture in seed production was the establishment of a small seed production centre in Natore in the middle of 1993. At this facility parents stocks were maintained over a six month period. Meanwhile BRAC, with the help of consultants from Mysore, established a high quality mulberry plantation in Shajadpur (in Jamalpur region) and started a small grainage in Jamalpur. Rigorous pebrine inspection procedures were instituted. The stocks from the Natore production were moved to this centre. The facility has been maintaining good stocks of bivoltine worms. BRAC has also established a plantation in the Mymensingh area and a grainage is being built in Rajendrapur.

The BRAC seed production centre has the advantage of having excellent mulberry varieties. However as yet BRAC has only engaged in small scale production, and as it increases production it must be careful that quality is maintained.

BRAC seed production infrastructure, now consists of the following components:

I. Jamalpur Seed Production Centre

This is a functional seed production centre which consists of:

- Shabazpur seed farm: This seed farm consists of 10 acres of which 8.5 acres consists of mulberry plantation mainly S₁ and C₇₇₆ varieties. There are rearing buildings and other facilities. This facility can help produce 400,000 DFLs.
- Jamalpur town grainage: This is a small facility which maintains the parent stocks of cocoons in conjunction with the seed farm.

In 1995 Jamalpur released 10,000 DFLs of bivoltine seed for testing in the field.

II. Mymensingh Seed Production Centre

The seed production is not yet started but it has

- Bhaluka seed farm with 6 acres of plantation. Unfortunately BRAC has run into land dispute at this site and this has delayed the work at this centre.
- Rajendrapur grainage: This is under construction and will have cold storage facilities.
- Trishaal farm with a total area of 9.5 acres in which mulberry will be planted this year.

There has been substantial growth in the number of DFLs reared as can be seen from Table 4.

However under the RDP III proposals BRAC had targeted much higher growth (namely between 3.5 to 4 million in 1994). The reasons for slower growth was lack of availability of good quality seed and seasonal variations in return to the farmers.

Cocoon production was 415 tonnes in 1994 similar growth but again in 1994 there was production of 415 tonnes against the RDP III proposal projection of 780 tonnes. Taking a renditta of 22 this would translate into silk yarn production of 19 tonnes (including spun yarn and reeled yarn) against an RDP III projection of 45 tonnes.

Rearing

BRAC classifies its rearers into three categories, chawki rearers, late age rearers and progressive farmers. Rearers are mostly women and from BRAC's target group. They must be willing to be mobile and undertake some amount of risk.

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 programme. 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. Chawki rearers are partially protected from the low quality cocoons prices by the fact that they get some money for rearing chawki worms.

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 were introduced in RDP III. 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 or no incentive to improve the situation. BRAC now encourages rearers to have separate rearing houses and has been extending loans to for this purpose. Rearer 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.

Annual earnings : An examination of the earnings of 60 rearers in the Titpolla area in the Jamalpur region in 1994 is presented in Table 5.

In RDP III proposal it was projected that the number of rearers would be 6,000 in 1993 and 11,000 in 1994 which was roughly achieved.

Chawki Rearing Centre: Organised chawki rearing centres, with good chawki gardens and facilities are necessary for further improvement in rearing. BRAC chawki rearers do not possess the resources to invest for such a facility. BRAC has established one centre for chawki rearing which also serves as a demonstration centre for chawki rearers.

Training

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 find 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. In the meantime BRAC has been building training centres in Mymensingh, Jessore and Natore. The Mymensingh training centre is now operational and the other two are still under construction. There are plans to develop centres in Savar, Faridpur and Nilphamari.

BRAC has sent its Programme Organisers for training to several research institutes. The following institutes have been utilised by BRAC:

Bangladesh Sericulture Research and Training Institute (BSRTI), Rajshahi:

BRAC regularly sends its POs for training to attend short courses in general sericulture. In addition BRAC sometimes requests special training on particular subjects. For instance in 1993 three POs were sent for training seed production.

Central Sericulture Research and Training Institute, Mysore, India: In 1994 BRAC sent four POs for a short course in bivoltine rearing at CSRTI, Mysore and another PO went for a 6 month course in Tropical Sericulture.

In the past BRAC has also sent POs for training to AIRD, Bangalore. In 1995 BRAC will be sending POs for training to Zhejiang Agricultural University in Hangzhou, China.

In the middle of 1994 a team from BRAC visited Hangzhou, China to see the sericulture practices in China. Hangzhou is in Zhejiang province and is the second highest silk producing province in China. A Chinese team also visited Bangladesh to see the sericulture programme. There are plans to send staff for training to China in the areas of seed production, mulberry cultivation and silkworm rearing.

Reeling

During the initial stages of BRAC's sericulture programme 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. By 1992 BRAC had reeling centres in Manikganj, Jamalpur, Monirampur, Natore, Pabna, Atghoria and Taraganj.

In 1992 BRAC also experimented with giving reeling units to group members in an effort to decentralise reeling operations. However these reeling operations ran into problems because the outbreak of pebrine disease in mid-1992 led to problems with quality and quantity of cocoons. Consequently BRAC had to step in and take back the reeling operations under its own control.

In RDP III BRAC closed its reeling centres in Natore, Pabna and Monirampur. A unit was formed in Sherpur when BRAC took back group member reeling operations under its own control. Later BRAC opened a new centre in Kushtia and expanded its reeling operations in Jamalpur, Atghoria, Sherpur and Taraganj. BRAC also decided to move its reeling centre in Manikganj from the Foundation to another site and installed a multiend reeling machine from India at this site. BRAC now has six reeling centres in Manikganj, Jamalpur, Kushtia, Atghoria, Sherpur and Taraganj.

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 are producing. The reeling units are supervised by one reeling PO.

Reeling went through a very rough period from the very beginning of RDP III. There were several factors acting in confluence which exerted much pressure on the reeling establishments. In mid to late 1992 the spread of pebrine caused a shortfall in the quantity and quality of cocoons available in the market. In 1993 the price of Chinese yarn fell from a high of Tk 2000 per kg to Tk 1200 per kg. At the same time the government proceeded to lower the tariffs on silk yarn under the restructuring process approved by the World Bank. The consequent losses in the reeling sector led to downward pressure on the price paid for cocoons. The fundamental problem of the reeling centres is that they are squeezed between two producers. On one hand rearers need to get a good return from rearing but on the other hand the price of silk yarn is very low on the market. The quality of the cocoons produced does not match the prices being paid for these cocoons.

Weaving

In 1991 the Rural Enterprise Project set up a silk weaving unit in the Gorpara Area Office in Manikganj region. BRAC brought in a master weaver from Rajshahi to help set up the looms and give training to women who would work at the centre. In 1992 the sericulture programme took over the operation of the centre. Initially there were problems with quality but those were solved and the production was channelled through Aarong once the quality came up to Aarong's standard. In 1994 the centre was being co-ordinated by AAF which directly buys all the output from this centre. The centre started with ten hand looms which was expanded to fourteen looms.

REP also started contracting work for the production of silk fabric to weavers in Kumarkhali, Shajadpur and Ullapara. These are traditional cotton weaving areas but the weavers were successful in switching over silk. This silk is also marketed through Aarong.

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

All weaving is presently done on handlooms. Local yarn is used as weft and imported yarn for warp. BRAC has experimented with weaving silk on power looms and will experiment with mixing silk with other fibres and weaving on power looms.

Marketing

In 1993 the sericulture programme carried out test marketing of silk fabric from Gorpara to see the market response to this silk. Approximately 1700 yards of silk were sold to private customers and designer shops. The favourable response to Gorpara silk allowed BRAC to expand its silk fabric production and channel the products through Aarong. BRAC also did a small survey of garments and buying

houses and found a large potential segment in the garment sector. This sector is not interested in balaka silk but in cotton silk mixed fabrics. The potential sales in this sector are extremely high and the BRAC Textile Unit is presently marketing cotton check fabric to the garment sector.

The weaving centre along with the contract weavers produced 25,000 yards of balaka silk in 1994 which was marketed through Aarong. However this is only 10% of Aarong's requirement for balaka silk which was 250,000 yards last year. Aarong also does some export, mainly through alternative trading organisations in the West. Recently Aarong has opened branches in London and Vancouver which will give it direct access to these markets.

Environmental Impact

In general the impact of the programme is very favourable since the biggest component is the mulberry plantation. Planting mulberry trees on roadside verges is extremely beneficial in terms of soil erosion. The trees are a source of fuel wood which reduces the pressure on the fuelwood supplies in the rural areas. The establishment of trees has provided employment for caretakers and the leaves can be used as a source of fodder if not used for silkworm rearing. There is no irrigation provided for the trees nor is any chemical fertiliser used for the roadside plantations. Therefore the problems of high input and draining the water table because of irrigation are not present. Pesticides are rarely used in the roadside plantations and therefore the adverse effects of pesticides are not present.

Silkworm rearing carries very little environmental risk. Silkworms have been domesticated for years in Bangladesh and the by products from rearing such as rearing litter can be recycled for use as fertiliser. The only hazard results from disinfection before the start of the rearing cycle when formalin and bleach are used. BRAC will be searching for ways to minimise this risk by informing members about the dangers of these chemicals and encouraging less risky ways to use these products.

Reeling has the problem of utilising scarce fuel supplies. Plentiful supply of water is another prerequisite for successful reeling operations. Reeling itself can involve several health hazards such as infection of the hands from the water in which the cocoons are being reeled. Eye strain from having to look at the fine filaments of the silk yarn as it is being reeled. Drying of cocoons also involves the use of fuel. Safety and health of the workers has to be ensured. Reeling centres now carry some basic first aid supplies for the workers especially for the hand when they become infected. Supervisors will take steps to ensure that the reeling water is kept clean so that the possibility of infection is lessened. Unfortunately Bangladesh has not yet got

into widespread use of solar water heaters but BRAC will explore ways to use these water heaters to decrease the pressure on fuel. At the same time the problems of drying cocoons through alternate solar sources needs to be explored. Schemes such as Ushna Koti which is a solar/ wood cocoon drying unit developed in India need to be explored.

The processing of silk fabric involves use of bleaching agents, chemical dyes and acids. These add to the health risk of workers if proper handling is not carried out. In addition there can be local ground water pollution if the water from these operations is not processed properly. BRAC will explore ways to minimise these hazards by instituting proper practices where possible and by encouraging the use of vegetable dyes wherever possible. Proper use of chemical dyes and proper disposal of effluents from these processes will also be encouraged.

3. LESSONS LEARNED

Looking at the progress of the sericulture programme the programme has been very successful in plantation but the average yield per 100 DFL is low and the renditta at reeling centres continues to be very high. This is cause for some concern for the programme. The strengths of the programme lie in good growth in plantation, rearers and training. The weakness of BRAC's programme lies in the cocoon productivity, reeling efficiency and lack of experience in large scale egg production.

An analysis of the causes for the low yield and reeling centre problems can be traced to inadequate DFL supply, lack of proper rearing infrastructure, lack of chawki gardens and chawki reeling facilities and the lack of proper MIS in the cocoon and post cocoon processing activities in the sector.

In the case of DFLs, the supply from the government centres continues to be low quality, BRAC own grainage has been less than anticipated in production and this has led to a shortfall in supply. BRAC has experimented with importing silkworm seed from India but the results have been variable. Some rearers have been extremely successful but many have also lost their crop. Therefore HYV seed represents a higher gain but higher risk technology. Upgrading of silkworm varieties faces two constraints. One is the condition under which rearing takes place and the other is the weather. Weather is a problem for seed production. The best season for rearing HYV DFLs is Agrahayani (October - November). If we want to supply the rearers with CB seed in Agrahayani, then we are forced to rear the seed cocoons in very unfavourable condition during August - September when the temperatures and humidity are high. Bivoltine seed can of course be stored in cold storage but then the rearers have inadequate rearing facilities and face

problems with leaf supply especially during the last stage of rearing.

The results of rearing Indian cross breeds are variable with higher risks for rearers and needs to be synchronised with the appropriate season.

Resource constraint on the part of the rearers will continue to be a problem and BRAC's goal of concentrating on the very poor makes this inevitable. BRAC's strategic decisions regarding sericulture resources must take this into account.

Reeling centres have had a difficult time in their operations. They have been faced on one hand by the falling price of yarn and on the other hand by the low quality of cocoons that are being produced by the project. In addition to this the reeling centres have to be careful about deterioration of cocoon quality during storage. The centres have not been utilised to the full capacity during the last year mainly due to a shortage of cocoons. Reeling operations need to be streamlined to ensure successful operations. There must be greater use of pedal charkahs for processing low quality cocoons.

BRAC has been successful in maintaining parent stocks of silkworm seed but it has to be careful to maintain quality as it expands to commercial levels of production.

4. SERICULTURE IN RDP IV : THE PURPOSE

The programme aims to promote employment and income generating activities for poor, landless women in rural areas through their involvement in sericulture.

5. OUTPUTS AND PROCESSES IN RDP IV

If BRAC is to achieve real and sustainable progress in sericulture then it must avoid wide horizontal expansion at the expense of productivity. In RDP IV BRAC will be concentrating on upgrading quality first. This implies a scaling down of the original targets to levels that would be more in line with quality. It also requires important differences between the RDP III and RDP IV.

In the next phase BRAC will *cease further plantation of mulberry trees*. The plantation programme has become a victim of its own success! The programme has been ahead of targets by a year and there are enough trees to produce 750 tonnes of silk in 2000, therefore leaf supply poses no constraint to the production of silk. Only 3.5 million trees out of a total of 15 million already planted will be required for the project. Since BRAC is going to concentrate on improving rearing yields it will stop expanding the plantation. The outputs that will result from the project are:

a. High quality silkworm seed

One of the main impediments to the growth of the sector is the lack of good quality seed. In RDP IV BRAC will give great emphasis to building good quality grainages and plans to build 10 grainages each with a capacity of 1 million DFLs. Under the revised targets BRAC will need only 5 million DFLs but the excess capacity is there so that if after the midterm evaluation BRAC finds that it can expand production beyond the targets then it will have the grainage infrastructure to expand. If there is no need to expand capacity beyond 1998 then the excess capacity could be used to rear high quality bivoltine cocoons. If there is any shortfall in seed supply then BRAC will make up the difference through imports and other sources. The targets for seed utilisation are given in the Table 6.

The progress of the grainages will be monitored through production registers and disease (pebrine) inspection registers. BRAC assumes that the government will continue to give permission for private grainage operations.

b. Build chawki rearing centres

The limited resources available to BRAC group members means that rearing takes place under poor conditions. One way to circumvent this problem is to ensure that the worms are reared under better conditions when they are young i.e. at the chawki stage. BRAC will build 400 chawki centres with good quality chawki gardens where the chawki worms will be reared and distributed to late age rearers. Late age worms are more robust than chawki worms and are therefore less sensitive to the rearing conditions. Since the chawki worms will be reared under good rearing conditions late age rearers will find it easier to produce good quality cocoons. The performance of the chawki centres will be monitored through chawki production registers.

c. Cocoon producers

Chawki rearers, progressive silk farmers and late age rearers will be encouraged to further upgrade their rearing facilities. In RDP III a concerted attempt was made to ensure that rearers had the requisite number of rearing trays (dalas) and spinning (chandrakis). This will be facilitated through extension of loans for rearing houses and a model to be developed for the PAs and POs to follow when they inspect them.

Loans will allow the farmers to upgrade their equipment and rearing facilities. There has been improvement in the number of rearing trays and spinning trays during RDP III and now BRAC will concentrate on trying to improve the rearing house itself i.e. sufficient ventilation and space for rearing. The performance of

the rearers will be monitored through cocoon production and purchase registers.

d. Efficient reeling operations that match cocoon quality to reeling technology.

BRAC will be building 10 new reeling centres with a total production capacity of 150 tonnes. Better accounting practices and better information systems to ensure greater transparency in operations will be a feature of these centres. BRAC will concentrate on better sorting of cocoons and better management of reeling to match cocoon quality with reeling technology. Only better quality cocoons will be reeled in the reeling centres and low quality cocoons will be processed in pedal charkahs. Any additional reeling capacity if needed after 1998, will be sought through commercial loans. The progress of the reeling centres will be monitored through reeling centre production registers, sales registers, renditta registers, reports and accounts.

e. Trained rearers, chawki rearers, progressive silk farmers, reelers and staff

BRAC will continue to train a large number of group members in rearing at the Area Offices. Progressive silk farmers and chawki rearers and PAs will be trained at the sericulture resource centres. There will be an additional three training centres built by 1998. In addition to sending POs for training at BSRTI, Rajshahi, BRAC will also send POs to CSRTI in Mysore, India and Zhejiang Agriculture University in Hangzhou, China. The progress of the training will be monitored through training reports and studies of before/after production of trainees. Table 7 shows the training targets.

f. Sericulture resource centres

BRAC will be building three new sericulture training centres. These centres will have dormitories, rearing houses and plantation. Each centre will have the capacity for 5600 participant days. The training of chawki rearers, progressive silk farmers and sericulture PAs will take place at these centres. The progress of the training centres will be monitored through training reports.

g. Improved sericulture MIS

One of the weaknesses of the programme is the lack of a good information system that can readily give correct data on different aspects of the programme. In RDP IV the programme will introduce information systems to better track the performance of the programme. There will be emphasis placed on proper maintenance of documents and of reporting to different levels such as Area Office, Regional Office and Head Office. Accounting procedures for

operations such as reeling centres and grainages will be streamlined and information systems for these will also be strengthened. In addition to this the monitoring department will be asked to do surveys to check on the quality of information that is coming in. The programme itself will carry out surveys to check on this information. The programme will overhaul the present system with the help of consultants so as to monitor variables such as rearer income, DFL production, yield/batch, imports, cocoon yield, renditta, sales, profitability. This information will be gathered through rearer registers, unit accounts, grainage registers, reeling registers, renditta registers and disease inspection registers.

h. Improved management strategy for sericulture programme

Professional management of commercial enterprises: The programme support enterprises (reeling and grainage) will be managed separately from extension operations. BRAC will investigate the most efficient arrangements to manage these enterprises.

Better information about participant needs: Group member feedback is crucial for testing out strategies and technology choices. Rearer needs keep changing and the programme needs to update its information base regularly. BRAC will monitor these changing needs and see how it can fulfil these needs.

Determining untapped markets for silk fabric: The programme will search for untapped silk markets so that sales do not pose any constraint for the programme.

Enabling relationships with other players: BRAC will seek to coordinate its activities with other organisations such as Government, Donors and other NGOs.

Midterm evaluation

A midterm evaluation will be carried out before March 1998 to assess the progress of the programme and to revise targets if necessary.

Targets

The targets for the programme are given in Table 8.

Cost Recovery

The sericulture programme has experienced difficulties in collecting service charges. In the beginning of RDP III the service charge was levied on the number of trees. This system failed to take into account the underutilisation of trees due to bad quality DFLs and low returns to rearing. The programme therefore changed

the way in which the charge was calculated and it is now calculated on the basis of DFLs reared. In RDP IV this system will continue.

Cost Recovery Projections for the Sericulture Sector (1996-2000) is given in Table 9.

6. ACTIVITIES IN RDP IV

1.1 Establish seed farm and build grainage: Each seed farm will be 18 acres in size and will have 16.5 acres of plantation. *S₁* and *C₇₇₆* and other improved varieties will be planted.

1.2 Train staff in seed production: Since egg production is a very sensitive technology BRAC will send its personnel for training to institutes around the world.

1.3 Start seed production: Once the seed farm is established and the grainage is built the grainage can go into production. The capacity of the grainage will be 1 million DFLs per year.

1.4 Evaluate performance: The performance of the grainages will be monitored through production registers, disease inspection registers and accounts. Feedback will be sought from rearers and the performance of different varieties will be monitored.

A rough calculation of the costs involved in setting up such a grainage is given in Table 10. The costs are approximately 10 million takas per grainage. A total of 10 centres has been provided for in the budget with a production capacity of 10 million DFLs. A total of Tk 100 million has been set aside for these grainages.

Unit

The grainage is assumed to be at half capacity in the first year of operation and at 90% capacity by the third year of production.

2.1 Lease or buy land: A plot of land of 0.16 acres is required for these chawki centres. This land will be bought or leased.

2.2 Establish plantation: A mulberry garden will be established in this land. This garden will have cultural practices that are particularly suitable for producing chawki leaves.

2.3 Build chawki house: Each chawki centre will have a chawki rearing house of 360 sq ft in area. This amount of space will be sufficient to rear 16,000 DFLs to the second stage during the year.

2.4 *Train group members in chawki:* Group members will be trained in chawki rearing. Chawki rearers will be trained at the sericulture resource centre.

2.5 *Lease centre to rearers:* Once the centres are built BRAC will lease them to group members who will rear chawki worms and sell to other rearers. The cost per centre is estimated to be Tk 50,000 and there will be a total of 400 chawki centres built at a total cost of Tk 20 million. The progress of these centres will be monitored through the chawki centre reports and quarterly reports. Details of Chawki rearing centres are given in Table 11.

3.1 *Train rearers:* Rearers have to be trained in rearing. The general rearing training will be three days of training at the area office level. More specialised training such as chawki and progressive silk farmer training will take place at the Sericulture Resource Centre. The progress of training will be monitored through training reports.

3.2 *Encourage rearers to upgrade rearing house with sufficient ventilation:* Rearers will be encouraged to upgrade the ventilation in their rearing houses. Rearing houses at present do not have sufficient ventilation and this will be a high priority for the programme.

3.3 *Help rearers get sufficient equipment:* There were efforts to improve the amount of equipment that rearers had in RDP III. The programme will monitor the amount of equipment that rearers and rearers will be asked to make sure that they have sufficient equipment for the DFLs that they are rearing.

3.4 *Arrange for supply of chawki worms to late age rearers:* Rearers will have access to good quality chawki worms through the chawki centres and BRAC will facilitate these transactions.

3.5 *Help market cocoons:* The programme will help rearers sell their cocoons by finding them purchasers (which could be BRAC or outside reelers).

3.6 *Monitor yields and quality control:* The programme will monitor cocoon yields and cash returns through the rearer registers. Table 12 shows projected returns for rearers.

4.1 *Build 10 reeling centres:* 10 reeling will be built. Each centre will have 500 ends and have the processing capacity to reel 15 tonnes of silk per year.

4.2 *Improve purchase standards and buy high quality cocoons:* The purchasing standards in RDP IV will be higher than that in RDP III. In RDP III, BRAC had liberal standards for the pricing of cocoons and therefore the reeling centres had problems with profitability.

Reeling is a very sensitive to seasonal fluctuation in price and quality.

4.3 *Upgrade drying and storing:* The drying and storage facilities will be improved to minimise storage losses due to deterioration of cocoons in stock.

4.4 *Build up core of skilled reelers:* A very important factor in determining the smooth running of reeling operations is the availability of skilled reelers, BRAC will develop its own reeling staff and has kept a provision on the budget just for training of reelers. Of course once reelers are trained BRAC must take care to keep them interested in working at BRAC facilities.

4.5 *Better information system:* Operations at the reeling centre will be monitored through reeling centre accounts, renditta registers, production and sale.

4.6 *Emphasise quality:* BRAC will emphasise quality in reeling operations. BRAC will improve the accounting and reporting system of the centres. There will be monitoring of reeling centre renditta, production and reeling registers. Each reeling centre will need an investment of Tk 10 million of which a revolving fund will require approximately Tk 2 million which is the amount of money required for four months cocoon stock. One of the goals is to get the average renditta down to 15 by 1998. Long term profitability of the centre is dependent on keeping the renditta low. This can be accomplished by making sure that the centre is reeling cocoons that are good quality and suitable for reeling on multiend machines (Table 13).

5.1 *Training materials development:* BRAC has training courses for rearers, chawki rearers and progressive silk farmers. The training courses will be further developed in line with the package of practices that BRAC will be developing for farmers.

5.2 *Selection of trainees:* Trainees will be selected at the Area Office.

5.3 *Training materials supplied:* Training materials will be supplied to trainees to facilitate their training.

5.4 *Training carried out:* The rearers are to be trained at the area office level for a period of five days. This is convenient for the rearers and many rearers have been trained in this manner. The progressive silk farmers go through a cycle of 13 days training where they are given practical training in silkworm rearing. Chawki rearers go through a 6 day course where they are given training in chawki rearing.

5.5 *Evaluation of training:* Training is to be carried out at several different venues. Although there have been suggestions to lengthen the training course the main difficulty in doing this is that group members have a difficult time staying away from their homes and are reluctant to spend long times at the training centre. This means that the cycle has to be shortened and in fact the training centre runs two cycles simultaneously for the silkworm rearing sessions.

Rearer training	: Tk 12.3 million
PSF Training	: Tk 9.6 million
Chawki training	: Tk 0.84 million
Reeler training	: Tk 2.5 million

Training reports

6.1 *Buy land and establish plantation:* Sericulture resource centres are training centres for PSF, chawki rearers and PAs. These centres will have their own plantation which will be used for training of rearers.

6.2 *Build rearing houses and dormitories and buy equipment:* Rearing houses are necessary since trainees will undergo practical training. Dormitories will be built to house twenty trainees at a time.

6.3 *Start training:* BRAC will try to simulate the conditions that rearers are familiar with in the field.
Tk 15 million for 3 centres

7.1 *Use MIS consultants to revamp information system:* BRAC will overhaul the MIS with the help of consultants. This aim is to have greater transparency in operations.

7.2 *Streamline reporting/accounting:* The programme will make better use of rearer registers, cocoons production reports and other information that is available. Accounts for units such as the grainages and reeling centres will be checked to ensure that correct practices are being carried out.

7.3 *Improve documentation on cocoon yields, renditta etc.:* There are gaps in the information system which will be worked on.

7. MANAGEMENT

The programme will be managed under the Director Field Operations (DFO). The DFO is directly reportable to the Executive Director. The DFO is assisted at the head office by the Manager Sericulture, the Sector Specialist (Sericulture), the Zonal Sector Specialist and the Manager MIS.

At the regional level there are Regional Sector Specialist who assist the Regional Manager in administering the programme. Regional Managers are also assisted by the PO (Reeling), PO (Grainage) and PO (SRC) who run the respective operations in the region. At the Area Office there is PO (EIG) who looks after the programme and are directly reportable to the Area Manager. The PA (Sericulture) is based at the Area Office and is responsible at the field level for the programme.

In RDP IV BRAC will separate the management of extension from the programme support enterprises such as the grainages and the reeling centres. These centres will be run more professionally to ensure profitability and quality control. The extension programme will concentrate on improving rearing yields.

8. BUDGET

An amount of Tk. 379.2 million has been requested for sericulture and silk development. Figure below shows the major heads of expenditure:

Fig.1: Major heads of Expenditures in Sericulture

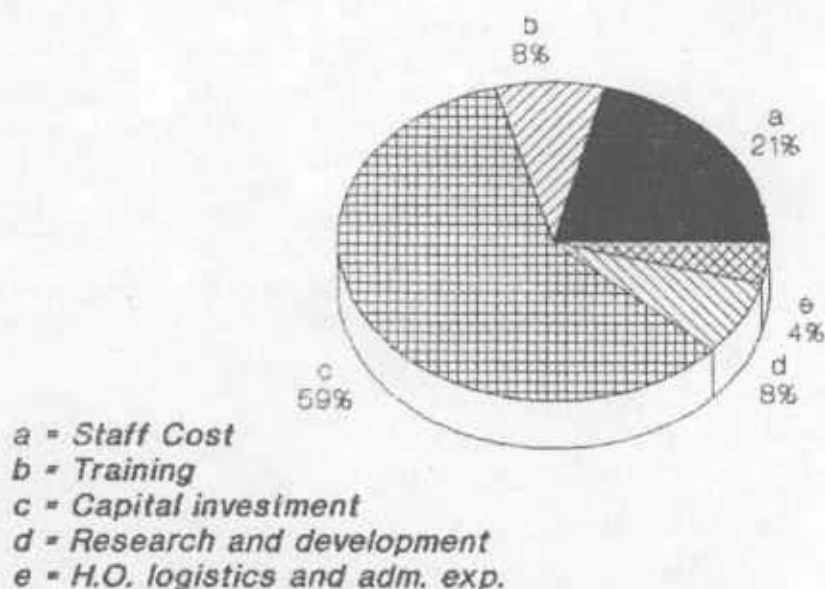


Table 1 : Growth of nurseries during 1990-94

Item	Year				
	1990	1991	1992	1993	1994
Sapling Nurseries (Acres)	137	203	225	481	1613

Table 2 : Number of caretakers during 1990-94

Item	Year				
	1990	1991	1992	1993	1994
Caretakers (No.)	1950	3720	4134	10875	21377

Table 3 : Number of trees surviving during 1990-94

Item	Year				
	1990	1991	1992	1993	1994
Surviving Trees (millions)	1	2.4	4.5	8.5	15.2

Table 4 : Number of DFL reared during 1990-94

Item	Year				
	1990	1991	1992	1993	1994
DFLs (millions)	0.08	0.17	0.19	0.66	2.06

Table 5 : Average earning per 100 DFL (Case study from Jamalpur)

Average yield per 100 DFL	14.4 Kahons
Average Earnings	Tk 2,291
Maximum Earned	Tk 12,311 (595 DFLs)
Minimum Earned	Tk 203 (25 DFLs)
Average earnings per 100 DFL	Tk 1,070
Average service charge per rearer	Tk 192

Table 6 : Targets in seed utilisation (1996-2000)

Item	Year				
	1996	1997	1998	1999	2000
DFL (Millions)	2.8	3.6	4.4	5.2	5.6

Table 7 : Training requirement during 1996-2000

Training	Year				
	1996	1997	1998	1999	2000
Rearer (000's)	9.5	18	13.5	0	0
Chawki	350	250	200	0	0
PSF (000's)	1	2	1.5	0	0
Reelers	75	75	100	0	0

Table 8 : Programme targets (1996-2000)

Item	Unit	Year				
		1996	1997	1998	1999	2000
Raw silk	tonnes	28	44	66	100	140
Renditta		20	18	16	14	12
Cocoons	tonnes	560	792	1056	1410	1680
DFLs	million	2.8	3.6	4.4	5.2	5.6
Yield/100 DFL	Kg	20	22	24	27	30
DFLs/rearer		250	300	350	400	400
Rearers		11200	12000	12571	13056	14000
Leaf required (1 ton per 100 DFL)	tonnes	28000	36000	44000	52222	56000
Leaf/tree	Kg	12	13	14.5	16	16
Trees required	million	2.3	2.8	3.0	3.3	3.5
Trees per rearer	no.	208	231	241	250	250
Total grainages (new)		3	5	10		
SRC (new)		0	1	2	2	3
Reeling centres (new)		2	5	10		
Chawki Centres (new)		175	300	400		

Table 9 : Cost recovery projections (1996-2000)

Subject	Year				
	1996	1997	1998	1999	2000
DFL (million)	2.8	3.6	4.4	5.2	5.6
Rate (Tk/DFL)	0.30	0.5	0.8	1	1
Service Charge (million Tk)	0.84	1.8	3.5	5.2	5.6

Total Service Charge collected (1996 - 2000) = Tk 16.94 million

Table 10 : Cost of setting up a grainage

	Amount				Unit		Cost in Takas			
	Year 0	Year 1	Year 2	Y 3-10			Year 0	Year 1	Year 2	Year 3-10
Item						Unit Cost				
Land	18				acre	15000 0	2700000			
Land development	18				acre	90000	1620000			
Plantation cost	15.5				acre	12500	206250			
Grainage Building	8000				sq ft	400	3200000			
Office Building	1800				sq ft	350	630000			
Equipment										
a) Plantation and Rearing							386500			
b) Grainage							446550			
c) Cold Storage							575000			
d) Generator							75000			
Contingencies							10700			
Seed Cocoons		1600	2560	2880	kahon	150	0	240000	384000	432000
Egg Sheets		29000	46400	52200	no					
Chemicals								20000	20000	20000
Electricity								48000	48000	48000
Grainage Labour		840	1200	1200	man days	40		33600	48000	48000
Maintenance							60000	96000	144000	144000
Supervision Cost						Monthl y				
Seed Manager	1	1	1	1	no	6500	78000	78000	78000	78000
Grainage Assistant	2	2	2	2	no	2500	60000	60000	60000	60000
Travelling Cost						2000	24000	24000	24000	24000
Total Cost							1007200 0	599600	806000	854000
Revenue										
						Price per DFL				
Silkworm Seed		0.58	0.93	1.04	milli on	2.5	0	145000 0	232000 0	261000 0
Net Surplus							- 1007200 0	850400	151400 0	175600 0
IRR							13.1%			

Table 11 : Cost of setting up a chawki rearing centre

	Quantity				Unit	Cost/Unit	Costs			
	Year 0	Year 1	Year 2	Y3-10			Year 0	Year 1	Year 2	Y 3-10
Land	0.16				acres	100000	16000			
Garden Establishment	0.15				acres	20000	3000			
Building	360				sq ft	80	28800			
Repair (Y2 on)			360	360	sq ft	5	0	0	1800	1800
Equipment						Cost/Unit				
a) Dalas		80	5	5	no	30	0	2400	150	150
b) Rearing Stand		6			no	850	0	5100	0	0
c) Net		160				8	0	1280	0	0
d) Thermometer		1				150	0	150	0	0
e) Stove		2				250	0	500	0	0
f) Other								250	250	250
Production Costs										
I Silkworm Seed		1700 0	1700 0	1700 0	DFLs	2.5	0	42500	4250 0	42500
II Garden Maintenance										
a) Fertiliser		72	72	72	kg	10	0	720	720	720
b) Cultural Op Labour		7	7	7	man days	40	0	280	280	280
c) Irrigation								300	300	300
d) Fence replacement								400	400	400
e) Others								250	250	250
III Chemicals								800	800	800
IV Labour		160	160	160	mand ays	30	0	4800	4800	4800
Total Cost							47800	59730	5225 0	52250
Revenue		1600 0	1600 0	1600 0	chaw ki	4	0	64000	6400 0	64000
Net							-47800	4270	1175 0	11750
IRR						17.3%				

Table 12 : Estimated returns for rearers

		Year 0	Year 1	Year 2	Year 3	Year 4	Year 5 -10
Trees	no	250	250	250	250	250	250
Leaves in kg	kg	3200	3200	3200	3200	3200	3200
DFLs reared	no	200	400	400	400	400	400
Yield	kg per 100DFL	18	20	24	28	30	32
Cocoons produced	kg	36	80	96	112	120	128
Price per kg	Tk	45	54	65	65	65	65
Value of cocoons	Tk	1620	4320	6240	7280	7800	8320
Fuel Wood	kg	2000	2000	2000	2000	2000	2000
Value	Tk	1000	1000	1000	1000	1000	1000
Total Revenue	Tk	2620	5320	7240	8280	8800	9320
Cost of leaf	Tk	1600	1600	1600	1600	1600	1600
Service charge	Tk	60	120	200	320	400	400
Labour	Tk	1800	1800	1800	1800	1800	1800
Rearing House	Tk	6000					
Equipment	Tk	2100					
Chawki worms	Tk	800	1600	1600	1600	1600	1600
Disinfection	Tk	200	200	200	200	200	200
Total Cost	Tk	10960	3720	3800	3920	4000	4000
Net Revenue	Tk	-8340	1600	3440	4360	4800	5320
IRR		42%					

Table 13 : Multitend reeling machine centre (Projected)

Land	Building	Machinery	Boiler	Hot air Stilling Chamber (50 kg)	Steam Stirling Chamber (25 kg)	Cocoon rack (20 trays)	Reeling Machine (100 ends)	8 window reeling and 2 three	pan cooking units	Epoiruvette	Denier Scale	Stand	Balance	Physical Balance	Steaming Machine	Book Pressing Machine	Silk storage almbah	Contingency (10%)	Raw silk per day	Reelids	Cocoon required per day	Working days in year	Cocoons required for year	Cocoon cost per kg	Cost of cocoons	Wage rate per kg silk reeled	Elec/Fuel per kg silk	Monthly Util & Main	Wages	Elec/Fuel	Util Main	Reeling Manager	Reeling Assistants	Total Costs	Revenue	Silk Yarn	Silk waste as % of Yarn	Silk waste	Total Revenue	Net	IRR	9.2%	Cost																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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LOGICAL FRAMEWORK ANALYSIS SERICULTURE IN RDP IV

<u>Narrative Summary</u>		<u>Measurable Indicators</u>						<u>Means of Verification</u>	<u>Important Assumptions</u>
Goal		See RDP IV LFA						See RDP IV LFA	Political stability GOB and NGO relations are okay
To develop an organisational base from which the landless poor are involved in a sustainable process of poverty alleviation and empowerment									
Purpose									
Provide income and employment generation opportunities for poor landless rural women through sericulture.									
			96	97	98	99	2000	Mid term Evaluation	Political stability
		Rearers(000's)	11.2	12	12.6	13	14.1	Cocoon purchase registers (ind rearer)	No change in GOB policy
		Per capita	2.7	4.3	5.9	7.5	8.4	Reeling register and reports	
		Income (Tk 000's)							
		Reeling Jobs	180	450	900	900	900		
Outputs									
1	High quality silkworm seed.		96	97	98	99	2000	Grainage Production and Pebrine inspection Registers	Government maintains permission for private grainage operations
		DFL(millions)	2.8	3.6	4.4	5.2	5.6	Chawki Production Registers	
2	Chawki rearing centres		96	97	98	99	2000	Midterm evaluation	
		Total New Centres	175	300	400	400	400	Cocoon production and purchase registers.	Credit available from credit program
3	Cocoon producers		96	97	98	99	2000		
		Rearers(000's)	11.2	112	12.6	13.0	14.1		
		Cocoons(tonnes)	560	864	1230	1560	1800		
		Avgyield(kg/100 DFL)	20	24	28	30	32		
4	Efficient reeling operations that match cocoon quality to reeling technology.	10 new reeling centres with capacity 150 tonnes by 1998						Reeling centre production & sales registers, reports & accounts	
			96	97	98	99	2000	Renditta register	
		Cap (ton)	30	75	150	150	150	Training reports	
		Cap Util(%)	50	62	67	87	95	Study of before/after production of trainees	
5	Trained rearers, chawki rearers, progressive silk farmers, reelers and staff		96	97	98	99	2000	BRAC reports	
		Yearly Training	9.5	13	13.5	0	0		
		Rearer (000's)	350	250	200	0	0		
		Chawki	1	2	1.5	0	0		
		PSF (000's)	75	75	100	0	0		
		Reelers							
6	Sericulture resource centres		96	97	98	99	2000		
		Total New Centres	0	1	2	2	3		
		Each centre with capacity 3600 participant days						Accounts of each unit	
7	Improve sericulture MIS	Timely and accurate reports on i)rearer income ii) DFL prod + capacity(yld/batch) + imports iii) kg cocoons/100DFL iv)renditta v) purchase volume + value vi) sales volume + value vii)unit level profitability						Survey and regular checks on reports	
		Professional management of commercial enterprises						Strategy Documents	Silk market niches can be found.
		Better information about participant needs						Quarterly reports.	
		Determining untapped markets for silk fabric							
8	Improved management strategy for sericulture programme								

Enabling relationships with other players

Other players are willing to participate in relationships.

Activities			
1.1 Establish seed farm and build grainage	Each farm has 18 acres	BRAC reports	
1.2 Train staff in seed production	Tk 10 million per centre	Grainage centre	
1.3 Start seed production	1 million DFLs per centre	production reports	
1.4 Evaluate performance	Tk 100 million for 10 centres		
2.1 Lease or buy land	Cost per centre: Tk 50,000	Quarterly Reports	
2.2 Establish plantation	Centre Capacity: 16,000		
2.3 Build chawki house	DFLs per year		
2.4 Train group members in chawki	Tk 20 million for 400 chawki		
2.5 Lease centre to rearers	centres		
3.1 Train rearers		Quarterly Reports	
3.2 Encourage rearers to upgrade rearing house with sufficient ventilation			
3.3 Help rearers get sufficient equipment			
3.4 Arrange for supply of chawki worms to late age rearers			
3.5 Help market cocoons			
3.6 Monitor yields and quality control			
4.1 Build 10 reeling centres	Tk 100 million for 10 new reeling	Training reports	
4.2 Improve purchase standards and buy high quality cocoons	centres with total capacity 150 tonnes	Accounts, program reports	Trained reelers stay with BRAC units
4.3 Upgrade drying and storing		Reeling reports	
4.4 Build up core of skilled reelers	Reeler training		
4.5 Better information system	Improve accounting and reporting		
4.6 Emphasize quality	Renditta of 15 by 1998		
5.1 Training materials development	Rearer training: Tk 12.3 million	Training reports	
5.2 Selection of trainees	PSF Training: Tk 9.6 million		
5.3 Training materials supplied	Chawki training: Tk 0.54 million		
5.4 Training carried out	Reeler training : Tk 2.5 million		
5.5 Evaluation of training			
6.1 Buy land and establish plantation	Tk 15 million for 3 centres	Training centre reports	
6.2 Build rearing houses and dormitories and buy equipment			
6.3 Start training			
7.1 Use MIS consultants to revamp information system			
7.2 Streamline reporting/accounting			
7.3 Improve documentation on cocoon yields, renditta etc			

INCOME GENERATION FOR VULNERABLE GROUP DEVELOPMENT

1. 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 450,000 families in rural Bangladesh receive monthly food rations of 31.25 kgs 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.

2. ACHIEVEMENTS AND CHANGES DURING RDP III

This programme has made a significant contribution in raising the income level of disadvantaged rural women who would otherwise be unemployed. They are now an active and productive work force, with improved income and a better standard of living. For many, this programme represents their sole source of income.

Initial success of the programme led to its expansion, and by June 1990, the programme covered 32 thanas benefiting 53,724 women. From July 1990, the second two-year cycle began and the programme covered 36 thanas in 15 districts, benefiting 80,000 cardholders.

In the 1992-94 VGD cycle, 107,211 VGD cardholders are selected and over 18,000 sanitary latrines supplied. Since July 1994, the has covered an additional of 175,000 VGD women. Over Tk 14 million was disbursed as loan in 1988 and 1990 to 15,319 borrowers. During 1990-94, Tk 288 million was disbursed to 165,652 borrowers. One aim of the programme is to ensure that the women earn a monthly income of at least Tk 200 by the end of two years. The average has been Tk 180 for poultry workers, for key rearers Tk 193, for chick rearers Tk 596, and for feed sellers Tk 627. The average income of an egg collector is Tk 261 per month.

One of the specific objectives of the VGD programme is to reduce poultry mortality. At the outset of the programme (Dec. 1992) the mortality rate was 10.7% per month, and at the end of the programme it was 4.8%. Egg consumption has also increased from 0.24 eggs per family per week to 2.07.

3. LESSONS LEARNED

Several lessons have learned:

1. Relief oriented activities cannot bring sustainable change in the livelihood of the poor.
2. Destitute women can actively participate in development activities if they are provided with training, input supply, credit etc.
3. Co-operative efforts between the government, NGOs and international donors can make a significant contribution in raising the income of VGD women.

4. IGVGDP: THE PURPOSE

To increase income of VGD women by promoting income generating activities especially poultry.

5. OUTPUTS AND PROCESSES

1. Trained manpower

Within 5 years 300,000 VGD will be trained as poultry workers chick rearers, key rearers, feed sellers, egg collector, pullet rearers, model rearers, hatchers and 224 trained staffs.

2. Increased Production

The following magnitude of production is planned per unit: 287,660 key rearers (3 egg/day/key rearer), 1500 chick rearers (1000 day old chicks rearing/year), 6000 poultry workers (each poultry workers vaccinates and treatments of 2000 birds), 360 feed sellers (each feed seller sells 100 kg feed/day), 280 hatchers (each hatchers produces 500 day old chicks/month), 1680 egg collectors (each egg collector collects 300 eggs/week and sell), 1680 model rearers (7eggs/day/model rearers), 840 pullet rearers (400 pullet rearing/rearer/year).

3. Enterprises other than poultry will be developed poultry:

60% of VGD women i.e 180,000 VGD women will be involved in other income generating activities in addition to poultry such as cow rearer, goat rearer, vegetable cultivator, restaurant, grocery shop. VGD women receive loans through the DRR/WFP VGD credit schemes.

4. VGD Groups:

7500 village level VGD groups will be formed with 35 to 45 members in each village organizations. Sanitary latrines are to be distributed to the VGD card holders.

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.

6. ACTIVITIES DURING RDP -IV

a. Selection and Training:

300,000 VGD women are selected as per criteria and training are provided to 100% VGD women.

To prevent poultry mortality and to develop poultry rearers, one VGD cardholder from each village will be trained and will be given responsibility for the vaccination and treatment of birds in her village. The training package contains poultry management, basic treatment of diseases and vaccination. Poultry workers charge a service fee for vaccination and treatment of birds and for medicine.

Women will also be trained as chick rearers, in order to ensure a continuous supply of HYV birds at the village level. They will raise day old chicks in their chick rearing units (CRU) for two months and will sell them, mainly to key rearers.

VGD women will be given training in basic poultry management and will be developed as key rearers. Each key rearer will rear 10 birds. One poultry feed sales centre will be established in every thana to supply balanced feed for the birds.

One agent from each ward, comprising 5-7 villages, will collect egg from the key rearers. Egg collectors and feed suppliers will be introduced to protect the VGD producers from exploitation by middle men, and to provide a regular market. To increase the supply of day-old chicks 2 hatcheries will be established at each thana level.

In order to make available HYV pullets for key rearer, pullet rearers will be developed. Each pullet rearer will rear 2 month 100 birds for 3 months and will sell to key rearers. 15 pullet rearers will be developed in each thana.

In order to make available productive eggs for hatchers model rearers will be developed. Each model rearer will rear 25 productive birds. 30 model rearer will be developed in each thana.

b. Inputs Supply:

Supply of day old chicks for chick rearers, pullets for pullet rearers, kit boxes and vaccines for poultry workers and productive eggs for hatchers. The day old chicks will be supplied by the hatcheries of the DLS and also by local hatcheries. The chicks are high yielding varieties which are cross-bred with local varieties in order to ensure higher laying capacities and better adaptability to the local climate.

c. Credit support:

Credit support to 300,000 VGD borrowers in five years with 10% in 1996, 33% in 1997, 50% in 1998, 83% in 1999 and 100% in 2000.

Loan Size for Poultry:

Poultry Rearing	Tk. 1000-2000
Chick Rearing/Hatchery/Pullet Rearing	Tk. 7000
Other Activities	Tk. 2000-5000

d. Follow up:

Follow up is done with maintaining schedule..

e. Marketing:

1680 egg collectors are developed for marketing.

f. Coordination with GOB and other Agencies:

Coordination is done with monthly meeting at thana and district level and held of workshop at thana and district level every after 6 month and yearly central level workshop with district level workers.

IGVGD has proven to be a viable and useful self-employment programme for rural women. During RDP IV the programme will be expanded from its present coverage of 36 areas to 56. The density of card holders will be increased from 2,000 women per union to 3,000. Until now, credit facilities were provided only during the first two years. During the next phase, credit will be continued beyond the first two years. Some new secondary activities will also be undertaken. The programme will maintain its current structure and administrative setup.

Table 1: Target Plan for RDP IV

Category of Participants	1996	1997	1998	1999	2000	Total
1. Poultry worker	3000	-	3000	-	-	6000
2. Chick rearer	750	-	750	-	-	1500
3. Key rearer	93830	50000	93830	50000	-	287660
4. Feed seller	180	-	180	-	-	360
5. Egg collector	840	-	840	-	-	1680
6. Pullet rearer	420	-	420	-	-	840
7. Model rearer	840	-	840	-	-	1680
8. Hatcherer	140	-	140	-	-	280
Total	100000	50000	100000	50000	0	300000

7. MANAGEMENT

There is Sector Specialist based at head office. He coordinates the IGVGD programme. There are regional sector specialists who are responsible to supply logistic and technical supports for implementation of the programme. There are 5 area coordinators based in the fields coordinate with Govt. officials and assist Regional Managers for implementing the programme. There are P.Os and Area Managers in each thana who are directly implementing the programme.

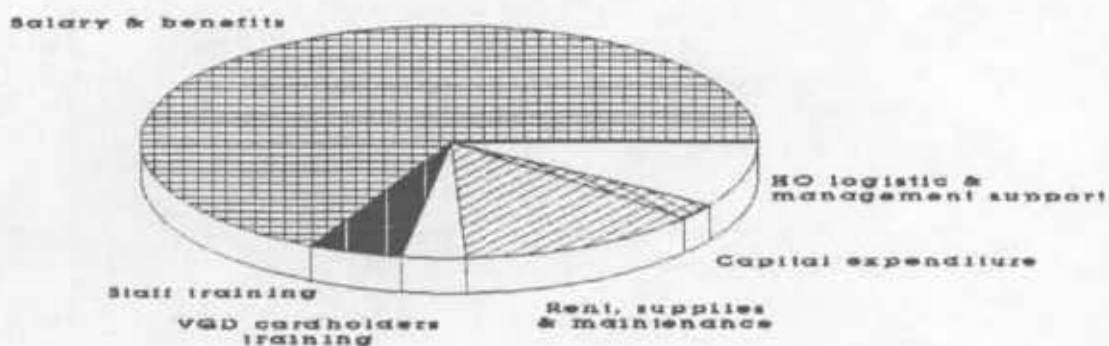
8. AN AMOUNT OF TK. 210 MILLION HAS BEEN REQUESTED FOR IGVDG

Table 2: Budget for IGVDG Programme

Heads	Tk.
01. Salary & benefits	122,454,000
02. Staff training	9,006,000
03. VGD Cardholders training	6,000,000
04. Rent, supplies & maintenance	23,520,000
05. Capital Expenditure	4,050,000
06. H.O logistic & management support	16,503,000
Total	181,533,000
inflation adjusted cost	28,431,741
Total	209,964,741

Figures below shows the major expenditure heads.

Figure: Major Expenditure Heads under IGVDG Programme



LOGICAL FRAMEWORK ANALYSIS
INCOME GENERATION FOR VULNERABLE GROUP DEVELOPMENT (IGVGD) - RDP IV

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTIONS
Goal: To develop the organisational base from which the rural poor are involved in a sustainable process of poverty alleviation and empowerment	- See RDP IV LFA	- See RDP IV LFA	- See RDP IV LFA
Purpose : To increase income of VGD women by promoting income generating activities especially poultry.	- Additional employment generated for 300,000 VGD women - Participants average income at least Tk. 200/- per month during RDP IV	- Monthly and periodic closing reports - Field monitoring - Evaluation - Family asset survey - Accounting records	- Political stability - No change of GOB and international policy - Availability of funds - Supply of GOB inputs available
Output : 1. Trained Manpower	Within 5 years 300,000 VGD members trained as: Poultry worker - 6,000; Chick rearer - 1,500; Key rearer - 287,660; Feed Seller - 360; Egg Collector - 1,680; Pullet rearer - 840; Model rearer - 1,680; Hatcher - 280; and 224 trained staff	- Interview with participants - Field monitoring report	- As above
2. Increased Production	Magnitude of Production per unit : 287,660 Key rearers @ 3 eggs/day/key rearer - 1,500 chick rearers (1,000 day old chicks rearing per year) - 6,000 poultry workers (Each poultry worker vaccinates and treats 2,000 birds) - 360 feed sellers (Each feed seller sells 100 kg feed per day) - 280 Hatchers (Each Hatcher produces 500 day old chick per month) - 1,680 Egg Collectors (Each egg collector collects and sells 300 eggs per week) - 1,680 model rearers (7 eggs/day/odel rearer) - 840 Pullet rearers (400 pullets per rearer per year)	- Monthly and closing report - Field monitoring report - Supply to outside Project area	- Favourable market environment

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTIONS
Goal: To develop the organisational base from which the rural poor are involved in a sustainable process of poverty alleviation and empowerment	- See RDP IV LFA	- See RDP IV LFA	- See RDP IV LFA
Purpose : To increase income of VGD women by promoting income generating activities especially poultry.	- Additional employment generated for 300,000 VGD women - Participants average income at least Tk. 200/- per month during RDP IV	- Monthly and periodic closing reports - Field monitoring - Evaluation - Family asset survey - Accounting records	- Political stability - No change of GOB and international policy - Availability of funds - Supply of GOB inputs available
3. Enterprises other than poultry	60% of VGD women i.e. 180,000 women are involved in another income generating activity in addition to poultry: Cow rearer; Goat rearer; Vegetable Cultivator; Restaurant; Grocery shop. Year '96 '97 '98 '99 2000 Participants 0% 33% 50% 83% 100%	- As above	- As above
4. VGD Groups	- 7,500 village level VGD groups are formed with 35-45 members in each VO	- Reports and monitoring	- As above
Activities: For each of the 4 outputs 1. Selection and Training	- 300,000 VGD women are selected as per criteria and training is provided as follows: Year '96 '97 '98 '99 2000 Participants 33% 50% 66% 100% 100%	- Interview with Participants - Monthly report	- As above
2. Input Supply	- For Chick rearing units: 1000 day old chicks per unit per year; For Key rearers: supply of 10 pullets per rearer; For Poultry Workers: 6,000 Kit boxes supplied to poultry worker and 200 doses vaccine supplied monthly to each poultry worker from GoB; For Hatcher: 300 Productive eggs supply to hatcher per week by egg collector	- Monthly reports - Records of Area office and Participants	- Day old chick available - Pullets available - Kit boxes and vaccines available
3. Credit Support	- No. of borrowers : 300,000 Year '96 '97 '98 '99 2000 Participants 10% 33% 50% 83% 100%	- Collection Sheets	- Funds available

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTIONS
Goal: To develop the organisational base from which the rural poor are involved in a sustainable process of poverty alleviation and empowerment	- See RDP IV LFA	- See RDP IV LFA	- See RDP IV LFA
Purpose : To increase income of VGD women by promoting income generating activities especially poultry.	- Additional employment generated for 300,000 VGD women - Participants average income at least Tk. 200/- per month during RDP IV	- Monthly and periodic closing reports - Field monitoring - Evaluation - Family asset survey - Accounting records	- Political stability - No change of GOB and international policy - Availability of funds - Supply of GOB inputs available
4. Follow up	- Follow up schedule maintained - Profitability of enterprise	- Field monitoring - Feedback from field - Monthly meeting and interviews with Participants	- As above
5. Marketing	- 1680 Egg Collectors are developed for poultry	- Reports and Records	
6. Co-ordination with GOB and other agencies	- Monthly meeting - Thana level - District level - Workshop - 6 monthly thana level - 6 monthly district level - Yearly Central level with District level workers.	- Meeting minutes - Discussion with related persons	- Willingness of other parties to participate

NON FORMAL PRIMARY EDUCATION PROGRAMME

1. BACKGROUND

*"What about our children?
Must they grow up illiterate and
wait until they are 18 to come to
your programme?" - BRAC Group member.*

During the 1970s, women attending adult education classes organised by BRAC raised questions about their children's education. The statement above reflects a crucial concern of rural parents.

The primary education system in Bangladesh is free and predominantly government run. Since independence in 1971, the government of Bangladesh has given high priority to the principle of Universal Primary Education. During the 1990s, Compulsory Primary Education has also been introduced with a view to achieving 95% primary school enrollment and 70% primary completion rate by the year 2000. According to a recent report published by the Primary and Mass Education Division (PMED) of the government, there are at present a total of 56,165 primary schools in the country comprising, government, non-government registered as well as non-registered non-government schools. In addition, Ebtedaye Madrasahs and Kindergarten schools also provide primary level education.

However, given the long history of under-funding and neglect of this sector, primary education is probably showing scars with the most serious consequences : a relatively high enrollment but low retention and very high dropout rates. It is estimated that nearly 60% of primary school enroll drop out before completing the five year primary school cycle. The system is also beset with other serious problems. The quality of education in majority of these schools is severely limited. Most teachers are usually ill prepared for the responsibility they are entrusted with and are poorly trained. The ones most badly affected and deprived are rural children, particularly girls.

In response to the needs of rural parents, BRAC initiated its Non Formal Primary Education (NFPE) Programme in 1984 to cater to the needs of rural unserved children, especially girls as they are conspicuously under-served by the existing formal system.

2. ACHIEVEMENTS AND CHANGES DURING RDP III

2.1 Achievements

By December 1994 the NFPE programme as a whole was working in 303 thanas in 55 districts, operating from 374 team offices. Through its spacial coverage a total of 28,274 schools were in operation and the total number of students in school was 896,385. Of the total schools running by end 1994, 41% were operating with funding from RDP III. The target for 1994 was to operate 11,683 schools by 31 December 1994, 100% of which was reached. The remaining schools are funded by a separate NFPE consortium of donors.

The following table shows the number of schools under RDP III by region on 31 December 1994.

Table 1: Schools Operating under RDP III by region and type of school (as in December 1994).

Region	NFPE	BEOC	BEOC (girls only)	Total
Chittagong	847	102	0	949
Dhaka	4044	263	0	4307
Rajshahi	3534	534	20	4088
Khulna	1859	225	10	2094
Barisal	191	54	0	245
Total	10475	1178	30	11683

Note: NFPE is for children aged 8 to 10, and BEOC (Basic Education for Older Children) is for adolescents aged 11 to 16. (see later for more explanation of these terms and the process).

Tables 2 and 3 provide a summary picture of total achievements of NFPE since its inception in 1985. A total of 35,208 schools were opened out of which 7,309 were completed during the period. Over 210,000 children graduated from NFPE schools during the period.

Table 2: Schools opened and students enrolled over time since inception (1985-1994)

Year	Schools Opened	Total Schools	Enroll-ment	Total Students
1985	22	22	612	612
1986	153	175	4576	5188
1987	403	578	12097	17285
1988	223	781	6690	23363
1989	1606	2233	48180	66937
1990	2204	3812	69243	117423
1991	2890	6005	86727	183213
1992	5675	11110	170250	336363
1993	12421	20016	408363	636330
1994	9611	28276	311226	896385

Total 35,208

Table 3: Completing schools and total graduates by year.

Year	Schools Completed	Graduates
1988	22	574
1989	154	4457
1990	625	18445
1991	697	20827
1992	570	16750
1993	3515	100210
1994	1725	48814
Total	7308	210077

2.2 Changes made in NFPE during RDP III period

Operational changes: During 1994 the management structure of NFPE was modified. Field Officers were redesignated either as Area Managers or as team in Charge depending on performance and experience. The present Team in Charge has fewer schools within his/her jurisdiction and is responsible for one Team office only. This redesignation has reduced the supervisory hierarchy by one tier. The number of schools within the jurisdiction of each AM has

also been reduced from 2,000 to a maximum of 700, in order to enable better and more effective monitoring and supervision of schools.

Changes in Curriculum: A number of activities have been incorporated to improve the reading and writing skills of learners. *My favorite 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.

The Social Studies curriculum for grades I, II and III is being revised to make children learn "by doing". The skills associated with the new activities are mainly linking cause and effect, communication skills, critical and analytical thinking and basic life skills.

Work is under way to change the existing Math curriculum for all grades. Material developers are currently involved in developing the new curriculum for grade II, III, and V.

With the increase in the number of urban schools, new topics are being included in the existing social studies curriculum in order to make the subject more relevant to children living in slum conditions.

Changes in Programme Design: Aiming to reduce programme costs without affecting quality, Programme Assistants (PA) were recruited to supervise schools from 1993. Terms and conditions of employment of PAs are the same as those under RDP only with a different job description. The minimum educational qualification of PAs is Higher Secondary School Certificate degree. PA strength by the end of 1994 for the whole of NFPE was nearly 1,300.

Interactive Radio Instruction for Teaching English: Interactive Radio Instruction is a method of using radio for imparting education through active learning and interaction between the radio, teachers and students. NFPE is experimenting with this method for teaching English in BRAC schools, for children of classes II and III. A month-long field test using 25-minute audio taped lessons was completed in September of 1994. The test was limited to 4 NFPE schools in Dhaka slums. Rural schools are included in the second testing phase, which will commence from April and May 1995. 20 schools will be included in the test. Depending on the feedback from this phase, this medium of instruction will be used more widely.

Continuing Education: The Library Programme: Graduates from BEOC schools, particularly females have little opportunity or access to printed matter once they graduate from BRAC schools. The danger

that these teenagers may relapse into illiteracy is high unless some form of subvention is provided. The concern over this and efforts to find a solution for adolescent female neo-literates from BRAC schools became a major programme intervention in 1992. A "literacy safety-net" in the form of village libraries or "Kishoree Pathagars" for adolescent girls seemed an apt answer. Such "Pathagars" have been functioning since 1992, providing a forum for continuing education to female BEOC graduates. By end of 1994, 1,858 such libraries were operating with 46,450 members. Due to demand from members and with technical assistance from RDP, new activities were introduced in the libraries such as distribution of seeds to members for vegetable home gardening, tailoring courses and training in poultry farming. Members bore a third of the training cost for these activities. The "Pathagar" programme will also be made open to NFPE/BEOC male graduates to use its services from 1995.

A plan for starting a larger scale Union based library system is underway for 1995. About 10 libraries will be started in 1995 with 1,000 books in each library. The capacity would be enhanced periodically with local contribution and assistance from BRAC. This is an effort to begin an educational process involving the entire community beyond the BRAC graduates.

Education Support Programme: Many NGOs in Bangladesh are trying to help eradicate illiteracy by providing non-formal educational support to poor children in the villages. BRAC's Education Support Programme (ESP) facilitates interested NGOs with training, counselling, financial and material support in their NFE endeavours. In less than three years, ESP has extended its support to 137 NGOs to operate 1,150 schools.

NFPE in Africa: Bangladesh is not alone in its battle against illiteracy. Non-formal primary education is seen as a good opportunity to provide basic education to those who are most at risk to slip through the illiteracy crack. The BRAC school model has provided unserved children access to schooling and has proven to be relatively easy to replicate.

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 involves networking with UNICEF, Ministries of Education and non-government organizations working prominently in the field and facilitating a strategy for planning and implementing non-formal basic education in the region. A senior BRAC staff has been stationed in Nairobi for this purpose.

Scholarship Programme: Course completion in itself is no guarantee for graduates continuing in government schools. The cost of education in formal schools and often 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" backgrounds 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.

3. LESSONS LEARNED

Important feedback and lessons have been learned during the past nine years. These are as follows:

- * Continuous refresher training to teachers and regular inspection of schools are key factors for success of the schools.
- * Parents are willing to send their children, especially girls, to school, and they are willing to get involved in school affairs. 80% of parents regularly attend parent-teacher meetings.
- * High attendance of children can be maintained if the child can be kept interested in the learning that takes place inside the class room. MIS reports show that the average attendance rate is 95%.
- * Eligible female teachers are available. (During 1994, 98% of the teachers recruited were female).
- * More reading materials like story books encourage and reinforce learning. From Research findings it became clear that BEOC graduates who had completed 2 years of school stood at risk of forgetting how to read and write unless their new literacy skills could be supported. Hence BRAC decided to open rural libraries for female BEOC graduates as well as extend school calendar year by 12 months.
- * Experiments with class IV and V curriculum for BEOC schools show that 80% of the teachers are able to teach the syllabi developed for BEOC third year. New methods to develop the remaining 20% are being contemplated.
- * An important lesson learnt during the past two years has been that the extension of another calendar year to on-going schools affects the attendance and completion rates negatively mainly because parents are not prepared for such an extension at the beginning of the course. Relatively higher dropouts were evident in the 2 year BEOC schools to which an extra year was added from 1993. Most parents were ready to marry their daughters by the end of school after two years. This trial has not yet been done in NFPE schools. However, based on this experience, BRAC's decision

is to extend NFPE schools to four years only in new schools and to prepare parents for a four year school term right at the beginning of school.

- * During 1994, it became obvious that most parents regarded the inclusion of religious education in the schools as essential. Moreover, religious education is provided in government primary schools, and BRAC students when they enter such schools find themselves at a disadvantage compared to other students. NFPE decided to add religious education in schools in the third year to selected schools in 1994. In 1995, all children will receive a text book on religious education corresponding to the student's religious faith.

4. NFPE IN RDP IV : THE PURPOSE

NFPE's purpose is " to support government Universal primary education efforts by providing three years of basic education to poor, left out and dropped out children of ages eight to ten and eleven to sixteen".

5. OUTPUTS AND PROCESSES IN RDP IV

Processes

The broader goal of the NFPE programme is to develop an organizational base from which the poor can be involved in a sustainable process of poverty alleviation and empowerment.

The programme's primary purpose aims to strengthen the government's Universal Primary Education programme and enables the largely left out and dropped out children from poor families, to acquire basic education through a three year non-formal primary education curricula. The programme also attempts to close the gender disparity in primary education and therefore looks particularly to the enrollment and retention of girls.

Hence the programme aims to:

- * Support and strengthen government's Universal Primary Education efforts;
- * Reduce mass illiteracy and contribute to the basic education of a significant proportion of the country's children especially those from the poorest families;
- * Ensure enhanced participation of women;
- * Mobilize local communities to support education, particularly of girls;
- * Develop a well developed cadre of para-professional teachers (predominantly women);

The NFPE programme goes hand in hand with the Rural Development Programme's overall philosophy. NFPE believes that better educated children become better educated parents. Among the poorest, this has important ramifications in employment opportunities, productivity, literacy, health, child survival, equity and in the role of women. Better educated parents seek better education for their children. New attitudes and greater demand go hand in hand with increased government investment in improved access to the formal system, better curricula and learning materials, more instructional time and an enhancement of the learning capacity of children. In its broadest application, this programme looks to empowering the landless poor to climb out of their poverty trap and make informed choices about their own lives.

The BRAC Schools

Two types of schools are run under the BRAC programme:

- * *The Non-formal Primary Education Programme (NFPE):* This is a three year programme for children aged 8-10, who have never enrolled in any school, or have discontinued while still in the early levels of primary schooling. This model administers a three year curriculum and broadly covers the basic elements of formal school curriculum for classes I II and III. A pilot design of this model was completed and was first tested in 1985.
- * *Basic Education for Older Children (BEOC):* Within two years of operation, it became evident that NFPE schools perhaps did provide the answer for the unserved under tens. But could it also provide a second chance to education for a threateningly large population of "children", who are not only unserved but even more precariously positioned between the Child-Adult divide? These were the adolescents aged between 11 and 14. The BEOC model (previously known as PEOC) used the three year NFPE curriculum in two as older children proved they could progress more quickly through the syllabus than the NFPE group. However, from 1993, all BEOC schools run for three calendar years spanning five academic terms i.e. class I through V. Additions to the NFPE curriculum appropriate for the new BEOC course include materials for class IV and V.

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

The Class: The programme emphasizes the enrollment of girls. From 1995, the target to enroll 70% girls has been revised. Recent village surveys have shown a generally higher female enrolment in formal schools compared to past years. BRAC has therefore revised its own female in-take target to 60% for a more equitable enrolment of both genders.

The schools have a reasonable class size of 33 students to one teacher, so the teacher-student relationship tends to be very close. Since the schools are located close to the homes of the teachers and the children, teachers are able to devote a considerable amount of attention to their students. The relationships forged in the class room spills beyond its walls in the form of social interactions which bring children and adults closer together.

The Teacher : Eligibility to become a BRAC teacher depends on a few important requirements. Preference is given to women. The teacher must be a local resident of the village with at least nine years of schooling. Marital status of the teacher is also an important criteria for selection. 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.

The Curriculum : The schools follow a simple curriculum designed to help rural children achieve basic literacy, numeracy and social awareness. The curriculum encompasses 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.

Since a majority of the BRAC school graduates continue education in the government schools, the curriculum is designed to cover the essential contents of formal primary education. The entire school curriculum has been developed by the programme except English which still uses formal primary school material.

Students engage in a range of "fun-to-do" activities such as physical exercise, singing, dancing, drawing, crafts, games, as well as story telling and book reading. These are integrated within the curriculum to sustain pupil interest and commensurately, a higher attendance. Child-to-child teaching and learning elements are woven in carefully into the curriculum and is particularly evident in the learning of social studies and language.

The curriculum has been designed for two and a half hours for the first year and three hours in the second and third years. On an average the time-on-task in a typical BRAC school is 675 hours in Year 1 and 810 hours in the following two years making a total of 3105 hours of contact time between teacher and student in 3 calendar years. NFPE will initiate a pilot 4 year curriculum in 25% of the newly opened schools between 1996 and 1998. The purpose is to curtail the huge dropout rate when BRAC students transfer to

government schools. An extra year at a BRAC school would make the skills acquired more sustainable and possibly encourage students to join secondary schools. NFPE will initiate a pilot 4 year curriculum in 25% of the newly opened schools between 1996 and 1998. The purpose is to curtail the huge dropout rate where BRAC students transfer to government schools. An extra year at a BRAC school would make the skills acquired more sustainable and possibly encourage students to join secondary schools. With regard to this worrying problem of dropouts BRAC has created in fund to provide scholarships to selected BRAC graduates in secondary school to method their 'staying capacity'. (According to an IIEP Survey in 1991, the average instructional hour in formal primary schools in Bangladesh is only 444 per year or 1332 hours in three years).

Teachers and field staff play an important role in revisions made in the curriculum. Pedagogical or textual changes are made primarily on the basis of feedback from teachers and school supervisors. The indication that a change is needed is often reflected in student performance. Frequent discussions and contributions from the ground level helps to make new materials more "need-specific" and appropriate. Particular attention is also paid to linking BRAC curriculum to formal school curriculum due to the high transference rate of BRAC graduates to formal schools.

Teacher and Staff Training : Teacher Training: After selection, teachers undergo 12 days of practical training on student centered learning at the TARCs. The training is participatory and the training methodology has been developed through a process of trial and error. It aims to promote teachers' understanding of the non-formal primary education process and to prepare them as class room facilitators. Immediately before the opening of a school and right after the 12 day initial training, the teacher receives a 3 day orientation to prepare her further for her first month in school.

Most important for the teachers are the monthly refresher courses. For the entire 3 year academic cycle of the school, each teacher receives 42 days of training of which the monthly 1 day refreshers are crucial. Also included are two 2 day training, held during the first three months of school, a 4 day course held at the end of the first year and a 3 day course held at the end of the second year. All the monthly courses are conducted by POs at the field offices. Discussions centre around pedagogy and use of the materials. They also focus on classroom experiences and problems. The more experienced teachers generally steer the discussions and help the rest in problem solving.

From early 1994, a special 12-day training on Maths and English is conducted for BEOC school teachers after the third academic term of the school is completed i.e after 24 months of school. This refresher concentrates on orienting the teachers with Math and

English language for the fourth and fifth academic terms. This training is also TARC based.

Staff Training: Programme Assistants receive a total of 40 days of training which includes a 19-day pre-service training, a 12-day in-service training, and a 6-day training-of-trainers.

Programme Organizers 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. All Area Managers, Team in Charge and senior POs also attend a 6 day Gender and Awareness Analysis course. All these training are held at the TARCs.

Tables 2 and 3 provide a summary pictures of total achievements of NFPE since its inception in 1985. A total of 35,208 schools were opened out of which 7,308 were completed during the period. Over 210,000 children graduated from NFPE schools during the period.

Measurement of Learning Progress : As a rule, 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. These are conducted through question and answers or by children asked to perform individual activities or write on the board or slates, where ever appropriate. More systematically, the progress of an individual student is measured through continuous assessment by the teacher through weekly and monthly evaluation of each subject taught. She makes a note of each child's grade in a register specially provided for this purpose. The grades are not disclosed to the children and affirmative remedial actions are taken on a one-to-one basis either by providing additional guidance to the child or pairing the child with a peer as children often learn more easily from each other. The teacher checks assignments and ensures that errors are corrected. There are no end-of-year exams because children generally fear them and tend to prepare only for the year end exams rather than concentrating on day to day learning in the class room.

BRAC has a Monitoring Unit which monitor more than 10% of all schools annually. The Monitoring are gives specific assignments each month and they look at indicators such as student-teacher attendance, dropouts, and even qualitative aspects as like teacher-student-guardian relationships.

However, BRAC has recently embarked on a project to develop standardized achievements tests for children in class III. The Research and Evaluation Division (RED) of BRAC has been collaborating with the Bangladesh Foundation for Educational Development (BAFED) in the development of the test. Moreover, the

instruments developed as part of the Assessment of Basic Competencies (ABC) of children project (Chowdhury et al., 1994) is being used to measure the knowledge of NFPE children in the areas of reading, writing, numeracy and life skills on a periodic basis.

The following will be the outputs under RDP IV.

OUTPUTS UNDER RDP IV

5.1 Effectively operate non formal primary schools between 1996 to 2000 according to the following schedule.

Table 4: Number of Schools operating during 1996-2000

School Year	1996	1997	1998	1999	2000
First	2996	6068	3034	0	0
Second	4545	2996	3034	3034	0
Third	6459	4936	3134	3034	3034
Total Year End	14000	14000	9202	6068	0

Every three years a certain number of schools complete their cycle. Depending on the need in a given village, these schools either reopen in the same village or reopen elsewhere. The 3-year cycle for an NFPE school means that when a school has run its course, it is expected to close and a similar school would be opened, thereby extending the coverage on a progressive basis. These are referred to as "reopenings". This proposal seeks to "reopen" and "continue" schools with support from RDP IV. No new schools will open during this funding period.

During RDP IV, a total of 14,000 schools will be operating at the end of 1996 amongst which 1,810 schools will be graduating and as many schools will reopen.

At the end of 1997 the number of schools would be held at 14,000 but during this year 6,068 schools would be graduating and as many schools would be reopened.

At the end of 1998, a total of 9,202 schools would be operating. The number of schools begin to decline from this year as no schools reopen for graduating schools. In this year 4,798 schools would be graduating.

A total of 6,068 schools will be operating at the end of 1999 with 3,134 schools graduating during the course of that year.

In the year 2000, although 6,068 schools would be operating during the course of the year, all of the 6,068 schools would be graduating by December of 2000.

Under RDP IV the number of NFPE schools will be held at 14,000 until 1997. After this year there will be no more reopenings utilizing funds from RDP. This means that at the end of RDP IV the programme would be funded totally by NFPE. In essence, what this means is that schools graduating under RDP IV may reopen under NFPE's second expansion phase which would be running simultaneously with RDP IV.

5.2 94 % of the children enrolled will graduate out of 21,878 graduating schools.

Table 5: Number of schools completing the 3-year cycle by year

1996	1997	1998	1999	2000
1810	6068	4798	3134	6068

Every learner in the proposed schools will be from the poorest landless families in the area selected. The present programme policy is to enroll at least 70% girls. But in areas where a second or a third cycle of school has already been completed, it may not be possible to maintain this gender ratio.

Table 6: Student scenario during 1996-2000

Year	Intake	Graduate	Total
1996	59730	56146	462000
1997	200244	188229	462000
1998	0	148834	303666
1999	0	97217	200244
2000	0	188229	0

Note: At least 94% of the students in school would graduate, assuming a 6% dropout rate.

5.3. A well developed and supervised cadre of female para-professional teachers. The number of teachers required each year would correspond with the number of schools operating that year as there will be one teacher per school.

5.4. A mobilized local community supporting education of girls. School management committees and parents meetings with the teachers would ensure and sustain community support to educate girls.

5.5. Continuing national level dialogue on primary education. The past few years have seen an onrush of fragmented activities in primary and basic education, both in formal as well as in non-

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5.4. A mobilized local community supporting education of girls. School management committees and parents meetings with the teachers would ensure and sustain community support to educate girls.

5.5. Continuing national level dialogue on primary education. The past few years have seen an onrush of fragmented activities in primary and basic education, both in formal as well as in non-

formal sectors. These initiatives have largely been inspired by world support to Education for All as well as by the national thrust towards Universal and Compulsory Primary Education in Bangladesh in the early years of the nineties. BRAC's expanded role in non-formal primary education has been one that may have grown the fastest vertically, but is by no means the only effort that has taken off so sharply. Government support to NFE programmes run by NGOs has been demonstrated through the multi-million dollar General Education Project in 1992-93 and more recently through its Integrated Non-formal Education Programme (INFEP). Prominent non-government actors like the GSS, Proshika, UCEP, the Ahsania Mission and RDRS have also increased the scale of their activities. All these initiatives have generated a need - that there must be more coordination, cooperation and dialogue amongst these different implementing agencies; to learn, share and to avoid unnecessary experimentation. Coordinating bodies like CAMPE and ADAB have been working to bridge policy and information gaps between the major actors in primary education. Their role has also been that of enhancing greater cooperation between partners.

BRAC recognizes the importance and the potential of such liaisons and networking. Over the next few years, one primary motivation for BRAC will be to facilitate coordination amongst educational partners, both governmental and non-governmental to:

- a) respond more effectively to the educational needs of the unserved and under-served child population;
- b) to positively reinforce existing mechanisms in educational delivery of both NGO and the public sector; and
- c) to forge alliances with local NGOs and government agencies for better and more frequent dialogue on educational issues, bottle-necks and solutions.

6. ACTIVITIES IN RDP IV

6.1 The activities that would be undertaken in order to achieve these outputs are:

Activity for Output 1

- * Identify village : Villages will be selected on the basis of demand and on the availability of teachers and students. A cluster of villages rather than an isolated one would also be an important criteria for selection. If there is sufficient demand for a school, an office would be set up and students and teachers are selected. Lists are cross-checked with government primary schools in the area to prevent duplication of enrollment. (By so doing, BRAC schools complement rather than compete with the

government system). Villages where schools would be opened will be determined by factors such as the availability of facilities and teachers, and support of the community. Area selection, however, will also be made on the basis of projected RDP expansion over the next five years.

- * **Provide staff:** 3 Regional Managers; 30 Area Managers; 175 Team-in-Charge; 311 Programme Organisers; 622 Programme Assistants; 30 Accountants; 175 office Assistants and 175 service staff would be required to operate schools under RDP IV.
- * **Survey Village:** Once identified as a potential area for a school programme, a door-to-door survey of child population in the village would be conducted.
- * **Meeting with community members:** A process of familiarization with the community members will begin and people's need and demand for education of their children will be noted. Parents and local residents play a vital role in the formation of a village school. Volunteers from the locality usually help to identify school site and construct/repair the school-room. Interested community members assist in the selection of students and identification of potential teachers. Jointly with the school supervisor and the teacher, parents decide on a convenient time for school to be held every day. Access of children to toilet and water facilities is also readily provided by the house-owner.

An essential feature of BRAC schools is the involvement of the community through regular parent-teacher meetings and through the cooperation of the school management committee. Timings are decided by agreement between parents and the teacher, making allowance for seasonal work and other family needs.

- * **Select teachers:** Local men and women with at least 9 years of schooling would be selected as teachers. 80% would be women.
- * **Organize and rent school house:** The BRAC school is a bamboo or mud-walled, one-room village structure with thatch or tin roof. They have a minimum floor space of 336 square feet. The house is rented at Tk. 200 per month.
- * **Organize and rent school house as per requirement:** When survey reports show that schools can be organised and that all conditions are favourable, then an office is rented which would be responsible for at least 80 schools with a 10 km. radius.

Activities of Output 2

- * **Select students:** 33 children would be enrolled in each school with 70% girls. In places where NFPE schools have been operating for sometime, meeting the requirement of having 70% girls has

been difficult. As all the schools in RDP areas will be "re-opening's", BRAC may have to compromise on this number and go for 60%.

Activities of Output 3

- * Send teachers for training: Once selected teachers are sent for 12 days training at TARCs.
- * Procurement of school supplies would be done by the central office as well as the Regional Managers' office. These offices would follow BRAC's standard procurement procedures.
- * Provide refresher training to teachers: New as well as existing teachers will receive the required number of refresher training courses at the field office.

Activities of Output 4

- * School supervisors will maintain personal contact with parents and the community.
- * School supervisors will supervise each school at least twice weekly according to his/her plan of action prepared in advance.

Activities of Output 5

- * BRAC NFPE staff will participate in and facilitate meetings. The process of coordination and collaboration with other actors in primary education would be continuous, to share experience with government education departments and non-government organizations.

Activities of Output 6

- * Research studies will be undertaken and improved training materials will be produced as necessary.

6.2 Other activities during RDP IV

A recent UNICEF document reports that over one fifth of the country's population lives in urban areas and this population is growing by 5%, twice the national growth rate. In spite of Government and NGO efforts in primary education, over 2 million children who live in urban fringes, squatter settlements, slums and streets in squalor and misery have no access to education. Only 18% of slum children appear to be enrolled in 1991. Recently, NGOs have taken up education programmes for urban un-served children, but they serve only a very small proportion of the disadvantaged.

BRAC 's urban non-formal primary education programme began in 1992 with 10 schools in the Khilgaon slums of Dhaka city. In 1994 other urban centres of Chittagong, Khulna and Rajshahi were also included. By December 1994, BRAC was running 349 urban schools, with 198 in Dhaka city alone.

Following RDP's plan to enter the urban scenario during the funding period of RDP IV, schools for children, particularly of group members may be established in the slums under RDP IV.

The other activities mentioned under 'processes' above such as improvements in quality of education through new curriculum, use of interactive ratio, continuing education, scholarship programme, etc. will be continued during the period of RDP IV. Although these are not budgeted under RDP IV, but the benefits of such activities will be equally accessible to all the schools run under the programme.

8. BUDGET

The total NFPE sector budget under RDP IV is Tk. 1,075,058,427 including inflation adjustment. Figure - shows the different components of the budget.

Budget Summary

Table 7: NFPE budget summary

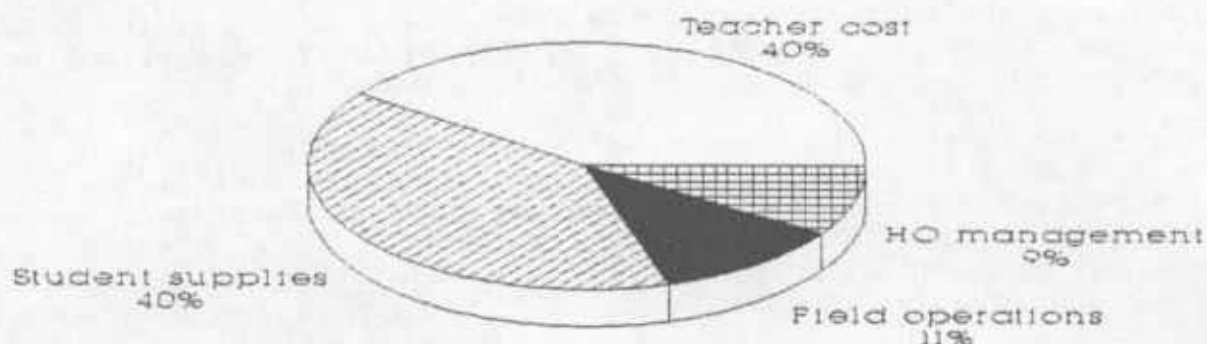
Item	Total Cost	%
Teacher Cost	Tk. 386,027,758	40.1
Student Supplies	Tk. 382,224,125	39.7
Field Operations	Tk. 107,715,617	11.1
HO Management	Tk. 87,596,750	9.1
Total cost (+ inflation)	Tk. 1,075,058,750	100.0

7. MANAGEMENT

Overall responsibility for the programme rests with the Executive Director of BRAC. The office of the Director of NFPE carries out the supervision of the programme. The programme has five support units: Training, Monitoring, Field Operations, Material Development and Logistics.

The Director of NFPE is responsible for developing programme policies, concepts, experiments and ensures implementation of every component of the programme at the field level. S/he manages the programme and coordinates with other BRAC programmes, donors and review teams.

Figure: Pie chart showing the different components of NFPE budget under RDP IV.



The Training and Staff Development Unit is the 'quality control' and training unit of the programme. This unit is closely linked with BRAC's training centres (TARCs). TARC trainers are regularly up-dated with revisions in training module and content since most trainings are conducted at TARCs. An Education Specialist plans all teacher training, develops training materials and the training calendar. S/he also advises the programme on matters related to pedagogy and teacher/ staff development.

The Field Operations unit comes under the jurisdiction of the Regional Manager (RM), each of whom is in charge of 5000 schools. S/he is stationed either at the Head Office or in the field.

The Area Managers (AM) are stationed in the field and have had several years of experience in BRAC. Their job is to plan the operation of all schools within their area, to oversee and develop the 'Team in Charge', to evaluate staff performance in their region, and to manage logistics. An Area Manager has 500-700 schools i.e. 5/7 team offices under his/her jurisdiction, and reports to the RM.

The Teams in Charge come from the ranks of BRAC field workers, with at least two years of experience in the school programme. S/he is responsible for at least 80 schools which are supervised by the team staff. The Team in Charge reports to the AM.

Each team comprises of 2/3 Programme Organizers (PO) and 3/4 Programme Assistants (PA). The PO/PAs are the first line supervisors of the teachers and the schools. A PO looks after 15 schools on average. They visit all the schools in their area as often as possible. They report to the Team in Charge.

Programme Assistants supervise 12-15 schools each and report to their respective Team in Charge. They are local recruits with a maximum of 12 years of formal education. Some are also former NFPE teachers.

Management Information System : NFPE is strengthening its MIS in order to cope with rapid expansion in the future. A team of three staff is working on this, under the supervision of the Education Specialist. The MIS unit brings out a monthly report, giving complete status of the programme including up-to-date staff positions. The unit is expected to be computerized in 1995.

9. SUSTAINABILITY AFTER RDP IV

In purely financial terms, any NFPE programme, whether large or small, targeted at poor and disadvantaged population, is difficult to sustain. The responsibility for financing and managing primary education rests normally and correctly with governments. NFPE programme's financial sustainability will depend almost exclusively on external support. The short and medium-term costs of maintaining, or 'sustaining' the programme are relatively simple to calculate, and the consequence of changes in funding levels will be directly reflected in the number of NFPE schools and their life-expectancy.

The NFPE programme is an investment in the longer-run. BRAC believes that the longer-term value of the NFPE will become evident to all concerned by the time decisions on future programming directions are required in 1997. At that time, a strong case may be made for government subventions in support of NFPE teacher salaries, in much the same way as government currently supports the salaries of teachers in non-governmental primary schools. A small user-fee for materials children receive from BRAC, stationary in particular, may be another possible subvention, which may feed into the overall cost of the programme. This recovery, although fractional, would contribute significantly to a reduction in donor funding. An estimated user-fee per child per year would probably not exceed US\$2 which in practical terms would be about 10% of the annual cost per child.

The bridging analogy is appropriate. An observer of the BRAC programme has suggested that non-formal primary education is like a Bailey Bridge, an emergency and hopefully temporary effort to span a terrible chasm, until the main reconstruction effort has been completed.

LOGICAL FRAMEWORK ANALYSIS
NON-FORMAL PRIMARY EDUCATION PROGRAMME (NFPE) - RDP IV

Page 1 of 3

NARRATIVE SUMMARY	MEASURABLE INDICATOR	MEANS OF VERIFICATION	ASSUMPTIONS																								
GOAL: To develop the organisational base from which the landless poor are involved in a sustainable process of poverty alleviation and empowerment	See RDP IV FFA	See RDP IV LFA	- See RDP IV LFA																								
PURPOSE: To support government UPE efforts by providing 3 year of basic education to poor, left out and dropped-out children of ages 8-10 and 11-14, specially girls	<ul style="list-style-type: none"> - Increase number of effective school. - 60% girl enrollment - Learning materials covering elements of Basic Education - A majority of children from poor landless families - 1/3 of BRAC graduates completing formal Primary school cycle. 	<ul style="list-style-type: none"> - NFPE MIS Monthly report - Monthly AEM report from AO - NFPE Monitoring report - BRAC Monitoring report(occ) - RED report (occ) - Donor Evaluation 	<ul style="list-style-type: none"> - GOB and donors remain committed to UPE - Political stability - No natural disasters - No national objection to the programme 																								
OUTPUT: 1. Effectively operating non-formal primary schools between 1996 and 2000.	1.1 Schools Year 1996 1997 1998 1999 2000 I 2996 6068 3034 0 0 II 4545 2996 3034 3034 0 III 6452 4936 3134 3034 3034 Ttl 14000 14000 9202 6068 0	<ul style="list-style-type: none"> - NFPE MIS Monthly report - NFPE Monitoring report - PO/PA Reports at Team Office - Team Officer monthly report - AEM Monthly report - BRAC Monitor's report (occ) - Internal auditor's report (occ) 	<ul style="list-style-type: none"> - The relationship between the Government and the NGOs is stable - No health epidemics/quarantines. 																								
2. 94% of enrolled students graduating from 21,878 schools	2.1. Graduating Schools: Year '96 '97 '98 '99 2000 1810 6068 4798 3134 6068 2.2 Students: <table> <tr> <th>Yr.</th><th>Intake</th><th>Grad.</th><th>Total²</th></tr> <tr> <td>96:</td><td>59,730</td><td>56,146</td><td>462,000</td></tr> <tr> <td>97:</td><td>200,244</td><td>188,229</td><td>462,000</td></tr> <tr> <td>98:</td><td>0</td><td>148,834</td><td>303,666</td></tr> <tr> <td>99:</td><td>0</td><td>97,217</td><td>200,244</td></tr> <tr> <td>00:</td><td>0</td><td>188,229</td><td>0</td></tr> </table>	Yr.	Intake	Grad.	Total ²	96:	59,730	56,146	462,000	97:	200,244	188,229	462,000	98:	0	148,834	303,666	99:	0	97,217	200,244	00:	0	188,229	0	- Same as above	- Same as above
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98:	0	148,834	303,666																								
99:	0	97,217	200,244																								
00:	0	188,229	0																								

¹ Shows total schools on 31 December each year.

² Shows total children in schools (Years I, II, III combined) on 31 December each year and includes 6% dropout rate.

NARRATIVE SUMMARY	MEASURABLE INDICATOR	MEANS OF VERIFICATION	ASSUMPTIONS
3. A well developed and supervised cadre of female para-professional teachers	3.1 Trained teacher in each school (80% female) 3.2 Bi-weekly visits of supervisor 3.3 Satisfaction of the parents	- Result of Basic and Refresher Training - Supervisor reports - School Progress and End report - Interviews with parents	- There are enough local women willing to become teachers.
4. A mobilised local community supporting education, esp. girls	4.1 One School Mgt C'tee in every school 4.2 Monthly Parents meetings in each school 4.3 Drop out rate does not exceed 6% 4.4 90% attendance rate	- PO/PA workplan - Report of Parent Teacher Meetings	- Parents are willing to send their children, esp. girls to school
5. Continuing national level dialogue on primary education	5.1 Activities of NGO coordinating bodies like CAMPE and ADAB	- Records of GO-NGO, CAMPE and ADAB Meetings and results	
6. Improved support materials	6.1 Revisions and additions to materials 6.2 70 % students reaching basic competency levels.	- Examination of materials - ABC & grade III tests.	
ACTIVITIES: 1.1 Identify villages 1.2 Staffing 1.3 Survey village 1.4 Meetings with community members 1.5 Select teachers 1.6 Organise and rent school house as per requirements 1.7 Rent office building	Selection criteria: 1.1 Pop. density, Literacy rate, # of GO-NGO Primary schools in the area. 1.2 Staff deployed. (PO:PA=1:2) with 350 support staff. 1.3 Survey of target population. 1.4 School Management Committee formed for each school. 1.5 Ed. qualification, Age & Marital status, Local residency, Gender. 1.6 Rent of TK.200 per month, 1 km from students' homes, a room of 336 sq ft, Adequate ventilation, Water and toilet easily accessible, Not more than 10 km from the Team office. 1.7 175 offices, each paying a rent of TK 2,500 per month, Operating at least 80 schools within a 10 km radius, Adequate space for training & office-cum residence.	- TO Records - Personnel records - TARC records - Staff joining report - MFPE village survey report - PO/PA work plan - PTH reports - Teacher selection report - Contract documents between BRAC & school house owner - Contract documents between BRAC & house owner	- No obstruction by other education programmes - Parents continue to remain committed to BRAC schools - The community is willing to rent space to BRAC - Availability of space fit for an office cum residence
2. Select and enrol children	Selection Criteria: 33 children/school, Age group 8-10; 11-14, 60% girls.	Same as above	

NARRATIVE SUMMARY	MEASURABLE INDICATOR	MEANS OF VERIFICATION	ASSUMPTIONS
3.1 Send teachers for training 3.2 Procure school supplies 3.3 Provide refresher training to teachers	3.1 New teachers at 1810 schools (1996) and 6068 schools (1997) successfully complete the 12 day Basic Training at BRAC TARC's and the 3 day orientation 3.2. Supplies available in school 3.3 1st Year - 17 days/teacher; 2nd Year - 14 days/teacher; 3rd Year - 11 days/teacher	- TARC records - Approved budget - School inventory - Procurement record - Records of expenditure against budget from Finance - Training attendance register - Teacher performance - Monitoring reports - PO/PA report	- There is no "hartal" or transport strike that day - Supplies are available in the market
4.1 School supervisors maintain personal contact with parents and the community 4.2 School supervisors supervise schools at least twice weekly	4.1 Parents are up to date with the progress of their children in school 4.2 Required pedagogy is maintained in the class	- Monitoring Report of logistic unit (MFPE) - Receipt at the receiving office and register signed by teachers - PO/PA action plans - PTM reports - MFPE and BRAC Monitoring - PO/PA action plan - Regular Lesson Plan correction - PO/PA dairy & weekly reports	- same as above.
5. Participate in and facilitate meetings	5. Meetings with CAMPE, ADAB and GOB	- Minutes of meetings	
6. Research needs for and produce improved training materials	6. New/revised materials available according to needs	- Review of materials	
7. Input/Resources 7.1 Total Teacher Cost 7.2 Total Student Supply 7.3 Field Operations 7.4 HQ Management Total in Taka (+ inflation)	7.1 Tk. 386,027,758 7.2 Tk. 382,224,125 7.3 Tk. 107,715,617 7.4 Tk. 87,596,750 Tk. 1,075,058,427	- Approved budget	

ESSENTIAL HEALTH CARE

1. BACKGROUND

BRAC's RDP-PHC is a follow on from the multi component Primary Health Care Programme piloted in six thanas from 1986 through 1990 with Shebikas (village health volunteer) as the nucleus. In 1991, the PHC activities were functionally transferred to RDP in 27 areas. By 1994, this involvement expanded to cover 170 areas or 1,020,000 target group households.

Five important elements of health care (viz; Family Planning, Water and Sanitation, Immunisation, Health and Nutrition Education and Basic Curative Services) were incorporated into the RDP-PHC package for the following reasons. (i) These elements emerged as required public health interventions to deal with diarrhoea, dysentery, tetanus, measles, tuberculosis, malnutrition and other illness which are responsible for a significant level of morbidity and mortality among the rural poor; (ii) They are simple and cost-effective interventions; and (iii) these were found to be easy to manage through the RDP's organisational frame. Despite this some have observed that the above selective elements of RDP-PHC are not consistent with the World Health Organisation's concept of PHC as declared in Alma Ata in 1978. The RDP-PHC was therefore renamed Essential Health Care or EHC in January 1995.

In RDP-III PHC/EHC was a small component with less than 2% of the total budget. Further expansion of the activities is planned in Phase IV with some new elements included and 4% of the total RDP budget is now requested.

In an attempt to make the programme economically viable, the programme participants have also developed the habit of buying services through the Shebika i.e. paying her consultancy charges and drug, contraceptive, and vegetable seeds costs, and commission from the sale of tubewell and slab latrine sets. The drugs and contraceptives are sold at a mark-up, which gives her some profit. On average, a Shebika spends one and a half hours daily for health activities and earns about Tk.100 each month. Through this activity also she gets the opportunity to be involved in other income generating activities of RDP and earns an additional amount (Nazrul et al, 1994). It is note worthy that a Shebika performs these activities alongside her daily household activities

2. ACHIEVEMENTS AND CHANGES DURING RDP-III

Achievements: During the RDP-III the following achievements have been reported by the EHC programme (Table 1).

Table 1: Achievements of RDP-EHC in 1993 and 1994 against target

Subject	Achievement			
	1993		1994	
	Target	Achievement (%)	Target	Achievement (%)
Slab-Ring Latrine Installation	25,130	92	51,000	91
Hand Tubewell Installed	27,120	94	17,000	94
Children (under 1 year) Fully Immunized	17,723	92	20,400	93
TT to Pregnant Women	5,748	93	16,320	91
Family Planning Acceptors (modern methods)	73,855	94	36,720	95
Vit-A Capsule Distributed (children 6-72 months of age)	217,523	93	212,556	95
No. of SS trained and fielded	3,640	98	2,500	97
Vegetable seeds distributed (packet)	60,000	100	60,000	100

Changes : Some changes were made in EHC during RDP-III for improving the programme efficiency. These were:

- i) Shebikas now distribute three brands of oral pills (Maya, Norquest and Ovacon).
- ii) Procurement of hand tubewell and vegetable seeds by RDP from the local market was introduced.
- iii) In each Area Office a Slab-Ring Production Centre for latrine construction was established in collaboration with the government. The latter also trained 2-3 VO members in each Area Office to run the production centre. The products are sold through Shebikas and PAs.

- iv) A cost-recovery mechanism was introduced towards financial sustainability (Karim et al, 1994). As explained before, the drugs, contraceptives, vegetable seeds and other services are sold through the Shebika at a nominal mark up.

3. LESSONS LEARNED

The RDP-EHC had demonstrated marked achievements in many respects such as integration of health activities with socioeconomic development, improvement in service utilisation, facilitation to government services, social mobilisation, basic curative services, cost-recovery and expansion. The approach has been found to be cost-effective, with potential for replication and sustainability (Karim et al, 1994). Further strengthening is needed in strategies and coordination between EHC and other sectoral activities at the village, area and regional levels.

4. HEALTH IN RDP-IV : THE PURPOSE

The purpose of the EHC is to improve and sustain the availability of preventive and basic curative health care services by creating, promoting and strengthening of the essential health care system in RDP areas.

5. OUTPUTS AND PROCESSES OF EHC IN RDP-IV.

5.1 Outputs

The current interventions including some new elements together will form the Essential Health Care package of RDP-IV. It is expected that much of these activities will reach 300 areas by the year 2000. This will mean that the RDP participants in the villages will enjoy the integrated benefits of economic, education and health interventions.

Summary outputs:

- i. Training curriculum and Information, Education and Communication (IEC) materials revised/developed.
- ii. At the village level, Shastho Shebika services created, strengthened and supported, and expanded to 130 new RDP Areas.
- iii. Improved family planning services delivery and increased practice, and a protocol on the quality of care developed and tested
- iv. Increased access to and use of tubewell water and slab-ring latrine.

- v. Increased access to and utilisation of vaccines for 6 vaccine - preventable diseases by children and women.
- vi. Increased Vitamin-A capsule utilisation and vegetable consumption.
- vii. MIS strengthened, and links with BRAC's Health and Population Programme institutionalised.

5.2 Processes: The village based trained volunteer health worker, the Shastho Shebika, will be the pivotal point of this health programme. The Village Organisation (VO) will be the focus of the service delivery system. From the VOs, one woman will be selected by the community to function as the Shastho Shebika (Shebika). The Shebikas will be women residing in the village, with little or no education, and are committed to work for health. Each Shebika will be responsible for four VOs, or approximately 160 target group households. She will provide the following services in her catchment area:

5.2.1 Family Planning: The Shastho Shebika will motivate and encourage couples to use modern methods of contraception. The clients seeking injectable, IUD or other clinical contraceptives will be referred to the Family Welfare Visitor (FWV) of the government.

A protocol on the mechanisms of ensuring and monitoring quality of care issues will be developed and tested with the assistance of BRAC's Health and Population Programme. Efforts will be made to target educational and counselling programmes on family planning to the male section of the community including the religious leaders.

Water and Sanitation : In every Area Office Slab-Ring Production Centre will be established with the assistance of the government. Taka 14,000 will be provided as a revolving fund to each area for the Slab-Ring Production Centre. The Shebika will promote the sale of the slab-ring to the villagers and receive Tk. 10 for every slab-ring set sold.

The BRAC Programme Assistant (Health) or PA and the Shebika will motivate VO members to use safe water for drinking and washing purposes. EHC will continue to provide TK. 10,000 as revolving fund for the purpose of procuring tubewell sets from the local markets. These in turn will be sold to the villagers through the Shebika, who will be allowed to retain Tk. 50 for each tubewell sold, as a compensation for her time. The seed money for the revolving fund for this component will be available from the budget of the Environment Development Programme of RDP-IV.

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

Health and Nutrition Education : The Shebika will meet with the VO members to discuss issues on health, nutrition and family planning. Seeds will be sold to VO members for growing vegetables. Topics discussed in such meetings in RDP-III included: 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. The following new elements will be included in RDP-IV: common sign/symptoms of reproductive tract infection; acute respiratory tract infection (pneumonia); consequences and prevention of goitre and the use and sale of iodised salt through grocery shops run by the RDP female VO members; prevention of anaemia; importance of post-partum contraception and supply of contraceptives; promotion of condoms; side-effects associated with family planning methods use; and follow up and counselling to the method dropouts.

Basic Curative Care : Shebikas will be trained to be depot holders of the essential drugs recommended by the WHO and Government of Bangladesh (GOB) in new RDP areas (see Table 2 for a list of the drugs sold by the Shebikas). Those requiring further care will be referred by the Shebikas to health care facilities and hospitals at the thana or district level.

Table 2: List³ of drugs sold by Shebikas

- | |
|---|
| <ol style="list-style-type: none">1. ORS2. Metronidazole (Tablet and Suspension)3. Paracetamol (Tablet and Suspension)4. Mebendazole (Tablet and Suspension)5. Histacin (Tablet and Syrup)6. Antacyd (Tablet and Syrup)7. Iron and Folic Acid (Tablet and Suspension)8. Benzyl Benzoic Acid (Lotion) |
|---|

* In addition, the Shebikas also sell oral contraceptives and condoms.

6. ACTIVITIES DURING RDP-IV

6.1 Recruitment of Staff

The overall staffing will remain the same, but there will be some adjustments at the village and union level to accommodate the above changes and ensure a deepened programme. A total of 5,200 Shebikas, 260 PAs and 66 POs will be recruited. Ten Regional Office POs or RPOs (Health) will be drawn from the existing RDP-EHC programme.

6.2 Staff Development and Training

All old Shebikas, PAs, POs and RPOs will be given a 2-day orientation on RDP-EHC phase-IV while it will be one day for the RDP Area Managers (AMs) and Regional Managers (RMs). The existing training modules and guidelines will be reviewed and revised to incorporate the new activities and ensure quality of care. The HPP will be responsible for curriculum development and training of trainers and monitoring of the training activities.

The PAs and Shebikas will receive a 20-days basic training. A group of Shebika trainers will be developed from among the capable and well-performing PAs. They will receive a 6-day training of trainers (TOT) training in 1997 and 1998. The Shebikas will receive a one day refresher training every month upto 2 years and later on bi-monthly, while the POs and the PAs will get a day's refresher training every year.

To strengthen the professional capability of the EHC managerial staff, further training for the Programme Manager and other key staff will be arranged in appropriate institutes at home and abroad.

6.3 Support of Health and Population Programme to RDP-EHC

BRAC's HPP through its Women's Health and Development Programme is currently operational in 20 RDP areas. The HPP is conducting technically intensive experimentation and innovative approaches to health interventions. The RDP-EHC will replicate HPP's experiences.

6.4 Communication

With active assistance of the HPP and RED the Information, Education, Communication (IEC) materials will be developed/strengthened for the EHC. The pertinent materials developed by the HPP, government and other agencies will also be utilised through the EHC, if found appropriate.

6.5 Intra and Inter-Agency Coordination and Cooperation

Effective coordination and cooperation will be established with the pertinent BRAC programmes and those outside the organisation for increasing the efficiency of the EHC operations.

With HPP and RED: The EHC will develop a mechanism to share experiences with the HPP and RED. The mechanism will also include regular meetings, workshops, sharing of experiences and reports. A bi-monthly review meeting at Head Office level will be instituted ensuring regular participation of HPP Head Office Staff, Monitoring Department and RED. The EHC will also organise such review meeting for the field managers of the EHC whereby senior managers of HPP, Monitoring Department and RED will participate. Likewise, HPP will also ensure participation of EHC managers, Monitoring Department and RED staff in its review meetings.

With the GOB and other Agencies: The EHC POs, RPOs and RDP managers will explore a workable mechanism to establish coordination between the EHC and the government staff whereby there will be interaction between the Shebikas and PAs, and the GOB field staff at the satellite clinics and the EPI outreach centers. The Shebikas and PAs will attend these centres and thus will develop working relation with the GOB grassroots workers. At the same time the government workers will be encouraged to attend monthly issue-based meetings and other health education fora of the VO.

At the initial period of EHC, a briefing session for the NGOs and others working in the command area of RDP-EHC will be arranged to secure their cooperation as well as to avoid duplication of activities. This will be followed by quarter/semi-annual meeting to review the work.

6.6 Operations Research: BRAC plans to carry out operations research on some important priority health issues aiming to devise a cost-effective and replicable model for health intervention. If found feasible the model may be further replicated on a larger scale through RDP-EHC. BRAC will mobilise funds for these operations research from outside of the RDP-IV budget, and the activities will be carried out jointly with RED and HPP.

Operations research will be done on the following:

- Rural Clinics
- Acute Respiratory Infection Control;
- Tuberculosis Control;
- Women's Reproductive Health and Rights; and
- Health Insurance.

Besides, changes in demographic and health status occurring in RDP-EHC areas will be monitored through the existing sentinel sites

maintained by the Research and Evaluation Division of BRAC in various geographical locations of the country.

6.7 Operational Targets (1996-2000)

Table-3 presents the detail projected operational targets of the EHC for the year 1996 through 2000 including two previous years (1994 and 1995).

- a. The programme will expand from the current 170 areas to cover an additional 130 areas.
 - b. To promote the use of safe water and slab latrines 93,600 tubewells and over 0.9 million slab latrines will be installed.
 - c. The contraceptive prevalence rate among the 1.9 million eligible couples covered by the programme, will be 55% by the end of the year 2000.
 - d. 1.3 million children (under 1 year) and approximately 1.6 million pregnant women will be given required doses of immunisation.
 - e. 1.1 million children will be given vitamin A capsules or drops against vitamin A deficiency and night blindness.
 - f. A total of 5,200 Shebikas, 260 PAs, 66 POs and 14 RPOs (Health) will be given training on programme operations. All old Shebikas PAs, POs and RPOs of health and AMs and RMs of RDP will undergo an orientation.
 - g. A total of 60 refreshers for the new Shebikas, 30 for the old Shebikas and 5 for the PAs and POs will be arranged.
- 6.8 Essential drugs, contraceptives, vegetable seeds and tubewells will be procured and distributed through Shebikas.
- 6.9 Follow up and referral of the contraceptive users with side-effects to the nearby health and family planning facilities will be done through Shebikas and PAs. Assistance to the government family planning workers in service delivery at community level will be provided.
- 6.10 Slab-ring latrines will be produced and sold through Shebikas, PAs and POs. VO members will be motivated to procure and install tubewell as well as to use tubewell water for all purposes.
- 6.11 Area Office Performance reports will be prepared and sent to Regional Office and Head Office.

Table 3: Operational Target of Essential Health Care for 1996-2000

Subject	EHC in RDP-III			EHC in RDP-IV*					
	1994	1995	Total	1996	1997	1998	1999	2000	Total
- Slab latrine installation in households (From 14% baseline)	51,000	91,800	142,800	112,500	112,800	234,400	234,400	234,400	928,800
- Tubewell installation	17,000	18,000	35,000	18,000	18,000	18,000	18,000	21,600	93,600
- FP modern method acceptor (from 37% baseline)	36,720	40,800	77,520	44,794	50,766	84,571	84,571	84,571	349,272
EPI Children (0-1 yr) fully immunized	20,400	152,938	173,338	211,415	238,404	269,892	269,892	269,892	1,259,495
Pregnant women TT-II/Booster dose	16,320	189,924	206,244	262,442	296,058	335,160	335,160	335,160	1,563,980
VAC distribution (children 6 months - 6 yrs)	212,556	679,728	892,284	939,624	1,059,576	1,199,520	1,199,520	1,199,520	5,597,760
Vegetable seed distribution to HHs (in packet)	120,000	170,000	290,000	200,000	200,000	200,000	230,000	250,000	1,080,000

* Projected

Table 3: (Continued)

Subject	EHC in RDP-III			EHC in RDP-IV					
	1994	1995	Total	1996	1997	1998	1999	2000	Total
New staff training (Nos.)									
SS			0	2,600	1,200	1,400	0	0	5,200
PA			0	130	60	70	-	-	260
PO			0	50	16	0	0	0	66
RPO (Health	-	-	0	14	0	0	0	0	14
TOT training (Nos.)									
PA			0	65	30	35	-	-	130
Orientation to old staff (Nos.):									
PO(H), RPO(H)			0	133	-	-	-	-	133
AM (RDP)			0	235	30	35	-	-	300
RM (RDP)			0	26	4	-	-	-	30
Refresher Events:									
New SS (Frequencies)			0	12	12	12	12	12	60
Old SS (Frequencies)			0	6	6	6	6	6	30
PO & PA (Frequencies)			0	1	1	1	1	1	5

7. MANAGEMENT

Shebikas will be supervised by two Programme Assistants (PA) in each Area. The Programme Organiser (PO) will supervise and coordinate the activities of the PAs. One PO will be responsible for two areas. One Regional PO (Health) based at Regional Office will oversee the health activities of 10-12 Area Offices.

TABLE 4: RDP-EHC Field Personnel by Major Responsibilities

Personnel		Major Responsibilities
SS (20% of the total time)	i) ii) iii) iv) v) vi)	Provides health and nutrition education and motivation to the VO members Assists the GOB health and family planning workers in organising and managing satellite clinics, EPI outreach centres and vitamin A capsule distribution Provides basic curative services by charging consultative fee and sells drugs, and refers the complicated patients to the nearby facilities Sells oral pills and condoms and refers the FP clients seeking clinical contraceptives to the family welfare visitors Promotes tubevells and latrines Initiates follow up and counselling to FP dropouts
PA (100% time)	i) ii) iii) iv) v) vi) vii)	Supervises the activities of the SSs Ensures supply of drugs, oral pills and condoms and others Conducts health and nutrition education fora for the VOs and other villagers Assists the GOB health and FP workers in organising and managing satellite clinics, EPI outreach centres and VAC distribution Maintains liaison with the grassroots workers of the GOB and other relevant agencies Conducts refresher course of the Shebikas Prepares monthly performance reports to send to Area Office
PO(H) (100% time)	i) ii) iii) iv)	Responsible for overall supervision and coordination of activities in 2 Area Offices Conducts refresher course of shebikas/PAs Liaises with the relevant departments/agencies within and outside BRAC Prepares monthly reports to send to Regional Office
RPO(H) (100%) time	i) ii) iii)	Responsible for overall supervision and coordination of health activities in a region Liaises with the relevant departments/agencies within and outside BRAC Prepares monthly performance reports of the region to send to Head Office
AM of RDP (5% of the total time)		In addition to RDP activities, extends necessary programmatic and administrative support to the health staff in the Area whenever needed
RM of RDP (5% of the total time)		In addition to RDP activities, extends necessary programmatic and administrative support to the health staff in the region whenever needed

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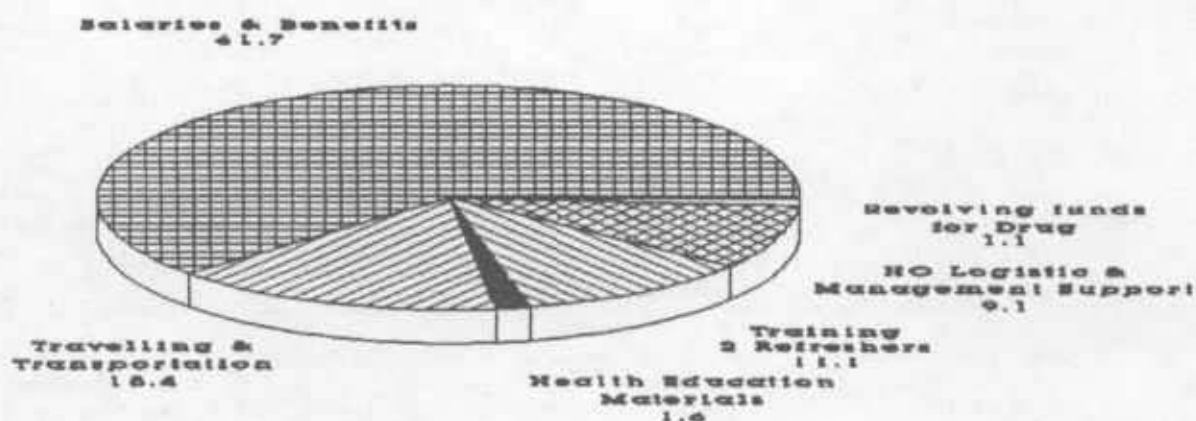
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RM of RDP (5% of the total time)		In addition to RDP activities, extends necessary programmatic and administrative support to the health staff in the region whenever needed

8. BUDGET:

The Essential Health Care in RDP-IV has a budget of Tk.263,514.177 representing 4.4% of the total costs of RDP-IV. Figure-2 illustrates the proportion of estimated cost against each major head of expenditures.

Fig 1: Major Heads of Expenditure in RDP-EHC



9. MONITORING, RESEARCH AND EVALUATION

9.1 Monitoring: A two-tier monitoring mechanism will be in place:

- a) The performance reports will be prepared using standard formats by the Area Offices and sent to Regional and Head Office. Regular feedback to the field personnel through field visit, Area and Regional meetings will be ensured from the Head Office.
- b) Periodic monitoring will be carried out by the Monitoring Department looking at expected outputs of programme activities. The programme management will develop a number of key-indicators and work out methods for tracking them with the assistance of RED and HPP,

A baseline survey on the service utilisation status of the VO members in RDP phase-IV areas will be conducted jointly by the programme and Monitoring Department.

9.2 Research and Evaluation:

To determine the effectiveness and/or outcomes, constraints of the programme the Research and Evaluation Division of BRAC will undertake specific research activities. During the programme period, a number of important studies will be carried out by RED.

Logical Frame Analysis
Essential Health Care – RDP IV

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTIONS/RISKS
GOAL: To develop the organizational base from which the landless poor are involved in a sustainable process of poverty alleviation and empowerment	See RDP IV LFA	See RDP IV LFA	See RDP IV LFA
PURPOSE: To improve and sustain the availability of preventive and basic curative health care services by creating, promoting and strengthening of essential health care system in RDP areas	By 2000 AD: - Increased modern contraceptive use rate from 37% to 55% - Increased slab latrines installation and their use from 14% to 60% - Reduced household per tubewell ratio to 10 households from 20 - Reduced neonatal mortality from 84 to 74 per 1000 live births - Reduced infant mortality rate from 100 to 90 per 1000 live births - Reduced prevalence of nightblindness significantly - Each Shebika treated on average 30 patients per month	- Monitoring reports - Studies and evaluation by RED/external agents	- Regular and effective GOB supply of FP methods, vaccines and Vitamin A capsule available - RDP IV Income generating activities produce improvements in household income and consumption
OUTPUTS: 1 Training curriculum and IEC materials revised/developed	- Existing training curriculum for SS, PA & PO revised/developed - Health education curriculum revised and developed	- Program records	Appropriate experts available timely
2 At the village level, shaasthya sebika's service created, strengthened and supported	- Trained sebikas at the ratio of 1 for 4 VOs - 90% of the sebikas competent to diagnose and treat common diseases - Each sebika supported with adequate supply of drugs for common diseases treatment, contraceptives and technical assistance - Each sebika supplied with slab-ring latrines, vegetable seeds and tubewells to meet demand	- Program records - Monitoring reports	- Sebikas services valued and accepted by community
3 Improved Family Planning services delivery, increased practice and a protocol on the quality of care developed and tested	- Contraceptives made available to 18% new eligible couples by 2000 AD Year 1996 1997 1998 1999 2000 Available(%) 13 17 33 50 100 - Referral system existed and Shebikas referred cases with side effects - Protocol on quality of care developed and tested	- Program records - Referral records - RDP reports	- Concerned personnel and clinical methods available - Satellite clinics regularly operational - Protocol effective to control program quality
4 Increased access to and use of tubewell water and slab-ring latrine	- 100% households used tubewell water for drinking and 70% for cleaning purposes - 66% new households installed and used slab latrines	- Program records	- Tubewells available and under ground water levels remain favourable - Villagers interested in buying and using slab latrines

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTIONS/RISKS																																																																		
5 Increased access to and utilisation vaccines for six preventable diseases	- 90% and 95% of the children under one and pregnant women respectively fully immunized and maintained throughout 2000 AD.	- Program records - Study by RED	- Government's intensive emphasis on EPI continues and ensures effective supply																																																																		
6 Increased Vit-'A' capsules utilization and vegetable consumption	- Vitamin-A distributed to 50% of the children under 6 yrs and maintained - Increased vegetable consumption in 60% households	- Program records - Study by RED	- GOB maintains regular distribution of VAC twice a year																																																																		
7 MIS strengthened and links with HPP institutionalised	- Each Area Office submitted monthly area report regularly - Regular coordination meetings with the HPP institutionalised - No. of meetings held each year	- Program records - Minutes of meetings	- Coordination enhances program quality																																																																		
ACTIVITIES: 1.1 Development/revision of Training curriculum and IEC materials	- Prepared and distributed Training manual - Prepared and distributed IEC materials - Health chart revised/developed and distributed	- Program record	- Appropriate experts available on time																																																																		
1.2 Training and refresher of staff	<div>- 5,200 new SS, 260 PAs, 66 POs and 14 RPOs trained on following schedule:</div> <table><tr><td>Year</td><td>96</td><td>97</td><td>98</td><td>99</td><td>2000</td></tr><tr><td>SSs (trainees)</td><td>2,600</td><td>1,200</td><td>1,400</td><td>0</td><td>0</td></tr><tr><td>PAs (trainees)</td><td>130</td><td>60</td><td>70</td><td>0</td><td>0</td></tr><tr><td>PO (trainees)</td><td>50</td><td>16</td><td>0</td><td>0</td><td>0</td></tr><tr><td>RPO</td><td>14</td><td>0</td><td>0</td><td>0</td><td>0</td></tr></table> <div>Orientations (persons):</div> <table><tr><td>Old PO(H), RPO(H)</td><td>133</td><td>0</td><td>0</td><td>0</td><td>0</td></tr><tr><td>AM</td><td>235</td><td>30</td><td>35</td><td>0</td><td>0</td></tr><tr><td>RM</td><td>26</td><td>4</td><td>0</td><td>0</td><td>0</td></tr></table> <div>Refresher Events:</div> <table><tr><td>New SS</td><td>12</td><td>12</td><td>12</td><td>12</td><td>12</td></tr><tr><td>Old SS</td><td>6</td><td>6</td><td>6</td><td>6</td><td>6</td></tr><tr><td>PA and PO</td><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td></tr></table>	Year	96	97	98	99	2000	SSs (trainees)	2,600	1,200	1,400	0	0	PAs (trainees)	130	60	70	0	0	PO (trainees)	50	16	0	0	0	RPO	14	0	0	0	0	Old PO(H), RPO(H)	133	0	0	0	0	AM	235	30	35	0	0	RM	26	4	0	0	0	New SS	12	12	12	12	12	Old SS	6	6	6	6	6	PA and PO	1	1	1	1	1	- Program records	- All staff including the SSs maintain determination to serve the community
Year	96	97	98	99	2000																																																																
SSs (trainees)	2,600	1,200	1,400	0	0																																																																
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PA and PO	1	1	1	1	1																																																																
2.1 Procurement of essential drugs, contraceptives, vegetable seeds	- Quantity of goods procured by BRAC	- Program records	- Materials available in market																																																																		
2.2 Distribution of goods through SSs to community	- Each SS purchased drugs, contraceptives, vegetable seeds from BRAC regularly and distributed to the community	- Stock register - Records	- Willingness of people to buy																																																																		

3.1 SSs, PAs and POs motivate and encourage eligible couples to use FP services	<ul style="list-style-type: none">- Proportion of eligible couples motivated- Proportion of eligible couples retained knowledge on FP- No. of temporary method supplied by SS	<ul style="list-style-type: none">- Program records	<ul style="list-style-type: none">- Couples are motivated to use																		
3.2 Followup and referral of acceptors with side effects and other clinical methods by SSs, PAs and POs	<ul style="list-style-type: none">- 90% acceptors received followup within last 2 months throughout project- No. of case with side-effects referred for treatment- No. of cases referred for clinical methods	<ul style="list-style-type: none">- Program records- Monitoring reports	<ul style="list-style-type: none">- Good working relation and interaction between BRAC and Govt. staff- Referral services for side-effects and clinical contraception methods available- Referrals are well-serviced																		
3.3 Assistance to Govt. FP workers in service delivery at community level	<ul style="list-style-type: none">- Each sebika attended one satellite clinic a month- No. of clients received semi-permanent and permanent methods	<ul style="list-style-type: none">- Program records- Monitoring report	<ul style="list-style-type: none">- As above																		
3.4 Development of a protocol on the quality of care in collaboration with the HPP	<ul style="list-style-type: none">- A protocol developed and tested- Assistance of the HPP received in protocol development	<ul style="list-style-type: none">- Program reports- Monitoring reports	<ul style="list-style-type: none">- Protocol effective in increasing the program quality																		
4.1 Produce and sell slab-rising latrines 4.2 Educate people to install and use	<ul style="list-style-type: none">- Proportion of demand met- Slab latrines made available to 46% of the new households by 2000 AD <table><tr><td>Year</td><td>96</td><td>97</td><td>98</td><td>99</td><td>2000</td></tr><tr><td>HHs installed (%)</td><td>12</td><td>14</td><td>33</td><td>50</td><td>100</td></tr></table>	Year	96	97	98	99	2000	HHs installed (%)	12	14	33	50	100	<ul style="list-style-type: none">- Program records and Reports	<ul style="list-style-type: none">- Household income is sufficient to buy inputs						
Year	96	97	98	99	2000																
HHs installed (%)	12	14	33	50	100																
4.3 Motivate VO to procure tubewell and use tubewell water for domestic purposes	<ul style="list-style-type: none">- Proportion of households motivated- Tubewell water made accessible to 100% households by 2000 AD- 70% of the households used tubewell water for washing and cleaning by 2000 AD <table><tr><td>Year</td><td>96</td><td>97</td><td>98</td><td>99</td><td>2000</td></tr><tr><td>HH with access(%)</td><td>98</td><td>98</td><td>98</td><td>98</td><td>100</td></tr><tr><td>HH using for washing/cleaning(%)</td><td>30</td><td>40</td><td>50</td><td>60</td><td>70</td></tr></table>	Year	96	97	98	99	2000	HH with access(%)	98	98	98	98	100	HH using for washing/cleaning(%)	30	40	50	60	70	<ul style="list-style-type: none">- Monitoring- Interviews- Study by RED	<ul style="list-style-type: none">- As above- Tubewells are available in market- Under ground water levels remain favourable
Year	96	97	98	99	2000																
HH with access(%)	98	98	98	98	100																
HH using for washing/cleaning(%)	30	40	50	60	70																
5.1 Assist Government workers to organize and conduct vaccination sessions 5.2 Promote vaccination with VO members 5.3 Assist pregnant women in receiving TT vaccines from EPI outreach centres and clinics	<ul style="list-style-type: none">- No. of meeting held between SS, PA, PO and government workers- Each SS attended one EPI session per month- Proportion of children under one and pregnant women attended the EPI centres and received required doses of vaccines	<ul style="list-style-type: none">- Monitoring reports- Interviews- Vaccination cards	<ul style="list-style-type: none">- Effective vaccine available and given regularly																		

6.1 Build awareness of natural sources of Vit-'A' rich foods and encourage cultivation and consumption of vegetables	<ul style="list-style-type: none">- 80% of households retained knowledge on VAC and natural sources of Vit-'A' rich foods- 60% households raise home gardens twice a year and consume the vegetables <table><tr><td>Year</td><td>96</td><td>97</td><td>98</td><td>99</td><td>2000</td></tr><tr><td>HH knowledge</td><td>80%</td><td>80%</td><td>80%</td><td>80%</td><td>80%</td></tr><tr><td>HH gardens/consumption</td><td>12%</td><td>24%</td><td>36%</td><td>48%</td><td>60%</td></tr></table> <ul style="list-style-type: none">- No. of VAC distribution session attended by the SS	Year	96	97	98	99	2000	HH knowledge	80%	80%	80%	80%	80%	HH gardens/consumption	12%	24%	36%	48%	60%	<ul style="list-style-type: none">- Interviews- Monitoring	<ul style="list-style-type: none">- GOB maintains regularity in vitamin A capsule distribution twice a year- People interested in raising vegetable garden and consumption of vegetables
Year	96	97	98	99	2000																
HH knowledge	80%	80%	80%	80%	80%																
HH gardens/consumption	12%	24%	36%	48%	60%																
6.2 Assist Govt. workers in Vit-'A' capsules distribution																					
7.1 Prepare area office performance report to send to Regional Office and Head Office	<ul style="list-style-type: none">- Appropriate reporting format designed- Individual SS's performance computerised	<ul style="list-style-type: none">- Program records- Computer Section at HO	<ul style="list-style-type: none">- Stable power available and timely entry made																		
7.2 Holding routine meetings with the HPP, RED and Monitoring Department	<ul style="list-style-type: none">- No. of meetings held a year- No. of reports and minutes of meetings shared	<ul style="list-style-type: none">- Program records- Monitoring	<ul style="list-style-type: none">- Experiences and expertise found effective and feasible to enhance program's efficiency																		
Activities <ul style="list-style-type: none">- Salaries and Benefits- Travelling and Transportation- Staff training and refresher- Health education materials- Revolving fund for Drug- HO Logistics and Management Support- Inflation adjusted cost	Inputs/Resources Budget summary: Tk. 140,418,000 Tk. 34,981,400 Tk. 25,129,800 Tk. 3,600,000 Tk. 2,600,000 Tk. 20,672,920 Tk. 227,402,120 Tk. 36,112,037 Total EHC Tk. 263,514,177	<ul style="list-style-type: none">- EHC Budget																			

HUMAN RIGHTS AND LEGAL EDUCATION

1. BACKGROUND

BRAC believes that legal literacy is a prerequisite to the development of the organizational base from which the landless rural poor can become involved in a sustainable process of poverty alleviation and empowerment. It 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 has been strengthened further with more focussed 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. The change in the nomenclature of the programme from Paralegal to Human Rights and Legal Education (HRLE) has been done with this focus in mind. The new programme also includes some of the topics which the erstwhile Social Awareness Education (SAE) used to cover. The HRLE is thus a combination of the more effective components of Paralegal and SAE programmes carried out during RDP III.

2. ACHIEVEMENTS AND CHANGES DURING RDP-III

Coverage of the Paralegal programme has expanded during RDP III. The number of area offices in which the programme was being implemented grew from 15 in 1992 to 89 in 1994. Table 1 shows the achievements of the programme prior to 1995.

Table 1: Achievements of Paralegal Programme

Particulars	1991 Cumulative	1992 Yearly	1993 Yearly	1994 Yearly	1994 Cumulative
Male learners	5033	2082	7036	8033	22184
Female learners	20170	16946	33839	93567	164522
Total learners	25203	19028	40875	101600	186706

During RDP III, the programme introduced a few changes. An important change required the volunteer trainees to have the ability to read and write. This resulted in reducing the training period of the volunteers from six weeks to four weeks.

3. LESSONS LEARNED

In 1993, an evaluation study was carried out to assess the impact of the Paralegal Programme. The study was designed to investigate the nature and intensity of legal problems faced by group members which were part of the syllabus of the Paralegal course, the reactions of learners, the problems they faced while dealing with the situation and finally whether the steps taken by the learners were influenced by their Paralegal training (Abdullah et al, 1993).

The study found considerable impact in a number of Paralegal issues such as marriage registration, registration of land and payment of land tax. The study also acknowledged that the socio-economic conditions of the participants prevented this legal knowledge from having more significant impact. The study made several recommendations which included:

- There should be periodic refresher courses for the learners and selected weekly meetings should be used as a forum for on going discussion. An exchange programme for the group members to visit other groups and share experiences will provide the learners with greater exposure to the reality and enhance their confidence and solidarity.
- The Kazis (Marriage Registrar), their assistants, Union Parishad (UP) chairmen and members and other local influential persons and village elders should be involved in seminars and workshops to discuss the various legal issues and their responsibilities and duties in such cases. They should also be supplied books and pamphlets containing the law.
- Measures should be adopted to make people aware of law and human rights from an early age when they are much more receptive to advanced ideas. For example HRLE could be introduced in K/K schools.
- Efforts should be made to make it clear that the laws taught are not BRAC laws; that laws are applicable to everybody without any discrimination; that laws do not contradict the Shariat. Rather these have been made bearing in mind the religious and personal laws of different religious communities living in the country.

4. HRLE IN RDP IV: THE PURPOSE

BRAC believes that to know about one's legal rights is one's basic legal right. 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 purposes 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.

5. OUTPUTS AND PROCESSES IN RDP IV

Outputs

The HRLE programme will have following outputs:

1. Training material sets for TARC trainers and VO volunteers.
2. Up to date training modules for different training.
3. Trained trainers, POs and PAs.
4. Trained VO member volunteers (HRLES).
5. Trained VO members.
6. Increased number of community leader supportive of BRAC and VO members.
7. Increased number of incidents where the VO members have taken legal action.

Processes

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

- indepth knowledge about social development issues on the part of the trainer;
- trainer's communication skills;
- interest of the trainer 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)

organizes 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.

6. ACTIVITIES IN RDP IV

Human Rights and Legal Education (HRLE) is a vital component of the VO development process. Until now BRAC has focused such training entirely on the VO members. This has led to confusion in some quarters and the idea that BRAC is teaching its own law. Group members have found it difficult to resolve problems according to the law (for instance that oral divorce is not divorce at all) because the opinion leaders dismissed them by saying that these laws were BRAC laws. Greater outreach to the community as a whole is therefore becoming a new focus of the programme. The programme will invite UP chairmen, Kazis, village elders and other opinion leaders to workshops to discuss the legal issues and individual responsibilities. Along with the training of group members, this sort of training workshop will be held throughout the year in Area Offices. Efforts will be made to make clear that the laws being taught are the laws of the country and have been made by Parliament bearing in mind the religious and personal laws of different communities residing in the country. BRAC is expecting about 20,000 community leaders to participate in these workshops over the five year period.

Apart from these workshops, the HRLE programme will obviously carry out its usual activities of developing training materials and training modules, train the trainers, POs, PAs, HRLE Shebikas and the VO members. A total of 180 trainers, 125 POs, 1545 PAs and 1730 HRLE Shebikas will be trained over this five year period. The programme will utilise selected VO meetings as a forum for discussion of the problems faced by group members and the actions available to them in the light of their HRLE training.

By the end of the plan period, the programme expects to train 1,000,000 VO members. It also expects that this training will be mirrored in their daily life e.g. in 50% cases, the bride's age at marriage will be 18 (for the family members of the VO members'), all the VO members will register their family members' marriages at the registry office, there will be no divorce case within the VO without going through the legal procedure and the VO members will pay the yearly land tax on time.

7. MANAGEMENT:

One PA will work in each area office under supervision of the Area Manager, and will select volunteers from group members, ensuring their presence in the training. S/he will closely supervise the

courses conducted by the HRLE shebok/shebikas and will also conduct the monthly refresher for volunteers.

For each RDP region, there will be one PO who will be responsible for all PAS in his/her region. There will be 5 to 10 workshops in a year in each AO which will be organised by the PO based in the RM office.

Field based HRLE specialists with sound knowledge on law and empowerment issue will conduct the workshop of community leader. The Programme Manager of HRLE will have the overall responsibility of the programme.

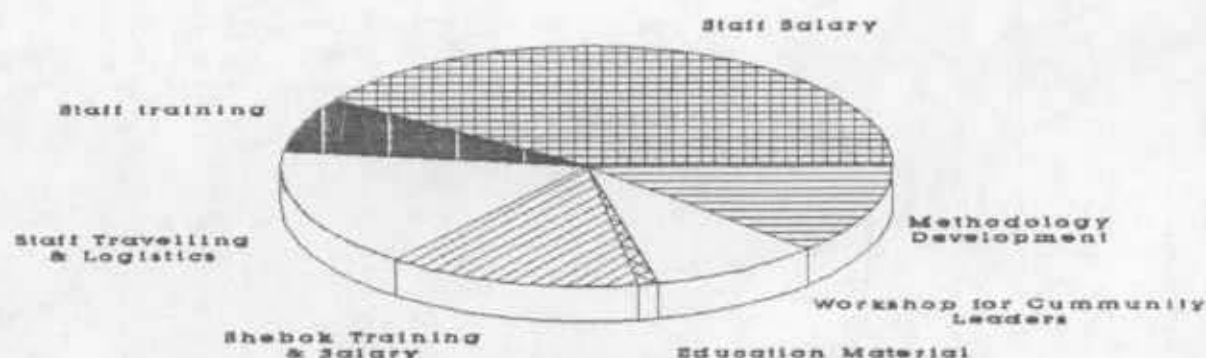
8. BUDGET:

The total HRLE budget under RDP IV is Tk. 187,807,789 including inflation adjustment. Figure below shows the different components of the budget.

Table 4.2: Budget summary

Item	Cost
Staff Salary	66,366,000
Staff Training	12,234,600
Staff Travelling & Logistics	26,521,740
Shebok Training & Salary	21,936,000
Education Material	1,700,000
Workshop for Community Leaders	15,000,000
Methodology Development	20,000,000
Total	163,758,340
	+ inflation

Figure: Major Heads of Expenditures under HRLE



Logical Framework Analysis
Human Rights and Legal Education

NARRATIVE SUMMARY	INDICATOR	MOV	Assumption
Goal: To develop the organizational base from which the landless rural poor are involved in a sustainable process of poverty alleviation and empowerment	- See RDP IV LFA	- See RDP IV LFA	
Purpose: To increase V.O. members knowledge of the law and human rights and their willingness to take up and act on their legal responsibility.	1. 50% of age of marriage will increase from 16.5 to 18 years within VO's. 2. All marriages within VO will be registered at registry office. 3. Yearly land tax will be paid by VO members on time. 4. No divorce will take place without following legal procedure within VO. Note: For indicators 2-5: 1996, 1997, 1998, 1999, 2000 10%, 25%, 50%, 75%, 100%	- Training records - AO records - Marriage register records. - Land office records	- Opposition from fundamentalist will be insignificant. - No natural disaster flood, cyclone etc.
Output: 1. Training material sets for TARC trainers and VO volunteers. 2. Up to date Training modules for different training 3. a) Trained trainers b) POs c) PAs 4. Trained VO members volunteers (HRLES). 5. Trained VO members. 6. Increased number of community leader supportive of BRAC and VO members.	1. 1,000,000 VO members will be trained 2. Total sets for trainers 2,000: for volunteers: 11,500 Year 1996, 1997, 1998, 1999, 2000 Trainers sets 500 500 500 500 500 Volunteers sets 1500 1500 2500 3000 3000 3. Basic-1, Basic-2, LATT-2, LATT-2 TOT on HRLE for TARC trainer. OMC on HRLE for PA. Basic & OMC on HRLE for PO. Refreshers training for volunteers. 4. Year 1996, 1997, 1998, 1999, 2000 Trainers (180) 11% 33% 55% 77% 100% POs (125) 16% 36% 56% 80% 100% PAs (1545) 17% 37% 59% 80% 100% 5.HRLES (1730) 25% 45% 63% 82% 100% 6.VO Members (10,00,000) 10% 25% 45% 70% 100% 7.Leaders (20,000) 10% 20% 40% 70% 100%	- Programme record and physical possession by the concerned people. - Programme document and TARC material files. - Programme records and TARC training records. - Programme records.	- Opposition from fundamentalists will be insignificant.

Activities: 1. Preparation of material for different level. 1.1 Collect upto date legal information. 1.2 Prepare material. 1.3 Up date the training manuals and teaching aid. 1.4 Print and distribute. 2. Prepare training module. 3. Train BRAC staff. 3.1 Select staff. 3.2 Train TARC trainers by programme staff. 3.3 Give technical assistance (on legal issues) to the TARC trainer when they train others. 3.4 Senior (NO/RM) personnels attend VO volunteers training. 4. Select and Train VO volunteers (HRLES).	Inputs/Resources: 1. 1.7 million Taka 2. 20 million Taka 3. 12.2 million Taka 4. 22 million Taka		- No political unrest
5. Train of VO members 5.1 Prepare a list of participants 5.2 Select a venue 5.3 Inform the participant of the time and venue 5.4 Regular follow-up of the class 5.5 Keep the completion registrer uptodate 6. Training workshop for local community leaders 6.1 Prepare list of community leaders and schedule their workshops 6.2 Invite them 6.3 Conduct the workshop 7. Staff salary 8. Logistics and travelling	5. For the activities 5.1 to 5.4 yearly plan of action 5.5 Monthly report on the basis of register 6. 15 million Taka 7. 66.3 million Taka 8. 26.5 million Taka	- Training records - Program records	

GENDER

1. BACKGROUND

BRAC's concern for poverty alleviation and empowerment among the masses of Bangladesh's poorest households has led to its work with and for rural women who often represent the poorest of the poor. These women play a critical role in lifting their families and communities out of poverty. BRAC realizes that a person's poverty is influenced by her/his social position which is itself determined in part by gender relations. In its programming work, BRAC stresses the need to transform gender relations - by working to promote gender equity in access and control over resources and household decision making, equip women with knowledge of their rights and change discriminatory social attitudes and behaviour.

2. ACHIEVEMENTS AND CHANGES DURING RDP-III

The Impact Assessment Study (IAS) has found that as a result of increased access to institutional loans, the *status* of rural women has increased within their households. These women have been able to take some control over their income and have participated more in decision making processes concerning the use of their money and other matters. The very fact that they can bring in loans to the household gives women some extra rights to spend any income generated, to decide about the amount to save and to spend on themselves or their children. They participate in decisions about when to draw a loan and where to use it.

BRAC has contributed greatly to women's mobility, for group members as well as staff. IAS has found that women's mobility has increased at the village level and husbands are more accommodating of their mobility. BRAC itself has provided women with opportunities to work and to move in rural areas which was rare before.

It is only in RDP-III that BRAC started to address gender issues in a systematic manner. BRAC's Training Division conducted several gender Awareness and Analysis courses for BRAC staff from various programmes. In 1994, a Gender Team was formed within the Training Division led by Aruna Rao and assisted by two external experts (Ricky Stuart and Davil Kelleher). The Gender Team has initiated a Gender Quality Action Learning (GQAL) Programme with dual goals of improving the quality of programme with village women and gender relations within BRAC. To provide valid data for gender-related strategic planning by BRAC managers and provide an orientation to gender issues to a cross section of staff, the Team conducted a series of workshops in 1994 with over 400 BRAC staff from various divisions and levels. The Team is currently training trainers to

facilitate the field-level work which will start in June 1995 on a pilot basis with 61 area offices in RDP's northern zone. The field teams will learn about gender, personal and organizational change and the tools to analyze and take action on gender-quality issues such as retention of female staff and violence against women in villages. Teams will develop action plans, implement and monitor their activities, then re-think their objectives and continue with the action-learning cycle. This process should result in real improvements in programme and organizational ways of functioning so that BRAC enhances its capacity to empower women and transform gender relations within itself and in the communities where it works.

In November 1994, BRAC appointed two consultants from the International Women's Tribune Centre (NY) and Voluntary Health Association of India to conduct a needs assessment for a Gender Resource Centre (GRC) in BRAC. A GRC has been established to meet the growing demand within the organization. The purpose of this centre is to support BRAC's learning approach by ensuring easy access to current information on gender issues, to act as a catalyst for an ongoing dialogue on gender, and to repackage and disseminate information at various levels within and outside BRAC. Its initial activities are to establish a regular mechanism for journal acquisition and access to information through e-mail and electronic conferencing, producing a pamphlet series on BRAC programmes and a newsletter. Possible future activities include holding informal discussion groups in the TARC's and at HO on gender issues in BRAC, experimenting with participatory video focused on gender issues relevant to VO members and conducting orientation sessions for new (especially female) recruits and maintaining networks.

The research and evaluation division has consciously increased its emphasis on gender research.

- * As an indication to its concern about gender equity, it appointed two consultants (Marty Chen and Marilyn Carr) to review the elements of gender analysis in numerous reports.
- * A workshop on gender research was organised in January 1995 for RED researchers. The workshop was conducted by Marty Chen assisted by several local gender experts.
- * For capacity development, RED is continuously sending its researchers for long (Masters level) and short courses on gender.
- * Very recently, RED has taken another step toward ensuring attention to gender concepts and analytical tools in its studies. Henceforth, all RED study proposals will be reviewed by an expert committee on gender, which is in the process of formation.

BRAC's promotion of gender equity is evidenced by its continued emphasis on recruiting female village organization members. Currently 85% of RDP membership is female. With a view to support women's change increased effort is being given to involving women in non-traditional trade(restaurants, grocery shops) activities.

3. LESSONS LEARNED

Both external and internal studies have shown that BRAC significantly progressed but it still has much to learn, and its internal systems can and should be much more gender-sensitive. The fundamentalist attack on BRAC and has highlighted internal organizational strains and the nature of the change process occurring in villages and BRAC's role in it. BRAC has concentrated on women and this has led to their isolation from male members of their community, sometimes even their own families. The traditionalist backlash against BRAC and other development projects has highlighted this isolation.

BRAC's legal awareness programme has contributed to the empowerment of women by making them aware of their legal rights and facilitating actions to redress grievances. Some traditionalists however, tried to misrepresent the Paralegal programme saying it teaches 'BRAC laws' which are contrary to the Shariat and thereby build opposition to it. An impact study on the Paralegal Programme found that as an outcome of the programme considerable progress was made on issues such as registration of marriages and land, and on the payment of land tax. Findings suggest that although the group members (primarily female) have improved knowledge about the law, existing socio-economic conditions still hinder application of that knowledge toward improvement in women's condition and status. The study recommended that greater attention should be given to portraying women in a positive light in all BRAC teaching materials doing away with images which show them as subordinate to men.

Other studies have shown that as a result of some of BRAC's income generating activities outside the home, women's work burden has increased. studies have also shown that in many cases, male members of the household manage and utilize female members' loans. BRAC recognizes that addressing women alone will not have the desired effects and may in fact lead to a backlash if BRAC is seen as pursuing its goals of empowerment at the expense of men. The male privilege structure that is so embedded in society has to be addressed and changed through the education of men.

In the organisation itself there is a need for attitude change on the part of both men and women. Recent gender workshops have highlighted the need for more awareness among BRAC staff at all levels. While males and females felt that BRAC had created a much freer environment than the society as a whole, both men and women expressed dissatisfaction about working conditions, leave policies,

and workload. Women complain about lacking a voice in the organisation and men exhibit stereotypical attitudes about women's capabilities and nature. BRAC needs to continue to study and address these problems.

4. GENDER IN RDP IV : THE PURPOSE

BRAC as a questioning and caring organization wants to

- look beyond the impressive statistics on women's participation in its programme;
- question the actual impact of this participation on the lives of women, their families and communities; and
- develop a new organizational culture that values and benefits both women and men and allows them to be their most productive.

5. OUTPUTS AND PROCESSES

Women's mobility, their freedom of expression, and access to jobs and education are limited by the discriminatory beliefs and practices in our society. BRAC does not work in isolation from the rest of the community and therefore it has worked assiduously toward changing them inside and out. It is consciously trying to make its staff aware about gender relations and organizational change through regular training and workshops and most recently, its GQAL Programme. This in turn will help staff to become gender sensitive programme planners and implementors for group members. BRAC will also carry out several studies on gender relations. This may help to develop gender sensitive programmes in future.

As a learning organisation, BRAC is constantly seeking ways to improve its outreach and performance. Evidence of this is:

1. An increased emphasis on recruiting women staff at all levels, and on moving promising candidates up the system quickly.
2. BRAC's GQAL programme aimed at field staff which focuses on improving the quality of programmes with village women and improving gender relations within BRAC.
3. BRAC has established a Gender Resource Centre at the head office as a gender information nerve centre and catalyst for an ongoing dialogue on gender issues.
4. RED is increasingly undertaking research on gender related issues.

6. ACTIVITIES IN RDP-IV

During RDP IV, measures will be taken on a priority basis to preserve what BRAC has already accomplished, and to build for more effective gender related programming in the future.

The legal awareness courses have been well received and this represents a chance for BRAC to educate both men and women about their legal rights. This type of knowledge will directly empower the community as a whole. RDP-IV is planning to undertake a comprehensive legal literacy programme for both the group members and community leaders. Male members of female clients will be encouraged to participate in issue-based meetings. This will give BRAC a chance to reach the other half of the community and make them aware of women's productive and reproductive roles as well as BRAC's efforts to improve their wellbeing.

Credit and income generation activities continue to represent a vehicle for the economic advancement of poor women. Promotion of health and contraceptive use will directly benefit women in terms of healthier and smaller families. Education of women will continue to be a high priority for BRAC. All these important programmes will continue in RDP-IV.

BRAC will continue to recruit women and promote qualified candidates into management positions. BRAC will also continue GQAL programme and examine system level problems uncovered by the process and institute necessary changes. BRAC is attempting in many ways to build a more gender friendly environment as an important step in transforming gender relations both inside and outside the organisation. This work will continue during the course of RDP-IV. Many hurdles lie ahead and the process of addressing them will require major effort on the part of the organisation. BRAC will have to ask itself some difficult questions have the courage to answer these questions honestly, and act on its understanding.

7. MANAGEMENT

1. Gender quality programmes are done and managed directly by individual programmes as suggested by consultants (Rao).
2. Gender resource centre is overseen by director programmes with a committee of top management.
3. Gender research is managed by RED (committee to oversee gender audit).

8. BUDGET

There is no separate budget for gender programme as such. Gender training will be funded from training budget. Gender research will be funded from RED budget. While gender resource centre will be funded separately outside RDP.

ENVIRONMENT

1. BACKGROUND

Poverty has been identified as a major cause of environmental degradation in Bangladesh and many other developing countries. Ensuring preservation and protection of ecological balance has emerged as an important issue in the field of overall development. The majority of BRAC's development interventions involve economic interventions aimed primarily at involving the landless rural poor in a sustainable process of poverty alleviation and empowerment. In addition, it contains a substantial measure of natural resource conservation, concern for optimal resource utilization, and activities aimed at the restoration of degraded environment. Several of BRAC's rural development and income generation programmes, therefore, have direct and indirect bearings on the utilization, management and conservation of natural resource base. These development programmes are facilitated by BRAC's credit, training and technical support services and are implemented through the Rural Development Programme (RDP) and the Rural Credit Project (RCP).

2. ACHIEVEMENTS AND CHANGES DURING RDP-III

BRAC's development interventions are designed and implemented in a way which strongly addresses preserving sound environment and minimizing risks related to environmental degradation. Table 4J.1 provides a non-rated impact matrix of BRAC programmes on various attributes of environment. The table is based on experiences and studies done by BRAC and other different organizations to assess possible environmental impacts of BRAC's development interventions. The matrix does not quantify the impact nor does it claim to depict complete knowledge on the nature of impact of BRAC's various development programme components.

The sericulture programme, for example, addresses the issues of income, employment, tree plantation, soil conservation, village level nursery establishment, afforestation, agroforestry and silk production. Sericulture and social forestry programmes through its different activities address a range of issues which in turn directly and indirectly impact positively on environment.

The mulberry tree planted during RDP III has a positive impact on environment. Mulberry trees reduces the risks of salinity and improves both air and water quality as grown extensively around the rural areas of Bangladesh. When grown on roadside and fallow land, it improves greenery and contributes to increase forests in the rural areas of Bangladesh. It also maximizes the utilization of unused land by motivating people to plant more trees. With the

extensive root system, mulberry trees contribute to soil conservation by providing protecting influences against wind and water erosion. The timber pruning provides useful firewood that reduces pressure on other wood species and on need to use valuable manure as a fuel. When not needed for silkworm rearing, the mulberry leaves provide excellent fodder and this may reduce grazing pressure on other fodder supplies. Considering restricted movement, mulberry leaves as only source of food, and domesticated nature of silkworms, the sericulture programme, therefore, imposes no risks to any other leafy crops and does not present threat to natural plant biodiversity.

The Social Forestry Programme of BRAC has continuously been contributing to increase country's total forest area. According to current statistic, Bangladesh has a very small forest area - estimated at about 9% of total land in contrast to its requirement of 25% in order to ensure a stable environment and country's sustainable development. Along with income generation and maximum utilization of fallow land, social forestry programme has been aimed to improve general environment by increasing total forest area, reducing soil erosion, decreasing the risks of tidal bores and cyclone, and minimizing ecological degradation.

BRAC also uses the social forestry programme as a vehicle to increase awareness among the rural people on the value of planting trees and its relation to improved environment. Fruit trees have also been cultivated under this programme.

As of January 1995, BRAC has been brought about 10,790 acres of land under vegetable cultivation. Aside from providing nutrition and income to the group members, BRAC's vegetable cultivation programme impacts positively on various attributes of environment as revealed from rows on air quality, biodiversity, forestry/greenery, nutrition, etc. in Table 4J.1.

Inadequacy of safe latrines and inappropriate knowledge on sanitation and hygiene have been recognized as major causes of environmental degradation in the developing countries. BRAC's Essential Health Care Programme (EHC) pursues the goal of improving sanitation and hygiene in the rural areas of Bangladesh by establishing safe latrines and by imparting basic education on health and nutrition to its target population. As of now, BRAC supplied a total of 135,270 slab latrines and installed 106,113 tubewells in the rural areas of the country. Furthermore, BRAC imparted basic health and nutrition education to more than a million village organisation members. The environmental impact of these efforts is noted in Table 4J.1.

Human resource development through education and training receives high priority in all BRAC programmes. BRAC believes that illiteracy not only inhibits the pace of development but it is also a major

element of environmental degradation. BRAC's non formal primary education programme offers life-oriented basic literacy among the children of the poorest households. The environmental implications of the NFPE programme can also be seen in Table 4J.1.

BRAC also gives emphasis on capacity development on environmental issues related to development by sending its staff for long-term and short-term courses/workshops in and outside the country. For example, many BRAC staff have already attended workshops/seminars on environment and environmental impact assessment (EIS) in and outside Bangladesh. In 1994, a BRAC researcher attended a two month course on Environmental Education organized by Centre for Environmental Education, Ahmedabad, India.

3. LESSONS LEARNED

BRAC, through the implementation of RDP-III, has learned some important lessons related to improvement and preservation of environment. However, BRAC needs to conduct more studies to gain in-depth understanding on various aspects of environmental impact influenced by BRAC's development interventions. Some components of RDP which promise high earnings in their early stages can exert an adverse impact on the environment in the longer run. For example, the landless irrigator's programme, which uses groundwater to irrigate high-yielding boro rice, could contribute adversely to groundwater levels, and could risk salinity intrusion with longer-term declines in productivity. The negative signs in the Table 4J.1 row on salinity reflect this possibility. The negative sign against biodiversity indicates the possible negative impact of greater reliance on a monoculture regime. The row on air quality contains both positive and negative signs. This is because wet rice fields emit marsh gas, or methane, which contributes to global warming. Bangladesh has been named as a notable emitter of methane, mainly from its rice fields.

Such an interplay of short-term priorities and long-term consequences leads to some uncertainty about the longer-term sustainability of different development programmes. This is true not only for BRAC, but for most organisations concerned with development, and with the tradeoffs between high population growth rate on the one hand, and a threatened environment on the other.

BRAC's primary emphasis in all its activities has always been *people* rather than the environment *per se*. BRAC should gain from more systematic environmental thinking, and from alliances with organizations that are primarily focused on environmental issues. First, BRAC can learn from others. NGOs, for example, played important demonstration and advocacy roles in the creation and implementation (with IUCN) of a National Conservation Strategy in Pakistan. Secondly, BRAC has much to teach. The causal relationships between poverty and environmental degradation are

increasingly well known, but linkages between the environmental movement at large, and the Bangladeshi development community are somewhat tenuous.

4. ENVIRONMENT IN RDP IV: THE PURPOSE

The principal purpose of inclusion of environment as a section in RDP IV is to develop an appropriate environmental programme at BRAC to improve overall environmental situation of Bangladesh. It also intends to sensitize BRAC's on-going and future development programmes on environment, and to develop environment friendly development programmes at BRAC. BRAC, through its development interventions, is committed to study, analyze, and address various environmental issues to preserve natural resource bases and to make significant contribution in improving country's overall environment.

5. OUTPUTS AND PROCESSES

BRAC will recruit an Environment Analyst and establish an environment cell at BRAC during the early stage of RDP IV. A series of training modules on environment will be developed for different levels of BRAC staff and also for the village organization members. BRAC will also develop research capacity to carry-out Environment Impact Study (EIS) of different BRAC programmes and to recommend appropriate environment programmes to be implemented by BRAC.

As per previous phases of RDP, BRAC will continue to organize and mobilize target people by forming viable village organisations and by providing development inputs and services through the VOs.

BRAC aims to improve the quality of life by raising income, health, skill and educational levels, and thereby bring about favourable changes in people's behaviour - reflected in fertility, mortality and migratory roles. On the other hand, BRAC is also keen to utilise appropriate and viable technologies for resource regeneration and development. These technologies are carefully screened through trial and error (e.g. a poultry rearing model, a sericulture/silk production model, a mini-hatchery model etc.) and are introduced through village-level institutions and supported with credit, skill and technical services.

6. ACTIVITIES IN RDP-IV

BRAC will continue addressing environmental issues more systematically. Village Organizations (VO) will continue to be considered as the most effective vehicle to impart messages related to protection and preservation of environment through regular issue based meetings and training programmes. Environment as a separate chapter would be incorporated into the NFPE school curriculum to

sensitise the school children and their parents on different aspects of environment. Collaboration with other organisations including the government would continue to be strengthened in order to address different national environmental issues. To bring a more systematic environmental approach and thinking into BRAC's work during RDP IV, selected BRAC staff will be sent to attend courses on environment and environmental research both in and outside the country and assistance will be sought from appropriate organisations on the creation of an environmental cell which can address and coordinate such issues. Research capacities on environmental analysis will be developed and strengthened during RDP IV.

7. BUDGET

An amount Tk. 23.8 million has been requested to support the environmental component through RDP IV.

Table 1: Non-rated Environmental Impact Matrix of BRAC Programmes

Environmental Attributes	Irri	Sericult Soc For	Poultry Livest	Fish	Veg	EHC	Safe Water Sanitation	Health Education	NFPE	SAE/ HRLE
Soil Erosion	+/-	+		+	+/-					
Salinity	-	+		+						
Air Quality	+/-	+	-	+/-	+		+			
Biodiversity	-	+	+/-	+/-	+			+		+
Forestry/ Greenery	+/-	+		+	+					+
Water Quality	+/-	+	+/-	+/-	-	+	+	+	+	+
Ground Water Abstraction	-						-			
Ponds/water Body	+			+						
Homestead, Fallow Lands		+	+		+				+	
Roadsides/Stripsides		+			+					
Fodder Feed		+	-		+					
Energy, Fuelwood	-	+	+							
Crop, Livestock, Poultry and Fisheries Resources	+		+	+	+					
Nutrition	+	+	+	+	+	+	+	+	+	+
Family Planning, Mortality and Morbidity			+			+	+	+		+
Literacy Rate								+	+	+
Income, Employment and GDP Growth	+	+	+	+	+					
Lifestyle, Quality of Life	+	+	+	+	+	+	+	+	+	+

MONITORING

1. BACKGROUND

The Monitoring Department established in 1988, was initially engaged in piloting a field operation and developing an effective data management system for RDP. Since then the Department has emerged as an important BRAC Management Support Service by extending monitoring support to the all programmes of BRAC except the Health and Population Programme (HPP). RED is conducting the monitoring functions for HPP.

The Department started with one staff under RDP's helm. During phase II, the strength of the Department was enhanced and number of staff stood at 20. At the end of 1990 the Department began functioning as an independent unit. At the beginning of 1995 the number of staff stands at 37 including 30 field monitors.

During RDP II (1990-92), a great deal of effort was put into designing and implementing monitoring techniques and adapting them to program needs and processes. This was a learning period for the Department.

Monitoring activities during RDP III saw a further strengthening of systems and a moving forward into new, unstudied sectors.

2. ACHIEVEMENTS AND CHANGES DURING RDP III

A total of 19 RDP related indicators were monitored during the RDP II in 1992. In 1993, the number rose up to 38, followed by a total of 72 indicators in the year 1994. The details are presented below:

Table 1: Achievements of the Monitoring Department

Category	Issues monitored during		Target for	Units covered
	1993	1994	1995*	
Institution building	08	06	07	94%
Savings and credit	10	16	16	
Sector programmes	08	22	23	
IGVGD	nil	01	04	38%
Education	12	21	21	41%
Logistics	nil	06	07	
Total	38	72	78	

* Including adhoc studies

Since its inception the Monitoring Department had been performing a two-fold function, namely Monitoring and MIS. In the beginning of 1995 MIS evolved as a separate unit under RDP.

The management of the Department has been reorganized recently. In 1994, the monitors working in the field were grouped into 5 geographical blocks under the supervision of same number of Headquarter staff. In 1995 the number of blocks has been reorganized into four.

Regular bimonthly block meeting and quarterly cluster meeting which were held previously have been replaced by monthly block meetings. The purpose of the meetings is to check the regular data collection process and minimize problems in the field instantly.

The Department introduced an observation sheet in September, 1994 to collect the instant feed-back of programme personnel working in the field on the current monitoring issues and their future need.

In addition to the tools that are being used in data collection, arrangements have been made to use participatory Rural Appraisal/Rapid Rural Appraisal (PRA/RRA) techniques in collecting data. These new techniques are expected to be more effective in terms of time, and in addressing the needs of both management and programme participants.

3. LESSONS LEARNED

The Department has learned many lessons from its past activities. Important among these are:

- a. *Monitoring is a learning tool*
- b. *Monitoring must cover qualitative and quantitative variables simultaneously*
- c. *Monitors must be sound academically and also have updated knowledge about programmes*
- d. *Monitors should be objective and proactive to the feed back received from users on their work.*
- e. *Open and collective discussions on monitoring results foster better understanding between program professionals and monitors*
- f. *Monitors are consumer oriented but are not confined to the demand of users only. They need to create demand for new commodities*
- g. *Monitoring messages should be simple, concrete, correct, complete and timely.*

4. MONITORING IN RDP IV: THE PURPOSE

The purpose of monitoring is to generate data on key variables for management functions to enable the managers to track the progress of the programmes towards goal.

5. OUTPUTS AND PROCESSES

PROCESS

Monitoring process begins with the selection of vital indicators to be monitored. Indicators are formulated through meetings with the programme personnel viz., 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 could 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 Area/Team level monitoring 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 (previously bi-monthly meeting)*
- 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 investigatory study (when necessary)*

OUTPUTS

- Monitors network established
- Indicators for monitoring selected
- Monitoring plan which contains selected indicators and time frame established
- Results of monitoring disseminated at field and HO levels
- Statistical and narrative reports distributed among different levels of Programme Management
- Report on follow up or investigatory studies distributed
- RRA method introduced

6. ACTIVITIES IN RDP IV

During the RDP phase IV, activities of Monitoring Department would be as follows :

- *Expanding the monitoring network to cover the 65 new Area Offices*
- *Conducting indicators identification meetings with Programme Management held*
- *Developing monitoring plan*
- *Collecting data*
- *Verbal sharing of results with the Area Managers/Team in-charges*
- *Global sharing of results with the Senior Managers of HO*
- *Preparing statistical reports*
- *Writing narrative reports*
- *Presenting results at semi-annual meeting with Senior Managers*
- *Identifying topics for short investigatory studies*
- *Conducting short research studies*
- *Replicating the RRA tools in monitoring perspective*

7. MANAGEMENT (STAFFING PATTERN)

A total of 31 field monitors are engaged in the field in collecting data on selected indicators. At the headquarter, 7 staff are working at present. It is being planned to add a few more staff in the field team and at the headquarter to cover the new units of RDP and NFPE effectively.

All field monitors are based either at the Regional Office or at the Area Office. But administratively they are reportable at the Head Office and the Head Office Supervisor is reportable to the Director Monitoring and Internal Audit in the Head office.

8. BUDGET

The expenses for monitoring will be met out of the Head Office Management Support budget.

TRAINING

1. BACKGROUND

Because BRAC believes in a participatory process, training is a key component in its development activities. BRAC has organized needs-based training for its rural groups from its inception in 1972, but from 1975, training became the major support service to the rural socio-economic programmes and projects of BRAC.

Training took institutional shape with the establishment of the first Training and Resource Centre (TARC) at Savar in 1978. A new dimension was added with the initiation of the Management Development Program (MDP) in 1990. As BRAC activities expanded, training and training-related activities also scaled up. In order to streamline training, a full-fledged Training Division (TD) with 14 training centres, Education Support Program (ESP) and an Audio Visual-Centre (AVC) began functioning in December 1993.

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 a multitude of 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 field level (e.g. the Area Office).

Table 1: Basic facts about the Training Centres (December 1994)

Training centres TARCs/CDM	District	Year of opening	Area (acre)	Participant capacity	No. of Trainers
Savar	Dhaka	1978	17.00	100	11
Modhupur	Tangail	1984	2.42	58	6
Pabna	Pabna	1983	3.80	50	3
Rangpur	Rangpur	1987	3.02	100	9
Jessore	Jessore	1988	5.17	100	9
Fish Hatchery and Training Centre (FHTC)	Gazipur	1988		40	-
Centre for Development Management (CDM)	Gazipur	1991	21.00	120	6
Faridpur	Faridpur	1991	4.94	100	7
Uttara	Dhaka	1991	Hired Premises	25	-
Comilla	Comilla	1992	5.79	100	10
Rajshahi	Rajshahi	1994	2.86	100	6
Mymensingh	Mymensingh	1994	2.82	100	6
Moulavi Bazar	Moulavi Bazar	1993	Hired Premises	50	6
Barishal	Barishal	1993	Hired Premises	50	5
Head Office	Dhaka	1975	-	-	12
Total	-	-	68.82	1093	102

* CDM & FHTC are on the same premises

2. ACHIEVEMENTS AND CHANGES DURING RDP PHASE III

In RDP phase III, training division conducted training courses for different clientele groups : Village Organization (VO) members, Programme Assistants (PA), Programme Organizers (PO), and Operational level management staff.

Table 2: Achievements of Training Division

For Group members

	Training Courses	Duration (days)	Part#94	Part#93	Total
1.	Leadership development	6	7770	10223	17993
2.	VO & credit management	6	8400	10645	19045
3.	Planning and management (Sector program)	3	13393	3438	16831
4.	Para legal teachers training	24	671	1183	1854
5.	Social Awareness Education Shebok (Teachers) training	6	577	1526	2103
6.	Suruchi management	3	301	-	301
7.	Supannya management	1	177	-	177

For Programme Assistants (PAs)

	Training Courses	Duration (days)	Part#94	Part#93	Total
1.	Credit management, Facilitation skill and Social awareness education	13	573	868	1441
2.	BRAC orientation and VO development	13	859	681	1540
3.	OMC para legal	13	161	74	235
4.	Training of Trainers (TOT)	6	476	349	825

For Programme Organizers (POs)

	Training Courses	Duration (days)	Part#94	Part#93	Total
1.	Pre service orientation	3	1461	2074	3535
2.	In-service foundation	27	185	50	235
3.	Organization development and approach to rural development	13	400	323	723
4.	Gender awareness and analysis	6	47	55	102
5.	Suruchi management	1	153	-	153

For Area Managers (AMs)

1.	Operation Management Course	30	43	137	180
2.	Development Management Course (Includes Dev. Issues & Dev. Com.)	13	15	-	15

For Regional Managers (RMs)

1. Managing Field Operations

Change in Social Awareness Education Shebok Training Course

The course is conducted for the teachers and these teachers will in turn implement a month long social awareness education classes for VO members. Four broad weaknesses can be identified. The first is that training has focused on a small number of individuals in each village who were to act as disseminators or trainers themselves. This has not had the desired multiplier effect. Secondly, by training women alone, or by working exclusively with women's groups, BRAC has contributed to its own isolation from fundamentalists, and to women's isolation from male members of the community, sometimes including their own families. Thirdly, BRAC has not been responsive enough to particular training needs, and fourthly, it has lacked innovation in dealing with the challenges of transmitting complex lessons to uneducated people in isolated communities.

To remedy these problems, BRAC will place much greater emphasis on group training than on individual training. This will manifest itself in a variety of ways. For example, women will be expected to bring a male family member to at least one issue-based meeting per month. The para-legal programme, which has been very well received, will be significantly expanded and deepened, in order to reach a broader cross-section of the community and in ways which ensure greater transparency. More innovative training methodologies have recently been developed, such as popular theater and interactive radio. BRAC will try to adapt some of those activities.

Change in Leadership Development and VO & Credit Management Course

These courses were offered only to 2/3 participants from a VO. It was expected that they would disseminate the information to other VO members. But in practice they did not do so. Because of this gap BRAC is considering to develop some alternatives.

Internal Reviews

BRACs training is constantly reviewed and upgraded so that it can keep pace with growing and changing programme needs. The review process is conducted both internally and by external evaluators. Reviews in 1993 and 1994 focused, inter alia, on the following training aspects :

- a) Training course quality : curriculum, methods and materials for both human development and management and sector skill training.
- b) Current Training Division activities :
 - training needs assessment and course planning;
 - pilot testing;
 - relevance of materials development;
 - training monitoring system;
 - evaluation of trainer performance;
- c) Inputs required for capacity building and improvement of training quality.

The reviews contained a number of recommendations, including :

- Monitoring and assessing the quality of training inputs should be coordinated;
- Programme-specific identification and projection of training needs should be systematized.
- Trainer recruitment and development should be revised;
- Trainer capacity-building should be emphasized.

3. LESSONS LEARNED

The lessons learned during RDP phase III (93-94) are as follows :

1. The needs of target group (customer) have changed as a result there has been a felt need for a shift from the 'Social mobilization approach' to 'Enterprise Development approach.'
2. By providing training to a small number. of VO. members the multiplier effect of dissemination did not take place.
3. In order to address program specific training needs effectively some training courses need to be decentralized at program levels.
4. Training on Financial Management is needed for professional development of RDP Managers and POs.
5. The need for conducting Gender Awareness and Analysis course for the program staff was emphasized. It is felt that it would be effective if it could be facilitated through an action learning process.
6. Operations Management Course for RDP Managers was found helpful to bring operational uniformity in the field.

4. TRAINING IN RDP IV : THE PURPOSE

The broad objective of the training courses is to build up the working capacity of the recipients in order to facilitate reaching the BRAC goals of poverty alleviation and empowerment of the rural poor. The other major objective of training division is to help the organization to develop competent staff keeping pace with RDP as well as BRACs growth, and to support landless village organizations for sustaining its development. The specific objectives of the training courses are as follows :

- Dissemination of information
- Development of appropriate skills for employment and income-generating activities
- Improvement of attitudes
- Professionalizing staffs in development management.

The above objectives are aimed at bringing about positive changes in the participants knowledge, skill and attitude levels.

5. OUTPUTS AND PROCESSES

A systematic process has been inbuilt 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
- Involve in co-facilitation
- Responsibility is given to facilitate courses depending on their competencies acquired 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 organized in every three months
- Study circles in every weeks are organized at training centres.
- Trainers are also sent to attend different workshops and training course in home and abroad.

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6. ACTIVITIES IN RD IV

Focus

As a result of what amounts to a two-year process of reflection, a new and more deliberate strategy for BRAC has been developed. One of the strategic decisions is the "Greater responsiveness to the target group needs and expectations". The needs and expectations of the target group have changed over the years, being influenced by the changes in the external environment. As a result there has been felt need for a shift from the "Social Mobilization Approach" to the more pragmatic "Enterprise Development Approach."

Courses

For this reason, RDP will disseminate similar information to all VO members during Phase IV. This information will be disseminated by Programme Assistants in VO meetings, using more simplified techniques. The PAs will be the front-line cadres in this dissemination process.

Messages and their duration

	Categories of Message	Duration
1.	Organizational discipline and credit management	9 hours (3 hrs/week for 3 weeks)
2.	IGA planning and management for 2 weeks)	6 hours (3 hrs/week)
3.	Refreshers	1 hour (Bimonthly)

Specific skill related courses - Suruchi Restaurant management and Supannya Store management training courses will be continued and emerging needs will be addressed through the development of courses. These specific skills are essential for the entrepreneurs and small business holders.

Para legal teachers training course will be continued.

Each PA will be equipped to provide training to VO members on organizational development, credit operations and IGA Management. All staff training courses will be provided at training centres where facilities are available and where additional support can be provided.

On the basis of VO members' needs as well as benefits of field operations management the staff courses for RDP Phase IV are redesigned as follows :

Type of Training Courses to be Organized by the Training Division during RDP IV

Clientele Type	Training Course	Duration	Year
Programme Assistants	In service foundation (Organisational dev., credit and micro enterprise dev.)	4 weeks (3 weeks TARC & 1 week field)	1
	Refresshers, communication & leadership	Three weeks	2
	Refreshers (in service Foundation communication, leadership)	Two weeks	3
	Refreshers	One week	4th yr onward
Programme Organisers	In service foundation (credit, micro enterprise dev. and sector programmes)	4 weeks	1
	Refreshers, communication skills gender awareness and approach to rural development	4 weeks	2
	Refreshers leadership and organisation development	3 weeks	3
	Refrehers	1 week	4th yr and onward
Regional Programme Organisers	Training of facilitators and sector programme planning & sepervision	Two weeks	1
	Operations management course (for AM only)	Two weeks	1
	Gender awareness and analysis	One week	1
	Financial management	One week	2
Regional Manager and Sector Specialist	Development issues	One week	2
	Mamanaging field operations	One week	1
	Financial management	One week	2
	Development management	One week	2
	Strategic planning workshop	One week	Each year

RESEARCH AND EVALUATION

1. BACKGROUND

The Research and Evaluation Division (RED), BRAC's in-house independent support unit, was created in 1975. It was initiated to provide necessary research support to the growing and multifaceted programmes of BRAC in order to achieve its goal of involving the landless rural poor in a sustainable process of poverty alleviation and empowerment. 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.

2. ACHIEVEMENTS AND CHANGES DURING RDP-III

Over the past years, RED researchers have completed over 300 studies, many of which have been extremely useful in policy decision making (particularly for BRAC's five year strategy planning). 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. In this connection the "Assessment of Basic Competencies" (ABC) methodology may be mentioned here. BRAC in collaboration with a number of public sector and private organizations, 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).

Over the past years, RED has initiated a few impact assessment studies and the following gives a summary of the impact assessment systems which are in place now.

The RDP 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 organizations. A report on main findings has been produced. The results were taken into consideration while doing the strategic planning for the coming years and also for planning for Phase-IV. The IAS will be the beginning of a new system of impact assessment in BRAC, and the present study can become a baseline for an ongoing system.

The 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 socioeconomic 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 wellbeing (defined as mortality, morbidity, income, fertility, gender relations, nutritional status and environment): creating a new opportunity for research on the joint 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.

The Village Study Project

In RDP III, 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. The output from this project has, unfortunately, been modest. A large volume, which looks at how the poor people (of a village) make strategic decisions in their relationships with village elites, and how their relationship is affected by external interventions such as that of BRAC will be published soon. Several small research studies (e.g. one on "battered wives") have also been published. Longitudinal data collected through regular visits to RDP member and non-member households have also been recently analyzed. Over the next few months decisions on the future of this project will be taken, in light of its usefulness to, and potential for RDP.

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 and in Matlab thana. These activities are spread over 5 RDP areas. Recently, reports called Watch Reports have been produced, showing trends in infant and child mortality, fertility, education, immunization etc. Plans are

currently underway to increase the geographic coverage and the range of indicators. New indicators will probably include poverty levels, child labour and nutritional status.

RED has established a few study groups to carry out its research more efficiently. These are Education, Economics, Health and Population, Nutrition, NGO MIS and RRA/PRA.

During RDP-III, apart from working with ICDDR,B and eight Bangladeshi NGOs (for developing their MIS), RED has either worked or started working with several International organisation. 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 during RDP III. It has also emphasized on methodological issues and worked (ABC, RDP IAS, TIAS, PRA) accordingly. 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.

3. LESSIONS LEARNED

During RDP III many RED research recommendations has been incorporated in various BRAC programmes. Also, in the past, RED carried out operations research (nutrition, home gardening, rice-based oral rehydration therapy) and the lessons from these studies were very successfully incorporated into BRAC programmes during the same period.

Quality of research, particularly, presentation of findings needs to be emphasized. Writing reports in good English is a common problem in RED. Greater technical and intellectual input is required to refine the research process to include a comprehensive review of the literature, thorough conceptual development, rigorous methodological thinking and innovation, as well as critical skills in analysis, interpretation and writing.

There is a general impression that RED's research reports are not widely available. Particularly, BRAC's field staff are less aware of RED's research contribution to this programmes. Efforts should be made for disseminating important research findings among BRAC staff at different levels, particularly in Bangla.

4. RESEARCH AND EVALUATION IN RDP IV : THE PURPOSE

The purpose of research and evaluation component is:

- to provide necessary research support to BRAC's expanding development interventions through scientifically appropriate data and analysis.

5. OUTPUTS AND PROCESSES

RED will carry out more research work, have more publications in national and international journals (at least 20% of its research work will be published in journals), put more efforts to develop new methodologies, establish a more systematic disseminating system.

RED conducts various types of studies, such as, policy, synthesis, action research, impact study and so on. Some of these are short term but other are long term.

Thirty percent of RED's research reports will have gender analysis.

An impact assessment system will be in place (elaborate workplan is presented in the 'Activities in RDP IV' section). 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. A comprehensive baseline survey for Essential Health Care will be carried out in a few sampled areas.

This impact assessment system along with other long term and short term ad-hoc studies taken by RED will help BRAC to develop and operationalise its sustainability workplan.

The research agenda of RED is set primarily in consultation with the personnel 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 the environment.

BRAC programmes are the main audience of RED's research finding. Several formal and informal fora are used to disseminate these findings. Apart from personal communication with programme personnels, 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 has published summary findings of a few research work.

6. ACTIVITIES IN RDP-IV

RED will continue to carry out research on issues suggested by different programmes, BRAC management and donors. More micro studies on rural credit will be done. It will also continue to monitor certain programme issues decided by both programme and RED personnel. Particular emphasis will be given on issues related to VO dynamics and sectoral programmes. The RDP IAS will be repeated during RDP IV through an established impact assessment system to capture the changes that may have occurred in group members'/participants' lives over the period. Two repeat studies are planned for RDP IV period, and these will be timed in such a way that they will inform RDP management and donors for the mid-term and final reviews of RDP IV. Findings from this study will help BRAC management to develop their Sustainability Workplan. Moreover, the existing study has and will raise new issues for research which will be addressed by initiating new studies throughout the remaining part of RDP III and also during RDP IV. This year, RED plans to carry out a scaled down version of IAS focussing on older members. Gender research will be carried out with greater emphasis. RED will also undertake environmental research programmes. The Research Division will carry out cost-benefit analysis and productivity analysis of sectoral programmes. The existing research studies such as Matlab and the Watch Project will continue. The IAS along with these ongoing and proposed studies will lead to the development of an impact assessment system.

In order to maintain good relationship with different BRAC programmes RED plans to be more responsive through further development of its capacities and dissemination mechanisms. In order to improve the quality (methodological issues, critical analysis of data, interpretation and presentation) of research reports, each report will be edited by outside reviewers (comprising of outstanding personnels in the relevant field, and noted university professors) and internal editors. BRAC also plans to form an institutional advisory committee to review and advise BRAC on its research activities on an ongoing basis.

For wider dissemination of RED's research work, efforts will be made to publish more in international journals. In addition, RED is now exploring the possibilities of a journal of its own and/or a monograph series. Within BRAC, dissemination will be further geared

up with the publication of a Bangla Research Digest. More dissemination seminars will be organized, particularly in the field.

With support from donors, RED has been investing in developing the capacities of its staff members through in-country and overseas training programmes. Most of these have been short courses and masters level training. During RDP IV, RED plans to continue these efforts, and also send some staff for even higher level studies such as MPhil and PhD. A 5-year human resource development plan has recently been formulated (BRAC, 1994). Further emphasis will be given to strengthening capacities on specific methodologies such as Participatory Rural Appraisal (PRA) and the Evaluation of Training.

Depending on the availability of expertise, RED will also accept outside contract research for generating some of its own income.

In the past RED hosted several overseas researchers who wanted to collect data for their MA/Phd degrees. Such arrangements have also helped RED, and will continue in the future.

7. MANAGEMENT

RED's current management is assumed by the Director, and the Manager. Every month, they meet with senior staff to discuss ongoing and proposed research and activities. Quarterly meetings attended by all researchers in the Division are also held. As described above, annual review meetings with BRAC senior management assist in setting RED's research agenda in the context of the overall needs of BRAC programme and management.

8. BUDGET

One percent of the RDP IV budget has been requested for research and evaluation activities. Grants received directly for other specific research activities will be in addition to this.

LINKAGES WITH OTHER PARTNERS

1. BACKGROUND

There are many development organizations working in the towns and villages of Bangladesh. An important question that BRAC now faces is how to coordinate its efforts with the work of other organizations. Effective coordination will minimize the wastage of resources, maximize the effect of development efforts and result in better understanding between organizations.

2. ACHIEVEMENTS AND CHANGES DURING RDP III

BRAC's interaction with other NGOs has been grouped into three categories, in terms of size of the NGO (large, medium, and small)⁴. Evidences suggest that the large development organizations such as Grameen Bank, BRAC, Proshika, ASA, etc. have fairly good relations among themselves. These organizations coordinate their efforts to ensure that they do not take group members away from each other and keep out of each others activities.

BRAC has also generally had few problems with small NGOs which have been playing an important role in the field of rural development to bring about changes in the society. Most of them are local and work with a single component in a particular geographical area with very special attention and effectiveness.

Medium sized NGOs, however, have complaints against big organizations. They claim that big NGOs while selecting areas for intervention, do not take cognizance of the presence of medium sized NGOs. They argue that with the plentiful supply of credit big NGOs entice group members away from smaller organizations. There are many examples, however, where BRAC has not entered areas where smaller NGOs have been implementing similar programmes. There are some NGOs which work with a smaller intervention package. In such areas BRAC could offer more benefits to the poor.

However, there are many instances where smaller NGOs and BRAC have been working together and complementing and supporting each other. BRAC programmes such as sericulture, poultry, livestock, fisheries, vegetable etc. are already supplying a lot of inputs in the agricultural sector as well as helping in marketing the products.

⁴ This section makes extensive use of the ideas presented in the BRAC 1994 review mission: Internal management Review & Local and National Level Coordination. Size of the NGOs has been defined by the total number of programme participants, geographical coverage, and budget.

BRAC will explore ways to supply some of these inputs to other NGOs as well as help them in the process of marketing their goods. BRAC bought silkworm cocoons from RDRS and CARITAS programmes and is buying silkworm eggs from Proshika.

BRAC is continuing to extend its collaboration with different agencies of the Government of Bangladesh in implementing several development programmes. The Income Generation for the Vulnerable Group Development Programme (IGVGDP) of BRAC is being implemented jointly by the Directorate of Relief and Rehabilitation, Directorate of Livestock, and the World Food Programme. The Ministry of Forest and Environment and the Ministry of Local Government are actively involved with BRAC in the implementation of Social Forestry and Mulberry Tree Plantation Programme. BRAC has been providing training on different income generating activities to the poorest rural women at the Women's Training Centre (WTC) jointly with the Ministry of Women's Affairs and World Food Programme. BRAC has been working with the Ministry of Health and Family Welfare (MOHFW) to facilitate Expanded Programme on Immunization (EPI) in 52 thana and to facilitate Family Planning Programme in 11 thana of Bangladesh. Furthermore, BRAC involved in Tuberculosis and Leprosy control programme in 10 thanas and is also providing technical assistance to the MOHFW in implementing the five yearly World Bank financed Bangladesh Integrated Nutrition Project (BINP).

The Education Support Programme (ESP) is providing materials, funding and training to smaller NGOs so that they can replicate the BRAC school model in their programmes. Till 31 December 1994, ESP had extended its support to 185 NGOs for 3,567 NFPE schools. BRAC's ESP has been providing technical support to all these organisations and technical as well as financial support to 138 NGOs for 1,475 schools. Among these later schools, 129 schools have completed the three year course, 234 are in the second year, 1012 are in the first year, and initial organizing activities are going on for the rest 100 schools. BRAC will work on ways to extend this type of cooperation to other fields.

The Training Division has been giving training on TOT (Training of Trainers), Management, Savings and Credit to other organisations. Since 1993, BRAC's Training Division in collaboration with the Ministry of Health and Family Welfare (MOHFW) has been organising short training programmes on Tuberculosis and Leprosy management for thana level managers, mid level supervisors, laboratory technicians, and field staff of the MOHFW. Since 1991, BRAC, together with School for International Training (SIT), Vermont, USA, has been conducting short term training programmes on TOT, Development Management Course, and Monitoring and Evaluation for the personnel working in other development organisations. Exposure cum Training Programme has also been organized with UNICEF, Aga Khan Foundation (AKF), and ESCAP as an approach to strengthen

linkages with other development partners. Training can be extended into other subjects and tailor made for the individual NGOs if there is sufficient demand. BRAC in collaboration with Bangladesh Institute of Research and Training on Applied Nutrition (BIRTAN) and Regional Training Programme on Food and Nutrition Planning, the University of Philippines, is organising an International Workshop on Poverty Alleviation to sensitise the policy planners on nutritional issues in development and to provide recommendation on how to maximize nutritional benefit of the poverty alleviation programmes in Bangladesh and other developing countries.

Since 1993, BRAC's Research and Evaluation Division has been working with eight NGOs to help them develop their management information system. The eight NGOs collaborating with BRAC in NGO MIS project are: Friends in Village Development, Bangladesh (FIVDB), Bangladesh Women's Health Coalition (BWHC), Unnayan Shohojogi Team (UST), Gono Unnayan Prochesta (GUP), Assistance for Social Organization and Development (ASOD), Institute of Integrated Rural Development (IIRD), Community Development Association (CDA), and Community Health Care Project (CHCP).

3. LESSONS LEARNED

Past experiences suggests that NGOs and the national government can work together in many areas of development. The Government of Bangladesh has good infrastructure all over the country and the large NGOs such as BRAC can effectively collaborate with the government to develop its functional and managerial capacity. Any cooperation is mutually benefiting. Despite the recent up-rise of fundamentalism in some parts of the country, the NFPE schools under the ESP did not face any problem due to direct involvement of the local NGOs. The IGVGD programme may be mentioned as another instance which has been received much public support due to involvement of the local Union Parishad in the process of programme implementation. Cooperations among them also directly benefit the rural poor: they feel strong and do not suffer from confusions. Government personnel became more supportive to BRAC's programme as a result of the linkages established through training. Such cooperation helps the government in formulating national policies in a better way. BRAC experiences, however, also indicate that there are unearthed areas where NGO cooperation with the government can be extended and, or be made more effective. NGOs' coordinating bodies can play an important role in identifying new areas and modus of cooperation.

4. LINKAGES WITH OTHER PARTNERS: THE PURPOSE

The major purpose of this component is to highlight different areas of linkages between BRAC, other NGOs, and government in the implementation of development programmes. BRAC believes in better understanding among the NGOs working particularly with the landless

poor. The purposes of establishing linkages with other development partners are to:

- * learn from the experiences of each other;
- * promote effectiveness and efficiency in implementing development activities;
- * address the need of the target population in a better way.

5. OUTPUTS AND PROCESSES

BRAC will actively be participating in the programmes and activities of NGOs coordinating bodies, such as ADAB, NGO Forum etc. Annual reports of BRAC's development programmes (e.g. RDP, NFPE, HPP etc.) will be distributed to most of the NGO coordinating bodies and government agencies. These reports provide useful information to the workers of other NGOs. In addition to that BRAC's publication (e.g. Access, Watch Reports, GONO Kendra) will also be made available to other organizations. BRAC's communication department has developed a system for external visitors to BRAC programmes: "send a fax, or give a phone call and set a programme" to see BRAC. BRAC's Research and Evaluation Division (RED) extended its hands in developing the MIS capacity of other NGOs. Opportunities would be explored if the RED can come up with more collaborative research together with government, academic institutions, or other NGOs. BRAC's training division together with other training institutions will develop a number of courses which are suitable to different ministry personnel or other NGO staff development. The Education Support Programme (ESP) will continue its support to other NGOs and community based institutions in order to achieve the national goal of education for all by the year 2000.

6. ACTIVITIES IN RDP IV

BRAC looks upon small and medium sized NGOs as resources, from which it learns. BRAC's future policy towards other NGOs and government will be guided by its philosophy of coexistence and mutual benefits. BRAC will extend support to any programme which stands for better coordination among NGOs. Areas of future collaboration with different Government Ministries will be explored. For example, BRAC will explore possible ways to strengthen the involvement of local Union Parishads of the Ministry of Local Government and Rural Development (LGRD) to increase support and to ensure active participation of the local leaders in the programme implementation. BRAC will continue to participate in the activities of ADAB and other coordinating agencies (e.g. Voluntary Health Services Society) to make sure that they are well supported in their sometimes difficult job of coordination. In addition, BRAC will develop modus operandi of how to assist smaller

local NGOs to develop their capacity and to provide them support to initiate income and employment generating programmes. The programme component will be developed during RDP IV.

7. BUDGET

An amount of Tk. 40 million has been requested for the programme component.

MARKETING DEVELOPMENT

1. BACKGROUND

BRAC has been involved in linking rural producers to markets in both urban and rural areas. BRAC opened its first Aarong shop in 1978 to market craft items produced by group members. In most BRAC sector programmes the products such as poultry, eggs, fish, vegetables usually find their way into the local markets with a minimal intervention from BRAC. However handicrafts and fabrics have to be linked to the urban markets and this requires marketing support from BRAC. In RDP III BRAC started to coordinate the manufacturing with the marketing process through its Textile Marketing Unit.

2. ACHIEVEMENTS AND CHANGES DURING RDP III

The number of staff were recruited during RDP III to provide market support to rural producers. Marketing support units for textiles were able to link handloom producers with garment manufacturing industry. This unit was able to supply 100,000 yards of cotton fabric to garment industries in the first two months of 1995.

The silk produced in BRAC sericulture programme also needed support in terms of cocoon to reelers and marketing of finished silk in Dhaka market. Although Aarong was the major buyer of BRAC silk attempts were made to find other retailers in Dhaka to be future consumers of BRAC silk. Silk weavers supplied 25,000 yds of silk in 1994. However this was only a minute proportion of Aarong's demand. Aarong used 252,000 yds of pure silk in 1994 .

BRAC supports the facilitation of vegetable in urban markets. BRAC promote maize cultivation in Northern districts of Bangladesh which is not a traditional crop. BRAC offered farmers a floor price to marketing support of their products to encourage farmers to produce maize.

Although the marketing of poultry and poultry products such as eggs do not pose a problem in rural Bangladesh, the production capacity developed by BRAC has been of such magnitude that marketing support or at least rural-urban transportation support is necessary to provide reasonable price.

Fairly substantial production in remote villages put downward pressure on prices locally. BRAC has already trained and fielded egg collectors to support the poultry rearers. The number of egg collectors currently stand at 2,581.

3. LESSONS LEARNED

In order to ensure fair price to rural producers an organised market support is essential.

In order to get premium price for vegetables producers should produce and market earlier part of respective season.

4. MARKET DEVELOPMENT IN RDP IV : THE PURPOSE

A Marketing Development Unit will bring together marketing personnel already engaged during RDP III to provide a concerted and organised effort in linking up BRAC's rural produces to market at home and abroad.

5. OUTPUTS AND PROCESSES

BRAC's Market Development Unit will mainly concentrate in 3 sectors during RDP Phase IV.

1. Agricultural Product: This unit will be concerned mainly in vegetable, vegetable seeds, poultry, eggs, maize etc. This unit will monitor the produce and price in different locations in Bangladesh and provide market intelligence and transportation support to rural producers. Direct marketing of agricultural produce by BRAC in urban and export market is not envisaged at this stage. However some marketing support in terms of storage, transportation and link with the buyers was needed and will be provided to the group members.

2. Textile Sector: BRAC's Textile Unit is in charge of helping market the fabric produced by weavers. Weavers are contracted to produce cotton check fabric for which the main consumer is the garment industry. The current suppliers in this market are Indian producers (Madras check), Grameen Udyog (Grameen check) and other local suppliers.

This product should be positioned as a local fabric priced competitively and offering medium quality to the customers. The target market at present is the garment manufacturing sector. BRAC's name is well known in rural development and this should be utilised in the product claims.

3. Silk Yarn and Silk Product Marketing: Most of the silk produced in RDP III is being marketed through Aarong. It is expected that in RDP IV BRAC will produce enough silk products which Aarong alone will not be able to market. BRAC needs to find out other avenues to market these additional supplies. BRAC has decided to sell these excess supplies to local garment factories and as well as export to foreign countries through its Market Development Unit.

Output:

- New markets (home and export) and products developed.
- Distribution network for the home market established.
- Linkage with international market research organisation developed.
- Trade promotion.
- Foreign missions' awareness of rural products improved.

6. ACTIVITIES DURING RDP IV

The textile handloom sector is likely to face competition from the industrial sector in a few years. The products should be positioned as a rural based handwoven product. BRAC has the advantage of a rural network that can supply these kinds of fabric. Development organisations that have this kind of network have comparative advantage in offering these products. BRAC and Aarong are well known and this makes it easier to market products under these names. At the same time customers will expect good quality and good service and BRAC must be careful to maintain quality. BRAC will be developing a strategy for marketing silk fabric and will try to link this also to the garment sector and other export market.

Activities

1. Establish market development unit at head office.
2. Contact local manufacturers and buyers representatives for exportable rural products (eg. cotton and silk, prawn, etc.)
3. Establish distribution network for the home market.
4. Organise product development research to assess demand for new products.
5. Organise trade promotion activities (such as fashion show, exhibitions and fairs for products produced by BRAC group members).
6. Establish retail outlets in urban centres (primarily in Dhaka and Chittagong).

7. MANAGEMENT

The market development unit will be mainly composed of three sections, viz. Agriculture, Textile and Silk. Each section will be composed of a team, supervised by a senior Marketing Manager.

8. BUDGET

The total cost of the unit is estimated to be Tk. 49.88 million. The summary budget is presented below, and the detailed one is in Annex 6.

Heads	<u>Taka</u>
Salary & Travelling cost	28,260,900
Consultants	2,720,000
Staff Training	2,442,300
Working Capital	20,000,000
International Travel	3,400,000
Training for VO Members	4,200,000
Head Office	6,082,320
Total	----- 67,105,520 -----
Inflation Adjusted Total	76,847,997
Less : Income*	26,967,347
Total Requirement (in Taka)	----- 49,880,650 -----

* Staff salary costs is projected to be recovered beginning in 1997, @ 20%, from trading income.

FINANCIAL SUSTAINABILITY OF RDP

One of BRAC's goals is reducing and eventually removing donor dependence which implies, as with any other operation, that BRAC needs to minimize its operating costs and attempt to maximise its revenue. However although the organisation stresses cost efficiency in many of its interventions it will not sacrifice its broader development mission and quality of its services in an attempt to meet unrealistic numerical targets.

BRAC aims to make its credit operation cover its costs and generate a surplus that can cross subsidize its social services in the areas of education, health and paralegal programmes. The sectoral interventions have an in built cost recovery mechanism in the form of service charges which is designed to reduce the subsidy levels required to operate these programmes over time.

Moreover these sectoral programmes are also developing profit making commercial enterprises which will provide another path towards their sustainability.

A key element of the sustainability of BRAC's credit operation is the transition of RDP to RCP branches. This change is not in name alone. After a concentrated four year period of RDP activities including social conscientization, institution building, training, savings mobilization and credit the whole branch office is 'transferred' to become a branch office of the Rural Credit Project (RCP). These branches combine both financial and social objectives: there is an emphasis on cost recovery of projects but on the whole the development programmes are carried out in line with RDP branches. If and when BRAC receives its banking licence the RCP branches will become part of the BRAC Bank network of rural branches. The granting of a licence would mean that BRAC could offer its savings and loans package to a wider clientele leading to a larger disbursement volume and therefore a more rapid route towards branch self financing.

The idea is that RCP branches interest revenue from its lending operation ought to cover the cost of lending as well as generate a surplus that will cover part of BRAC's social programmes. The cost of the credit operation includes salaries of all credit personnel plus the entire salary of the branch manager, accountant and cook in addition to the cost of funds charged by head office to the RCP branch (9%), the interest paid on savings deposited (6%), head office overhead costs, loan loss provision (2%), depreciation, travelling and transportation. ✓

Table 1: Agewise Profit/(loss) of RDP/RCP 'model branches'

	RDP 1st year	RDP 2nd year	RDP 3rd year	RDP 4th year	RCP 5th year	RCP 6th year	RCP 7th year	RCP 8th year	RCP 9th year	RCP 10th year
Profit/ (loss) tk.	(999,710)	(716,100)	(417,350)	(107,000)	206,320	428,825	658,130	893,580	1,139,130	1,321,730

Over time there will be an increasing proportion of RCP branches and the target is that by the end of the year 2000 all branches will be RCP branches. This will be possible due to the slowdown in RDP's horizontal growth; no new branches will be opened after 1997 after the targetted number of 330 Area Offices have been reached and therefore an increasing portion of existing branches will mature into self sustaining ones.

Table 2: Profit/(loss) of RCP branches (millions of taka)

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
Net profit/ (loss)	(5.2)	18.0	41.9	32.0	51.1	46.6	51.9	48.1	26.9	13.3	22.8	14.4

However organizational sustainability can not take place without high loan repayment rates; in other words 'borrower viability' is crucial. BRAC recognizes this fact and attempts to make loan investments profitable by complementing credit with selective skill training, material supplies and marketing for certain microenterprises. There is also an implicit ceiling on the interest RDP can charge on its loans; there is a tradeoff between raising rates and repayment figures and moreover although village money lenders may charge far higher rates, BRAC needs to uphold its "moral mandate" not to make interest rates exorbitant.

BRAC has also devised a mechanism to make its development interventions through its five sector programmes self sufficient over time. Each sector programme has several subcomponents through which a "service charge" is collected from the program beneficiaries in return for the services provided by BRAC. This is similar to "user charges" for other public or merit goods.⁵ For instance the fisheries program collects charges from its carp and sarputi pond projects as well as from its prawn nursery project participants. The table below shows a summary picture of total projected service charge collection for each sector as well as the estimated costs of running the programme. The costs include salaries of the concerned personnel at field and head office level, the training costs involved for both staff and group members, logistical expenses and other capital costs projected for the

⁵An example of a user charge for a public good are tolls on highways

programme. The biggest variable costs are training of new members to undertake the activity. Once members are trained they receive refresher courses each year and hence total costs decline over time and then level off. The sector programmes expect service charge revenues to gradually increase and cover the costs of delivering the services by the fourth year of its introduction in the branch. BRAC aims to have introduced these sector programmes for at least three, if not four, years in all branches by the year 2001. After the year 2000 the program staff numbers and the training cost components of the various sectors will be reduced dramatically, as new devices will be constructed to make training self financing, which accounts for the sharp drop in program costs in the year 2001.

The table indicates that the extent of subsidy declines markedly during RDP IV except for the social forestry programme. In the year 2001 the poultry and livestock sector as well as the fisheries sector are only marginally subsidy dependent. This is due to both internal revenues rising through service charge collection and also inflation adjusted costs declining over time.

Table 3: Subsidy requirements for RDP's sector programmes

Sector Programme		1996	1997	1998	1999	2000	2001
Poultry and Livestock	Revenue	5,265,000	8,631,250	11,864,250	13,828,500	14,769,000	17,722,800
	Cost	44,286,535	49,895,421	33,315,573	24,745,179	22,295,771	18,930,038
	Requirement	39,021,535	41,244,171	21,451,323	10,916,679	7,526,771	1,207,238
	% Subsidy	88.11	82.66	64.39	44.12	33.76	6.38
Fisheries	Revenue	3,997,170	3,773,050	7,082,190	8,363,520	9,083,725	10,902,870
	Cost	20,634,405	22,257,180	24,058,155	19,118,880	19,118,880	11,256,960
	Requirement	16,637,235	16,484,130	16,975,965	10,755,360	10,033,155	354,090
	% Subsidy	80.63	74.06	70.56	56.26	52.48	3.15
Social Forestry	Revenue	486,000	715,500	918,000	1,093,500	1,242,000	1,490,400
	Cost	15,842,558	16,064,693	16,699,204	16,179,458	16,946,313	7,093,921
	Requirement	15,356,558	15,349,193	15,781,204	15,085,958	15,704,313	5,603,521
	% Subsidy	96.93	95.55	94.50	93.24	92.67	79.00
Sericulture & Silk Development	Revenue	840,000	1,800,000	3,520,000	5,200,000	5,625,000	6,750,000
	Cost	19,929,641	28,367,799	29,004,711	20,537,194	23,087,015	17,327,896
	Requirement	19,089,641	26,567,799	25,484,711	15,337,194	17,462,015	10,577,896
	% Subsidy	95.79	93.65	87.86	74.68	75.64	61.05
Horticulture & Vegetable Cultivation	Revenue	5,944,500	7,092,000	8,172,000	8,932,500	9,202,500	11,043,000
	Cost	14,455,980	16,024,672	17,642,784	16,741,022	17,578,073	14,367,050
	Requirement	8,511,480	8,932,672	9,470,784	7,808,522	8,375,573	3,324,050
	% Subsidy	58.88	55.74	53.68	46.64	47.65	23.14
Total	Revenue	16,532,670	24,031,800	31,556,440	37,418,020	39,924,225	47,909,070
	Cost	115,149,118	132,609,765	120,720,427	97,321,732	99,026,052	68,977,866
	Requirement	98,616,448	108,577,965	89,163,987	59,903,712	59,101,827	21,068,796
	% Subsidy	85.64	81.88	73.86	61.35	59.68	30.54

Note 1: Revenue is calculated by aggregating individual component service charges for the sector program.

Note 2: The costs have been adjusted for inflation

Note 3: Requirement is the amount in taka needed from donor funds for the specified year

Note 4: Subsidy % has been calculated as the proportion of the funds needed for the sector which needs to be met through donor support for the specified year.

Savings are also a key component of organizational sustainability. In a World Bank comparative study⁶ on four Asian rural finance institutions the one with the most impressive "subsidy dependence index" (SDI) figure also had the largest ratio of savings to its loan portfolio⁷. Savings mobilization is built in within BRAC's operational model as illustrated in the earlier "Savings and credit" section.

The Research and Evaluation Division intends to cover part of its expenses from outside sources in terms of research grants and consultancy fees. The health programme will have to be donor funded in RDP IV.

BRAC also values the social sustainability of its development interventions. The organization's empowerment objectives have repercussions on intra household and intra village gender relations as well as the relationship between rich and poor. BRAC wishes to make the redressment in traditional inequalities permanent and hence will pay increased emphasis on devising participatory measures to ensure BRAC's social sustainability goals are kept in mind both throughout the organization and amongst BRAC's client group.

⁶Yaron 1994 "Successful rural finance institutions"

⁷ Unit Desa in Indonesia with a ratio of 1.1:1.0

Rural Development Programme

Phase IV

BUDGET

BRAC
RURAL DEVELOPMENT PROGRAMME PHASE IV
BUDGET SUMMARY: 1996-2000

Draft # 3
Dated 29-Apr-95

	1996	1997	1998	1999	2000	Total	%
I. Organisation Development & Credit Programme							
1.1 Organisation Development	6,043,538	5,248,176	6,112,260	7,059,660	7,412,643	31,876,277	0.5%
1.2 Branch Operating Cost	135,967,356	165,486,794	122,880,597	69,144,559	39,093,270	532,572,576	9.0%
1.3 Regional Office Operating Cost	14,914,655	18,465,257	13,527,282	7,502,654	4,241,885	58,651,732	1.0%
1.4 Staff Training and Development	10,446,781	12,745,808	9,570,943	5,535,736	3,129,820	41,429,089	0.7%
1.5 Loan Fund Requirement	504,300,000	523,917,656	399,941,028	266,288,099	199,766,977	1,894,213,760	32.0%
Sub total	671,672,330	725,863,690	552,032,110	355,530,708	253,644,596	2,558,743,434	43.2%
II. Employment and Income Generation Programme							
2.1 Poultry and Livestock	55,933,555	62,469,213	45,794,771	37,848,336	36,054,086	238,099,962	4.0%
2.2 Fisheries	34,036,175	36,317,982	38,489,474	31,929,988	30,718,668	171,492,287	2.9%
2.3 Social Forestry	18,063,623	17,535,759	17,972,591	17,516,515	18,350,223	89,438,710	1.5%
2.4 Sericulture and Silk Development	88,120,891	92,011,237	141,738,586	27,222,478	30,106,563	379,199,754	6.4%
2.5 Rural Enterprise Programme	17,595,270	21,776,139	34,325,433	42,726,989	44,161,384	160,585,216	2.7%
2.6 Horticulture and Vegetable	17,743,110	23,645,593	31,650,046	31,987,749	26,567,588	131,594,086	2.2%
2.7 Market Development Programme	13,644,708	15,867,039	14,695,503	5,673,400	0	49,880,650	0.8%
Sub total	245,137,331	269,622,961	324,666,405	194,905,455	185,958,512	1,220,290,664	20.6%
III. Social Development Programme							
3.1 Non-Formal Primary Education	329,358,616	321,974,300	224,848,473	163,152,678	35,724,360	1,075,058,427	18.1%
3.2 Human Rights and Legal Education	30,950,308	32,869,392	37,338,940	41,851,813	44,797,336	187,807,789	3.2%
3.3 Essential Health Care	49,139,937	49,179,195	55,540,069	53,605,284	56,049,692	263,514,177	4.4%
3.4 Environment Development Programme	2,100,000	3,307,500	4,630,500	6,077,531	7,657,689	23,773,221	0.4%
Sub total	411,548,861	407,330,388	322,357,983	264,687,306	144,229,076	1,550,153,614	26.2%
IV. Special Programme							
4.1 Vulnerable Group Development	42,326,130	38,924,424	42,144,033	42,914,177	43,655,977	209,964,741	3.5%
4.2 Assistance to Small NGO and CBO	2,500,000	7,500,000	10,000,000	10,000,000	10,000,000	40,000,000	0.7%
Sub total	44,826,130	46,424,424	52,144,033	52,914,177	53,655,977	249,964,741	4.2%
V. Support Services							
Research and Evaluation	7,500,000	10,000,000	10,000,000	7,500,000	5,000,000	40,000,000	0.7%
VI. Capital Investment	86,216,550	89,659,710	95,388,300	19,934,303	14,039,097	305,237,960	5.2%
Total Project Cost in Taka US \$	1,466,901,201 36,672,530	1,548,901,174 38,722,529	1,356,588,831 33,914,721	895,471,949 22,386,799	656,527,258 16,413,181	5,924,390,413 148,109,760	100.0%
VII. Project Income							
7.1 Net Interest Income on loan	106,456,500	159,074,130	153,855,295	100,373,427	67,786,294	587,545,645	9.9%
7.2 Service charge realised	16,532,670	24,031,800	31,556,440	37,418,020	39,924,225	149,463,155	2.5%
7.3 RCP Financing	173,020,000	226,470,000	441,276,000	523,503,000	319,831,500	1,684,100,500	28.4%
Total Project Income in Taka US \$	296,009,170 7,400,229	409,575,930 10,239,398	626,687,735 15,667,193	661,294,447 16,532,361	427,542,019 10,688,550	2,421,109,300 60,527,733	40.9%
Net Requirement in Taka	1,170,892,031	1,139,325,244	729,901,096	234,177,503	228,985,239	3,503,281,113	59.1%
Net Requirement in US \$ (Exchange rate US \$ 1=Taka 40)	29,272,301	28,483,131	18,247,527	5,854,438	5,724,631	87,582,028	

BRAC
RURAL DEVELOPMENT PROGRAMME PHASE IV
BUDGET : 1996-2000

	1996	1997	1998	1999	2000	Total
1. Organisation Development and Credit Programme						
1.1. Organisation Development						
1. V O Workshop 37,600,42400,48,000,52800 and 52,800 Nos Tk.100 each	3,760,000	4,240,000	4,800,000	5,280,000	5,280,000	23,360,000
2. Education materials	1,472,500	87,500	0	0	0	1,560,000
3. HO Logistic & management support (10 % of above)	523,250	432,750	480,000	528,000	528,000	2,492,000
Total	5,755,750	4,760,250	5,280,000	5,808,000	5,808,000	27,412,000
Inflation adjustment cost	6,043,538	5,248,176	6,112,260	7,059,660	7,412,643	31,876,277
1.2 Branch Operating Cost						
Salaries and Benefits	Per Month	Per Year				
1 Manager	7,500	90,000				
2 Programme Organiser	5,500	132,000				
1 Accountant	5,500	66,000				
10 Programme Assistant	2,500	300,000				
1 Service staff	1,600	19,200				
Travelling & transportation 30% of salary of Staff(Except PA)	5,550	86,400				
Travelling & transportation 10% of salary of PA	250	30,000				
Other costs	6,000	72,000				
H.O. Logistics and Management support (10%)		79,560				
Total		875,160				
	1996	1997	1998	1999	2000	Total
No. of branches	875,160 142	875,160 165	875,160 118	875,160 65	875,160 35	
	124,272,720	144,401,400	103,268,880	56,885,400	30,630,600	459,459,000
Rent for (87,95,48,0,0 branches) Tk.5000 per month for 2 Years	5,220,000	5,700,000	2,880,000	0	0	13,800,000
Total	129,492,720	150,101,400	106,148,880	56,885,400	30,630,600	473,259,000
Inflation adjusted cost	135,967,356	165,486,794	122,880,597	69,144,559	39,093,270	532,572,576

RDP IV Budget cont'd

	1996	1997	1998	1999	2000	Total
1.3 Regional Office Operating Cost						
Salaries and Benefits	Per month	Per Year				
1 Regional Manager	12,000	144,000				
1 Auditor	6,800	81,600				
1 Accountant	5,500	66,000				
3 Programme Organiser	5,500	198,000				
1 Computer Operator	6,800	81,600				
1 Office assistant	2,500	30,000				
1 Service staff	1,600	19,200				
Transportation (30% of Salary)	8,940	146,880				
Other Cost	8,000	96,000				
HO Logistic & management support(10%)	5,764	86,328				
Total/month	63,404	949,608				
No of region	14	17	12	7	4	
Total	13,484,434	15,668,532	11,205,374	6,172,452	3,323,628	49,854,420
Rent (6,9,4,0,0 Regions) Tk.10000 per month	720,000	1,080,000	480,000	0	0	2,280,000
Total	14,204,434	16,748,532	11,685,374	6,172,452	3,323,628	52,134,420
Inflation adjusted cost	14,914,655	18,465,257	13,527,282	7,502,654	4,241,885	58,651,732
1.4 Staff Training and Development						
A. Common Training(10% of salaries)						
Salaries and Benefits Of Area Office Manager	90,000					
P.O	132,000					
Accountant	66,000					
Total Salary per area	288,000					
Total Salary per area	288,000	288,000	288,000	288,000	288,000	
No of Area	142	165	118	65	35	
Total Salary of Total Areas	40,896,000	47,520,000	33,984,000	18,720,000	10,080,000	151,200,000
Salaries and Benefits RM Office						
Regional Manager	144,000					
Accountant	81,600					
Auditor	66,000					
Programme Organiser	198,000					
Total for each region	489,600	489,600	489,600	489,600	489,600	
No of region	14	17	12	7	4	
Total Salary of total region	6,952,320	8,078,400	5,777,280	3,182,400	1,713,600	25,704,000
Total Salary (Area + Region)	47,848,320	55,598,400	39,761,280	21,902,400	11,793,600	176,904,000
10% of total salary	4,784,832	5,559,840	3,976,128	2,190,240	1,179,360	17,690,400
10% of Programme Assistant	4,260,000	4,950,000	3,540,000	1,950,000	1,050,000	15,750,000
Total Staff Training and Development	9,044,832	10,509,840	7,516,128	4,140,240	2,229,360	33,440,400

RDP IV Budget cont'd

	1996	1997	1998	1999	2000	Total
H.O. Logistics and Management (10%)	904,483	1,050,984	751,613	414,024	222,936	3,344,040
Inflation adjusted cost	10,446,781	12,745,808	9,570,943	5,535,736	3,129,820	41,429,089
1.5 Loan Fund Requirement						
1.5.1 Rural credit for Group member						
Proposed outstanding at year end:						
1st yr.br. 2,000,000 X30,35,0,0,0 Nos	60,000,000	70,000,000	0	0	0	130,000,000
2nd yr.br. 4,000,000 X40,30,35,0,0 Nos	160,000,000	120,000,000	140,000,000	0	0	420,000,000
3rd yr.br. 6,000,000 X47,53,30,35,0 Nos	282,000,000	318,000,000	180,000,000	210,000,000	0	990,000,000
4th yr.br.8,000,000 X25,47,53,30,35 Nos	200,000,000	376,000,000	424,000,000	240,000,000	280,000,000	1,520,000,000
Total	702,000,000	884,000,000	744,000,000	450,000,000	280,000,000	3,060,000,000
Inflation adjusted cost	737,100,000	974,610,000	861,273,000	546,977,813	357,358,838	3,477,319,650
Expected outstanding at year beginning	298,000,000	527,100,000	560,070,000	370,440,000	255,256,313	2,010,866,313
Requirement	439,100,000	447,510,000	301,203,000	176,537,813	102,102,525	1,466,453,338
1.5.2 Housing loan for Group member						
Proposed outstanding at year end:						
1st yr.br. 200,000 X30,35,0,0,0 Nos	6,000,000	7,000,000	0	0	0	
2nd yr.br. 400,000 X40,30,35,0,0 Nos	16,000,000	12,000,000	14,000,000	0	0	42,000,000
3rd yr.br. 600,000 X47,53,30,35,0 Nos	28,200,000	31,800,000	18,000,000	21,000,000	0	99,000,000
4th yr.br.1,000,000 X25,47,53,30,35 Nos	25,000,000	47,000,000	53,000,000	30,000,000	35,000,000	190,000,000
Total	75,200,000	97,800,000	85,000,000	51,000,000	35,000,000	344,000,000
Expected outstanding at year beginning	20,000,000	50,200,000	50,800,000	32,000,000	21,000,000	174,000,000
Requirement	55,200,000	47,600,000	34,200,000	19,000,000	14,000,000	170,000,000
1.5.3 Housing Loan for Staff	0	8,807,656	44,538,028	45,750,286	58,664,452	157,760,422
1.5.4 Enterprise Support loan	10,000,000	20,000,000	20,000,000	25,000,000	25,000,000	100,000,000
Total requirement	504,300,000	523,917,656	399,941,028	266,288,099	199,766,977	1,894,213,760

RDP IV Budget cont'd	1996	1997	1998	1999	2000	Total
II. Employment and Income Generation Programme						
1. Poultry and Livestock						
1.1. Salary of PO Hatchery & AI (30,33,17,6,6 Nos) Tk.6000 per month	2,160,000	2,376,000	1,224,000	432,000	432,000	6,624,000
1.2. Salary of PO Poultry & Livestock (30,33,33,33,33 Nos) Tk.6000 per month	2,160,000	2,376,000	2,376,000	2,376,000	2,376,000	11,664,000
1.3. Salary of Programme Assistant (564,660,425,370,330 Nos) Tk.2500 per month	16,920,000	19,800,000	12,750,000	11,100,000	9,900,000	70,470,000
1.4. Programme Assistant Training 10% of salary	1,692,000	1,980,000	1,275,000	1,110,000	990,000	7,047,000
1.5. Travelling & transportation 30% of 1.1 to 1.2	1,296,000	1,425,600	1,080,000	842,400	842,400	5,486,400
1.6. Travelling & transportation of PA 10% of 1.3	1,692,000	1,980,000	1,275,000	1,110,000	990,000	7,047,000
1.7. Staff Training and Development 10% of 1.1 to 1.2	432,000	475,200	360,000	280,800	280,800	1,828,800
1.8. Poultry Worker Training (1500,1750,0,0,0 Nos) Tk.30 per day per trainee for 10 days	450,000	525,000	0	0	0	975,000
1.9. Key Rearer Training (35000,32500,17500,0,0 Nos) Tk.30 per day per trainee for 3 days	3,150,000	2,925,000	1,575,000	0	0	7,650,000
1.10. Chick Rearer Training (700,650,350,0,0 Nos) Tk.90 per day per trainee for 7 days	441,000	409,500	220,500	0	0	1,071,000
1.11. Poultry Feed Producer Training (30,35,0,0,0 Nos) Tk.90 per day per trainee for 3 days	8,100	9,450	0	0	0	17,550
1.12. Paravet Training (435,475,240,0,0 Nos) Tk.90 per day per trainee for 30 days	1,174,500	1,282,500	648,000	0	0	3,105,000
1.13. Cow Rearer Training (21500,16100,7100,4800,0 Nos) Tk.30 per day per trainee for 3 days	1,935,000	1,449,000	639,000	432,000	0	4,455,000

RDP IV Budget cont'd

	1996	1997	1998	1999	2000	Total
1.14 Goat Rearer Training (21500,16100,7100,4800,0 Nos) Tk.30 per day per trainee for 3 days	1,935,000	1,449,000	639,000	432,000	0	4,455,000
1.15 Calf Rearer Training (825,825,825,0,0, Nos) Tk.30 per day per trainee for 3 days	74,250	74,250	74,250	0	0	222,750
1.16 AI Worker Training (47,48,0,0,0 Nos) Tk.90 per day per trainee for 30 days	126,900	129,600	0	0	0	256,500
1.17 Cattle Feed Producer Training (47,48,0,0,0 Nos) Tk.90 per day per trainee for 3 days	12,690	12,960	0	0	0	25,650
1.18 Pullet Rearer Training (1245,1245,1245,0,0 Nos) Tk.40 per day per trainee for 3 days	149,400	149,400	149,400	0	0	448,200
1.19 Model Rearer Training (2490,2490,2490,0,0 Nos) Tk.40 per day per trainee for 3 days	298,800	298,800	298,800	0	0	896,400
1.20 Hatchery (410,410,410,0,0 Nos) Tk.150 per day per trainee for 13 days	799,500	799,500	799,500	0	0	2,398,500
1.21 Feed Mill (3 Nos) Tk.5,000,000 per mill	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	15,000,000
1.22 Poultry Farm (3 Nos) Tk.10,000,000 per farm	6,000,000	6,000,000	6,000,000	6,000,000	6,000,000	30,000,000
1.23 Poultry Worker Refresher Course 1996 = 1250 nos of 1993 for 2 days 1500 nos of 1994 for 4 days 2000 nos of 1995 for 6 days 1997 = 1500 nos of 1994 for 2 days 2000 nos of 1995 for 4 days 1500 nos of 1996 for 6 days 1998 = 2000 nos of 1995 for 2 days 1500 nos of 1996 for 4 days 1750 nos of 1997 for 6 days 1999 = 1500 nos of 1996 for 2 days 1750 nos of 1997 for 4 days 2000 = 1750 nos of 1996 for 2 days Tk.20 per day per trainee	410,000	400,000	410,000	200,000	70,000	1,490,000

RDP IV Budget cont'd	1996	1997	1998	1999	2000	Total
1.24. Chick Rearer Refresher (700,650,350,0,0 Nos) Tk.20 per day per trainee for 3 days	42,000	39,000	21,000	0	0	102,000
1.25 Paravet Refresher (435,475,240,0,0 Nos) Tk.20 per day per trainee for 10 days	87,000	95,000	48,000	0	0	230,000
1.26 Cow Rearer Refresher (21500,16100,7100,4800,0 Nos) Tk.20 per day per trainee for 1 days	430,000	322,000	142,000	96,000	0	990,000
1.27 Goat Rearer Refresher (21500,16100,7100,4800,0 Nos) Tk.20 per day per trainee for 1 days	430,000	322,000	142,000	96,000	0	990,000
1.28 Calf Rearer Refresher (825,825,825,0,0, Nos) Tk.20 per day per trainee for 1 days	16,500	16,500	16,500	0	0	49,500
1.29. AI Worker Refresher (47,48,0,0,0 Nos) Tk.40 per day per trainee for 10 days	18,800	19,200	0	0	0	38,000
1.30. Cattle Feed Producer Training (47,48,0,0,0 Nos) Tk.40 per day per trainee for 1 days	1,880	1,920	0	0	0	3,800
1.31. Experimental Project Materials	800,000	800,000	800,000	800,000	800,000	4,000,000
1.32. Motor cycle (4,8,0,0,0 Nos) Tk.71.000 per motor cycle	284,000	568,000	0	0	0	852,000
1.33. H O Logistics and Management support	4,842,732	5,151,038	3,596,295	2,830,720	2,568,120	18,988,905
Total	53,270,052	56,661,418	39,559,245	31,137,920	28,249,320	208,877,955
Inflation adjustment cost	55,933,555	62,469,213	45,794,771	37,848,336	36,054,086	238,099,962
1.34 Service charge realised from group (90% of Projection)	(5,265,000)	(8,651,250)	(11,864,250)	(13,828,500)	(14,769,000)	(54,378,000)
2. Fisheries						
2.1 Salary of PO (Fisheries+Baor) 26,31,31,26,26 Nos Tk.6000 per month	1,872,000	2,232,000	2,232,000	1,872,000	1,872,000	10,080,000
2.2 Salary of Programme Assistant 360,380,410,410,410 Nos Tk.2500 per month	10,800,000	11,400,000	12,300,000	12,300,000	12,300,000	59,100,000

RDP IV Budget cont'd		1996	1997	1998	1999	2000	Total
2.3	Programme Assistant Training 10% of salary	1,080,000	1,140,000	1,230,000	1,230,000	1,230,000	5,910,000
2.4	Travelling and Transportation 30% of 2.1	561,600	669,600	669,600	561,600	561,600	3,024,000
2.5	Travelling and Transportation of PA 10% of 2.2	1,080,000	1,140,000	1,230,000	1,230,000	1,230,000	5,910,000
2.6	Staff Training and Development 10% of 2.1	187,200	223,200	223,200	187,200	187,200	1,008,000
2.7	Material Development and Supplies	2,500,000	2,000,000	2,000,000	2,000,000	0	8,500,000
2.8	Prawn Hatchery Development 2,2,1,0,0 Nos Tk.2,500,000 per hatchery	5,000,000	5,000,000	2,500,000	0	0	12,500,000
2.9	Experimental and Development	1,000,000	1,000,000	1,500,000	2,000,000	2,000,000	7,500,000
2.10	Revolving fund	1,500,000	1,500,000	2,000,000	2,500,000	2,500,000	10,000,000
2.11	Training						
2.11.1	Carp Polyculture 17125,20650,24625,0,0 Nos Tk.30 per day per farmer for 3 days	1,541,250	1,858,500	2,216,250	0	0	5,616,000
2.11.2	Sarputi Culture (Seasonal) 27700,20700,23300,0,0 Nos Tk.30 per day per farmer for 1 days	831,000	621,000	699,000	0	0	2,151,000
2.11.3	Carp Nursery 1035,1385,1580,0,0 Nos Tk.100 per day per farmer for 6 days	621,000	831,000	948,000	0	0	2,400,000
2.11.4	Small Hatchery Training 210,100,100,0,0 Nos Tk.100 per day per farmer for 6 days	126,000	60,000	60,000	0	0	246,000
2.11.5	Baor Management Training 325,325,350,0,0 Nos Tk.30 per day per farmer for 6 days	58,500	58,500	63,000	0	0	180,000
2.12	Motor Cycle 10,3,5,0,0 Nos Tk.71,000 per cycle	710,000	213,000	355,000	0	0	1,278,000

RDP IV Budget cont'd		1996	1997	1998	1999	2000	Total
2.13	H O Logistics and Management support	2,946,855	2,994,680	3,022,605	2,388,080	2,188,080	13,540,300
	Total	32,415,405	32,941,480	33,248,655	26,268,880	24,068,880	148,943,300
	Inflation adjusted cost	34,036,175	36,317,982	38,489,474	31,929,988	30,718,668	171,492,287
2.14	Service charge realised (90% of Projection)	(3,997,170)	(5,773,050)	(7,082,190)	(8,363,520)	(9,085,725)	(34,301,655)
3. Social Forestry							
3.1	Salary of Regional PO 30,30,30,26,26 Nos Tk.6000 per month	2,160,000	2,160,000	2,160,000	1,872,000	1,872,000	10,224,000
3.2	Salary of PA 260,260,260,260 Nos Tk.2500 per month	7,800,000	7,800,000	7,800,000	7,800,000	7,800,000	39,000,000
3.3	Salary of Plantation Worker 90,100,75,40,30 Nos Tk.1000 per month for 3 month	270,000	300,000	225,000	120,000	90,000	1,005,000
3.4	Programme Assistant Training 10% of salary	780,000	780,000	780,000	780,000	780,000	3,900,000
3.5	Travelling and Transportation 30% of salary	648,000	648,000	648,000	561,600	561,600	3,067,200
3.6	Travelling and Transportation of PA 10% of salary	780,000	780,000	780,000	780,000	780,000	3,900,000
3.7	Staff Training and Development 10% of salary	216,000	216,000	216,000	187,200	187,200	1,022,400
3.8	Mother Tree Preservation Centre (Establishment for Grafting) Tk.150,000 per acre for 3 acres land	450,000	0	0	0	0	450,000
3.9 Training							
3.9.1	Nursery Worker 650,650,600,0,0 Nos Tk.50 per day per trainee for 6 days	195,000	195,000	180,000	0	0	570,000
3.9.2	Agroforestry Farmer 1650,1650,1700,0,0 Nos Tk.50 per day per trainee for 3 days	247,500	247,500	255,000	0	0	750,000
3.9.3	Grafting Nursery 340,240,140,0,0 Nos	170,000	120,000	70,000	0	0	360,000

RDP IV Budget cont'd						
	1996	1997	1998	1999	2000	Total
Tk.50 per day per trainee for 10 days						
3.10 Revolving Fund	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000
3.11 Motor Cycle 13,3,0,0,0 Nos Tk.71,000 per cycle	923,000	213,000	0	0	0	1,136,000
3.12 H O Logistics and Management Support	1,563,950	1,445,950	1,411,400	1,310,080	1,307,080	7,038,460
Total	17,203,450	15,905,450	15,525,400	14,410,880	14,377,880	77,423,060
Inflation adjusted cost	18,063,623	17,535,759	17,972,591	17,516,515	18,350,223	89,438,710
3.13 Service charge realised from group (90% of Projection)	(486,000)	(715,500)	(918,000)	(1,093,500)	(1,242,000)	(4,455,000)
4. Sericulture and Silk Development						
4.1 Salary of Regional PO 30,33,33,33,33 Nos Tk.6000 per month	2,160,000	2,376,000	2,376,000	2,376,000	2,376,000	11,664,000
4.2 Salary of Rearing Manager 3,3,3,3,3 Nos Tk.6000 per month	216,000	216,000	216,000	216,000	216,000	1,080,000
4.3 Salary of Programme Organiser (Seed Zon 3,5,7,8,10 Nos Tk.5500 per month	198,000	330,000	462,000	528,000	660,000	2,178,000
4.4 Salary of Grainage Assistant 5,10,15,15,15 Nos Tk.3500 per month	210,000	420,000	630,000	630,000	630,000	2,520,000
4.5 Salary of Programme Assistant 200,225,250,275,300 Nos Tk.2500 per month	6,000,000	6,750,000	7,500,000	8,250,000	9,000,000	37,500,000
4.6 Programme Assistant Training 10% of salary	600,000	675,000	750,000	825,000	900,000	3,750,000
4.7 Travelling and Transportation 30% of salary	835,200	1,002,600	1,105,200	1,125,000	1,164,600	5,232,600
4.8 Travelling and Transportation of PA 10% of salary	600,000	675,000	750,000	825,000	900,000	3,750,000
4.9 Staff Training and Development 10% of salary	278,400	334,200	368,400	375,000	388,200	1,744,200

RDP IV Budget cont'd		1996	1997	1998	1999	2000	Total
4.10.	Training to abroad	0	0	210,000	210,000	210,000	630,000
	Total staff & Staff training Cost	11,097,600	12,778,800	14,367,600	15,360,000	16,444,800	70,048,800
4.11	Training to Group Members:						
4.11.1	Progressive Silk Farmer 1050,2000,1500,0,0 Nos Tk.150 per trainee per day for 14 days	2,205,000	4,200,000	3,150,000	0	0	9,555,000
4.11.2	Chawki Rearers 350,250,200,0,0 Nos Tk.150 per trainee per day for 7 days	367,500	262,500	210,000	0	0	840,000
4.11.3	Silk Worm Rearers 9450,18000,13500,0,0 Nos Tk.50 per trainee per day for 6 days	2,835,000	5,400,000	4,050,000	0	0	12,285,000
4.11.4	Reeling Workers Training & Supplies 75,75,100,0,0 Nos Tk.10,000 per worker	750,000	750,000	1,000,000	0	0	2,500,000
4.12	Chouki Rearing Centre 175,125,100,0,0 Nos Tk.50,000 per centre	8,750,000	6,250,000	5,000,000	0	0	20,000,000
4.13	Sericulture Resource Centre 3 Nos Tk.5,000,000 per centre	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	15,000,000
4.14	Research and Development	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	10,000,000
4.15	Cosultancy	2,000,000	0	0	0	0	2,000,000
4.16	HO Logistics and Management Support 10% of above	3,300,510	3,464,130	3,277,760	2,036,000	2,144,480	14,222,880
4.17	Grainage Centre 3,2,5,0,0 Nos Tk.10,000,000 per centre	30,000,000	20,000,000	50,000,000	0	0	100,000,000
4.18	Reeling Units 2,3,5,0,0 Nos Tk.10,000,000 per centre	20,000,000	30,000,000	50,000,000	0	0	100,000,000
	Total (Initial Recommendation)	86,305,610	88,105,430	136,055,360	22,396,000	23,589,280	356,451,680
	Inflation adjusted Cost	88,120,891	92,011,237	141,738,586	27,222,478	30,106,563	379,199,754
4.19	Service charge realised (90% of Projection)	(840,000)	(1,800,000)	(3,520,000)	(5,200,000)	(5,625,000)	(16,985,000)

RDP IV Budget cont'd		1996	1997	1998	1999	2000	Total
5. Rural Enterprise and Craft Development							
5.1	Salary of Programme Organiser 20,20,20,20,20 Nos Tk.6000 per month	1,440,000	1,440,000	1,440,000	1,440,000	1,440,000	7,200,000
5.2	Travelling & Transportation 30% of 5.1	432,000	432,000	432,000	432,000	432,000	2,160,000
5.3	Staff Training and Development 10% of 5.1	144,000	144,000	144,000	144,000	144,000	720,000
5.4	Salary of Programme Assistant 40,40,40,40,40 Nos Tk.2500 per month	1,200,000	1,200,000	1,200,000	1,200,000	1,200,000	6,000,000
5.5	Travelling & Transportation of PA 10% of 5.4	120,000	120,000	120,000	120,000	120,000	600,000
5.6	Programme Assistant Training 10% of salary	120,000	120,000	120,000	120,000	120,000	600,000
5.7	Consultant (Local and International)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000
5.8	Training to Group Members	500,000	500,000	500,000	500,000	0	2,000,000
5.9	Experimental Project cost	5,000,000	5,000,000	10,000,000	15,000,000	15,000,000	50,000,000
5.10	Rural Craft training (1000,2000,3000,3000,3000) Tk.1000 per trainees	1,000,000	2,000,000	3,000,000	3,000,000	3,000,000	12,000,000
5.11	Supplies(Equipment and other materials) (1000,2000,3000,3000,3000) Tk.500 per trainees	500,000	1,000,000	1,500,000	1,500,000	1,500,000	6,000,000
5.12	Work Place for Rural Craft Centre (25,50,75,75,75 Nos) Tk.100,000 per Centre	2,500,000	5,000,000	7,500,000	7,500,000	7,500,000	30,000,000
5.13	Motor Cycle 18,0,0,0,0 Nos Tk.71,000 per cycle	1,278,000	0	0	0	0	1,278,000
5.14	HO Logistics and Management Support	1,523,400	1,795,600	2,695,600	3,195,600	3,145,600	12,355,800
Total		16,757,400	19,751,600	29,651,600	35,151,600	34,601,600	135,913,800
Inflation adjusted cost		17,595,270	21,776,139	34,325,433	42,726,989	44,161,384	160,585,216

RDP IV Budget cont'd		1996	1997	1998	1999	2000	Total
6. Horticulture and Vegetable Program							
6.1	Salary of Regional PO (Vegetable) (30,30,30,26,26 Nos) Tk.6000 per month	2,160,000	2,160,000	2,160,000	2,160,000	2,160,000	10,800,000
6.2	Salary of Programme Assistant (220,240,260,260,260 Nos) Tk.2500 per month	6,600,000	7,200,000	7,800,000	7,800,000	7,800,000	37,200,000
6.3	Programme Assistant Training 10% of Salary	660,000	720,000	780,000	780,000	780,000	3,720,000
6.4	Travelling and Transportation 30% of 6.1	648,000	648,000	648,000	648,000	648,000	3,240,000
6.5	Travelling and Transportation of PA 30% of 6.2	660,000	720,000	780,000	780,000	780,000	3,720,000
6.6	Staff Training and Development 10% of 6.1	216,000	216,000	216,000	216,000	216,000	1,080,000
6.7	Farmers Training (12000,11750,9500,6000,6000 Nos) Tk.30 per day per trainee for 3 days	1,080,000	1,057,500	855,000	540,000	540,000	4,072,500
6.8	Training for Crop Diversification (1500,1500,2000,0,0 Nos) Tk.40 per day per trainee for 3 days	180,000	180,000	240,000	0	0	600,000
6.9	Training for Fodder Crop (1500,1500,2000,0,0 Nos) Tk.40 per day per trainee for 2 days	120,000	120,000	160,000	0	0	400,000
6.10	Seed Producer (800,800,900,0,0 Nos) Tk.40 per day per trainee for 6 days	192,000	192,000	216,000	0	0	600,000
6.11	Research and Programme Development	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000
6.12	Seed Production Centre (2 Nos) Tk.15,000,000	0	5,000,000	10,000,000	10,000,000	5,000,000	30,000,000
6.13	Motor Cycle (26,4,0,0,0 Nos) Tk.71,000	1,846,000	284,000	0	0	0	2,130,000

RDP IV Budget cont'd						
	1996	1997	1998	1999	2000	Total
6.14 HO Logistics and Management Support	1,536,200	1,949,750	2,485,500	2,392,400	1,892,400	10,256,250
Total	16,898,200	21,447,250	27,340,500	26,316,400	20,816,400	112,818,750
Inflation adjusted cost	17,743,110	23,645,593	31,650,046	31,987,749	26,567,588	131,594,086
6.15 Service charge realised from group (90% of Projection)	(5,944,500)	(7,092,000)	(8,172,000)	(8,932,500)	(9,202,500)	(39,343,500)
7. Market Development Programme						
7.1 Salary of Marketing Manager 1,1,1,1,1 Nos Tk.20,000 per month	240,000	240,000	240,000	240,000	240,000	1,200,000
7.2 Salary of Designer 1,2,3,3,3 Nos Tk.16,000 per month	192,000	384,000	576,000	576,000	576,000	2,304,000
7.3 Salary of Senior Marketing Officer 7,7,7,7,7 Nos Tk.16000 per month	1,344,000	1,344,000	1,344,000	1,344,000	1,344,000	6,720,000
7.4 Salary of Marketing Officer 7,14,14,14,14 Nos Tk.10000 per month	840,000	1,680,000	1,680,000	1,680,000	1,680,000	7,560,000
7.5 Salary of Market Researcher 7,7,7,7,7 Nos Tk.7500 per month	630,000	630,000	630,000	630,000	630,000	3,150,000
7.6 Working Capital	5,000,000	7,500,000	7,500,000	0	0	20,000,000
7.7 International Consultant (3 month each Year)	500,000	500,000	500,000	500,000	0	2,000,000
7.8 Local Consultant (6 month each Year)	180,000	180,000	180,000	180,000	0	720,000
7.9 Foreign travel cost	750,000	1,000,000	850,000	400,000	400,000	3,400,000
7.10 Travelling and Transportation 30% of salary	1,136,100	1,497,300	1,564,500	1,564,500	1,564,500	7,326,900
7.11 Staff Training and development 10% of salary	387,700	499,100	521,500	521,500	521,500	2,442,300

RDP IV Budget cont'd						
	1996	1997	1998	1999	2000	Total
6.14 HO Logistics and Management Support	1,536,200	1,949,750	2,485,500	2,392,400	1,892,400	10,256,250
Total	16,898,200	21,447,250	27,340,500	26,316,400	20,816,400	112,818,750
Inflation adjusted cost	17,743,110	23,645,593	31,650,046	31,987,749	26,567,588	131,594,086
6.15 Service charge realised from group (90% of Projection)	(5,944,500)	(7,092,000)	(8,172,000)	(8,932,500)	(9,202,500)	(39,343,500)
7. Market Development Programme						
7.1 Salary of Marketing Manager 1,1,1,1,1 Nos Tk.20,000 per month	240,000	240,000	240,000	240,000	240,000	1,200,000
7.2 Salary of Designer 1,2,3,3,3 Nos Tk.16,000 per month	192,000	384,000	576,000	576,000	576,000	2,304,000
7.3 Salary of Senior Marketing Officer 7,7,7,7,7 Nos Tk.16000 per month	1,344,000	1,344,000	1,344,000	1,344,000	1,344,000	6,720,000
7.4 Salary of Marketing Officer 7,14,14,14,14 Nos Tk.10000 per month	840,000	1,680,000	1,680,000	1,680,000	1,680,000	7,560,000
7.5 Salary of Market Researcher 7,7,7,7,7 Nos Tk.7500 per month	630,000	630,000	630,000	630,000	630,000	3,150,000
7.6 Working Capital	5,000,000	7,500,000	7,500,000	0	0	20,000,000
7.7 International Consultant (3 month each Year)	500,000	500,000	500,000	500,000	0	2,000,000
7.8 Local Consultant (6 month each Year)	180,000	180,000	180,000	180,000	0	720,000
7.9 Foreign travel cost	750,000	1,000,000	850,000	400,000	400,000	3,400,000
7.10 Travelling and Transportation 30% of salary	1,136,100	1,497,300	1,564,500	1,564,500	1,564,500	7,326,900
7.11 Staff Training and development 10% of salary	387,700	499,100	521,500	521,500	521,500	2,442,300

RDP IV Budget cont'd

	1996	1997	1998	1999	2000	Total
7.12 Training 200,300,300,300,300 Nos Tk.200 per course	600,000	900,000	900,000	900,000	900,000	4,200,000
7.13 H O Logistics and Management Support 10 % of above expenses	1,199,080	1,635,440	1,648,600	813,600	785,600	6,082,320
Total Cost	12,989,880	17,989,840	18,134,600	9,349,600	8,641,600	67,105,520
Inflation adjusted Cost	13,644,708	19,833,799	20,993,576	11,346,799	11,029,115	76,847,997
Less:Cost Recovered (0,20%,30%,50%,100%)	0	3,966,760	6,298,073	5,673,400	11,029,115	26,967,347
Net Requirement	13,644,708	15,867,039	14,695,503	5,673,400	0	49,880,650

III. Social Development Programme

III.1 Non Formal Primary Education

	1996	1997	1998	1999	2000
NUMBER OF SCHOOLS 1996-2000					
School to be opned	0	0	0	0	0
School to be reopned	1,810	6,068	0	0	0
Year wise Ongoing school					
1st Year School	2,996	6,068	3,034	0	0
2nd Year School	4,545	2,996	3,034	3,034	0
3rd Year School	6,459	4,936	3,134	3,034	3,034
4th Year School	0	0	0	0	0
Total School in operation	14,000	14,000	9,202	6,068	3,034

PROJECT COST:

A. Teachers Cost						
A.1. Teachers Training (Basic Training) TARC based Tk.2000 per teacher per course (30% of Reopned School+Replacement of Dropout)	2,486,000	5,040,800	920,200	606,800	303,400	9,357,200
A.2. Orientation Course(3 days) Tk.20 per person x 3 days	32,580	109,224	0	0	0	141,804
A.3. Teachers Training (12 days training on Math and Eng.(4th phase)for KK Tk.2000 per teacher per course	909,000	599,200	606,800	606,800	0	2,721,800
A.4. Refreshers Course Field based(4 days after 1 year) Tk.160 per person per course	479,360	970,880	0	0	0	1,450,240

RDP IV Budget cont'd	1996	1997	1998	1999	2000	Total
A.5. Refreshers Course Field based (38 days per course) Tk.20 per person per day	3,546,667	3,546,667	2,331,173	1,537,227	768,613	11,730,347
A.6. Salary of PO & PA Tk.4000 per month (1/3 time spent for training and refresher)cost for 15 School	14,933,333	13,199,619	9,815,467	6,472,533	1,733,714	46,154,667
A.7. Travelling & Transportation 25% of A.4	3,733,333	3,299,905	2,453,867	1,618,133	433,429	11,538,667
A.8. Area Team office Rent Tk. 2500 per month (1/3 spent for training and refresher)cost for 80 School	1,750,000	1,512,969	1,150,250	758,500	237,031	5,408,750
A.9. Area Team Office Utilities Tk. 800 per month (1/3 spent for training and refresher)cost for 80 School	560,000	499,320	368,080	242,720	60,680	1,730,800
A.10. Area Team Office Stationeries Tk. 300 per month (1/3 spent for training and refresher)cost for 80 School	210,000	187,245	138,030	91,020	22,755	649,050
A.11. Area Team Office General Expenses and Maintenance Tk.800 per month (1/3 spent for training and refresher)cost for 80 School	560,000	499,320	368,080	242,720	60,680	1,730,800
A.12. Area Team Office Service Staff Tk. 1500 per month (1/3 spent for training and refresher)cost for 80 School	1,050,000	936,225	690,150	455,100	113,775	3,245,250
A.13. Area Team Office Furniture Tk. 45000 per Area Team (1/3 spent for training and refresher)cost for 80 School	0	0	0	0	0	0
A.14. Teachers Salary Tk.550 per month per school	92,400,000	82,387,800	60,733,200	40,048,800	10,012,200	285,582,000

RDP IV Budget cont'd

	1996	1997	1998	1999	2000	Total
A.15. Teachers Aids and Supplies (Once in a cycle)						
a. Teachers guid	25.00					
b. Social Studies part-I	25.00					
c. Bangla Part -I	15.00					
d. Shishu path -I	4.00					
e. Math part-I	18.00					
f. Bangla Part -II	11.00					
g. Social Studies partII	13.00					
h. Math part-II	20.00					
i. English	10.00					
j. Bangla Part -III	12.00					
k. Social Studies partIII	14.00					
l. Math part-III	16.00					
m. English II	12.00					
q. English III	25.00					
r. Bangla chart	30.00					
s. Math chart	30.00					
u. Social Studies chart	25.00					
v. Teachers bag	80.00					
w. Year calender	75.00					
	460.00					
+10% Handling & transportation	46.00					
	506.00					
Total Cost of Teacher	1,515,976	3,070,408	0	0	0	4,586,384
B. Students Books and Supplies	124,166,249	115,859,581	79,575,297	52,680,353	13,746,277	386,027,758
B.1 Book Part-1 (once in a cycle)						
a. Shishu path Tk. 4.00						
b. Bangla part-1 Tk.15.00						
c. Math. Part-1 Tk.18.00						
	37.00					
+10% Handling & transportation 4.00						
	41.00X33 =1353.00					
	4,053,588	8,210,004	0	0	0	12,263,592
B.2 Book Part-11 (once in a cycle)						
a. Bangla part-11 11.00						
b. Math part-11 20.00						
c. Social Studies 11 13.00						
d. English I 10.00						
	54.00					
+10% Handling & transportation 5.00						
	190X33 =6270.00					
	8,849,115	5,833,212	5,907,198	5,907,198	0	26,496,723

RDP IV Budget cont'd

	1996	1997	1998	1999	2000	Total
B.3 Book Part-111 (once in a cycle)						
a.Bangla part-111	12.00					
b.Math part-111	16.00					
c.Social Studies 111	14.00					
d.English II	12.00					
	54.00					
+10% Handling & transportation	5.00					
	59.00x33 =1947.00	12,575,673	9,610,392	6,101,898	5,907,198	0 34,195,161
B.4. Learners Supplies (Once in a cycle)						
a.Slate	12.50					
b.Hard Board	7.50					
c.Ruler	2.00					
d.Line drawing sheet	2.00					
	24.00					
+10% Handling & transportation	2.00					
	26.00x33 =858.00	2,570,568	5,206,344	0	0	0 7,776,912
B.5. Learners Supplies (6 months)						
a.Slate pencil	=0.10x6=0.60					
b.Wood pencil	1.25x6=7.50					
c.Exercise book	=2.45x8=19.60					
	27.70					
+10% Handling & transportation	3.00					
	30.70x33 =1013.00	28,364,000	25,290,558	18,643,252	12,293,768	3,073,442 87,665,020
B.6. Reading Materials						
a.Journal 3.00 each 12 per centre=3.00x12 Tk.36.00 for one month		4,753,728	3,426,624	2,664,576	2,621,376	0 13,466,304
b.Story Books (once in a cycle) 30 booksx20.00=600		2,727,000	1,797,600	1,820,400	1,820,400	0 8,165,400

RDP IV Budget cont'd

		1996	1997	1998	1999	2000	Total
B.7. Class Room Supplies (once in a cycle)							
a. Sign board	125.00						
b. Black board	150.00						
c. Wooden stool	120.00						
d. Trunk	220.00						
e. Clip file	20.00						
f. Folding file	20.00						
g. Floor Mat	250.00						
	<hr/> 905.00						
+10% Handling & transportation	90.00						
	<hr/> 995.00	2,981,020	6,037,660	0	0	0	9,018,680
B.8 Class Room Supplies(Per year)							
a. Duster (3.00x2)	6.00						
b. Chalk (3.00x12)	36.00						
c. Attendance Register	20.00						
d. Bound exercise book (9.00x6)	54.00						
e. Ball pen (2.50x12)	30.00						
f. Visit register	20.00						
g. Evaluation register	20.00						
	<hr/> 186.00						
+10% Handling & transportation	19.00						
	<hr/> 205.00	2,870,000	2,870,000	1,886,410	1,243,940	0	8,870,350
B.9 School Room Renovation & Maintenance Tk.200 per month		33,600,000	29,959,200	22,084,800	14,563,200	3,640,800	103,848,000
B.10 Salary of PO & PA Tk.4000 per month (1/3 time spent for training and refresher)cost for 15 School		14,933,333	13,315,200	9,815,467	6,472,533	1,618,133	46,154,667
B.11. Travelling & Transportation 25% of A.4		3,733,333	3,328,800	2,453,867	1,618,133	404,533	11,538,667
B.12. Area Team Office Rent Tk. 2500 per month (1/3 spent for student books & supplies)cost for 80 School		1,750,000	1,560,375	1,150,250	758,500	189,625	5,408,750
B.13. Area Team Office Utilities Tk. 800 per month (1/3 spent for student books & supplies)cost for 80 School		560,000	499,320	368,080	242,720	60,680	1,730,800

RDP IV Budget cont'd						
	1996	1997	1998	1999	2000	Total
B.14. Area Team Office Stationeries Tk. 300 per month (1/3 spent for student books & supplies)cost for 80 School	210,000	187,245	138,030	91,020	22,755	649,050
B.15. Area Team Office General expenses and Maintenance Tk. 800 per month (1/3 spent for student books & supplies)cost for 80 School	560,000	499,320	368,080	242,720	60,680	1,730,800
B.16. Area Team Office Service Staff Tk. 1500 per month (1/3 spent for student books & supplies)cost for 80 School	1,050,000	936,225	690,150	455,100	113,775	3,245,250
B.17. Area Team Office Furniture Tk. 45000 Per Area Team (1/3 spent for student books & supplies)cost for 80 School	0	0	0	0	0	0
Total Cost of Student Books & Supplies	126,141,359	118,568,079	74,092,457	54,237,807	9,184,424	382,224,125
C. Field Operations						
C.1 Salary of PO & PA Tk.4,000 per month (1/3 time spent for management & supervision)cost for 15 School	14,933,333	13,315,200	9,815,467	6,472,533	1,618,133	46,154,667
C.2 Salary of AM Tk.7500 per month for 500 Schools	2,520,000	2,246,940	1,656,360	1,092,240	273,060	7,788,600
C.3 Salary of Accounts Asstt/Store keeper Tk.3500 per month for 500 Schools	1,176,000	1,048,572	772,968	509,712	127,428	3,634,680
C.4 Salary of Monitor Tk.5500 per month for 2000 Schools	462,000	411,939	303,666	200,244	50,061	1,427,910
C.5 Travelling & Transportation 25% of C.1 and 35% of A.2 to C.6	5,188,633	4,626,408	3,410,415	2,248,902	562,225	16,036,583
C.6 Staff Training & Development 10% of total Salary	4,895,800	4,353,747	3,217,939	2,121,980	542,053	15,131,519
C.7 Area Team Office Rent Tk. 2500 per month (1/3 spent for management & & supervision)cost for 80 School	1,750,000	1,560,375	1,150,250	758,500	189,625	5,408,750

RDP IV Budget cont'd	1996	1997	1998	1999	2000	Total
C.8 Area Team Office Utilities Tk. 800 per month (1/3 spent for management & & supervision)cost for 80 School	560,000	499,320	368,080	242,720	60,680	1,730,800
C.9 Area Team Office Stationeries Tk. 300 per month (1/3 spent for management & & supervision)cost for 80 School	210,000	187,245	138,030	91,020	22,755	649,050
C.10 Area Team Office General Expenses and maintenance Tk. 800 per month (1/3 spent for management & & supervision)cost for 80 School	560,000	499,320	368,080	242,720	60,680	1,730,800
C.11 Area Team Office Service Staff Tk. 1500 per month (1/3 spent for management & & supervision)cost for 80 School	1,050,000	936,225	690,150	455,100	113,775	3,245,250
C.12 Area Team Office Furniture Tk. 45000 (1/3 spent for management & & supervision)cost for 80 School	0	0	0	0	0	0
C.13 Area Office Furniture Tk.8000 per office for 500 school	0	0	0	0	0	0
C.14 Area Office Rent Tk.2000 per office for 500 school	672,000	599,184	441,696	291,264	72,816	2,076,960
C.15 Area Office Utilities Tk.800 per office for 500 school	268,800	239,674	176,678	116,506	29,126	830,784
C.16 Area Office Stationeries & general expenses Tk.1000 per office for 500 school	336,000	299,592	220,848	145,632	36,408	1,038,480
C.17 Area Office Maintenance Tk.800 per office for 500 school	268,800	239,674	176,678	116,506	29,126	830,784
Total Cost of Field operations	34,851,367	31,063,414	22,907,305	15,105,578	3,787,953	107,715,617
D.1 H.O. Management and Support Services (10% of above expenses)	28,515,897	26,549,107	17,657,506	12,202,374	2,671,865	87,596,750
Total	313,674,872	292,040,182	194,232,565	134,226,112	29,390,519	963,564,250
Inflation adjusted cost	329,358,616	321,974,300	224,848,473	163,152,678	35,724,360	1,075,058,427

RDP IV Budget cont'd						
	1996	1997	1998	1999	2000	Total
III.2. Human Rights and Legal Education						
2.1 Salary of Zonal Programme Organiser 13,15,16,16,16 Nos Tk.9000 per month	1,248,000	1,440,000	1,536,000	1,536,000	1,536,000	7,296,000
2.2 Salary of Regional Programme Organiser 28,33,33,33,33 Nos Tk.6000 per month	2,016,000	2,376,000	2,376,000	2,376,000	2,376,000	11,520,000
2.3 Salary of Programme Assistant 265,330,330,330,330 Nos Tk.2500 per month	7,950,000	9,900,000	9,900,000	9,900,000	9,900,000	47,550,000
2.4 Programme Assistant Training 10% of Salary	795,000	990,000	990,000	990,000	990,000	4,755,000
2.5 Travelling & Transportation 30% of salary	979,200	1,144,800	1,173,600	1,173,600	1,173,600	5,644,800
2.6 Travelling & Transportation of PA 10% of salary	795,000	990,000	990,000	990,000	990,000	4,755,000
2.7 Staff Training and Development 10% of 2.1 & 2.2	326,400	381,600	391,200	391,200	391,200	1,881,600
2.8 Specialised training of PA(TARC Based fo 265,300,330,330,330 Nos Tk.150 per day	954,000	1,080,000	1,188,000	1,188,000	1,188,000	5,598,000
2.9 Paralegal Teachers Training 450,350,330,300,300 Nos Tk.125 per day per trainee for 30 days	1,687,500	1,312,500	1,237,500	1,125,000	1,125,000	6,487,500
2.10 Refresher of Paralegal Teacher 265,300,330,300,300 Nos Tk.50 per day per trainee for 6 days	79,500	90,000	99,000	90,000	90,000	448,500
2.11 Education Material 450,350,300,300,300 Nos Tk.1000 per trainee per course	450,000	350,000	300,000	300,000	300,000	1,700,000
2.12 Lergal Awareness Workshop for Community Leader 1000,1000,2000,3000,3000 Nos Tk.1500 per workshop	1,500,000	1,500,000	3,000,000	4,500,000	4,500,000	15,000,000
2.13 Honorarium to Teacher 100000,150000,200000,250000,300000 Nos Learners Tk.15 per Learner	1,500,000	2,250,000	3,000,000	3,750,000	4,500,000	15,000,000

RDP IV Budget cont'd						
	1996	1997	1998	1999	2000	Total
2.14 Motor Cycle 43,0,0,0,0 Nos Tk.71,000 per cycle	3,053,000	0	0	0	0	3,053,000
2.15 H O Logistics and Management Support	2,333,360	2,380,490	2,618,130	2,830,980	2,905,980	13,068,940
Total	25,666,960	26,185,390	28,799,430	31,140,780	31,965,780	143,758,340
Inflation adjusted cost	26,950,308	28,869,392	33,338,940	37,851,813	40,797,336	167,807,789
2.16 New Inovative Training Methodology	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	20,000,000
Total Human Rights and Legal Education	30,950,308	32,869,392	37,338,940	41,851,813	44,797,336	187,807,789
III.3 Essential Health Care	1996	1997	1998	1999	2000	Total
3.1 Salary of Regional Programme Organiser 24,27,30,30,30 Nos Tk.6000 per month	1,728,000	1,944,000	2,160,000	2,160,000	2,160,000	10,152,000
3.2 Salary of Programme Organiser 118,133,150,150,150 Nos Tk.5500 per month	7,788,000	8,778,000	9,900,000	9,900,000	9,900,000	46,266,000
3.3 Salary of Programme Assistant 470,530,600,600,600 Nos Tk.2500 per month	14,100,000	15,900,000	18,000,000	18,000,000	18,000,000	84,000,000
3.4 Programme Assistant Training 10% of salary	1,410,000	1,590,000	1,800,000	1,800,000	1,800,000	8,400,000
3.5 Travelling & Transportation 30% of salary	2,854,800	3,216,600	3,618,000	3,618,000	3,618,000	16,925,400
3.6 Travelling & Transportation of PA 10% of salary	1,410,000	1,590,000	1,800,000	1,800,000	1,800,000	8,400,000
3.7 Staff Training and Development 10% of salary	951,600	1,072,200	1,206,000	1,206,000	1,206,000	5,641,800
3.8 Health Awareness Training to S S 65,30,35,0,0 Area (Per area 40 Nos) Tk.30 per day for 20 days	1,560,000	720,000	840,000	0	0	3,120,000

RDP IV Budget cont'd	1996	1997	1998	1999	2000	Total
3.9 Refresher Course(Per area 40 Nos) 1996=New 65 Area 12 days Old 170 Area 6 days 1997=New 65+30 Area 12 days Old 170 Area 6 days 1998=New 35+30 Area 12 days Old 235 Area 6 days 1999=New 35 Area 6 days =Old 265 Area 6 days 2000=Old 300 Area 6 days Tk.20 per day per trainees	1,440,000	1,728,000	1,752,000	1,608,000	1,440,000	7,968,000
3.10 Health Education Materials PA and SS (1 for each PA & 1 for 4 SS) 2820,360,420,0,0 Nos Tk.1000 per person	2,820,000	360,000	420,000	0	0	3,600,000
3.11 Revolving Fund for Drug 65,30,35,0,0 Nos Area Tk.20,000 per area	1,300,000	600,000	700,000	0	0	2,600,000
3.12 Motor Cycle 73,43,20,0,0 Nos Tk.71,000 per cycle	5,183,000	3,053,000	1,420,000	0	0	9,656,000
3.13 HO Logistic and Management Support 10% of above expenses	4,254,540	4,055,180	4,361,600	4,009,200	3,992,400	20,672,920
Total of Essencial Health Care	46,799,940	44,606,980	47,977,600	44,101,200	43,916,400	227,402,120
Inflation adjusted cost	49,139,937	49,179,195	55,540,069	53,605,284	56,049,692	263,514,177
III.4. Environment Development programme						
4.1 Rural Sanitation						
4.1.1 Rural Sanitation Centre cost 100,150,200,250,300 Nos Tk.20000 per Centre	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	20,000,000
Total	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	20,000,000
Inflation adjusted cost	2,100,000	3,307,500	4,630,500	6,077,531	7,657,689	23,773,221

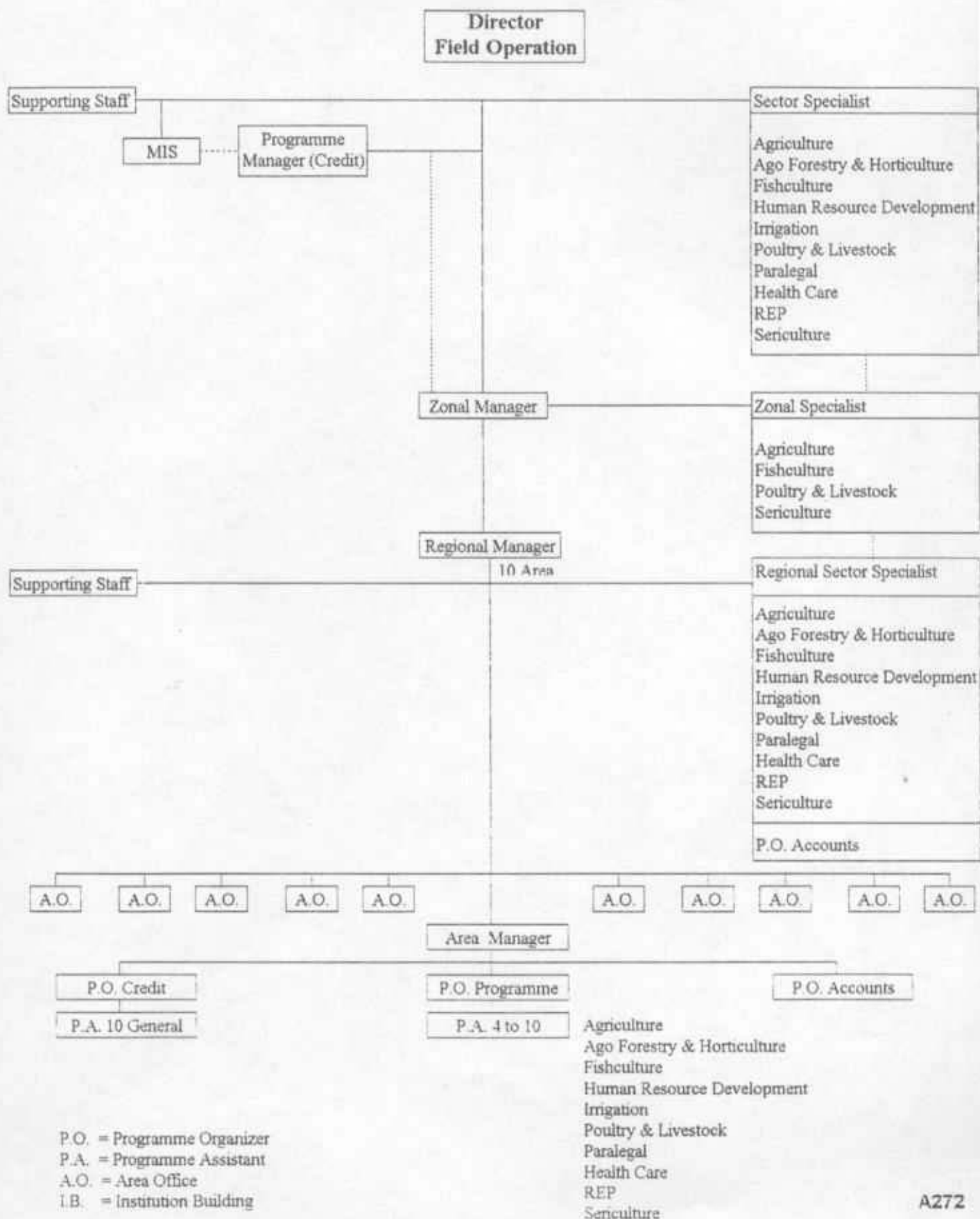
RDP IV Budget cont'd						
	1996	1997	1998	1999	2000	Total
IV. Special Programme						
IV.1. Vulnerable Group Development Programme						
1. Salary of Senior Area Manager (5,5,5,5,5 Nos) Tk.9000 per month	540,000	540,000	540,000	540,000	540,000	2,700,000
2. Salary of Thana P O (56,56,56,56,56 Nos) Tk.6000 per month	4,032,000	4,032,000	4,032,000	4,032,000	4,032,000	20,160,000
3. Salary of Trainer (224,224,224,224,224 Nos) Tk.5000 per month	13,440,000	13,440,000	13,440,000	13,440,000	13,440,000	67,200,000
4. Travelling and Transportation 30% of 6.1 to 6.3	5,403,600	5,403,600	5,403,600	5,403,600	5,403,600	27,018,000
5. Staff Training and Development 10% of 6.1 to 6.3	1,801,200	1,801,200	1,801,200	1,801,200	1,801,200	9,006,000
6. Salary of Service Staff (56,56,56,56,56 Nos) Tk.1600 per month	1,075,200	1,075,200	1,075,200	1,075,200	1,075,200	5,376,000
7. Training Supplies to VGD Cardholders (100000,50000,100000,50000, 0 Nos) Tk.20 per person	2,000,000	1,000,000	2,000,000	1,000,000	0	6,000,000
8. Stationeries & Supplies (56,56,56,56,56 Nos) Tk.1000 per month	672,000	672,000	672,000	672,000	672,000	3,360,000
9. Rent & Utilities (56,56,56,56,56 Nos) Tk.5000 per month	3,360,000	3,360,000	3,360,000	3,360,000	3,360,000	16,800,000
10. General Exp. & Maintenance (56,56,56,56,56 Nos) Tk.1000 per month	672,000	672,000	672,000	672,000	672,000	3,360,000
11. Capital Expenditure						
11.1 Furniture & Fixtures	100,000	100,000	100,000	100,000	100,000	500,000
11.2 Motorcycle (50,0,0,0,0 Nos) Tk.71000 per motorcycle	3,550,000	0	0	0	0	3,550,000
12. H.O. Logistics & Management Support	3,664,600	3,209,600	3,309,600	3,209,600	3,109,600	16,503,000
Total	40,310,600	35,305,600	36,405,600	35,305,600	34,205,600	181,533,000
Inflation adjusted cost	42,326,130	38,924,424	42,144,033	42,914,177	43,655,977	209,964,741

RDP IV Budget cont'd		1996	1997	1998	1999	2000	Total
IV.2 Assistance to Small NGO and BCO		2,500,000	7,500,000	10,000,000	10,000,000	10,000,000	40,000,000
V. Support Services							
Research, Evaluation and Monitoring		7,500,000	10,000,000	10,000,000	7,500,000	5,000,000	40,000,000
VI. Capital Investment							
Cost per Branch							
Land	280000						
Building	1200000						
Furniture Fixture & Equipment	120000						
Total	1600000						
No. of Branches		1,600,000	1,600,000	1,600,000	1,600,000	1,600,000	
Sub Total		30	30	35	0	0	95
		48,000,000	48,000,000	56,000,000	0	0	152,000,000
Motor Cycle for POs		10,011,000	10,224,000	0	0	0	20,235,000
Tk.71000 X 141,144,0,0,0 Nos							
Total branches		58,011,000	58,224,000	56,000,000	0	0	172,235,000
Regional Office:							
Furniture (10,0,0,0,0 Nos)		1,000,000	0	0	0	0	1,000,000
Vehicle (3,3,2,2,0 Nos)		3,600,000	3,600,000	2,400,000	2,400,000	0	12,000,000
Total for Regions		4,600,000	3,600,000	2,400,000	2,400,000	0	13,000,000
Head office:							
Furniture & Fixtures and Equipment		15,000,000	15,000,000	10,000,000	0	0	40,000,000
Computer(Field level)		0	0	11,000,000	11,000,000	11,000,000	33,000,000
0,0,110,110,110 Nos							
Tk.100000 each							
Vehicle (3,3,2,2,0 Nos)		4,500,000	4,500,000	3,000,000	3,000,000	0	15,000,000
Total for Head Office		19,500,000	19,500,000	24,000,000	14,000,000	11,000,000	88,000,000
Grand Total		82,111,000	81,324,000	82,400,000	16,400,000	11,000,000	273,235,000
Inflation adjusted cost		86,216,550	89,659,710	95,388,300	19,934,303	14,039,097	305,237,960
Sale proceeds from RCP		6,000,000	7,500,000	14,100,000	15,900,000	9,000,000	52,500,000
Tk.300000 X 20,25,47,53,30 Nos branches							
Lease income from RCP		7,020,000	8,970,000	12,636,000	16,770,000	19,110,000	64,506,000
90,115,162,215,245 Nos branches							
Tk.6500 per month							

RDP IV Budget cont'd

	1996	1997	1998	1999	2000	Total
VI. Project Income						
VI.1. Interest income On Loan						
Outstanding at year begining	298,000,000	527,100,000	560,070,000	370,440,000	255,256,313	2,010,866,313
Outstanding at yearend	737,100,000	974,610,000	861,273,000	546,977,813	357,358,838	3,477,319,650
Total	1,035,100,000	1,501,710,000	1,421,343,000	917,417,813	612,615,150	5,488,185,963
25% Interest Income on Average Outstanding	129,387,500	187,713,750	177,667,875	114,677,227	76,576,894	686,023,245
Less Loan Loss Provision (2% of total disbursement)	22,931,000	28,639,620	23,812,580	14,303,800	8,790,600	98,477,600
Net interest Income on Loan	106,456,500	159,074,130	153,855,295	100,373,427	67,786,294	587,545,645
Calculation sheet for loan loss provision						
1st yr branch 3653000 X 30,35,0,0,0 Nos	109,590,000	127,855,000	0	0	0	237,445,000
2nd yr branch 6713000 X 40,30,35,0,0 Nos	268,520,000	201,390,000	234,955,000	0	0	704,865,000
3rd yr branch 9670000 X 47,53,30,35,0 Nos	454,490,000	512,510,000	290,100,000	338,450,000	0	1,595,550,000
4th yr br. 12558000 X 25,47,53,30,35 Nos	313,950,000	590,226,000	665,574,000	376,740,000	439,530,000	2,386,020,000
Total	1,146,550,000	1,431,961,000	1,190,629,000	715,190,000	439,530,000	4,923,880,000
2% of Disbursement	22,931,000	28,639,620	23,812,580	14,303,800	8,790,600	98,477,600
VI.2 Service Charge realised						
Poultry and Livestock	5,265,000	8,651,250	11,864,250	13,828,500	14,769,000	54,378,000
Fisheries	3,997,170	5,773,050	7,082,190	8,363,520	9,085,725	34,301,655
Social Forestry	486,000	715,500	918,000	1,093,500	1,242,000	4,455,000
Sericulture and Silk Development	840,000	1,800,000	3,520,000	5,200,000	5,625,000	16,985,000
Horticulture and Vegetable	5,944,500	7,092,000	8,172,000	8,932,500	9,202,500	39,343,500
Total Service Charge realised	16,532,670	24,031,800	31,556,440	37,418,020	39,924,225	149,463,155
VI.3. RCP Financing						
1. Loan fund transfered	160,000,000	210,000,000	414,540,000	490,833,000	291,721,500	1,567,094,500
2. Asset Transfered	6,000,000	7,500,000	14,100,000	15,900,000	9,000,000	52,500,000
3. Lease Value of Branches	7,020,000	8,970,000	12,636,000	16,770,000	19,110,000	64,506,000
Total RCP Financing	173,020,000	226,470,000	441,276,000	523,503,000	319,831,500	1,684,100,500
Total Project Income	296,009,170	409,575,930	626,687,735	661,294,447	427,542,019	2,421,109,300

RDP MANAGEMENT STRUCTURE



BRAC ORGANOGRAM

