



Final Report of
the Appraisal of the
BRAC
Rural Development Programme IV
Proposal for 1996 - 2000

Volume 1 - Team Leader's Report

DLO/BRAC Appraisal Team
Dhaka
28 May 1995

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TO: The BRAC Donor Consortium and BRAC
FM: Michael Adair - RDP IV Appraisal Team Leader
28 May 1995

Further to our discussion on May 28th, please find attached the revised Final Report on the RDP IV Appraisal.

The report contains:

- Volume 1 - The Team Leader's Report, including several clarifications suggested during our discussions
- Volume 2 - Component Reviews of the Appraisal which includes completed reports on:

- Section 1 - Fisheries
- Section 2 - Sericulture
- Section 3 - Health
- Section 4 - Non-Formal Primary Education
- Section 5 - Enterprise Development
- Section 6 - Finance and Credit.

Volume 2 will be distributed as soon as the final of the Finance and Credit is received.

A draft Project Approval Document to assist donors in their internal fund approval process was distributed to you on May 25th. Computer file copies (WP 5.1 for DOS) of all documentation are available at the DLO.

Thank you for the kind words at our closing meeting. May I acknowledge the hard work of the entire Appraisal Team, with whom I share your congratulations.

Table of Contents

List of Acronyms	iii
Acknowledgements	iv
SUMMARY STATEMENT	1
1. Process of the Appraisal	1
2. Some Key Aspects of RDP Design	4
2.1 Management Mechanisms	4
2.2 Technical Capacity of BRAC	5
2.3 Measuring Impact	6
2.4 Putting Development ahead of Financial Sustainability	7
2.5 Relationships with the GOB and Other Organizations	7
3. Weaknesses in the Planning Process	10
3.1 Lack of Optimal Use of Human Resources	10
3.2 Absence of a Planning Framework and Outline for the Narrative	11
3.3 Conclusions Regarding Process	11
4. Required Followup During RDP IV	13
4.1 BRAC	13
4.2 Donors and the DLO	17
5. Summary of Recommendations of the Team Leader	19
Annex 1 - RDP IV Appraisal Process	21
Annex 2 - Logical Framework Analyses for RDP IV	22
Annex 3 - Objectives of the Rajendrapur Review	44
Annex 4 - BRAC's Resource Management Response to Service Delivery Requirements	45
Annex 5 - Possible Consultancies during RDP IV	46
Annex 6 - NGOs: Need for a National Policy	49
Annex 7 - BRAC Response to Appraisal Team Recommendations	50
Annex 8 - Budget for DLO Services in Phase IV	51

Volume 2 contains the Appraisal of the various components of the RDP Phase IV.

List of Acronyms

ADAB	Association of Development Agencies in Bangladesh
AM	Area Manager
AO	Area Office
EIG	Employment and Income Generation
GOB	Government of Bangladesh
HO	Head Office
HPP	Health and Population Programme
HRLE	Human Rights and Legal Education
IAS	Impact Assessment Study
IGA	Income Generating Activity
IGVGD	Income Generation for Vulnerable Group Development
MIS	Management Information System
NFPE	Non Formal Primary Education
NGO	Non Governmental Organisation
PA	Programme Assistant
PO	Programme Organiser
PSE	Programme Support Enterprise
RCP	Rural Credit Programme
RDP	Rural Development Programme
RED	Research and Evaluation Division
REP	Rural Enterprise Project
RLF	Revolving Loan Fund
RM	Regional Manager
RO	Regional Office
SMC	Strategic Management Committee
VGD	Vulnerable Group Development
VO	Village Organisation
ZM	Zonal Manager

Acknowledgements

The Team would like to acknowledge Mr. F.H. Abed, Executive Director, and the staff of BRAC for their assistance in the accomplishment of this Appraisal.

Thanks as well to the Donor Consortium members for their guidance and suggestions during this most interesting process.

Last but by no means least, thanks also go to Ms. Sheila Ryan and staff of the DLO for assistance with all the arrangements and logistics and the many cups of tea.

SUMMARY STATEMENT

The Appraisal Team recommends the funding of the 5 year RDP IV Programme with a donor contribution of US\$ 87.6 million. This is 59% of the required funding with the other 41% being met from the beneficiaries (loan interest (10%) plus service charges (2%)) and RCP financing (28%).

RDP IV is basically sound and, while some improvements are required, the design will permit the delivery of the stated Goals and Purposes and is complementary to national development priorities. The Appraisal Team believes BRAC is motivated and capable of addressing weaknesses, most of which require processes of change which are already in motion. The areas for improvement were determined during the Appraisal and are outlined in this Report. We note that BRAC is open to and desirous of collaboration with its supporters during implementation. RDP IV has the necessary facilities to make this happen.

The Appraisal Team accordingly endorses the set of activities contained in the current Proposal (Draft 3) which were worked out while they were here and which are based on BRAC's acceptance of recommendations and conclusions contained in the Appraisal reports. This Appraisal Report contains a set of monitoring issues for followup during implementation. Some of these issues can be linked to achievement of performance in stated areas should it be desired.

1. Process of the Appraisal

The Appraisal took place in 2 phased visits during February to May 1995 to review Drafts 2 and 3 of the RDP IV Programme¹. The Team Leader was invited to begin his work on February 27 with the first group of specialists (Enterprise Development, Health, and Finance and Credit) arriving a week later on March 6. The Fisheries consultants had already started their work on February 19. Other Consultants were staged according to their availability and/or the requirements of the overall schedule (NFPE - March 27; Sericulture - March 28).

During the Appraisal, weaknesses in Draft 2 forced a change to the nature of the work. The Consultants found their questions were facilitating and permitting BRAC to bring more rigour to the program design and in some cases a more modest and sustainable approach towards the scope and scale of proposed operations.

It was apparent early in the consultancy that BRAC would have to thoroughly redraft the document and that the Consultants' review of Draft 2 with BRAC staff would be a most valuable support to BRAC. See the flow chart in Annex 1.

¹ In fact an earlier draft of the Proposal had been produced in December 1994 but was returned with the request to redraft and resize.

Within the redefined scope of the work, the Consultants provided a planning framework and technical support where required to BRAC to facilitate needed improvements in Draft 2. The resulting Component Reviews contained in Section B of this report, produced Conclusions and Recommendations which were virtually all adopted. A detailed list of BRAC's reactions is contained as Annex 6 to this Report for reference during implementation.

The suggestion of LFAs as a necessary addition for each major component was put to BRAC on March 6. During the Appraisal, by coincidence, ODA was able to provide a 2 day training on Logical Framework Analysis by the American firm of Team Technologies on March 28-29 for BRAC staff. This was very useful in helping staff respond to the requirement for format and rigour to their thinking about Phase IV.

The process of writing the LFAs became a principal tool for the Team in focusing attention on attainable purpose, needed outputs and activities and important linkages between sectors and the overall purpose of RDP IV. As a part of the revision process BRAC held a peer group review in Rajendrapur (April 17) following the completion of the sector consultancies (see Annex 4 for a brief outline). This was a very useful event which brought many needed improvements to light and highlighted the need for drafting changes to create consistency between LFAs and narrative as well as the format for presentation of components.

As a result of this work, the Draft 3 Proposal was presented to the Team Leader on May 15th. He has reviewed the document for consistency with the Team's recommendations and identified followup issues to be monitored during implementation.

The Team Leader believes that the design process was congenially and professionally done and that the resulting design is a better programme as a result of this partnership.

Results of the LFA Exercise

Logical Framework Analyses were prepared by the BRAC sector managers and their staff for each significant section or subsection of the Proposal. "Significant" in that sense was defined for the exercise in terms of size of the budget and/or technological or management complexity. Since BRAC were for the most part unfamiliar with LFA terminology, the consultants and the Team Leader in particular had a key role to play in terms of overall quality control and in refining the display of information in the matrix.

This process was not without constraints. In particular, the LFAs were developed *after* the basic design (Drafts 1 and 2) had been completed and thus were conditioned by existing ideas of what were the Outputs, Activities and budget. The full benefit of the LFA is experienced when it precedes the setting of these ideas. What was particularly gained in this exercise was: a single, clear purpose statement, clarity of outputs and activities, focused thinking on measurability of impact and a fresh appreciation of tools for verification. This has enormous significance of course in terms of the quality of the Proposal.

The following is the list of LFAs. The copies attached in Annex 2 have been reviewed by

the Team Leader for compliance with the Appraisal and are deemed to be more up to date than those supplied in the Proposal (date of last revision is shown on the last page of each LFA). However, there are some discrepancies in the LFAs and between LFAs and text of the Proposal. The Team Leader attempted to determine as many of these as possible but others may come to light. They are listed in section 4, Followup by BRAC.

Recommendation: BRAC should appoint a single contact person to sort out any discrepancies in the Proposal or with the LFAs and inform the DLO.

1. BRAC RDP IV - an umbrella LFA that shows the Goal, Purpose, Outputs and Activities of the Programme as a whole.
2. Credit and Savings Programme - Defines the Credit and Savings programme. It is in the context of this primary mechanism for resource transfer to the target group that the outputs and activities related to sustainable village organizations are delineated.
3. Employment and Income Generation Programme - During the Appraisal, the consultants recommended that BRAC integrate the management of the "sector programme". BRAC have done so and are moving to appoint an overall manager of the EIG Programme to parallel the creation of a similar structure that exists for the Credit and Savings Programme. The LFA for EIG integrates the outputs and management of 5 sectors:
 - Poultry & Livestock
 - Sericulture
 - Fisheries
 - Vegetable Cultivation
 - Social Forestry.
4. Sericulture Programme - Sericulture is also a part of the BRAC strategy to create income and employment generation opportunities. Since the nature of the technology is so different, it must have its own LFA. It is this component of RDP IV that had the most thorough redesign as a result of this consultancy.
5. Income Generation for Vulnerable Groups - IGVGD is also related to increasing incomes and income generating activities within the context of EIG. Since the vulnerable group members are the poorest of the target group that BRAC reaches, special focus is needed on land, time and skill constraints faced by them. A separate LFA was prepared.
6. NFPE - Defines the NFPE component in RDP IV. The design parameters and delivery mechanisms are precisely the same as for non-RDP areas. The LFA exercise brought additional precision to the targets (schools and students).
7. Essential Health Care - The changing nature of the Essential Health Care component was the cause of considerable frustration. Another significant issue is the technical responsibility

for health matters (discussed in a related section above).

2. Some Key Aspects of RDP Design

The Appraisal Team believes RDP IV's design has several areas needing further improvement. While these will require monitoring in Phase IV, the Team is satisfied that strengths outweigh the weaknesses in the design and that BRAC has the motivation and resources to address the weaknesses over time. On balance, the resulting redesign provides for an optimal set of outputs that will further BRAC's desire that RDP IV be the cornerstone of its 5 Year Strategy.

In addition, there are some aspects of the design that will require policy dialogue between BRAC and the donors. These also require reflection and monitoring.

2.1 Management Mechanisms - Linkages between Divisions and Programmes

The question of how to maintain the best possible coordination among BRAC's various divisions and activities has been much discussed recently, both in terms of effective coordination of management and in terms of transparency and accountability.

With the growth of BRAC in physical and budgetary terms, some reflections on BRAC's organizational structure and its relevance to BRAC's mandate and resource base are required.

Point 1:

BRAC's current organizational framework has evolved out of the desire to expand quickly to address poverty alleviation needs and the related requirement to respond to donor needs to direct funds to specific sets of activities (and even areas of the country) as a condition of their funding². RDP funding represents a major progressive step in aid effectiveness where donors have submerged their need for individual control and visibility of their contributions.

Point 2:

BRAC's (successful) adaptation to maximizing fund availability to date has been to create a "matrix managed" response. This allows the organization to provide for the appropriate resource management mechanism to allow funds to flow to the services and areas to which they are targeted. Annex 4 contains a table showing BRAC's resource management response to service delivery requirements.

² In the Government sector as well this is driven by an official policy to divide up the country to respond to donors desire to operate in unique areas.

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Point 3:

BRAC's management structure needs to be understood in terms of its utility to the BRAC's client group (in terms of service delivery), BRAC (in terms of effectiveness, efficiency and accountability of the organization) and the donors (in terms of facilitating their support).

However, it is observed that there is a certain inefficient tension between RDP, HPP and NFPE Directors in particular which may not take advantage of the complementary and differing skills that BRAC Directors have to offer. The suggested Technical Advisory Committee for health in RDP IV may help but the apparent inability of RDP to adequately close the issues remaining from the Health Appraisal (see section 4) supports further the need for closer ties between RDP and HPP.

In addition, some donors feel that managing aspects of the health and education programmes in RDP in some thanas and in single purpose programmes in others (HPP and RDP), creates funding confusion and a lack of transparency to funding.

Recommendation: With the current determination (in the 5 Year Strategy) to strengthen and deepen the organization and given the ongoing needs to maximize the effectiveness of fund raising and fund use, BRAC should review whether its organizational framework needs to be formally changed to reflect its stated priorities.

The sufficiency of management arrangements is a Monitoring issue in Phase IV.

2.2 Technical Capacity of BRAC - During the Appraisal the Team registered some concern regarding BRAC's need to balance target achievement with ensuring high quality of work. BRAC has shown amazing ability to achieve targets but feedback from staff shows growing strain. Responses to a staff survey present a complex and busy picture featuring:

- *- a race for target achievement that leaves experienced supervisors with little time to nurture and guide newer entrants;
- newcomers fresh out of the universities who are moving up the corporate ladder and are being handed program responsibility quickly;
- a management style geared toward target achievement which militates against the search for lasting solutions to difficult problems of women's subordination and gender equitable change on the ground;
- an organizational environment in which opportunities for open discussion on personal and professional issues are becoming scarce;
- a brewing conflict between traditional patriarchal norms and behaviours and a nascent culture of gender equity supported at the very highest levels of policy making within the

organization;

- a need to forge ways of working between men and women in an organization that espouses countercultural values but among people who do not necessarily believe in them; and

-a fatigue among longstanding cadres in the front-line fight and a desire for work-family balance among men and women alike.^{3*}

Clearly BRAC's desire to limit expansion in Phase IV is of key importance. Emphasis on working conditions, work loads and importantly the decision making process are a necessary complementary requirement part of which are being addressed in the context of BRAC's Gender Team agenda.

Recommendations:

- 1. BRAC should conduct a more exhaustive study of work loads, staff needs and supervisory methods to improve working conditions.**
- 2. BRAC should proceed with its emphasis on the Gender Team's agenda to increase women and men staff's involvement in BRAC decision-making and to seek deeper qualitative change in institutional functioning by creating organizational learning spaces to develop and test innovations.**

2.3 Measuring Impact - BRAC is moving ahead on the ability to measure and debate impact and the consequent capability to deal better with qualitative change in quality of life of the target group. However, the understanding of what constitutes a good development product is still imperfectly shared throughout the organization. What needs further elaboration is defining the success of RDP IV inputs in terms of the longer term effects and impacts rather than the short term, easily quantifiable outputs: the targets referred to in the LFAs.

In this regard, the indicators of achievement and means of verification contained therein have some scope for further improvement. However, their current articulation does offer a major leap forward towards more qualitative measurement thinking and can inform the relevance of BRAC's nascent Impact Assessment System. As a result of the documentation provided by the Appraisal, BRAC and the donors have a most useful and developmentally challenging agenda for 1996-2000 for improving qualitative reporting of impact and defining and monitoring sustainability.

The further development of the Impact Assessment System and the Sustainability Workplan provides the opportunity for a most useful dialogue between BRAC and the donors and,

³ "Engendering Organizational Change: the BRAC Case"; Rao and Kelleher; January 1995.

importantly, to deepen the shared understanding of what constitutes a good development product.

Recommendation: Short term consultancies listed in Annex 4 should be used to supplement BRAC's work. Donors should be prepared to provide timely followup and continuity of high quality involvement in the discussions.

2.4 Putting Development ahead of Financial Sustainability

It is acknowledged that the eagerness of BRAC and its funders to attain a measure of financial independence for the client group and the organization, must be balanced against the ongoing need to subsidize social development activities such as education and training.

BRAC states in its Proposal:

"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."

The Appraisal Team would like to endorse the desire to improve cost effectiveness and efficiency of BRAC's operations. In addition, it is clear that as villagers gain experience in their income generating activities and micro-enterprises (always ensuring that these are producing real profits on resource use), they need to gain exposure to market forces.

However, while the Credit and Employment and Income Generation components can and will generate surpluses, the social development activities of BRAC as a development organization catering to the poorest segments of Bangladesh society, will continue to require cross subsidy: from donors, from GoB and from within BRAC. An increasing proportion of this will be sourced from the surpluses coming from the target group itself through interest revenues. BRAC will be developing policies, in discussion with its supporters, on the use of surpluses from its commercial enterprises. Additional resources from the GoB and from the donor community will be sought after the year 2001.

Recommendation: The Donors and BRAC should resist any temptation to put unrealistic expectations on the ability of the poor to pay for their own development. Social development and basic human needs require cross-subsidies from within and outside Bangladesh.

2.5 Relationships with the GOB and Other Organizations -

With a programme as large as BRAC's, there inevitably arise concerns over competition with government and other NGOs. Let us consider these explicitly.

First, does support to BRAC (or other NGOs) divert resources or create harm to the long term capacity building of public institutions, which are ultimately responsible for sustainable development in Bangladesh?

The Appraisal Team argues no. The GoB has been very successful at the Paris Consortium for several years in raising resources for its Annual Development Plan (ADP). In spite of the large amount of pledges, Bangladesh has been unable to operationalize its ADP. There is thus no competition for resources.

According to the World Bank "this [inability] represents a fundamental shortcoming of public administration, located principally in the line ministries and agencies that are responsible for project implementation, as well as in the overall policy framework..."⁴. In fact, the Bank recommends that "the private sector should be actively encouraged to play a greater role in executing ADP projects, through, for example, contracting out project supervision, and by drawing them into the planning of projects."⁵ Although the examination of broader NGO relationships to Government is beyond the scope of the Bank's review, the document specifically recommends closer cooperation between the Bangladesh Silk Board and NGOs for that sector.⁶

The problems of the efficiency of the government and para-government enterprises are manifold. The Bank notes that state owned enterprise losses in FY 1993 were "a staggering 27% of ADP [and] 46% of external aid disbursements"⁷. Even though poverty alleviation is the major priority of the GoB's rural development programme, the massive scale of problems and the consequent requirement for resources has meant that government and NGO programmes together manage to cover only about 25% of the rural poor.

The Appraisal Team submits that in this scenario, aid to Bangladesh's poor through NGOs is a most desirable policy.

Coordination is important however. In the implementation of its programme, BRAC works closely with key Ministries of the GOB especially Health and Family Planning, Agriculture, and Education in implementation of their programmes in villages. Thus, with respect to GOB programmes and priorities, BRAC does not act in isolation. Rather it complements and supplements the work done by government.

⁴ "Bangladesh: From Stabilization to Growth", Report No. 12724-BD, World Bank, March 17, 1994, page iv.

⁵ *ibid.* page v.

⁶ *ibid.* para 2.108, page 82.

⁷ *ibid.* page vii.

Swings in attitudes towards the NGOs are a familiar element of the political environment in Bangladesh. Unfortunately, Government has yet to consolidate the view that the NGOs are serious partners and allies in the development of the country. Donors need to be aware of the evolving debate and to exercise some leverage from time to time that assists the longer term evolution of more resources effectively going to the rural areas. See Annex 5 for a recent related article in the English language press.

The Appraisal Team would like to repeat a recommendation of the 1994 Internal Management Review that:

BRAC should continue to interweave itself with GoB and deepen this by accessing GoB funds, but should also take a more proactive role by trying to modify GoB policy through advocacy and dialogue.

Recommendation: Donors should support the continued liberalization of GoB attitudes towards the importance of NGOs to Bangladesh's development while insisting on accountability for results with both partners.

Second, is BRAC's expansion insensitive to smaller organizations, disrupting their programmes or is there an unacceptable degree of duplication and wasted resources as organizations fight among themselves for "customers"?

This more sensitive issue was addressed at some length by the 1994 Internal Management Review. There is substance to the concern that some staff, in their rush to meet targets show a lack of consideration for smaller NGOs. At the same time concern to provide the efficient and high quality resource that BRAC can provide is often a perhaps, too convenient but understandable rationalization. Coexistence (at a minimum) is important and BRAC's national policies go further than that. BRAC's 5 Year Strategy notes that "ignorance of, and indifference towards smaller NGOs may have made BRAC 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."

This must be communicated and implemented throughout the agency. RDP IV notes that "BRAC looks upon small and medium sized NGOs as resources from which it can learn"⁸ and notes that it will develop the "modus operandi of how to assist smaller local NGOs to develop their capacity and to provide support to initiate income and employment programmes ... during RDP IV."⁹

⁸ page A235 of the Proposal.

⁹ *ibid.*

It would be better if some of the suggestions of ways in which BRAC's strategic ideas could be implemented by the 1994 Review were taken up by BRAC in a more aggressive fashion. These include:

- BRAC acting as a funder/franchiser of some of its Phase IV activities
- BRAC as a banker serving other NGO's clients
- BRAC as a trainer
- BRAC as a wholesaler of agricultural or agro-industry inputs to other NGOs.

Together with more regular and formalized NGO collaboration, these categories of activities could be specifically targeted with the requested Tk. 40 million of RDP IV budget.

Recommendations from the 1994 Review:

There should be an NGO forum in every thana where NGOs are working which will relate to ADAB, and, in those thanas where BRAC is working, BRAC should be a strong supporter of such fora. Here BRAC can offer information to other NGOs about its work, its intended areas of expansion, and can listen to the work of others.¹⁰

In addition:

BRAC should use the facility of such a thana level committee to discuss the plans for expenditure of the Tk. 40 million to fund projects of other NGOs that fulfil the objectives of RDP IV and that fall into the above 4 categories ideas from the 1994 Review.

It is further recommended that these recommendations and ideas together with a reporting mechanism, be worked up into a Proposal to the donors for the further development of this Component before donor funding for it released.

3. Weaknesses in the Planning Process

The weaknesses of the Draft 2 document are instructive of the weaknesses in the Planning Process used to produce it and reflect on requirements for further institutional development in Phase IV. These included:

3.1 Lack of Optimal Use of Human Resources

BRAC's management of the planning process for RDP IV has been weak, not so much because of a lack of resources, but in part because of weaknesses in strategic application of

¹⁰ The sense of this recommendation is also that where such fora do not exist, that BRAC should assist an ADAB led effort to form one.

those resources. For planning RDP IV, the responsibilities for leadership and quality control changed several times creating delays and uncertainty over time targets and content. It may be that the delegation was unclear as well and that the split of responsibilities was not clear to all staff. This combined to create an inconsistent reliance on the RDP Director and his staff to take key decisions on the planning work on top of their regular responsibilities.

In organizations as busy as BRAC, people sometimes feel so harried they cannot "spare" the time to plan properly. In such cases, past successes with crisis management offer the only familiar way out of the dilemma. As useful as crisis management skills are however, they are very different to those required for planning and often the people who are good at one do not have the orientation to deal well with the other. This no doubt explains why most organizations invest planning and operational responsibilities in different staff. In this Proposal process, there was clearly a considerable waste of time caused by the application of inappropriate standards for the exercise which had to be eventually corrected in discussion with the Consultants.

BRAC's acknowledged skill in activity management and accomplishment of targets has been greatly assisted by their hands on and crisis management capability. With the increasing emphasis on strategy, the time seems ripe for BRAC to create dedicated planning skills that can support the regular need to produce strategies, plans and proposals. The process for the management of such work is the same regardless of the sector. A partnership between a programme planner and a sectoral specialist is an optimal team to lead the effort to produce good documentation.

3.2 Absence of a Planning Framework and Outline for the Narrative - A successful planning framework is one that delivers the goods (and the services!) on time. In order to be successful, such a framework must:

- accommodate the needs of all the participants (in this case this means the need to augment the beneficiary resource base, to satisfy BRAC's information, organizing and budgetary needs as a service delivery organization and by no means least, to satisfy the donor organizations' approval processes);
- provide for a consistent, logical and structured thinking about key planning variables (required to promote agreement between all the participants about the need, the effectiveness and efficiency of the elements of the proposal).

The LFA is such a tool. It is certainly ironic that a training course exists in BRAC for Project Proposal Writing that features LFA. This course could provide a much needed guideline for future such exercises.

3.3 Conclusions Regarding Process - At one point in the Appraisal, it was remarked casually by a BRAC staff member that "BRAC is an organization of doers not of planners." Although said in jest, this is partly true. Sector chiefs and RDP management have

demonstrated repeated successes in planning at the activity level and accomplishing hard to attain levels of outputs. However, there are serious weaknesses stemming from the lack of internal support available for planning and strategizing.

It was operational management who was called upon to plan a 5 year program that in BRAC's view really is the operationalizing of its 5 Year Strategy. It is apparent from the result, that activity planning and creating a multi-million dollar Proposal requires different skills from day to day management.

The lack as well of an institutionalized planning process within and between divisions, contributes to the pronounced tendency for senior managers to suddenly change direction completely independently, causing a hiatus for their staff and confusion to donors and other outside observers. A planning process should be designed to allow senior management to have policy level input but to prevent sudden changes. By organizing the timing and proper documenting of contributions, the organization is protected from what otherwise appears as sudden changes to content, direction or ways of working and can keep a proper track of changing ideas and approaches.

Such changes are costly in terms of time lost by staff who may not be responding to the design challenge in ways that the organization as a whole supports. It also creates misunderstandings and risks damaging the credibility of the management of the organization when information is not properly shared.

The introduction (on March 19) and subsequent dropping of curative services from the Health component (in the final of Draft 3) was an example of this. A further example was the decision to eliminate the further funds determined during the Sericulture Appraisal that could be available for sericulture expansion in 1998, without telling the Appraisal Team Leader or even including it in the written "BRAC Responses to Appraisal Recommendations".

Given the size and complexity of BRAC programs and its desire to become more strategically managed:

It is recommended that BRAC locate responsibility and resources to manage a programme and project planning role in RED, changing the name of the Division appropriately. This should include the responsibility to develop a planning framework (or frameworks) that can respond to internal and external needs. These staff should lead collaborative planning exercises with line staff according to an approved process and framework and ensure proper documentation of the process.

BRAC does not have to devote a large number of people to this task but they do need some leaders to help line staff and to serve as "point persons" for maintaining the "organizational memory" of changes to plans and the reasons for them. An example is the maintenance of the RDP IV LFAs as key elements of the funding contracts with the donors.

To assist occasional processes (like RDP IV planning) external consultants are a recognized option. During this Appraisal for example, the WFP Bangladesh used consultant assistance to help plan its country program. The Country Representative remarked that this was very cost effective and welcomed by WFP since the regular staff of his office do not have the technical skills for such a job, which takes place irregularly. He noted that the task of strategizing is very different from the skills required to run WFP from day to day.

For further evidence of the utility of this approach, consider this consultancy which has turned out well in allowing a process of negotiating and technical planning of a set of activities and outputs that could best build on BRAC's successes. The Consultancy has also served to strengthen BRAC's own internal analysis of what problems it faces and will face in Phase IV. What would have made it more acceptable, in terms of the original expectations, would have been to condition the exercise in this way from the start. This would have required acknowledgement from BRAC and the donors on the utility and cost effectiveness of consultant support for such a process oriented exercise.

It is recommended that the donors support any future required planning activities with a consultancy that is formulated to complement BRAC in-house skills.

In order to make progress towards strategic management and improving planning capabilities, it is important for senior management have a knowledge of and commitment to the key strategic management concepts. The increasing emphasis on sustainability will also require an ability to create and maintain a conceptual framework that is informed by ideas and experiences from similar organizations in the Region.

It is recommended that the Directors of Programmes and RDP attend a suitable course of about 4-6 weeks duration in Thailand or the Philippines that focuses on Strategic Management for development organizations.

4. Required Followup During RDP IV

4.1 BRAC

Although most of the Appraisal Team recommendations have been incorporated into Draft 3 of the Proposal, there are several which are not so explicitly stated. The Team Leader has reviewed the BRAC document "BRAC Response to Appraisal Team Recommendations" (BRAC computer file D4RECOMM.WPT) with the Sector managers concerned and is satisfied that there is no renegotiation or reappraisal of the design required per se. However, there are some differences in opinion with regard to the pace of work or the relative priority that BRAC and the Appraisal Team believe it appropriate to put on some of the implementation issues in Phase IV. In addition, there are areas where additional detail should be added to improve clarity and lay out fundamental expectations in more detail.

It is recommended therefore that this followup section be used in the production of an *Inception Report* during the first 2 months of the new funding. BRAC DLO should use this section to pick up the issues at that time.

The Inception Report mechanism is well known to donors as a means to deal with the effect of timing gaps on field conditions between the time of a feasibility study and implementation.

In as much as field conditions will certainly change before the arrival of funds for Phase IV, there will inevitably be adjustments required in the details of the design of Phase IV in any event. The additional detail required by this followup can thus be covered by an Inception Report/Work Plan which is desirable in any case to provide the basis for better monitoring by the DLO. The followup is organized according to RD? IV budget category (29 April draft).

I. Organization Development and Credit Programme:

1. Incorporate text inadvertently omitted from Draft 3 on Housing Loans for Staff. (BL 1.5.3)
2. Expand description of Enterprise Support Loan, its relevance to employment generation for the bottom 10%, and the modus operandi. (Volume 1 page 12 and Volume 2 page A35 in Credit section and response to Recommendation 4 in EIG refers.)
3. Amend dropout rate to read 10% on page A25 to agree with LFA per Adair-Chowdhury discussion of 22/5/95.
4. Clarify the annual disbursement targets for credit. The year by year total disbursements in Table 2 (PA34) do not agree with the cumulative % targets in Purpose level indicator 1.

II. Employment and Income Generation Programme:

1. Recommendation 5 regarding child labour: The text was inserted in any early draft of Draft 3 but was omitted in error. BRAC needs to modify the document accordingly at Inception.
2. Recommendation 10 regarding using Tk/hour as standard indicator: It is not in the proposal per se. This can be monitored during implementation.
3. Recommendation 11 regarding building a simple benefit/cost analysis: It is not in the proposal per se. This can be monitored during implementation.
4. Recommendation 12 regarding portfolio restructuring: BRAC's response is not completely to the point. During Phase IV, followup is required on what efforts can be made to

introduce more non-traditional loans and improve profitability and alternatives to the current loans.

5. Recommendation 13 regarding DTW reporting: Monitors should note that suggestions for the DTW report format are contained in the EIG Component Appraisal.

6. Recommendation 15 regarding VO leadership: It is not in the proposal per se. This should be monitored during implementation.

7. Recommendation 17 regarding quality of advisory service: It is a good idea to include this in the Sustainability Workplan as BRAC suggests. Followup needed in Phase IV.

2.2 Fisheries Component

1. EIG LFA - Remove fish feed mills (Output 6.3 page A58). It was removed from text and budget on Consultant recommendation but has survived accidentally in the LFA.

2.4 Sericulture Component:

1. Recommendation 2: Regarding the acceptance of Consultant targets, there are discrepancies remaining.

For example: tonnes of cocoons: Table 8 1680, LFA 1800; BRAC needs to thoroughly revisit the document to ensure there are no discrepancies remaining between the Consultant's report and the Proposal.

2. LFA page A147/8: For output 4 and 5 provide cumulative targets for consistency with other output targeting.

3. Clarify MOV against output 1. What is "pebrine"?

4. Activity 1. Include the number "10" against seed farms as per earlier draft of LFA.

5. Recommendation 3 regarding mid-term evaluation to determine conditions for expansion: BRAC says "agreed" but in fact the budget amount requested (Tk. 379 million) supports only the achievement of the lower consultant targets and will not be sufficient to allow further expansion. The Executive Director informs (28/5/95 to the Team Leader) that since the climate for funding was lower than expected, the lower budget figure was decided upon before the Team Leader returned on May 15. The release of any "conditional funding" after 1998 will no longer be an issue in any mid-term evaluation.

2.7 Marketing Development Programme

1. Provide a plan for cost recovery that has been estimated in the BL below item 7.13 (page

A259) of nearly Tk. 27 million.

III Social Development Programme

3.1 NFPE Programme:

1. Recommendation 1 regarding reaching the very poor - BRAC's policy is that NFPE should reach the poorest but at least one study available to the Consultant's indicates that 60% of the children are from non-target group home. It may well be that this is non-representative since the sample size is very small. BRAC will study this further in Phase IV. The Appraisal Team sounds a caution: reaching the poorest is most desirable but is very difficult for any organization in any country. Developments in gender and development training (disaggregating the poor using Gender and Social Analysis) may provide some tools in understanding and working. Followup is required in Phase IV.
2. Recommendation 3 and regarding post 2000 funding and collaboration: The donors, the NFPE Consortium and NGO umbrella groups will need to followup to get the policy movement and funds available from GoB.
3. Recommendation 6 regarding curriculum development needs: Only the direct costs of the school programmes are in RDP IV budget. Other related quality improvements and their budget requirements are covered in BRAC's NFPE II expansion plans.
4. Recommendation 9 regarding 4th year curriculum: There was some confusion regarding the recommendation that was clarified in the last week of the Appraisal. BRAC's planned action needs followup.
5. Recommendation 12 regarding further attention (3 items): There was some confusion regarding the recommendation that was clarified in the last week of the Appraisal. BRAC's planned action needs followup.

3.3 EHC Programme:

The term "agreed" was rather too loosely used in the Response document.

1. Recommendation 2(.4) regarding periodic monitoring: Three periodic assessments were recommended by the Consultant. The Inception Report should show these in a workplan for RED.
2. Recommendation 2(.8) regarding TT targets: BRAC does not agree (contradicting the Response document) about the achievability of the TT target of 95% of pregnant women. It believes the Consultant was wrongly informed about current achievement. This should be noted accordingly.

3. Recommendation 2(.9) regarding looking for other possible interventions. The Proposal does not make this explicit. Further thought and a plan are needed.
4. Recommendation 2(.12) regarding a greater advocacy role: It is not made explicit what HPP, RED or EHC will actually do. Further thought and a plan are needed.
5. Recommendation 2(.15) regarding FP info to men and adolescent girls. The sector manager is not in agreement. The feasibility of this (with respect to adolescent girls) apparently needs further discussion.
6. Recommendation 2(.16) regarding wider choice of contraceptive brands: The sector manager says this is not possible for condoms as only one brand is available that is affordable to the target group.
7. Recommendation 2(.22) regarding coordination with other NGOs: The Proposal offers no detail on this.
8. Recommendation 2(.23) regarding links to the indigenous private sector: The Proposal offers no detail on this.

General Management Issues

There has been much discussion during the Appraisal of the need to rationalize management (especially to provide technical supervision from HPP) of RDP/EHC. The Team Leader is aware there is a debate within BRAC of the pros and cons of unifying the 2 programmes. The inability of RDP/EHC to adequately close the issues remaining from the Appraisal (as demonstrated above) supports further the need for closer technical ties between RDP and HPP. It is not clear if the mechanisms proposed on page A187 (Section 6.5) for cooperation will produce the required result, but this will need monitoring by BRAC senior management.

4.2 Donors and the DLO

RDP IV is a complex project which requires many institutional adjustments from BRAC. They have promised much in the document and are well motivated to make good on these promises. To assist them will require professional and experienced advice and sensitive monitoring before and during implementation.

1. The Final Appraisal Report (this current document)

Followup the recommendations made in this report.

2. Inception Report

Follow up to ensure the above issues are adequately covered in the Inception Report and

analyze with respect to allowable variance from the Proposal and the donors' funding authorizations.

3. Monitor and Promote Systems Development

Draft 3 of the Proposal contains several areas of system development for which BRAC is responsible. They should be monitored by DLO. They include development of:

- IAS and additional baseline information needs
- Half Yearly Reporting Formats and content
- BRAC in-house monitoring plans.

4. Support Short term Consultancies

There are many improvements and changes to BRAC systems identified as the subject of short term consultancies in Phase IV. Annex 4 provides a list. Terms of Reference must be negotiated with BRAC and then consultants hired.

5. Donor Coordination

The primary fact of the existence of the Donor Consortium (DC) is an unusually effective mechanism for funding in that it allows collective responses to policy and operational problems thus facilitating the sharing of information between donors and reducing administrative cost to the recipient. It has been a most useful and appropriate mechanism from which all parties have derived benefit.

It is recommended that the Donor Consortium continue in Phase IV and that they formally request any new donors to join the Consortium to channel their funds and interests, even if this makes new institutional policy for them.

A variety of operational problems leads to the recommendation that:

The lead agency for the Consortium should be represented in the country or sufficient decentralization of administrative functioning should be available.

These problems have included: problems with the scheduling of the consultants by DLO, timely issuing of contracts, slowness in disbursement of administrative funds.

With regard to skills in the DLO, the RDP IV budget size and complexity as well as the institutional challenges facing BRAC are large enough to present considerable scope and justification for a monitor with professional development experience. This observation was also made for RDP III but much more junior level skills were thought desirable. The individual chosen would have to be capable of negotiating changes and improvements to the workplans of RDP IV as circumstances change as well as offering practical advice on the

development of management systems. Sensitivity to BRAC needs and its processes of change are of great importance.

During Phase IV, the DC should consider adding the skills of an experienced development professional to the DLO. H/she should take the lead role in in-country monitoring. An alternative and less expensive option is to contract with one individual or firm to provide non-resident but continuity of professional services over the life of Phase IV.

A budget for Phase IV DLO services and short term consultants is presented in Annex 8.

5. Summary of Recommendations of the Team Leader

BRAC should appoint a single contact person to sort out any discrepancies in the Proposal or with the LFAs and inform the DLO.

With the current determination (in the 5 Year Strategy) to strengthen and deepen the organization and given the ongoing needs to maximize the effectiveness of fund raising and fund use, BRAC should review whether its organizational framework needs to be formally changed to reflect its stated priorities.

BRAC should conduct a more exhaustive study of work loads, staff needs and supervisory methods to improve working conditions.

BRAC should proceed with its emphasis on the Gender Team's agenda to increase women and men staff's involvement in BRAC decision-making and to seek deeper qualitative change in institutional functioning by creating organizational learning spaces to develop and test innovations.

Short term consultancies listed in Annex 4 should be used to supplement BRAC's work. Donors should be prepared to provide timely followup and continuity of high quality involvement in the discussions.

The Donors and BRAC should resist any temptation to put unrealistic expectations on the ability of the poor to pay for their own development. Social development and basic human needs require cross-subsidies from within and outside Bangladesh.

BRAC should continue to interweave itself with GoB and deepen this by accessing GoB funds, but should also take a more proactive role by trying to modify GoB policy through advocacy and dialogue.

Donors should support the continued liberalization of GoB attitudes towards the importance of NGOs to Bangladesh's development while insisting on accountability for results with both partners.

There should be an NGO forum in every thana where NGOs are working which will relate to ADAB, and, in those thanas where BRAC is working, BRAC should be a strong supporter of such fora. Here BRAC can offer information to other NGOs about its work, its intended areas of expansion, and can listen to the work of others.¹¹

BRAC should use the facility of such a thana level committee to discuss the plans for expenditure of the Tk. 40 million to fund projects of other NGOs that fulfil the objectives of RDP IV and that fall into the above 4 categories ideas from the 1994 Review. The recommendations and ideas for funding of small NGOs and CBOs together with a reporting mechanism, be worked up into a Proposal to the donors for the further development of this Component before donor funding for it released.

BRAC should locate responsibility and resources to manage a programme and project planning role in RED, changing the name of the Division appropriately. This should include the responsibility to develop a planning framework (or frameworks) that can respond to internal and external needs. These staff should lead collaborative planning exercises with line staff according to an approved process and framework and ensure proper documentation of the process.

The donors should support any future required planning activities with a consultancy that is formulated to complement BRAC in-house skills.

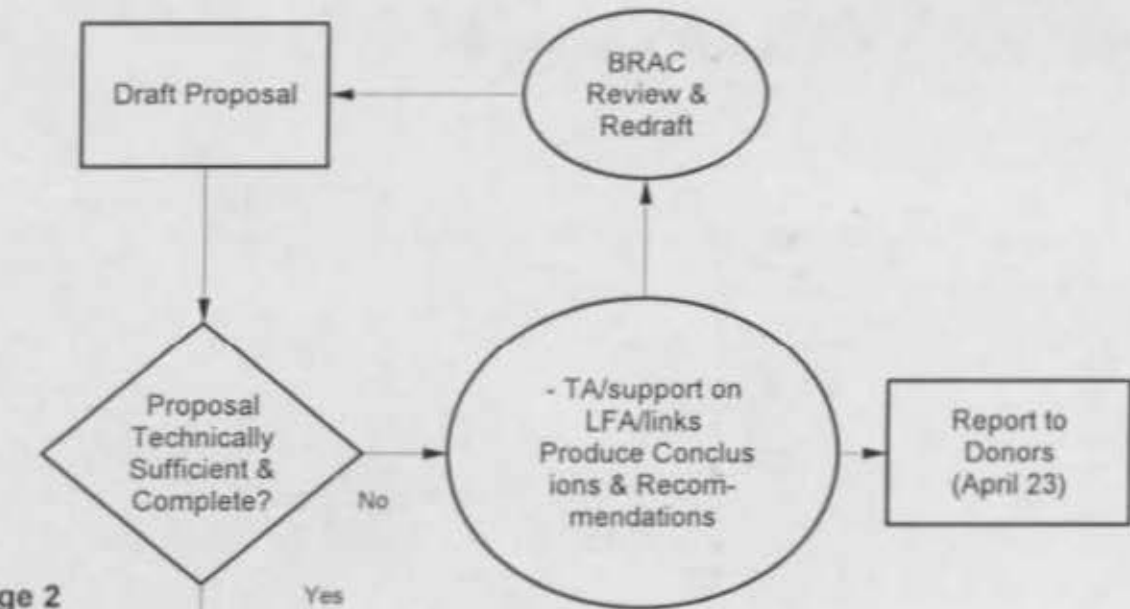
The Directors of Programmes and RDP should attend a suitable course of about 4-6 weeks duration in Thailand or the Philippines that focuses on Strategic Management for development organizations.

The followup sections 4.1 and 4.2 of this report should be used in the production of an *Inception Report* during the first 2 months of the new funding. BRAC DLO should use this section to pick up the issues at that time.

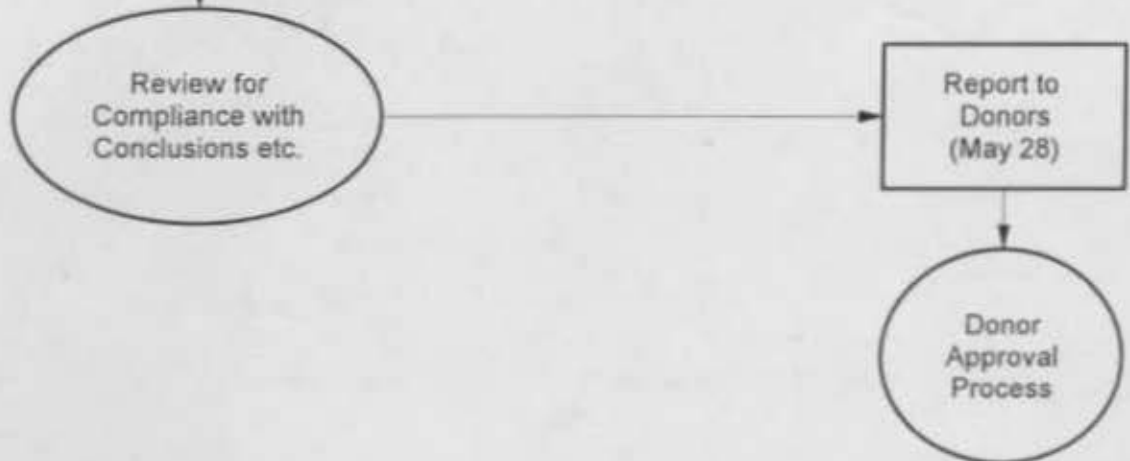
¹¹ The sense of this recommendation is also that where such fora do not exist, that BRAC should assist an ADAB led effort to form one.

Annex 1 - RDP IV Appraisal Process

Stage 1



Stage 2



Annex 2 - Logical Framework Analyses for RDP IV

RDP IV (entire programme)
Credit and Savings
Employment and Income Generation
EIG/Sericulture Component
IGVGD
NFPE
Essential Health Care
Human Rights and Legal Education

LOGICAL FRAMEWORK ANALYSIS

PROJECT TITLE: BRAC RDP IV

PERIOD OF FUNDING: 1996-2000

TOTAL PROJECT FUNDING: US\$ 148 million
 Internal : (41%)
 External : (59%)

BRIEF DESCRIPTION: A programme in rural development and institution building with a large and successful NGO.

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MEANS OF VERIFICATION	IMPORTANT ASSUMPTIONS
<p>Goal: To affect sustainable improvements in the lives of landless rural poor through empowering them and contributing to the maintenance of a pro-poor policy environment.</p>	<ul style="list-style-type: none"> o Incidence in poverty decline by 20% among the group with 5 year membership length and loan size Tk. 10,000 + (at '93 prices)¹ o Members report increased self esteem and respect from village society o Gender equity o BRAC programmes environmentally friendly o VO household members' literacy improved o Improved nutritional status of female and male children o Reduction in morbidity and mortality from preventable diseases o Reduction in total fertility o VO members affect BRAC policy 	<ul style="list-style-type: none"> o RED studies o Programme monitoring 	<ul style="list-style-type: none"> o Political economic and natural environments remain favourable to NGOs o Bangladesh is able to adjust to external changes (ODA, political, trade)

<p>Purpose: To develop the organizational base from which the landless rural poor are involved in a sustainable process of poverty alleviation and empowerment.</p>	<ul style="list-style-type: none"> • AOs support and VOs begin to define roles for them and BRAC (e.g., increased role of MC in collecting savings/loan installments) • Financial performance indicators on credit and savings (See purpose indicator no.6 of credit and saving LFA) • Increase in average gross HH assets by 50% (Source: IAS, 1995)¹ • Increased participant feedback • Decrease in vulnerability to seasonal fluctuations in income and consumption¹ • VO members increasingly protect their human and legal rights • Effective essential health care system through shebikas (preventive and curative) • Men also attend issue based meetings • Dropout of members per year does not exceed 10% of membership • VO members utilise BRAC trainings to their social and material benefit • Paraprofessionals report to VOs (and BRAC) • Democratic principles prevail in VOs (eg., election of MC) • Most (75%) of TG households in programme villages are members of VO 	<ul style="list-style-type: none"> o BRAC financial and social sustainability criteria and monitoring system o IAS o Evaluation of training impact o Periodic income and family asset surveys (Matlab study) o Interviews with VO members (customer surveys) o RDP MIS records o Annual reports 	<ul style="list-style-type: none"> o Good GoB-NGO relations continue o GoB maintain support for poverty alleviation programmes o Donors maintain committed support o Fundamentalist pressures do not disrupt the programme o Financial sustainability assumptions hold (Annex 5)
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<p>Outputs:</p> <p>1. Organization Development and Credit Programme (7 outputs)</p> <p>2.1 Employment and Income Generation Programme (6 outputs)</p> <p>2.2 Sericulture Programme (7 outputs)</p> <p>3. Social Development Programme</p> <p>3.1 NFPE (6 outputs)</p> <p>3.2 HRLE (6 outputs)</p> <p>3.3 EHC (8 outputs)</p> <p>3.4 Gender Programme</p> <p>3.4.1 Gender awareness training</p> <p>3.4.2 Gender resource Centre</p> <p>3.4.3 Involvement of more male in programmes</p> <p>3.4.4 Gender research</p> <p>3.5 Environment Programme</p> <p>3.5.1 Appointment of Environment Analyst</p> <p>3.5.2 Training programme for staff on environment</p> <p>3.5.3 Environmental research programme</p> <p>4. Special Programmes</p> <p>4.1 VGD (4 outputs)</p> <p>4.2 Assistance to small NGOs and CBOs</p> <p>5. Support Services</p> <p>5.1 Research and Evaluation</p> <p>6. Capital Investment</p> <p>7. Sustainability Workplan</p>	<p>1. See programme LFA</p> <p>2.1 See programme LFA</p> <p>2.2 See programme LFA</p> <p>3.1 See programme LFA</p> <p>3.2 See Programme LFA</p> <p>3.3 See programme LFA</p> <p>3.4.1 Gender aware staff (through training)</p> <p>3.4.2 Gender Resource Centre</p> <p>3.4.3 Men participate in issue- based meetings</p> <p>3.4.4 30% research reports have gender analysis</p> <p>3.5.1 Consultant's presence</p> <p>3.5.2 Reports on environmental impacts of BRAC's different activities</p> <p>3.5.3 Research Reports</p> <p>4.1 See programme LFA</p> <p>4.2 More NGOs will have income and employment generating activities like BRAC's; small NGOs will get more programme inputs (Seri-culture, Poultry, Livestock, Fisheries and Vegetable programme) and marketing facilities from BRAC</p> <p>5.1 a) Expanded baseline information in sectors</p> <p>b) Impact assessment system in place</p> <p>c) Research summaries in Bangla circulated to RDP</p> <p>d) 50% research recommendations incorporated by RDP</p> <p>e) 20% research published in journals</p> <p>6. New buildings</p> <p>7. a) Existence of working groups including Strategic Management Committee (SMC)</p> <p>b) Existence of workplan</p>	<p>1. See programme LFA</p> <p>2.1 See programme LFA</p> <p>2.2 See programme LFA</p> <p>3.1 See programme LFA</p> <p>3.2 See programme LFA</p> <p>3.3 See programme LFA</p> <p>3.4.1 TARC report</p> <p>3.4.2 BRAC report</p> <p>3.4.3 RDP/RED reports</p> <p>3.4.4 Research Reports</p> <p>4.1 See programme LFA</p> <p>4.2.1 Reports of partner</p> <p>4.2.2 Reports of partner NGOs/RDP report</p> <p>5.1 a) Baseline report</p> <p>b)RED reports</p> <p>6. Annual reports</p> <p>7. Annual reports Field observations RED reports</p>	<p>o Good GoB-NGO relations continue</p> <p>o GoB maintain support for poverty alleviation programmes</p> <p>o Donors maintain committed support</p> <p>o Fundamentalist pressures do not disrupt the programme</p> <p>o Favourable market environment</p> <p>o Availability of raw materials for EIG enterprises</p>
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<p>Activities: See accompanying LFAs for activities of major outputs. In general:</p> <ol style="list-style-type: none"> 1. Organization Development and Credit Programme 2. Income and Employment Generation Programme 3. Social Development Programme group 4. Special Programme 5. Research Evaluation 6. Capita Investments 	<p>Inputs/Resources:</p> <p>Budget Summary (taka)</p> <ol style="list-style-type: none"> 1. 2.559 million 2. 1.220 million 3. 1.550 million 4. 0.250 million 5. 0.040 million 6. 0.305 million 		<p>o As above</p>
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Logical Framework Analysis Credit and Savings - RDP IV

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTION																																																																																								
<p><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</p>	<p>- See RDP IV LFA</p>	<p>- See RDP IV LFA</p>	<p>- See RDP IV LFA</p>																																																																																								
<p>Purpose: To develop a self-sustaining credit entity and make credit available to VO members</p>	<p>1. Total loan disbursement - Tk. 25,449 million by end of year 2000 Cumulative Target (%):</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: center;">1996</th> <th style="text-align: center;">1997</th> <th style="text-align: center;">1998</th> <th style="text-align: center;">1999</th> <th style="text-align: center;">2000</th> </tr> </thead> <tbody> <tr> <td>RDP</td> <td style="text-align: center;">4</td> <td style="text-align: center;">10</td> <td style="text-align: center;">15</td> <td style="text-align: center;">18</td> <td style="text-align: center;">19</td> </tr> <tr> <td>RCP</td> <td style="text-align: center;"><u>11</u></td> <td style="text-align: center;"><u>27</u></td> <td style="text-align: center;"><u>38</u></td> <td style="text-align: center;"><u>58</u></td> <td style="text-align: center;"><u>81</u></td> </tr> <tr> <td>Total</td> <td style="text-align: center;">15</td> <td style="text-align: center;">37</td> <td style="text-align: center;">53</td> <td style="text-align: center;">76</td> <td style="text-align: center;">100</td> </tr> </tbody> </table> <p>2. 80% current members borrow at a given time from year 2 onwards</p> <p>3. Total no. of loan disbursed 6,825,000. Cumulative Target (%):</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: center;">1996</th> <th style="text-align: center;">1997</th> <th style="text-align: center;">1998</th> <th style="text-align: center;">1999</th> <th style="text-align: center;">2000</th> </tr> </thead> <tbody> <tr> <td>RDP</td> <td style="text-align: center;">6</td> <td style="text-align: center;">15</td> <td style="text-align: center;">21</td> <td style="text-align: center;">25</td> <td style="text-align: center;">27</td> </tr> <tr> <td>RCP</td> <td style="text-align: center;"><u>2</u></td> <td style="text-align: center;"><u>21</u></td> <td style="text-align: center;"><u>35</u></td> <td style="text-align: center;"><u>53</u></td> <td style="text-align: center;"><u>73</u></td> </tr> <tr> <td>Total</td> <td style="text-align: center;">15</td> <td style="text-align: center;">36</td> <td style="text-align: center;">56</td> <td style="text-align: center;">78</td> <td style="text-align: center;">100</td> </tr> </tbody> </table> <p>4. Average loan size:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: center;">1996</th> <th style="text-align: center;">1997</th> <th style="text-align: center;">1998</th> <th style="text-align: center;">1999</th> <th style="text-align: center;">2000</th> </tr> </thead> <tbody> <tr> <td>Taka</td> <td style="text-align: center;">3380</td> <td style="text-align: center;">3400</td> <td style="text-align: center;">3700</td> <td style="text-align: center;">3900</td> <td style="text-align: center;">4000</td> </tr> </tbody> </table> <p>5. Sectorwise distribution -</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: center;">1996</th> <th style="text-align: center;">1997</th> <th style="text-align: center;">1998</th> <th style="text-align: center;">1999</th> <th style="text-align: center;">2000</th> </tr> </thead> <tbody> <tr> <td>a) Business & services:</td> <td style="text-align: center;">80%</td> <td style="text-align: center;">79%</td> <td style="text-align: center;">77%</td> <td style="text-align: center;">76%</td> <td style="text-align: center;">75%</td> </tr> <tr> <td>b) Enterprise development:</td> <td style="text-align: center;">20%</td> <td style="text-align: center;">21%</td> <td style="text-align: center;">23%</td> <td style="text-align: center;">24%</td> <td style="text-align: center;">25%</td> </tr> </tbody> </table> <p>6. Branch/Area office revenues as % of total expenses¹:</p> <table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Yr 1 - 20%</td> <td>Yr 3 - 75%</td> <td>Yr 5 - 111%</td> <td>Yr 7 - 130%</td> <td>Yr 9 - 145%</td> </tr> <tr> <td>Yr 2 - 51%</td> <td>Yr 4 - 95%</td> <td>Yr 6 - 120%</td> <td>Yr 8 - 139%</td> <td>Yr 10 - 153%</td> </tr> </tbody> </table> <p>7. Default loans 2% of disbursement</p> <p>8. OTR 98%</p> <p>9. APO Upted 95%</p>	Year	1996	1997	1998	1999	2000	RDP	4	10	15	18	19	RCP	<u>11</u>	<u>27</u>	<u>38</u>	<u>58</u>	<u>81</u>	Total	15	37	53	76	100	Year	1996	1997	1998	1999	2000	RDP	6	15	21	25	27	RCP	<u>2</u>	<u>21</u>	<u>35</u>	<u>53</u>	<u>73</u>	Total	15	36	56	78	100	Year	1996	1997	1998	1999	2000	Taka	3380	3400	3700	3900	4000	Year	1996	1997	1998	1999	2000	a) Business & services:	80%	79%	77%	76%	75%	b) Enterprise development:	20%	21%	23%	24%	25%	Yr 1 - 20%	Yr 3 - 75%	Yr 5 - 111%	Yr 7 - 130%	Yr 9 - 145%	Yr 2 - 51%	Yr 4 - 95%	Yr 6 - 120%	Yr 8 - 139%	Yr 10 - 153%	<p>- Analysis of credit performance - Trend and ratio analysis on key indicators - Management information system - Analysis of financial reports - Monitoring - Evaluation</p>	<p>- Govt. and donor cooperation - No Natural disaster - Political stability</p>
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b) Enterprise development:	20%	21%	23%	24%	25%																																																																																						
Yr 1 - 20%	Yr 3 - 75%	Yr 5 - 111%	Yr 7 - 130%	Yr 9 - 145%																																																																																							
Yr 2 - 51%	Yr 4 - 95%	Yr 6 - 120%	Yr 8 - 139%	Yr 10 - 153%																																																																																							

¹ Total Expenses include salaries, travelling and transport, utilities, stationery, printing and maintenance, staff training, depreciation, interest on savings (6%), interest on capital and investment (9%), overhead cost (10%), loan losses (2%).

Logical Framework Analysis Credit and Savings - RDP IV

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTION												
<p>Output:</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 needs</p>	<p>1. 330 AOs with trained staff covering total expenses from loan income by end of 4th year of operation</p> <p>2. 49,969 VOs with 2 million membership with ratio of 160 VOs per AO</p> <p>3.1 1,978,079 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 maintained 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>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 & 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 credit policies & loan packages as per field experience</p> <p>7.2 Transfer some management & monitoring responsibilities to VOs</p>	<ul style="list-style-type: none"> - Analysis of credit reports - Monitoring - Analysis of MIS reports - Analysis of financial statements - Trend and ratio analysis of key indicators - Short study on credit performance - Impact Assessment analysis - Study of borrowers perceptions 	<p>- As above</p>												
<p>Activities:</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>2.1 New VO formation</p> <p>2.2 Enrolment of new members</p> <p>2.3 Orientation course on village organisation and credit discipline</p> <p>3.1 Implement credit & savings systems</p> <p>3.2 Develop feedback mechanism to improve credit & savings management procedures</p> <p>4. Loan disbursement</p>	<p>1.1 Opening of 65 new Area Offices. Targets:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Year</th> <th>1996</th> <th>1997</th> <th>1998</th> <th>1999</th> <th>2000</th> </tr> </thead> <tbody> <tr> <td>New Offices</td> <td>30</td> <td>35</td> <td>0</td> <td>0</td> <td>0</td> </tr> </tbody> </table> <p>1.2 Staff recruitment and training for new offices and including 5% dropout rate; PAs 1600, POs 400. Total 2,000 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>2.1 16,760 new VO's formed</p> <p>2.2 774,628 new members (65 new VOs + top up some older VOs). Drop out limited to 10%</p> <p>2.3 40,000 orientation courses given to VO members</p> <p>3.1 Weekly repayment system functioning:</p> <ul style="list-style-type: none"> ● Weekly savings deposits collected (Avg Tk. 5/member/week) ● 5% compulsory savings against disbursement ● Credit performance reports maintained at AO <p>3.2 Changes to credit & saving systems</p> <p>4. Loan disbursement shown in output section</p>	Year	1996	1997	1998	1999	2000	New Offices	30	35	0	0	0	<ul style="list-style-type: none"> - Survey - Analysis of MIS report - Monitoring - Case study - Financial Report Analysis - Analysis of balance sheet and income statement of Area Office - Trend ratio analysis - Monthly credit reports: APO, Delinquency ratio, OTR, Portfolio distribution, overdue ratio produced - Monthly, six monthly and yearly financial reports - Savings reports 	<p>- As above</p>
Year	1996	1997	1998	1999	2000										
New Offices	30	35	0	0	0										

Logical Framework Analysis
Credit and Savings - RDP IV

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTION
5. Savings mobilisation	5. Savings deposit - Tk. 1,876 million Year 96 97 98 99 2000 RDP 9% 12% 10% 4% 4% RCP <u>42%</u> <u>52%</u> <u>66%</u> <u>82%</u> <u>96%</u> Total 51% 64% 76% 86% 100%	- Savings report - OTR & APO	
6. Collect repayments	6. OTR/APO show 98% recovery with 95% of loan with no past due. BRAC will produce regular APO for general and sector loans		

INPUT AND RESOURCES		TAKA
Organisation Development	-	31,876,277
Branch Operating Cost	-	532,572,576
Regional Office Operating Cost	-	58,651,732
Staff Training and Development	-	41,429,089
Loan Fund Requirement	-	1,894,213,760
Total	-	2,558,743,434

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. 200 - 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 cocoons produced by 14,100 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. 4,495 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	

LOGICAL FRAMEWORK ANALYSIS
Employment and Income Generating Programme

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	IMPORTANT ASSUMPTIONS																														
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 Prawn Hatchery - 5 6.4 Silk reel center - 10 6.5 Grainage - 10 (after 1998 additional 12)	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Target</th> <th style="text-align: left;">Timing:</th> <th style="text-align: center;">'96</th> <th style="text-align: center;">'97</th> <th style="text-align: center;">'98-2000</th> </tr> </thead> <tbody> <tr> <td>6.1 40,000 chicks/month/farm</td> <td></td> <td style="text-align: center;">33%</td> <td style="text-align: center;">66%</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>6.2 1 Ton feed/hour/mill</td> <td></td> <td style="text-align: center;">33%</td> <td style="text-align: center;">66%</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>6.3 3 mill. post larvae/yr/hatchery</td> <td></td> <td style="text-align: center;">20%</td> <td style="text-align: center;">40%</td> <td style="text-align: center;">60-80-100%</td> </tr> <tr> <td>6.4 10 centers 15 MT/center</td> <td></td> <td style="text-align: center;">20%</td> <td style="text-align: center;">50%</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>6.5 10 centers 1 million DFL each</td> <td></td> <td style="text-align: center;">30%</td> <td style="text-align: center;">50%</td> <td style="text-align: center;">100%</td> </tr> </tbody> </table>	Target	Timing:	'96	'97	'98-2000	6.1 40,000 chicks/month/farm		33%	66%	100%	6.2 1 Ton feed/hour/mill		33%	66%	100%	6.3 3 mill. post larvae/yr/hatchery		20%	40%	60-80-100%	6.4 10 centers 15 MT/center		20%	50%	100%	6.5 10 centers 1 million DFL each		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 1 Ton feed/hour/mill		33%	66%	100%																													
6.3 3 mill. post larvae/yr/hatchery		20%	40%	60-80-100%																													
6.4 10 centers 15 MT/center		20%	50%	100%																													
6.5 10 centers 1 million DFL each		30%	50%	100%																													
ACTIVITIES: For each of the 6 Outputs: 1. Selection	1. 378,965 women selected per sector criteria. Timing: <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: center;">'96</th> <th style="text-align: center;">'97</th> <th style="text-align: center;">'98</th> <th style="text-align: center;">'99</th> <th style="text-align: center;">2000</th> </tr> </thead> <tbody> <tr> <td>Grp Members</td> <td style="text-align: center;">34%</td> <td style="text-align: center;">58%</td> <td style="text-align: center;">85%</td> <td style="text-align: center;">97%</td> <td style="text-align: center;">100%</td> </tr> </tbody> </table> (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%	Year	'96	'97	'98	'99	2000	Grp Members	34%	58%	85%	97%	100%	1. Interviews with participants	- As above																		
Year	'96	'97	'98	'99	2000																												
Grp Members	34%	58%	85%	97%	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																															

LOGICAL FRAMEWORK ANALYSIS
Employment and Income Generating Programme

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	IMPORTANT ASSUMPTIONS
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

TL file May 19, 1995

**Logical Framework Analysis
EIG/Sericulture Component - RDP IV**

NARRATIVE SUMMARY	MEASURABLE INDICATORS						MOV	ASSUMPTIONS
Goal: To develop an organisational 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: Provide income and employment generation opportunities for poor landless rural women through sericulture	Year	'96	'97	'98	'99	2000	- Mid term Evaluation - Cocoon purchase and Rearing registers - reeling registers and reports	- Political stability - No change in GOB policy
	Rearers (000's)	11.2	12.0	12.6	13.0	14.1		
	Per capita income (Tk 000's)	2.7	4.3	5.9	7.5	8.4		
	Reeling Jobs	180	450	900	900	900		
Outputs 1: High quality silkworm seed	Year	'96	'97	'98	'99	2000	- Grainage production and purchase registers	- Government maintains permission for private grainage operations
	DFLs (millions)	2.8	3.6	4.4	5.2	5.6		
2: Chawki rearing centres	Year	'96	'97	'98	'99	2000	- Chawki production registers (per unit) - mid-term eval.	
	Total new Centres	175	300	400	400	400		
3: Cocoon producers	Year	'96	'97	'98	'99	2000	- Cocoon production and purchase registers (per individual rearer)	- Credit available from credit program
	Rearers (000's)	11.2	12	12.6	13.0	14.1		
	Cocoons (tonnes)	560	864	1230	1560	1800		
	Avg yield (kg/100df)	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 center production & sales registers, reports & accounts - renditta register	
	Year	'96	'97	'98	'99	2000		
	Cap (ton)	12	42	90	120	120		
	Cap Util(%)	100	100	70	80	100		
5: Trained rearers, chawki rearers, progressive silk farmers, reelers and staff	Year	'96	'97	'98	'99	2000	- Training reports - Study of before/after production of trainees	
	Rearer (000's)	10	11	11	12	13		
	Chawki	350	600	800	0	0		
	PSF(000's)	1.1	1.2	1.3	1.3	1.4		
	Reelers (000's)	75	75	100	0	0		
6: Sericulture resource centres	Year	'96	'97	'98	'99	2000	- BRAC reports	
	Total new Centres	0	1	2	2	3		
	Each centre with capacity 5,600 participant days							
7: Improve sericulture MIS	Timely and accurate reports 1) rearer income, 2) DFL product'n + capacity (yield/batch) + imports, 3) kg. cocoon / 100 DFL, 4) renditta, 5) purchase volumes + value, 6) sales volume + value, 7) unit level profitability						- Accounts of each unit - Surveys and regular checks on reports	
8: Improved management strategy for sericulture programme	Professional management of commercial enterprises; Better info. on participant needs; Determining untapped markets for silk fabric; Enabling relationships with other players						- Strategy Documents - Quarterly Reports	- Silk market niches are found - Other players participate in relationships

Logical Framework Analysis
EIG/Sericulture Component - RDP IV

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTIONS
Activities 1.1 Establish 10 seed farms and build grainage 1.2 Train staff in seed production 1.3 Start seed production 1.4 Evaluate performance	Each farm has 18 acres; Tk. 10 million per centre; 1 million DFLs per centre; Tk. 100 million for 10 centres	- BRAC reports - Grainage centre production reports	
2.1 Lease or buy land 2.2 Establish plantation 2.3 Build chawki house 2.4 Train group members in chawki 2.5 Lease centre to rearers	Cost per centre: Tk 50,000 Centre Capacity: 16,000 DFLs per year Tk 20 million for 400 chawki centres	- Quarterly Reports	
3.1 Train rearers 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		- Quarterly Reports	
4.1 Build 10 reeling centres 4.2 Improve purchase standards and buy high quality cocoons 4.3 Upgrade drying and storing 4.4 Build up core of skilled reelers 4.5 Better information system 4.6 Emphasize quality	- Tk 100 million for 10 new reeling centres with total capacity 150 tonnes - Reeler training - Improve accounting and reporting - Rendita of 15 by 1998	- Training reports - Accounts, program reports - Reeling reports	- Reelers stay with BRAC units
5.1 Training materials development 5.2 Selection of trainees 5.3 Training materials supplied 5.4 Training carried out 5.5 Evaluation of training	Reeler 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 6.2 Build rearing houses and dormitories and buy equipment 6.3 Start training	Tk 15 million for 3 centres		
7.1 Use MIS consultants to re-vamp information system 7.2 Streamline reporting/accounting 7.3 Improve documentation on cocoon yields, rendita, etc.			

LOGICAL FRAMEWORK ANALYSIS

Income Generation for Vulnerable Group Development (IGVG) - 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/model 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
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

LOGICAL FRAMEWORK ANALYSIS
Income Generation for Vulnerable Group Development (IGVG) - RDP IV

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTIONS												
<p>Activities: For each of the 4 outputs</p> <p>1. Selection and Training</p>	<p>- 300,000 VGD women are selected as per criteria and training is provided as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left;">Year</td> <td style="text-align: center;">'96</td> <td style="text-align: center;">'97</td> <td style="text-align: center;">'98</td> <td style="text-align: center;">'99</td> <td style="text-align: center;">2000</td> </tr> <tr> <td style="text-align: left;">Participants</td> <td style="text-align: center;">33%</td> <td style="text-align: center;">50%</td> <td style="text-align: center;">66%</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">100%</td> </tr> </table>	Year	'96	'97	'98	'99	2000	Participants	33%	50%	66%	100%	100%	<p>- Interview with Participants</p> <p>- Monthly report</p>	<p>- As above</p>
Year	'96	'97	'98	'99	2000										
Participants	33%	50%	66%	100%	100%										
<p>2. Input Supply</p>	<p>- 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</p>	<p>- Monthly reports</p> <p>- Records of Area office and Participants</p>	<p>- Day old chick available</p> <p>- Pullets available</p> <p>- Kit boxes and vaccines available</p>												
<p>3. Credit Support</p>	<p>- No. of borrowers : 300,000</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left;">Year</td> <td style="text-align: center;">'96</td> <td style="text-align: center;">'97</td> <td style="text-align: center;">'98</td> <td style="text-align: center;">'99</td> <td style="text-align: center;">2000</td> </tr> <tr> <td style="text-align: left;">Participants</td> <td style="text-align: center;">10%</td> <td style="text-align: center;">33%</td> <td style="text-align: center;">50%</td> <td style="text-align: center;">83%</td> <td style="text-align: center;">100%</td> </tr> </table>	Year	'96	'97	'98	'99	2000	Participants	10%	33%	50%	83%	100%	<p>- Collection Sheets</p>	<p>- Funds available</p>
Year	'96	'97	'98	'99	2000										
Participants	10%	33%	50%	83%	100%										
<p>4. Follow up</p>	<p>- Follow up schedule maintained</p> <p>- Profitability of enterprise</p>	<p>- Field monitoring</p> <p>- Feedback from field</p> <p>- Monthly meeting and interviews with Participants</p>	<p>- As above</p>												
<p>5. Marketing</p>	<p>- 1680 Egg Collectors are developed for poultry</p>	<p>- Reports and Records</p>													
<p>6. Co-ordination with GOB and other agencies</p>	<p>- Monthly meeting</p> <p>- Thana level</p> <p>- District level</p> <p>- Workshop</p> <p>- 6 monthly thana level</p> <p>- 6 monthly district level</p> <p>- Yearly Central level with District level workers</p>	<p>- Meeting minutes</p> <p>- Discussion with related persons</p>	<p>- Willingness of other parties to participate</p>												

Logical Framework Analysis Non-Formal Primary Education (NFPE) - RDP IV

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 LFA	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"> - Increased numbers of effective schools - 60% girl enrolment - Learning materials covering elements of Basic Education - A majority of children from poor landless families 	<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 <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: right;">'96</th> <th style="text-align: right;">'97</th> <th style="text-align: right;">'98</th> <th style="text-align: right;">'99</th> <th style="text-align: right;">2000</th> </tr> </thead> <tbody> <tr> <td>I</td> <td style="text-align: right;">2996</td> <td style="text-align: right;">6068</td> <td style="text-align: right;">3034</td> <td style="text-align: right;">0</td> <td style="text-align: right;">0</td> </tr> <tr> <td>II</td> <td style="text-align: right;">4545</td> <td style="text-align: right;">2996</td> <td style="text-align: right;">3034</td> <td style="text-align: right;">3034</td> <td style="text-align: right;">0</td> </tr> <tr> <td>III</td> <td style="text-align: right;"><u>6459</u></td> <td style="text-align: right;"><u>4936</u></td> <td style="text-align: right;"><u>3134</u></td> <td style="text-align: right;"><u>3034</u></td> <td style="text-align: right;"><u>3034</u></td> </tr> <tr> <td>Ttl¹</td> <td style="text-align: right;">14000</td> <td style="text-align: right;">14000</td> <td style="text-align: right;">9202</td> <td style="text-align: right;">6068</td> <td style="text-align: right;">0</td> </tr> </tbody> </table>	Year	'96	'97	'98	'99	2000	I	2996	6068	3034	0	0	II	4545	2996	3034	3034	0	III	<u>6459</u>	<u>4936</u>	<u>3134</u>	<u>3034</u>	<u>3034</u>	Ttl ¹	14000	14000	9202	6068	0	<ul style="list-style-type: none"> - NFPE MIS Monthly 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 						
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2. 94% of enrolled students graduating from 21,878 schools	2.1. Graduating Schools: <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: right;">'96</th> <th style="text-align: right;">'97</th> <th style="text-align: right;">'98</th> <th style="text-align: right;">'99</th> <th style="text-align: right;">2000</th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: right;">1810</td> <td style="text-align: right;">6068</td> <td style="text-align: right;">4798</td> <td style="text-align: right;">3134</td> <td style="text-align: right;">3034</td> </tr> </tbody> </table> 2.2 Students: <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Yr.</th> <th style="text-align: right;">Intake</th> <th style="text-align: right;">Grad.</th> <th style="text-align: right;">Total²</th> </tr> </thead> <tbody> <tr> <td>96:</td> <td style="text-align: right;">59,730</td> <td style="text-align: right;">56,146</td> <td style="text-align: right;">462,000</td> </tr> <tr> <td>97:</td> <td style="text-align: right;">200,244</td> <td style="text-align: right;">188,229</td> <td style="text-align: right;">462,000</td> </tr> <tr> <td>98:</td> <td style="text-align: right;">0</td> <td style="text-align: right;">148,834</td> <td style="text-align: right;">303,666</td> </tr> <tr> <td>99:</td> <td style="text-align: right;">0</td> <td style="text-align: right;">97,217</td> <td style="text-align: right;">200,244</td> </tr> <tr> <td>00:</td> <td style="text-align: right;">0</td> <td style="text-align: right;">188,229</td> <td style="text-align: right;">0</td> </tr> </tbody> </table>	Year	'96	'97	'98	'99	2000		1810	6068	4798	3134	3034	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	<ul style="list-style-type: none"> - Same as above 	<ul style="list-style-type: none"> - Same as above
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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.

Logical Framework Analysis
Non-Formal Primary Education (NFPE) - RDP IV

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, particularly of 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 95% 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 thereof	
6. Improved support materials	Revisions and additions to materials	- Examination of materials	
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. 1.2 973 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 - Report of Personnel section - TARC records - Staff joining report - NFPE village survey report - PO/PA work plan - PTM 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	- As above	

Logical Framework Analysis
Non-Formal Primary Education (NFPE) - RDP IV

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

Logical Frame Analysis Essential Health Care - RDP IV

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTIONS/RISKS												
<p>GOAL: To develop the organizational base from which the landless rural poor are involved in a sustainable process of poverty alleviation and empowerment</p>	<p>See RDP IV LFA</p>	<p>See RDP IV LFA</p>	<p>See RDP IV LFA</p>												
<p>PURPOSE: To improve and sustain the availability of preventative and basic curative health care services by creating, promoting and strengthening of an effective essential health care system in RDP areas</p>	<p>By 2000 AD:</p> <ul style="list-style-type: none"> - Increased modern contraceptives use rate from 37% to 55% - Increased slab-latrines set-up 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 night blindness significantly - Each Shebika treated on average 30 patients per month 	<ul style="list-style-type: none"> - RDP IV Monitoring Records - Studies and evaluation by RED/external agents 	<ul style="list-style-type: none"> - Regular GOB supply of FP supplies, vaccines and Vitamin A are available - GoB clinics available - Water levels are maintained in tubewells - Availability of good seeds - RDP IV Income generating activities produce improvements in household income 												
<p>OUTPUTS: 1. Training curriculum and IEC materials revised/developed</p>	<ul style="list-style-type: none"> - Existing training curriculum for SS, PA & PO revised/developed - Health education curriculum revised and developed 	<ul style="list-style-type: none"> - Program records 	<ul style="list-style-type: none"> - Appropriate experts available in a timely way 												
<p>2. At the village level, shasthya sebikas service created, strengthened and supported</p>	<ul style="list-style-type: none"> - 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 	<ul style="list-style-type: none"> - Programme Records - Monitoring reports 	<ul style="list-style-type: none"> - Sebikas' services valued and accepted by community 												
<p>3. Improved Family Planning services delivery, increased practice and a protocol on the quality of care developed and tested</p>	<ul style="list-style-type: none"> - Contraceptives made available to 18% new eligible couples by 2000 AD <table border="1" style="margin-left: 20px; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="text-align: left;">Year</th> <th>1996</th> <th>1997</th> <th>1998</th> <th>1999</th> <th>2000</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">Available (%)</td> <td>13</td> <td>17</td> <td>33</td> <td>50</td> <td>100</td> </tr> </tbody> </table> <ul style="list-style-type: none"> - Referral system exists for treatment of side effects - Sebikas attend one satellite clinic each month 	Year	1996	1997	1998	1999	2000	Available (%)	13	17	33	50	100	<ul style="list-style-type: none"> - Programme records - Referral records - RDP reports 	<ul style="list-style-type: none"> - Concerned personnel and clinical methods available - Satellite clinics regularly operational
Year	1996	1997	1998	1999	2000										
Available (%)	13	17	33	50	100										
<p>4. Increased access to and use of tubewell water and slab-ring latrine</p>	<ul style="list-style-type: none"> - 100% household use tubewell water for drinking and 70% for cleaning purposes - 66% of new households installed and use slab ring latrines 	<ul style="list-style-type: none"> - Program records - Study by RED 	<ul style="list-style-type: none"> - As above 												
<p>5. Increased access to and utilization of vaccines for six preventable diseases</p>	<ul style="list-style-type: none"> - Reduced mortality of the 6 (six) preventable diseases from 30% to 20% 	<ul style="list-style-type: none"> - Program records - Study by RED 													

Logical Frame Analysis Essential Health Care - RDP IV

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTIONS/RISKS																																																																														
6. Increased Vit-'A' capsules utilization and vegetable consumption	<ul style="list-style-type: none"> - Reduced incidence rate of night blindness - Improved nutrition status 	<ul style="list-style-type: none"> - Program records - Study by RED 																																																																															
7. MIS strengthened and link to HPP institutionalized	<ul style="list-style-type: none"> - Each Area Office submitted monthly area report regularly - Regular coordination meetings with the HPP institutionalised - No. of meetings held each year 	<ul style="list-style-type: none"> - Records - Interviews - Patients' register 	<ul style="list-style-type: none"> - As above 																																																																														
ACTIVITIES: 1.1 Development/revision of Training curriculum and IEC materials	<ul style="list-style-type: none"> - Prepared and distributed Training manual - Prepared and distributed IEC materials - Health chart revised/developed and distributed 	<ul style="list-style-type: none"> - Program record 	<ul style="list-style-type: none"> - Appropriate experts available on time 																																																																														
1.2 Training and refresher of staff	<ul style="list-style-type: none"> - 5,200 new SSs, 260 PAs, 66 POs and 14 RPOs trained on following schedule: <table style="margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: center;">'96</th> <th style="text-align: center;">'97</th> <th style="text-align: center;">'98</th> <th style="text-align: center;">'99</th> <th style="text-align: center;">2000</th> </tr> </thead> <tbody> <tr> <td>SSs (trainees)</td> <td style="text-align: center;">2,600</td> <td style="text-align: center;">1,200</td> <td style="text-align: center;">1,400</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>PAs (trainees)</td> <td style="text-align: center;">130</td> <td style="text-align: center;">60</td> <td style="text-align: center;">70</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>PA (trainees)</td> <td style="text-align: center;">50</td> <td style="text-align: center;">16</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>RPO</td> <td style="text-align: center;">14</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td colspan="6">Orientations (persons):</td> </tr> <tr> <td>Old PO(H), RPO(H)</td> <td style="text-align: center;">133</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>AM</td> <td style="text-align: center;">235</td> <td style="text-align: center;">30</td> <td style="text-align: center;">35</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>RM</td> <td style="text-align: center;">26</td> <td style="text-align: center;">4</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td colspan="6">Refresher Events:</td> </tr> <tr> <td>New SS</td> <td style="text-align: center;">12</td> <td style="text-align: center;">12</td> <td style="text-align: center;">12</td> <td style="text-align: center;">12</td> <td style="text-align: center;">12</td> </tr> <tr> <td>Old SS</td> <td style="text-align: center;">6</td> <td style="text-align: center;">6</td> <td style="text-align: center;">6</td> <td style="text-align: center;">6</td> <td style="text-align: center;">6</td> </tr> <tr> <td>PA and PO</td> <td style="text-align: center;">1</td> <td style="text-align: center;">1</td> <td style="text-align: center;">1</td> <td style="text-align: center;">1</td> <td style="text-align: center;">1</td> </tr> </tbody> </table>	Year	'96	'97	'98	'99	2000	SSs (trainees)	2,600	1,200	1,400	0	0	PAs (trainees)	130	60	70	0	0	PA (trainees)	50	16	0	0	0	RPO	14	0	0	0	0	Orientations (persons):						Old PO(H), RPO(H)	133	0	0	0	0	AM	235	30	35	0	0	RM	26	4	0	0	0	Refresher Events:						New SS	12	12	12	12	12	Old SS	6	6	6	6	6	PA and PO	1	1	1	1	1	<ul style="list-style-type: none"> - Program records 	<ul style="list-style-type: none"> - 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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2.1 Procurement of essential drugs, contraceptives, vegetable seeds	<ul style="list-style-type: none"> - Quantity of goods procured by BRAC 	<ul style="list-style-type: none"> - Program records 	<ul style="list-style-type: none"> - Materials available in market 																																																																														
2.2 Distribution of goods through SSs to community	<ul style="list-style-type: none"> - Each SS purchases drugs, contraceptives, vegetable seeds from BRAC regularly and distributed to community 	<ul style="list-style-type: none"> - Stock register - Records 	<ul style="list-style-type: none"> - 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 																																																																														

Logical Frame Analysis Essential Health Care - RDP IV

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTIONS/RISKS																		
3.2 Follow-up 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 Government FP workers in service delivery at community level	<ul style="list-style-type: none"> - Each Sebika attends one satellite clinic a month - No. of clients who received semi-permanent and permanent methods 	<ul style="list-style-type: none"> - Program Records - Monitoring Reports 	<ul style="list-style-type: none"> - As above 																		
3.4 Development of a protocol on the quality of care in collaboration with HPP	<ul style="list-style-type: none"> - A protocol developed and tested - Assistance of HPP received in protocol development 	<ul style="list-style-type: none"> - Programme reports - Monitoring reports 	<ul style="list-style-type: none"> - As above 																		
4.1 Produce and sell slab-ring latrines 4.2 Educate people to install and use	<ul style="list-style-type: none"> - proportion of demand met - slab-ring latrines made available to 46% of new households by 2000 AD <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: center;">'96</th> <th style="text-align: center;">'97</th> <th style="text-align: center;">'98</th> <th style="text-align: center;">'99</th> <th style="text-align: center;">2000</th> </tr> </thead> <tbody> <tr> <td>HHs installed (%)</td> <td style="text-align: center;">12</td> <td style="text-align: center;">14</td> <td style="text-align: center;">33</td> <td style="text-align: center;">50</td> <td style="text-align: center;">100</td> </tr> </tbody> </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 <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: center;">'96</th> <th style="text-align: center;">'97</th> <th style="text-align: center;">'98</th> <th style="text-align: center;">'99</th> <th style="text-align: center;">2000</th> </tr> </thead> <tbody> <tr> <td>HH Drinking</td> <td style="text-align: center;">98%</td> <td style="text-align: center;">98%</td> <td style="text-align: center;">98%</td> <td style="text-align: center;">98%</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>HH Washing/Cleaning</td> <td style="text-align: center;">30%</td> <td style="text-align: center;">40%</td> <td style="text-align: center;">50%</td> <td style="text-align: center;">60%</td> <td style="text-align: center;">70%</td> </tr> </tbody> </table>	Year	'96	'97	'98	'99	2000	HH Drinking	98%	98%	98%	98%	100%	HH 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 Drinking	98%	98%	98%	98%	100%																
HH 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 centers 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 who attended the EPI centres and received required doses of vaccines 	<ul style="list-style-type: none"> - Monitoring - Reports - Vaccination cards 	<ul style="list-style-type: none"> - Effective vaccine available and given regularly 																		

Logical Frame Analysis Essential Health Care - RDP IV

NARRATIVE SUMMARY	MEASURABLE INDICATORS	MOV	ASSUMPTIONS/RISKS																		
<p>6.1 Build awareness of natural sources of Vit-'A' rich foods and encourage cultivation and consumption of vegetables</p> <p>6.2 Assist Govt. Workers in Vit-'A' capsules distribution</p>	<ul style="list-style-type: none"> - 80% of households retain knowledge on VAC and natural sources of vit-'A' rich foods - 60% households raise home gardens twice a year and consume the vegetables <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: center;">'96</th> <th style="text-align: center;">'97</th> <th style="text-align: center;">'98</th> <th style="text-align: center;">'99</th> <th style="text-align: center;">2000</th> </tr> </thead> <tbody> <tr> <td>HH Knowledge</td> <td style="text-align: center;">80%</td> <td style="text-align: center;">80%</td> <td style="text-align: center;">80%</td> <td style="text-align: center;">80%</td> <td style="text-align: center;">80%</td> </tr> <tr> <td>HH Gardens/Consumption</td> <td style="text-align: center;">12%</td> <td style="text-align: center;">24%</td> <td style="text-align: center;">36%</td> <td style="text-align: center;">48%</td> <td style="text-align: center;">60%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> - No of VAC distribution sessions 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%																
<p>7.1 Prepare area office performance report to send to Regional Office and Head Office</p>	<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 																		
<p>7.2 Holding routine meetings with the HPP, RED and Monitoring Department</p>	<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 																		
<p>Activities</p> <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 	<p>Inputs/Resources</p> <p>Budget summary</p> <ul style="list-style-type: none"> 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. 36,112,057 <p>Total EHC Tk. 263,514,177</p>	<ul style="list-style-type: none"> - EHC Budget 																			

**Logical Framework Analysis
Human Rights and Legal Education**

NARRATIVE SUMMARY	INDICATOR	MOV	Assumption																																										
<p>Goal: To develop the organizational base from which the landless rural poor are involved in a sustainable process of poverty alleviation and empowerment</p>	<p>- See RDP IV LFA</p>	<p>- See RDP IV LFA</p>																																											
<p>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.</p>	<ol style="list-style-type: none"> 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. <p>Note: For indicators 2-5: 1996, 1997, 1998, 1999, 2000 10%, 25%, 50%, 75%, 100%</p>	<ul style="list-style-type: none"> - Training records - AO records - Marriage register records - Land office records 	<ul style="list-style-type: none"> - Opposition from fundamentalist will be insignificant. - No natural disaster flood, cyclone etc. 																																										
<p>Output:</p> <ol style="list-style-type: none"> 1. Training material sets for TARC trainers and VO volunteers. 2. Up to date Training modules for different training 3. <ol style="list-style-type: none"> 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. 	<ol style="list-style-type: none"> 1. Total sets for trainers 2,000; for volunteers: 11,500 <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: center;">1996</th> <th style="text-align: center;">1997</th> <th style="text-align: center;">1998</th> <th style="text-align: center;">1999</th> <th style="text-align: center;">2000</th> </tr> </thead> <tbody> <tr> <td>Trainers sets</td> <td style="text-align: center;">500</td> <td style="text-align: center;">500</td> <td style="text-align: center;">500</td> <td style="text-align: center;">500</td> <td style="text-align: center;">500</td> </tr> <tr> <td>Volunteers sets</td> <td style="text-align: center;">1500</td> <td style="text-align: center;">1500</td> <td style="text-align: center;">2500</td> <td style="text-align: center;">3000</td> <td style="text-align: center;">3000</td> </tr> </tbody> </table> <ol style="list-style-type: none"> 2. 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. 3. <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Year</th> <th style="text-align: center;">1996</th> <th style="text-align: center;">1997</th> <th style="text-align: center;">1998</th> <th style="text-align: center;">1999</th> <th style="text-align: center;">2000</th> </tr> </thead> <tbody> <tr> <td>Trainers (180)</td> <td style="text-align: center;">11%</td> <td style="text-align: center;">33%</td> <td style="text-align: center;">55%</td> <td style="text-align: center;">77%</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>POs (125)</td> <td style="text-align: center;">16%</td> <td style="text-align: center;">36%</td> <td style="text-align: center;">56%</td> <td style="text-align: center;">80%</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>PAs (1545)</td> <td style="text-align: center;">17%</td> <td style="text-align: center;">37%</td> <td style="text-align: center;">59%</td> <td style="text-align: center;">80%</td> <td style="text-align: center;">100%</td> </tr> </tbody> </table> 4. HRLES (1730) 25% 45% 63% 82% 100% 5. VO Members (1,000,000) 10% 25% 45% 70% 100% 6. Leaders (20,000) 10% 20% 40% 70% 100% 	Year	1996	1997	1998	1999	2000	Trainers sets	500	500	500	500	500	Volunteers sets	1500	1500	2500	3000	3000	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%	<ul style="list-style-type: none"> - Programme record and physical possession by the concerned people. - Programme document and TARC material files. - Programme records and TARC training records. - Programme records. 	<ul style="list-style-type: none"> - Opposition from fundamentals will be insignificant.
Year	1996	1997	1998	1999	2000																																								
Trainers sets	500	500	500	500	500																																								
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Logical Framework Analysis
Human Rights and Legal Education

NARRATIVE SUMMARY	INDICATOR	MOV	Assumption
<p>Activities:</p> <ol style="list-style-type: none"> 1. Preparation of material for different level. <ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> 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 (HO/RM) personnels attend VO volunteers training. 4. Select and Train VO volunteers (HRLES) 	<p>Inputs/Resources:</p> <ol style="list-style-type: none"> 1. 1.7 million Taka 2. 20 million Taka 3. 12.2 million Taka 4. 22 million Taka 		<p>- No political unrest</p>
<ol style="list-style-type: none"> 5. Train of VO members <ol style="list-style-type: none"> 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 register uptodate 6. Training workshop for local community leaders <ol style="list-style-type: none"> 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 	<ol style="list-style-type: none"> 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 	<ol style="list-style-type: none"> - Training records - Program records 	

Annex 3 - Objectives of the Rajendrapur Review

A one day workshop was held in Rajendrapur on April 17 to achieve the following objectives:

1. To share fully knowledge of the emerging redesign of RDP IV
2. To identify gaps and inconsistencies re: LFAs, activities, budgets, recommendations of the sector Appraisal Team members
3. Develop a schedule for final revision
4. Identify linkages between components re: activities, information and monitoring needs, staff training and development, gender concerns¹².

26 BRAC staff participated including:

RDP Director and 7 sectoral staff,
RED Director and 10 staff members,
HPP Director and one staff member,
NFPE Director and one staff member,
Training Director and one staff member,
Deputy Chief Accountant.

The Team Leader was invited to attend.

¹² Item 4 was suggested by the Team Leader.

Annex 4 - BRAC's Resource Management Response to Service Delivery Requirements

Resource Management Mechanism	Operating Areas	Donor(s)	Service Delivery			
			EIG	Education	Health	Org. Dev.
1. Single Service Development Programmes:						
- NFPE				X		
- HPP (ex-WHDP)					X	
- IGVGD ¹³ (now with RDP)			X			
- SLDP (now with RDP)			X			
2. Multi-service Development Programmes:						
- RDP			X	X	X	X
- PRDCP (Post-cyclone Rehab and Development Programme)			X	X	X	X
3. Sustainable Network Operation						
- RCP		self financing	X			

¹³ GoB calls it VGD

Annex 5 - Possible Consultancies during RDP IV

Sector	96	97	98	99	00	Total MM	Cost/MM	Total Cost
1. Sericulture								
- Development of MIS (field level data recording and roll up protocols) for Sericulture;	3		1	2	2	8.0		
- Other sericulture needs.	2	1	2	1	1	7.0		
2. EIG								
- Management of R&D function in REP to clarify project selection and decision making criteria, and to adopt simple measures of management efficiency;	2	2	1		1	6.0		
- Review DTW experience.	0.5	0.5	0.5		0.5	2.0		
- Review the management and organization of Programme Support Enterprises (also known as Rural Commercial Enterprises)	2	2	1		1	6.0		
3. Environment								
- Undertake a general environmental impact assessment of a few sectors	1	1	0.5		0.5	3.0		
- Assess how environmental considerations are covered in education of BRAC staff in training programmes for VO members and in the NFPE programme	0.5					0.5		
- Review how the planned expansion of enterprises will affect environment	1					1.0		

Sector	96	97	98	99	00	Total MM	Cost/ MM	Total Cost
- Propose an environmental research programme in connection with the expansion of RED with one environmental expert.	0.5	0.5		0.5		1.5		
4. NFPE - Examine and strengthen BRAC staff capacity in curriculum development and provide more specialist training.	2		2		2	6.0		
5. Sustainability								
- Consultant resources related to the Sustainability Workplan.	1.5	0.5	0.5	0.5	0.5	3.5		
- Review the institutional role and potential for viability of the VOs vis a vis BRAC	1.5	0.5	0.5	0.5	0.5	3.5		
6. Gender - Consultant resources related to the Gender Team.	2	2	1	1	1	7.0		
7. Savings and Credit								
- Review the savings component for RDP/RCP with regard to improving it as a mechanism to capitalize the loan fund.	2	1	1	0.5		4.5		
- Annual monitoring of the general progress of credit and savings procedures and performance.	2	2	2	2	2	10.0		
- Review the prospective structure, policies and practices of a potential BRAC bank.	1	2	0.5	0.5		4.0		

Sector	96	97	98	99	00	Total MM	Cost/MM	Total Cost
8. Other								
- Other periodic annual monitoring (EIG, social development programmes, etc.)	1.5	1.5	1.5	1.5	1.5	7.5		
- Midterm Evaluation			14			14.0		
- Final Evaluation					14	14.0		
- Unforeseen	2	2	2	2	2	10.0		
TOTALS:	28.0	18.5	31.0	12.0	29.5	119.0		

BRAC has requested that these funds be available through the DLO office to avoid possible problems with GoB policy on consulting budgets managed by local organizations.

Sector	96	97	98	99	00	Total MM	Cost/ MM	Total Cost
8. Other								
- Other periodic annual monitoring (EIG, social development programmes, etc.)	1.5	1.5	1.5	1.5	1.5	7.5		
- Midterm Evaluation			14			14.0		
- Final Evaluation					14	14.0		
- Unforeseen	2	2	2	2	2	10.0		
TOTALS:	28.0	18.5	31.0	12.0	29.5	119.0		

BRAC has requested that these funds be available through the DLO office to avoid possible problems with GoB policy on consulting budgets managed by local organizations.

Annex 6 - NGOs: Need for a National Policy

The following page contains an article reproduced from the Daily Star as an example of the debate and interest in NGOs in Bangladesh.

DAILY STAR - APRIL 23, 1995

Non-Governmental Organizations: Need for a National Policy

It is difficult to understand the reasons behind the recent attack on the NGOs by the Finance Minister, Mr Saifur Rahman. The controversy triggered by his remarks reflects a degree of hostility towards the NGOs which is difficult to understand or explain.

MRS Hillary Clinton's recent visit to Bangladesh had put the spotlight on the NGOs. The main purpose of her visit, as far as one could learn, was to personally observe the operations of the Grameen Bank and some other NGOs which seem to have made a strong impression in the Western countries. Liberal opinion in these countries is veering to the view that it is the NGOs which can effectively and successfully alleviate poverty. The performance record of the governments in Asia and Africa is, at best, mixed. In some countries the government's record is so dismal that donor countries have chosen the NGOs to lead the fight against poverty, malnutrition, poor housing, environmental pollution and other social ills. The donors believe that the talent, enterprise and spirit of service and goodwill latent in the society must be harnessed for lifting the economically disadvantaged from the depths of their poverty. Since the government in most cases, acting through official agencies, has failed to achieve this, there is no choice but to fall back on the NGOs to act as the catalytic agents for social and economic change.

In Bangladesh the NGOs have emerged as a force to reckon with. Even the conservative rural communities have accepted them as an important factor in their economic and social life. Notwithstanding the fulminations of the Islamic fundamentalists against the NGOs, the common men and women of our country are intelligent enough to recognize a good thing when they see one. Ordinary people of this country

were, therefore, very happy to welcome Mrs Clinton in their midst. Her visit has no doubt given the NGO activities in Bangladesh a great boost.

Strangely enough, the BNP Government seems to have been rather uneasy at the attention paid to the NGOs. Since it does not share Mrs Clinton's interest and enthusiasm about the NGOs, the government tried to divert attention to other matters. In fact they allegedly tried to make political use of the American First Lady's visit but the results, it is reported, were not very happy for the government. Mrs Clinton, it was reported, cancelled the press briefing that she was scheduled to give at the airport prior to her departure. Small wonder that the government preferred to remain silent on these press reports.

It is difficult to understand the reasons behind the recent attack on the NGOs by the Finance Minister, Mr Saifur Rahman. The controversy triggered by his remarks reflects a degree of hostility towards the NGOs which is difficult to understand or explain. He appears to be thinking that NGOs' work is of little value. He is not alone in not sharing the donor countries' enthusiasm for the NGOs. According to Mr Saifur Rahman, the hope that the NGOs will eradicate poverty was "absurd". In order to emphasize the insignificance of the NGO operations compared to the hundreds of crores of the tax payer's money

dished out by him, he said, "Providing Tk 2000 or 3000 to a poor fellow or planting some saplings here and there without even ensuring who will look after them will not remove poverty in the long run."

The Hon'ble Finance Minister's comments reflect a weak grasp of the dynamics of change in a society, about the innate but latent spirit of self-reliance, about the potential of a human being, however poor, to change his economic condition if a helping hand is extended to him or her.

The Bangladesh NGOs have

union must indeed make in this field. To bring into focus an imaginary competitive stance, as the Finance Minister's unduly blunt remarks seek to do, in an area where cooperation must be strengthened, can serve no useful purpose."

The balanced and mature reaction of ADAB compares sharply with the harsh and ungracious comments of the Finance Minister. What is baffling is the somewhat different language and tone of the Prime Minister's speech at the recently held Social Summit in Copenhagen. If her statement

ON THE RECORD

by Shah A M S Kibria



been hurt by the Finance Minister's comments about their work. The Association of Development Agencies of Bangladesh, ADAB for short, in a press release, expressed surprise at his statement and said, inter alia, that "The NGOs are astonished that the Finance Minister has attempted to compare the NGOs work with that of the government. NGO's contribution to poverty alleviation in this country of 120 million people, half of whom live below the poverty line, can only be supportive of the gigantic effort that the na-

really reflected government policy, then the Finance Minister is clearly out of step with the official policy of the government.

It is necessary to get a clear policy statement from the government on the NGOs because these organisations are currently the target of attack by the Islamic fundamentalists. It is common knowledge that these extremists have been brought out of the closet by late Ziaur Rahman and, according to many, nurtured by the BNP assiduously over the last two decades.

For this reason the progressive and forward-looking forces of the nation, irrespective of party affiliation, must be reassured that the BNP government and the Islamic fundamentalists are not working hand in glove against the NGOs. The fundamentalists do not like that the poor rural women should get access to credit facilities on reasonable terms and become self-reliant. They do not like the planting of muffersy saplings. Mr Saifur Rahman also appears to dislike these activities. It may be recalled here that the poor people's grand rally which the NGOs wanted to hold in Dhaka was not permitted by Begum Zia. She refused permission to the rally because it would have exposed the hollowness of her claims about the so-called "wave of development". The "wave" seems to exist only in her imagination.

Whether one likes it or not, NGOs are here to stay. Collectively they are a significant player in our development effort. Yet there has been no serious attempt to formulate a clear set of guidelines or a national policy. There is of course an NGO cell in the Economic Relations Division but few people seem to know the policy framework within which it operates.

In my view, there ought to be a national debate in the matter so as to crystallise a set of policies which will have the backing of all shades of opinion. As far as I recall there was never a full debate on this is-

due in the Parliament. I myself hold a very positive view about the contributions that the NGOs are making but I know of people who have reservations about them. Some of them are certainly managed well and have gained international recognition but others reportedly lack professional management.

The reputation of the Grameen Bank and BRAC should not make us complacent on the question of management. The manner in which the NGOs are funded and managed needs to be looked at. The question of accountability and transparency must also be addressed. Large sums of money are received and spent by these bodies from the donors and presumably they are answerable only to the latter. Is that desirable or really enough? What about the auditing of the accounts? Booklets describing only the good work being done by them do not give the full picture. Of course no one would want the freedom of operation of the NGOs to be curbed or their initiative throttled by bureaucratic obstructions.

Yet who can deny the need to ensure that the NGO activities are in harmony with the nation's overall development strategy? As ADAB in its press release said, NGO's contributions to poverty alleviation can only be "supportive" of the gigantic effort that the nation must make in this field. This underlines the importance of a broad national consensus about the role that the NGOs are expected to play in our struggle to eradicate poverty and backwardness from our society.

Annex 7 - BRAC Response to Appraisal Team Recommendations

The following pages contain the responses prepared by the sector managers and discussed with the Team Leader in the last week of the Appraisal. For the purposes of followup during implementation the following individuals were key discussants:

RDP IV (entire programme) - A.M.R. Chowdhury
Credit/Savings - Atiqun Nabi
Employment and Income Generation - Md. A. Siddique
EIG/Sericulture Component - Reaz Rahman Khan
IGVGD - Md. A. Siddique
NFPE - Saeeda Anis
Essential Health Care - Milan Kanti Baru
Human Rights and Legal Education - Dilruba Shahana

BRAC Response to Appraisal Team Recommendations

D4RECOMN.WPT

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
<p>Fisheries</p> <p>1. BRAC consolidate and optimise their current activities before the decision is made to introduce prawn nurseries to their group members. At Present the production from Polyculture and Shorput is still below average (see also Section 3.2). Should BRAC consider a venture into prawn nurseries it will be important that adequate technical support is available and that there is a market for the products. The proposed Fish Feed plant (addressed below) would be beneficial although perhaps not essential to these activities</p>	Agreed.	Incorporated in RDP IV proposal in Fisheries Programme. We shall train up to our existing staff by the local consultant in this line. Annex 4c(4).	RDP (Fisheries Programme)	Continuous
<p>2. BRAC recruit a suitably qualified local consultant to supervise their Prawn Hatchery activities. To enable BRAC to recruit an appropriate person, the remuneration must be commensurate with experience, not necessarily in line with the standard BRAC salary structure. Alternatively BRAC consider requesting donor support to train their existing staff</p>	Agreed.	Incorporated in RDP IV proposal in Fisheries Programme. Annex 4c(4). Already advertised in national paper, the remuneration to be negotiated on the basis of experience.	Personnel Department	RDP IV
<p>3. BRAC consider the marketing opportunities and demand before committing themselves, and their group members, to activities in the Northwest of the country, or indeed anywhere away from the main processing centres of Khulna and Chittagong.</p>	Agreed.	Incorporated in RDP IV proposal in Fisheries Programme. Annex 4c(4). Necessary action will be taken on recommendation of Evaluation team.	Fisheries Prog. of RDP	Ongoing process in RDP-IV
<p>4. BRAC develop farmer based extension materials or support to do this would be available from BAFRU.</p>	Agreed.	Incorporated in RDP IV proposal in Fisheries Programme. Annex 4c(4). Sector Specialist (Fish.) will be liaison with BAFRU	Fisheries Prog. of RDP	1996
<p>5. The number of BRAC Programme Assistants be increased over and above the increases proposed in RDP IV. A realistic increase would be the doubling of the manpower to ensure the farmers achieve the full potential available to them. This may be reflected, as found in other projects, in increased production through increased farmer contact.</p>	Agreed.	Incorporated in RDP IV proposal in Fisheries Programme. Annex 4c(4). PAS will be doubled from 1996	DO	1996
<p>6. Every effort should be made to recruit women field and extension staff more rigorously; indeed if more PAS are recruited generally the areas to be covered will be reduced and the position become more attractive to women.</p>	Agreed.	Incorporated in RDP IV proposal in Fisheries Programme. Annex 4c(4).	DO	1996-1997

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
7. The number of Fisheries Specialists be increased, especially in view of the proposals for prawn nursery and hatchery development.	Agreed.	Incorporated in RDP IV proposal in Fisheries Programme, Annex 4c(4). The Sector Specialist will be increased in due time	RDP/Personnel Department	1997
8. The system of keeping records with the farmer should be improved and senior staff should regularly inspect the farmers' record cards; this should include both financial and pond input/output data.	Agreed.	The practices are already started.	Senior staff like as Zonal Sector Specialist	Continuous
9. BRAC, with their fisheries development continue with to implement the current recommendations on production strategies, some of which have been developed through the Technology Transfer Project with PFI, others by their own 'Action Research'. The BRAC fisheries programme is impressive but perhaps the full potential from the existing "models" should be fully realised before consideration is given to more intensive systems. The "high achievers" are clearly in the minority. However, it depends on the extent of support and levels of technical backup that BRAC are prepared to extend to farmers.	Agreed.	Continuous action is in progress to achieve full potential of existing models.	Fisheries Programme of RDP	Ongoing
10. BRAC continue to work with and expand contacts with other agencies both government and non-government and also with foreign donor supported projects.	Agreed	Incorporated in proposal, Annex 4c(4). Necessary action will be taken as per recommendation.	Fisheries Programme of RDP	Continuous
11. It is recommended that rotenone or other organic materials be recommended for the control of predatory fish even though they may be more expensive.	Agreed	Implementation of recommendation already under way.	DO	Do
12. BRAC makes every effort to expand the acreage under rice/fish culture as this has positive environmental benefits. This technology and expertise is available from CARE/FAO/BAFHU.	Agreed.	Recommendation will be implemented where opportunities exist.	DO	Do
13. It is recommended that BRAC pursue feed mill feasibility on a commercial basis outside the immediate RDP IV requirements. The implications of the cost of this input to their "regular" aquaculture borrowers would need to be investigated using the farm models contained in annex. Due care should be taken to ensure the incremental benefit from the feed offsets any incremental cost before including the demand for such feed from BRAC's aquaculture programme in the feed mill analysis.	Agreed. Taken out of RDP IV budget.	Attempts will be made to secure commercial loan for Fish-Feed Mill.	RDP	1996-97

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
<p>Sericulture As at least 14 million of productive trees are expected to become available before the end of 1995, and this is sufficient for the production of at least 765 tonnes of raw silk, there is no justification for BRAC's continued emphasis on horticulture and this component should therefore be removed from the revised proposal.</p>	Agreed	Remove plantation from budget. See budget & Annex 4D.5	BRAC	Already done
The sericulture project should be scaled down to emphasize the need for consolidation and improve productivity rather than expansion during 1995-1998, and the recommended targets and budget presented in Annex 2.3 and Annex 2.4 should be adopted by BRAC.	Agreed	Incorporate recommended targets and budget into revised proposal. Annexure 4D.5	BRAC	Done
A Mid-Term Evaluation should take place before March 1998, with a view to determining whether or not the conditions for an expansion during 1998-2000 have been fulfilled.	Agreed	Donor Consortium to form a team in consultation with BRAC and bring in for evaluation.	Donor Consortium	March 1998
BRAC should utilise the provision in the recommended revised budget for technical assistance in Management Information Systems (MIS) at the earliest opportunity. Before then, BRAC should endeavour to introduce or make better use of a system of registers for recording the recommended indicators from the logical framework.	Agreed.	1) BRAC to get technical assistance as soon as possible. 2) BRAC will make better use of registers.	BRAC	1) 1996 2) June 1995
BRAC should review its approach to cost recovery through service charges and give consideration to increasing service charges as rearer incomes rise.	Agreed.	BRAC to evaluate progress of cost recovery and monitor rearers income.	BRAC	1995-2000
BRAC should develop an environmental policy statement. Meanwhile, BRAC should incorporate into the revised (Draft 3) proposal a section describing how the potential adverse environmental impacts identified in Section 2.3.6 will be avoided or mitigated.	Agreed.	1. Formulate environmental policy statement. 2. Incorporate a section on environment in the sericulture proposal. Annexure 4D.3	BRAC	1. 1995-2000 2. Done

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
<p>RDP-EHC</p> <p>1. In sum, it is recommended that donors support RDP-PHC. The existing health programme should be strengthened and deepened in scope. Clinics should be introduced on a pilot basis.</p> <p>2. It is recommended:</p> <ul style="list-style-type: none"> * that in future the project maintain separate baselines for each phase of expansion. * that RDP monitor acceptance of temporary and permanent methods to allow a more meaningful interpretation of family planning acceptance. * that RDP develop indicators to better monitor facilitation of government, and service uptake. * that the monitoring unit undertake periodic assessments of quality of care, changes in knowledge, attitude and practice, and health utilisation behaviour. * that RDP monitor demographic and health status by setting up sentinel sites for data collection. * that the Health Section Specialist be sent on a training course. * that a more defined health education curricula is developed, and use made of creative health education approaches and materials. * that the TT target be revised. * that the community based programme explore incorporation of other interventions that meet priority health needs. * that more efforts be directed towards including men in the programme, especially in the family planning programme. * that the clinics develop referral links with government and village health providers. 	<p>Agreed</p> <p>Agreed</p> <p>Agreed</p> <p>Agreed</p> <p>Agreed</p> <p>Agreed</p> <p>Agreed</p> <p>Agreed</p> <p>Agreed</p> <p>Agreed</p> <p>Agreed</p> <p>Agreed</p> <p>Agreed</p> <p>Agreed</p> <p>Clinics excluded from RDP-IV</p>	<p>Incorporated in Monitoring Section of EHC proposal</p> <p>Incorporated in Monitoring and Evaluation</p> <p>RED will work with HPP</p> <p>Incorporated in Research and Evaluation.</p> <p>Annexure 4G</p> <p>In staff Dev. & Training Section</p> <p>Do</p> <p>In operational targets of proposal</p> <p>Annex 4G</p> <p>In family planning section of proposal</p> <p>"</p>	<p>Monitoring Deptt & EHC</p> <p>Monitoring Deptt & RED</p> <p>EHC, Monitoring Deptt. RED & HPP</p> <p>RED</p> <p>RED</p> <p>EHC</p> <p>Communication & HPP</p> <p>EHC</p> <p>RED</p> <p>EHC</p> <p>"</p>	<p>01-01-96 to Jul'96</p> <p>1996-2000</p> <p>1996</p> <p>1996-2000</p> <p>1996-2000</p> <p>1996-1997</p> <p>1996</p> <p>"</p> <p>1996-2000</p> <p>"</p>

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
* that the programme takes on a greater advocacy role for women's health and reproductive rights.	Agreed	Annex 4G	RED/HPP/EHC	1996-2000
* that RDP learn from HPP experiences in activation of government services.	Agreed	In FP and Activities (Annex 4G)	RDP & HPP	1996-2000
* that RDP builds on presence of clinics, for example strengthening the community based programme, and provision of reproductive health services.	Agreed	"	"	"
* that family planning information and services be also provided to men and adolescent girls.	Agreed	In FP section (Annex 4G)	EHC	"
* that the SSs offer a wider choice of socially marketed brands of oral pill and condoms.	Agreed	"	"	"
* that the SS develops more formal channels of communication with the FWA.	Agreed	In coordination & cooperation	"	"
* the quality of the family planning programme be improved.	Agreed	FP section (Annex 4G)	EHC & HPP	"
* that the programme addresses wider reproductive health needs of women.	Agreed	"	"	"
* that non-VO member households be charged more than VO member households.	Agreed	Already in practice	"	"
* that RDP explore further the idea of introduction of a health insurance scheme in areas where clinics are being piloted.	BRAC's past experience has not been a positive one	"	"	"
* that the health programme networks and coordinates with other health NGOs.	Agreed	In coordination and cooperation.	Programme	1996-2000
* that greater links are established with the indigenous private sector.	Agreed	In pilot clinics	Through clinics	"

RECOMMENDATIONS	ENDORSEMENT	ACTION NEEDED	RESPONSIBILITY	TIME FRAME
<p>NFPE</p> <p>1. BRAC should carefully review its strategies with a view to ensuring that the very poorest segments of the population are being reached.</p> <p>2. For the RDP IV Phase, funding of NFPE should be carried out through aid provided direct to BRAC.</p> <p>3. BRAC and the Donors should attempt to develop a coordinated tri-partite arrangement with government for the funding of NFPE after the completion of Phase IV.</p> <p>4. BRAC should be encouraged and assisted to continue to make its contributions to national level plans for basic primary education, performance of schools and pupils, increase collaboration with NGOs and technical assistance for capacity building among smaller NGOs in the sector.</p> <p>5. BRAC should enhance its strategic and institutional-building activities while maintaining its NFPE programme at 1995 levels.</p> <p>6. BRAC staff capacity in curriculum development needs to be examined carefully and strengthened and provided with more specialist training.</p> <p>7. Staff need to be retained in specialist positions and not moved around too frequently.</p> <p>8. Selected experienced teachers need to be utilized more in the development of curriculum ideas.</p>	<p>NFPE reaches majority of children from BRAC target families.</p> <p>Agree</p> <p>-</p> <p>Agree</p> <p>Agree</p> <p>Agree</p> <p>Specialist staff are not "moved around".</p> <p>Agree</p>	<p>A study would be conducted to confirm that the poorest of the children are indeed reached.</p> <p>This will be explored during NFPE expansion II.</p> <p>Increase % of transference of graduates to Formal schools and followup primary completion rates both NFPE & ESP.</p> <p>Increase interactions with grass root NGOs.</p> <p>More need specific training module for curriculum designers is being contemplated with more interaction with experts.</p> <p>Selected teachers are already being used as resource persons.</p>	<p>NFPE, RED</p> <p>NFPE (CEDP)</p> <p>NFPE, ESP</p> <p>NFPE, ESP</p> <p>NFPE</p>	<p>1996-97</p> <p>1998-2000</p> <p>1996-98</p> <p>1996-98</p> <p>1996-1998</p> <p>On-going</p>

RECOMMENDATIONS	ENDORSEMENT	ACTION NEEDED	RESPONSIBILITY	TIME FRAME
9. A fourth year curriculum will have to be more flexible and cater for the different levels of development of children.	Recommendation not clear			
10. Cooperation among NGOs with curriculum development expertise should be encouraged and collaboration on different aspects of the curriculum undertaken.	Agree	The Center for Educational Dev. & Partnership will under take this task under NFPE II. -Do-	NFPE-CEDP	1996-1998
11. BRAC should take a leading role in forging partnerships between itself, other NGOs and GOB, with a view to constructing mutually supportive strategies.			-Do-	1996-1998
12. BRAC needs to pay careful attention to: * Teacher capacity: e.g optimum use of experience already gained by teachers.	This has already been dealt separately under # 8.			
*Student's abilities: e.g. the need for extension and remedial materials		Changes in recognition of this.	NFPE (MDU)	on-going
* The relationship of any new course and formal system.		The issue of equivalency will be considered.	NFPE	1997-1998
13. A series of pilot studies should be set up to test alternative solutions.		Different models of 4 year schools will be developed and tested.	NFPE	1996-1998
14. A forum should be set up to facilitate coordination of NFPE. in the development of curriculum ideas.	See # 10		NFPE (CEDP)	1996-1998

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
<p>Enterprise Development</p> <p>1. BRAC choose a clearly defined and feasible objective with indicators for the overall sectoral/enterprise program. this would help integrate its management and to focus measurement of success. Suggestions for indicators include:</p> <p>Economic</p> <ul style="list-style-type: none"> - Total number of enterprises created compared to targets in the plan. - Actual average net incomes compared to projected incomes particularly for the new enterprises. - The APO (0 weeks in arrears) for each sector and for each major subsector. - Some measure of the proportion of micro enterprises that are successful. - Planned and actual net incomes of the medium-scale BRAC-owned commercial enterprises. <p>Social</p> <ul style="list-style-type: none"> - The current number of people with income from the enterprises - Quality of life indicator, according to an appropriate index <p>Institutional</p> <ul style="list-style-type: none"> - Actual service charges received, total and by sector, compared to projections. - A measure of the quality of client service or improved PA/PO skills in providing micro business advice. <p>Environmental</p> <ul style="list-style-type: none"> - A measure of environmental benefits. <p>The need to be discussed further and defined in the proposed BRAC/donor workshops to construct an LFA.</p>	Agreed	Incorporated in the RDP-IV proposal. Narrative section purpose of employment and income generation programme - Annex 4c(i) & LFA	RDP	Year 1996-2000
2. BRAC continues to strive to be an exemplary designer and innovator in gender thinking and gender related practices in Bangladesh.	Agreed	Incorporated in the RDP-IV proposal. Main proposal (section 3.3) and annex 4c(i)	RDP/Training Division	1996-2000

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<p>Enterprise Development</p> <p>1. BRAC choose a clearly defined and feasible objective with indicators for the overall sectoral/enterprise program. this would help integrate its management and to focus measurement of success. Suggestions for indicators include:</p> <p>Economic</p> <ul style="list-style-type: none"> - Total number of enterprises created compared to targets in the plan. - Actual average net incomes compared to projected incomes particularly for the new enterprises. - The APO (0 weeks in arrears) for each sector and for each major subsector. - Some measure of the proportion of micro enterprises that are successful. - Planned and actual net incomes of the medium-scale BRAC-owned commercial enterprises. <p>Social</p> <ul style="list-style-type: none"> - The current number of people with income from the enterprises - Quality of life indicator, according to an appropriate index <p>Institutional</p> <ul style="list-style-type: none"> - Actual service charges received, total and by sector, compared to projections. - A measure of the quality of client service or improved PA/PO skills in providing micro business advice. <p>Environmental</p> <ul style="list-style-type: none"> - A measure of environmental benefits. <p>The need to be discussed further and defined in the proposed BRAC/donor workshops to construct an LFA.</p>	Agreed	Incorporated in the RDP-IV proposal. Narrative section purpose of employment and income generation programme - Annex 4c(i) & LFA	RDP	Year 1996-2000
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Recommendations	Endorsement	Actions required	Responsibility	Time Frame
3. BRAC develop strategies and expand collection/preparation of information to highlight the number of people involved in RDP IV - both directly and indirectly.	Agreed	Incorporated in the RDP-IV proposal. Employment & income generation programme section. Annex 4c(i). BRAC will continue the indirect benefits during implementation. BRAC propose to calculate the indirect beneficiaries by multiplying the factor 5.5 (the average family size).	RDP	1996-2000
4. BRAC continue and strengthen the approach to reach the poorest of the poor through two strategies; increasing wage employment in RDP; Sector Programme enterprises and to continue IGVDGP as well as other special programmes directed to these groups (i.e. mulberry caretaking and brick fields).	Agreed	Incorporated in the RDP-IV proposal. Section 3.3 & annex 4c(i)	RDP/Monitoring/ RED	1996-2000
5. BRAC investigates and takes up the question of child labour at the highest level and that a policy be defined regarding role of BRAC enterprise in this matter	Agreed	BRAC as a matter of principle does not encourage employment of child labour. In fact, BRAC owned commercial enterprises do not employ any child labour. BRAC will take necessary step in this regard.	RDP	1996
6. BRAC review the loan coding system to assure that the same enterprise code/name is used by both sectoral and credit staff for each type of enterprise.	Agreed	BRAC has its own credit policy which has already reviewed the loan code. In order to bring similarity in the loan code as well as name of the scheme. A new code has been introduced and used by the both credit and sectoral staff.	RDP	Continuous
7. The APO data be integrated with sectoral reporting, and sectoral issues be included in credit program analysis.	Agreed	BRAC produces a good number of credit report including APO. Report on sector-wise as per loan code is being produced on regular basis and it will be used for sector programme.	RDP	On-going

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
8. Sufficient subsectoral codes be used to track the loan repayment performance of the major existing enterprises and all the new ones. This would help to further the integration of the management of enterprise development with the credit performance.	Agreed.	Sector codes are being divided into sub sectors codes to provide a more detailed analysis sub sector performance	RDP.	Ongoing.
9. BRAC periodically review the data on service charge collection, update it, revise its SC pricing policies as required and adjust any charges as it sees fit.	Agreed	Incorporated in the RDP-IV proposal. Narrative section employment and income generation programme 4c(i)	RDP	Throughout RDP IV
10. In order to be more thorough about relative profitability, BRAC should probably move to Tk./hour as a standard comparative indicator. The discussions on reference level base were quick and there was little time for reference to documents on economic poverty statistics. It is suggested that the RED pursue more analysis of these issues.	Agreed	The informations are available at field level. RED will undertake this kind of study to evaluate the relative performance of the sector.	RDP/RED	RDP IV
11. It is recommended to RDP and RED that they use this simple model to build a more sophisticated BC analysis during RDP IV, including the fisheries and sericulture components.	Agreed	RDP and RED will work together for this kind of analysis	RDP/RED	RDP IV
12. BRAC examine the financial implications of portfolio restructuring, and ask itself to what extent "customer" demand should be taken into account.	Agreed	BRAC's programmes have been reviewed time to time in order to collect feed-back. Generally portfolio are restructured based on feed-back from the Field. In future BRAC will give more attention in this respect.	RDP	On-going process in RDP IV
13. With respect to DTWs, BRAC should improve the content and clarity of the reporting. Suggestions for improving the content of the upcoming 1994-95 Report are listed in the text.	Agreed	BRAC will prepare future DTW reports on line with the suggestions.	RDP/Monitoring	RDP IV
14. BRAC prepare a summary of all relevant business and financial data for BRAC owned rural commercial enterprises (including fish and sericulture), using similar formats. As suggested in the Finance and Credit Review (section on Donor Funding of Commercial Enterprises) the following items/issues need to be clarified: development objectives, business plans, allocation of profits, and BRAC equity.	Agreed	Incorporated in RDP-IV proposal. Narrative section. Annex 4c(i)	RDP/Accounts/REP	Ongoing during RDP IV

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
<p>15. The Assessment Study concludes that for many VOs, leadership has developed as an instrument through which field staff maintain repayment discipline. Also it is stated that the small 5-6 member groups hardly exist in older VOs.</p> <p>The Team recommends, if the findings are confirmed, that BRAC</p> <ul style="list-style-type: none"> - either reformulates some of its main perceptions of the role of VOs and the smaller groups as instruments for local level development, or - investigates what has gone wrong - in order eventually to change the BRAC practices. 	Agreed.	VO leadership is developed not only to facilitate the BRAC staff to maintain financial discipline among VO members but also to develop VO as collective social force through which the social interest of VO members will be protected. It is partly true that small group concept is not working in some older VOs. However efforts have been made to activate them through increasing personal contacts, work-shop and meetings. In future BRAC will investigate and take necessary actions.	RDP/RED	Ongoing in RDP IV
<p>16. A version of the financial management course for Area, Regional and Zonal Managers, with selected and simpler content should be considered for PAs and PS, so that the whole organization is acquiring these skills at the same time. In addition, integration with BRAC's social objectives needs to be more clearly articulated in the course.</p>	Agreed	Incorporated in RDP-IV Proposal. Annex 4c(i). Financial Management course has been developed in collaboration with Calmadew Foundation Training to A.Ms has started. BRAC plans to offer this course to ZM, AM and RMs. BRAC will review the possibilities to offer this course to POs & PAs	RDP/Training Division	Throughout RDP IV
<p>17. BRAC should emphasize more clearly its own expectations on the quality of PATPO advisory/follow up services to members, and report internally and externally on progress in this area. As noted in the text, some service quality objectives and indicators should be specified for the Sectoral Program.</p>	Agreed	Incorporated in RDP-IV Proposal. Narrative section - Annex 4c(i)	RDP/Monitoring/RED	RDP IV
<p>18. BRAC has available a list of 67 REP enterprises - past, present and planned. BRAC should present this in the revised RDP IV Proposal, along with a note on each enterprises stating its status, size, numbers, and ownership. An even more detailed set of data would be useful to REP management in assessing its existing performance (see text).</p>	Agreed	Incorporated in RDP-IV Proposal. Narrative section Annex 4c(i)	RDP/REP	RDP IV

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
<p>19. BRAC should mobilize an internal team to analyse the existing REP experience, to clarify project selection and decision making criteria, and to adopt some simple measures of management efficiency. The periodic assistance of external consultants familiar with the management of R&D in a "BRAC" context should also be funded if BRAC wishes.</p>	Agreed	BRAC will form a team to analyse decision making criteria and BRAC will request for consultants	RDP/REP	1996
<p>20. The Proposal does not explain further what is meant by "physical environment". The present mission recommends that such an explanation should include both positive and negative impacts on the environment.</p>	Agreed	Incorporated in RDP-IV Proposal, Section 3.3 & Annex 4c(i)	RDP	June'1995
<p>21. BRAC employ an environmentalist (consultant on periodical basis or regular employment) with a mandate to monitor regularly the program activities. As this might take time the mission also recommends a short term consultancy:</p> <ul style="list-style-type: none"> - to undertake a general environmental impact assessment of a few sectors - to assess how environmental considerations are covered in education of BRAC staff in training programmes for VO members and in NFPE programme - to review how the planned expansion of enterprises will affect environment - to propose an environmental research programme in connection with the expansion of RED with one environmental expert. 	Endorsed	BRAC will hire a consultant who will work to guide to develop the skill of BRAC staff	BRAC/RED	Dec'1997

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
Credit				
1. Recommendation to RDP: (Page 1)				
1. We recommend that BRAC maintain a strong independent Monitoring and Audit Department, to provide cross-checks to report accuracy and to help in providing program transparency to outsiders.	Agreed.	Audit and Monitoring department will be given task to assess the performance	BRAC/RDP/Monitoring	Continuous process
2. Membership loss continues at an unexpectedly high pace of 10% of average membership. We recommend that BRAC monitor the reasons for this loss, to help both the Donors and themselves better understand the development process.	Agreed	RED has already investigated some reasons by undertaking a quick short survey on member's perception about BRAC. Another study on this theme is already underway. RDP has already made some changes in savings and credit procedure based on the findings. (Mentioned in LFA and text in activities section) Annex 4G	RDP/RED	Continuous process
3. Recommendation to Donors: (Page 1) We recommend that the Donors fund the expansion and deepening of BRAC's credit, sector, and social development activities that are already part of RDP's "development package".	--	--	--	--
4. We have several reservations about parts of the budget that are either large capital investments in unproven commercial activities or large amounts earmarked for purposes that are as yet not-well-defined. We recommend postponement of discussions about the number of new commercial enterprises it undertakes, until specific business plans and management are in place. We recommend that the Donors evaluate the proposed for-profit Related Commercial Enterprises (RCEs) on their development impact first, and then, just as rigorously assess them from a financial viability standpoint.	Agreed (on principle)	Already all 3 RCE projects have been taken out and excluded from the budget. For other program support enterprises detail budgets are in proposal RDP-IV.	RDP/Account Department	Done
5. Recommendation to Donors: (Page 2) We recommend that the Donors be prepared for a slower path towards service charge contribution to RDP's self-sufficiency.	Agreed	Reflected in RDP IV proposal annex-5	BRAC/RDP	RDP IV

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
6. We recommend that BRAC further increase its efforts to cultivate potential managers from within BRAC's ranks and to recruit available outside talent.	Agreed	BRAC has Developed Operational Management course, Development Management course and financial Management course to build up the capacity of its Managers.	RDP/TD MIS	Continuous during RDP-IV
7. BRAC [should develop] ... formal policies concerning cross-subsidy and movement of funds among different BRAC entities.	Agreed	Details are given in RDP IV proposal. See annex-5. BRAC will formulate a policy for cross subsidy.	BRAC/RDP	RDP IV
8. Managers (from the branch level up) deserve <u>annual performance reviews that would summarize both financial efficiency and development impact.</u>	Agreed	It is being done informally. But more formal staff assessment on the basis of financial and developmental impact will be workout during RDP IV	RDP/MIS/ Personnel	RDP IV
9. To maintain its development mission, BRAC should formulate some development criteria or other nuanced methods of documenting impact. We believe half-yearly reporting is sufficient. This might include personal stories or other nontraditional information.	Agreed	RED and Monitoring Department will work on it. Case study method has been introduced in RDP reporting format.	RDP/RED/ Monitoring	RDP IV
10. The Quarterly Statistical Report is less helpful than it might be. [It should be improved.]	Agreed	BRAC has reviewed it. Necessary reporting format acceptable to all concerned will be developed in RDP IV	RDP/MIS/ Monitoring	RDP IV
11. We recommend that the Donors approve BRAC's proposal to indirectly fund RCP by permitting it to lease RDP branches' real estate, rather than purchase it outright. Although BRAC proposes that this procedure be applied both to RDP III and RDP IV branches (for a total incremental increase in RDP IV funding of Tk 296 million), we believe that RCP is satisfactorily funded if it applies only to RDP IV branches (total incremental increase in RDP IV funding of Tk 227 million). We accordingly recommend this lower level.	Agreed	Details are in the RDP IV annex-4B (P. 429)	Accounts Dept.	RDP V
12. We recommend that Donors fund the Ongoing Support Services and Investment costs because they are an essential component of BRAC's RDP and RCP operations. However, we have recommended that BRAC develop internal management mechanisms to ensure that Research and Evaluation is held accountable for its operating costs and the quality of its products.	Agreed	RED and RDP will sit together to develop the mechanism.	RDP/RED Accounts	RDP IV

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
13. We recommend that the Donors fund the RDP IV budget. Although the RDP activities all require continuing significant subsidy through the year 2000, BRAC has planned steady progress towards substantial self-sufficiency by the year 2001. As expansion stops, the maturing branches should cover most of their credit delivery costs through interest income. Similarly, the sector programs should reach near cost recovery as costs drop sharply due to fewer new members being trained and increased service charge collection. The Social Development Programs and Special Programs will continue to need subsidy each year. In addition, additional investment in the sector programs will require additional funding. The question will be how much of that subsidy will come from within BRAC versus outside sources.	Agreed	Details are mentioned in RDP IV proposals in annex-5	BRAC/RDP	RDP IV
14. Regarding use of future earnings from commercial enterprises, the use of any surplus should be highly transparent to minimize the temptation to use it as a slush fund. We recommend that the Donors consider three choices once BRAC presents a well-reasoned business plan: (1) allow BRAC to spend the earnings in a pre-agreed upon manner; (2) structure the Donor investment as a preferred stock or recoverable grant that entitles the Donors to recover any available surplus; or (3) structure a more formalized Donor review to provide veto-power only over the use of any available surplus.	RCE's have been taken out of the RDP IV budget			
15. We recommend that, unless BRAC is able to offer some contrary reasoning, the donors should expect that BRAC invests some of its own funds in any RCE as it would in a traditional commercial enterprise. We recommend that the Donors ask BRAC to provide a minimum of 5% to 10% of the total project costs in these cases.	N/A	RCE has already been taken out. Further funding of RCEs will be negotiated	N/A	N/A
16. We recommend that BRAC develop a more detailed business plan for REP to justify the scale of the Donor investment requested and to give them the management tools to evaluate REP's performance against those business objectives.	Agreed	Details work plan will be formulated by REP in RDP IV	REP/MIS	RDP IV
17. We recommend that BRAC and the financial consultants revisit the assumption on loan loss provision equal to 2% of disbursements, during RDP IV to ensure that this assumption is not overly conservative.	Agreed	BRAC will review it in RDP IV	MIS/Accounts	Continuous RDP III & RDP IV

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
18. We recommend that BRAC managers pay special attention to DTW, Livestock and Fisheries, as problems with repayment discipline and information tracking systems may recur.	Agreed	RDP will take care and put serious effort to improve the performance of these sectors through constant supervision and monitoring. (Mentioned in Management Section of the text) Annex 4B	RDP/MIS	Ongoing
19. BRAC should add the housing sector to the APO report for visibility and appoint a special task force to investigate and recommend action for improving collection, including any adjustments to the policy for disbursing new housing loans.	Agreed	BRAC will investigate the performance of housing through the Monitoring Department. Some actions has already been taken to improve the housing loans. Housing loans are included in main portfolio and APO is being prepared	RDP/MIS/ Monitoring	Ongoing process
20. The APO sectorwise report should breakdown the portfolio by each of the sector areas. Separate reporting for sectors that are small and not relevant to program staff, such as Services, should be discontinued.	Agreed	MIS will review the issues and take necessary actions	RDP/MIS	1996
21. We endorse BRAC management's plan to produce a 2-page APO report that includes housing loans together with General Loans, and a second APO schedule for the new sector loan portfolios: Enterprise Loans, Poultry/Livestock, Fisheries, Social Forestry, Sericulture, Vegetable and REP.	Agreed	BRAC is regularly for producing APO every sector. Included in LFA output indication 4.4	RDP/MIS	Continuous
22. BRAC should develop a specialist capacity to handle difficult loans, since regular PAs will not have time to focus on problem borrowers.	Agreed. Being implemented since late 1994.	Experienced and skilled PAs are assigned to handle the defaulter by taking door to door approach	RDP	1995-1996
23. We recommend the Donors accept BRAC's proposal that RCP lease branches from RDP. This inflates the RDP IV budget by Tk 254 MM. With this additional financial support, the conservative assumptions indicated that RCP financial patterns can sustain themselves.	Agreed	Mentioned in Recommendations No. 11	RDP/Accounts	RDP IV
24. To improve record keeping of the local deposit base, we recommend that the Accounts department begin to track the two different savings types (compulsory 5% of disbursements and voluntary) separately.	Agreed	BRAC will maintain two separate accounts for savings	RDP/Accounts	RDP IV

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
<p>25. We recommend that BRAC adopt a written policy for how to determine interest rates. We suggest several elements of a written policy (see p 43), including Board and donor approval against a written justification.</p>	<p>Agreed</p>	<p>Interest rate is determined by considering the cost of lending including cost for capital and LLR. BRAC always seeks approval of the Governing Body when it changes the interest rate. Similarly, in the DC Meeting BRAC inform the Donors about the changes</p>	<p>BRAC/RDP</p>	<p>Continuous</p>
<p>26. BRAC should set a more realistic target than full cost recovery by 2001 to provide some cushion in case targets cannot be met. We advise BRAC to set conservative targets in case the development plans need to adjust.</p>	<p>Agreed</p>	<p>BRAC has already reviewed the cost recovery target for 2001. It is now expected that BRAC will be able to cover 70% of the total cost of sector programme by 2001 (see Annex 5 Table 3 Total)</p>	<p>RDP</p>	<p>1996-2000</p>
<p>27. BRAC should develop a cost recovery model that will be able to produce a final product similar to the table on pages 52-53 of our report so they can adjust key variables and still forecast the full amount of cost recovery going forward. This might be developed with assistance of some consultants at the next review, however, we believe BRAC should focus on how these variables change and have better tools for forecasting and tracking cost recovery progress.</p>	<p>Agreed</p>	<p>BRAC has its own cost recovery techniques and monitoring system. The system is regularly reviewed and the changes in the programmes are incorporated. Cost recovery status is reported quarterly and adjustments are made accordingly. However, BRAC will discuss the need with Shorebank on their next visit and take the required steps</p>	<p>RDP Sector/Accounts</p>	<p>RDP IV</p>

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
28. BRAC should develop a collection sheet for service charges at the branch level to ensure that there is information from both the accounts department and the Program side on what service charges are collected and from whom.	Agreed	BRAC used to monitor the monthly recovery separately by the Accounts Department and by RDP until December 1994. However, the system was found to be unnecessary and time consuming, and the accounts data was accepted as the most reliable source of data. BRAC will consider designing a separate collection sheet for RDP IV for proper management of the cost recovery system after further discussion with Shorebank	RDP Sector/MIS & Accounts	RDP IV
29. For the Sector Revolving Loan Funds, there should be clear responsibility for collection of these loans in the Field. The Sector PAs and POs should have clear responsibility for collection of these amounts. An early warning system should also be in place to ensure that these loans are monitored and do not fall through the cracks.	Agreed	Necessary actions will be taken and reported in the Half-Yearly Report	RDP	RDP IV
30. We recommend that BRAC monitor the reasons for members' expulsion or retirement. [At 10%], the membership turnover suggests that more information about the development process is needed.	Agreed	Explained in Recommendation 2 above	RDP	RDP IV
31. BRAC should maintain separate Program Managers for the Credit and Sector Programs, to protect the integrity of credit decision making from line-reporting relationships in the Sector Programs.	Agreed	Programme Manager Sector will be appointed in 1996	BRAC/RDP	RDP IV
32. BRAC should manage RDP functions (Credit and Sector Programs) independently from other BRAC-managed enterprises that either supply or purchase goods from VO members.	Agreed	Necessary steps will be taken in RDP IV and reviewed in the Half-Yearly Report	BRAC/RDP	RDP IV
33. BRAC should manage the commercial entities separately from programs that are wholly grant-funded, in order to protect managers from financial conflicts of interest that would impair their business judgments in repaying bank debt.	Agreed	Necessary actions will be taken. There will be separate management for PSEs	RDP	1996-2000

Recommendations	Endorsement	Actions required	Responsibility	Time Frame
<p>34. We recommend that the Donors consider the following issues in deciding whether to fund an RCE:</p> <p><u>How do these RCEs serve BRAC's development objectives?</u> <u>Which RCEs are highest priority?</u> <u>RCEs should be evaluated as businesses, and as such, require sufficient business plan and financial projections.</u></p>	Not applicable	RCE has been taken out	Not applicable	Not applicable
<p>35. We believe the current version of the RDP IV proposal does not provide sufficient business information in several areas. We recommend that the Donors seek a clear development justification, business plan and proposal for the handling of future earnings to evaluate the RCEs in the Sericulture, Fisheries, and Poultry/Livestock sectors.</p>	Not applicable	-	-	-
<p>36. BRAC should maintain a strong financial monitoring capability independent of RDP program management. Currently, aggregate financial records can be cross-checked by comparing the Collection Sheets (from Program Area) and the Revenue and Expense ledger (from Accounts). However, the Program area would be best served by also having independent, frequent monitoring audits of this information. This would ensure (i) the Program Collection Sheets are not misrepresented by field staff who want to please superiors, (ii) better transparency of the program to outside consultants, and (iii) shorter time lag in correcting data errors than awaiting accounting reconciliation.</p>	Agreed	Monitoring/MIS/Audit will be strengthened and reviewed in the Half-Yearly Report	BRAC/RDP	RDP IV
<p>37. BRAC should investigate further the large differences in savings amounts in branches of different ages, and the notable low savings in Branch Years 3, 6 and 9.</p>	Agreed	BRAC will investigate the reasons through RED Monitoring & report in the Half-Yearly Report	RDP/Monitoring/ RED	RDP IV

BRAC DONOR CONSORTIUM RDP IV ESTIMATED EXPENDITURES 1996-2000

CURRENCY:US\$

Inflation

1.05

USD 1 = TK. 40

JUNE 6TH 1995

BUDGET-HEADINGS	CODE	1996	1997	1998	1999	2000	1996-2000
PERSONNEL							
Salary cost -	400	42,000	44,100	46,305	48,620	51,051	232,077
Travel overseas	460	3,675	3,859	4,052	4,254	4,467	20,307
Transport	465	1,050	1,103	1,158	1,216	1,276	5,802
Representation	470	630	662	695	729	766	3,481
TOTAL		47,355	49,723	52,209	54,819	57,560	261,666
DLO OFFICE							
Office Manager	500	5,647	5,929	6,226	6,537	6,864	31,203
Office Messenger	500	1,487	1,561	1,639	1,721	1,807	8,216
Office Boy/Cleaner	501	1,314	1,379	1,448	1,521	1,597	7,258
Office Gardener	502	546	573	602	632	664	3,017
Guards	502	3,045	3,197	3,357	3,525	3,701	16,826
Office-rental	510	8,505	8,930	9,377	9,846	10,338	46,995
Office equipment	520	3,150	3,308	3,473	3,647	3,829	17,406
Computer/printer	521	1,050	1,103	1,158	1,216	1,276	5,802
Repair/main equip	530	1,050	1,103	1,158	1,216	1,276	5,802
Furniture/repair	540	1,260	1,323	1,389	1,459	1,532	6,962
Office supplies	550	1,050	1,103	1,158	1,216	1,276	5,802
Stationery	560	3,675	3,859	4,052	4,254	4,467	20,307
Electricity/water	570	2,888	3,032	3,183	3,343	3,510	15,955
Mail/DHL	580	840	882	926	972	1,021	4,642
Telephone/Fax	581	2,100	2,205	2,315	2,431	2,553	11,604
Miscellaneous	590	1,050	1,103	1,158	1,216	1,276	5,802
Audit DLO & L Agent	600	2,625	2,756	2,894	3,039	3,191	14,505
BRAC RDP - Audit	601	13,125	13,781	14,470	15,194	15,954	72,524
Donor Meetings	630	525	551	579	608	638	2,901
Bank charges	640	2,625	2,756	2,894	3,039	3,191	14,505
TOTAL		57,556	60,434	63,455	66,628	69,959	318,032
DONOR CONSLT	650	(28)	(18)	(31)	(12)	(30)	
Fees	651	428,400	289,170	522,916	212,540	557,917	2,010,943
Air travel to Bangladesh	652	98,000	66,150	119,621	48,620	127,628	460,020
Visa/Taxes etc	653	5,600	3,780	6,836	2,778	7,293	26,287
Board/Lodging/DSA	654	73,920	49,896	90,229	36,674	96,268	346,986
Car Hire	655	33,600	22,680	41,013	16,670	43,758	157,721
Fax/Phone/Mail	656	7,056	4,763	8,613	3,501	9,189	33,121
Printing etc	657	2,380	1,607	2,905	1,181	3,100	11,172
TOTAL		648,956	438,045	792,132	321,963	845,154	3,046,250
BRAC INITD CONSLT.	660						
Fees (3)	661	40,500	42,525	44,651	46,884	49,228	223,788
Air travel to Bangladesh (2)	662	7,000	7,350	6,880	7,224	7,585	36,038
Visa/Taxes etc (2)	663	400	420	441	463	486	2,210
Board/Lodging/DSA (3)	664	7,920	8,316	8,732	9,168	9,627	43,763
Car Hire (3)	665	3,600	3,780	3,969	4,167	4,376	19,892
Fax/Phone/Mail (3)	666	756	794	833	875	919	4,177
Printing (3)	667	255	268	281	295	310	1,409
TOTAL		60,431	63,453	65,787	69,077	72,530	331,278
COORDNTG AGENCY	700	17,850	18,743	19,680	20,664	21,697	98,633
TOTAL		832,148	630,397	993,263	533,151	1,066,901	4,055,859

