

RDP

HALF YEARLY REPORT
(JANUARY-JUNE 1996)

IBRAC

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GLOSSARY OF TERMS

AM	Area Manager
AO	Area Office
APO	Aging of Principal Outstanding
DFL	Disease Free Laying
EHC	Essential Health Care
EPI	Expanded Programme on Immunization
FP	Family Planning
GQAL	Gender Quality Action Learning Programme
HH	Households
HO	Head Office
HPP	Health and Population Programme
HRLE	Human Rights and Legal Education
IAS	Impact Assessment Study
IEC	Information, Education, Communication
Kg	Kilogram
LATT	Legal Awareness Teachers Training
LFA	Logical Framework Analysis
LLR	Loan Loss Recovery
MIS	Management Information System
MT	Metric ton
OMC	Organization Management Course
OTR	On-Time Recovery Rate
PA	Programme Assistant
PO	Programme Organizer
PSF	Progressive Silk Farmer
RCP	Rural Credit Project
RDP	Rural Development Programme
RED	Research and Evaluation Division
RM	Regional Manager
RPO	Regional Programme Organizer
SLDP	Smallholder Livestock Development Programme
SS	Shasthya Shebika
TARC	Training and Resource Centre
TT	Tetanus Toxide
UP	Union Parishad
VGd	Vulnerable Group Development
VO	Village Organization

Introduction

This six-monthly report is on RDP achievements, covering the period January-June 1996. The report reviews programme progress and recent developments, and includes a financial statement covering the reporting period. The report has been compiled to be used by BRAC and donors and is based on the LFAs developed in the RDP IV project proposal.

Executive Summary

In preparation for the fourth phase of RDP, BRAC undertook an extensive planning effort to determine what directions the phase should take: *consolidate the extensive progress in coverage made during RDP III and improve programme quality at all levels.*

RDP's goal for the fourth phase is to bring about sustainable improvement in the lives of the rural poor. Its purpose is to improve the socio-economic position of participating households. The Impact Assessment Study (IAS), carried out during RDP III, has shown that villagers have been able to improve their material well being in direct proportion to the length of time that they have been RDP members and the size of the loans that they have taken out. RDP members have also been able to reduce their vulnerability to seasonal fluctuations in wage employment. There has also been some progress in the status of women as a result of the access to RDP credit.

One of the indicators of the improved socio-economic position of participating households was supposed to be an increase in the number of members in the "critical mass group" i.e. those members who have been with RDP for more than 2.5 years and have taken out cumulative loans greater than Tk 7,500. This indicator came out of the Impact Assessment Study (IAS) mentioned earlier. When the study was carried out in 1993 the number of households that fell into the critical mass group was 22.3% of the sample households. A sample of Area Offices (AO) whose ages were greater than 2 years showed that in mid 1996 the number of members in the critical mass group was 36.5%.

Up to June 1996, RDP had opened a total of 278 Area Offices. Four more will be opened later this year. During this phase RDP plans to establish some enterprises that will generate necessary inputs for the sector programmes such as day old chicks, post larvae, seed etc. RDP has constructed 5 prawn hatcheries and a poultry farm. Another poultry farm and a feed mill processing centre are also currently under construction.

The credit programme has also seen a rapid expansion of its loan portfolio in the last few years. However, the political disturbances at the beginning of this year had a serious effect on the credit programme. In many areas meetings could not be held for weeks at a time and disbursement and loan realisation were suspended. This resulted in the APO dropping down to 29% in March as opposed to 86% in February, and along with the downturn in the APO the amount of overdue loans increased enormously. The total effects of the disruption in services will be felt until the beginning of the next year. Once the activities recommenced the APO started to move up and reached 66% in June. It has not yet reached the levels that it used be at before the political crisis, but RDP expects that it will take at least another six to nine months before the APO moves back up to the January '96 levels.

Up to June '96 a total of 57,135 new employments was achieved under the Income and Employment Generation schemes. Of this total 99% are women. There has not been any achievement to report for June '96 on the VGD programme as the new VGD cycle started in July, which was outside the reporting period.

As for the Human Rights and Legal Education (HRLE) programme, the targeted number of Community Leaders Workshops could not be held as a result of the political crisis. BRAC, however, plans to make up for it by 1997. The number of teams organizing the workshops will have to be increased to hold a higher number of workshops in the next period than was the target. Previously, HRLE used to ensure that its programme participants paid their land taxes, but following the government's exemption of land tax on up to 8 acres of land the programme has continued to focus on the other issues, like ensuring that the participants have their ownership documents to their lands and that they pay a yearly fee of Tk. 2 on their lands.

Under the Essential Health Care Programme the slab latrine installation initiative shows underachievement for June '96. The programme, however, plans to make up for it by the year 2000.

Over the years BRAC has demonstrated a high standard in the area of service delivery, outstanding work ethic among its staff and management, great integrity, willingness to learn, dynamic leadership and great commitment on the part of its staff. However, the incredible expansion in RDP III has brought with it an excessive workload for staff, lessening the communication between junior and senior staff. Managers, burdened with their workloads, have sometimes found it difficult to give adequate time for the problems of their staff. Planning capacity among junior managers have not been sufficiently developed. As there has been a lack of a good management information system field staff are frequently overburdened by demands for information. One of the objectives in RDP IV was to improve the management conditions in BRAC. There has been some progress in this direction. The MIS system has improved. The credit MIS system has greatly improved its capacity to get relevant information on time. Now RDP is in the process of computerising its sector programme information system. This should result in a more streamlined information system for RDP.

In terms of working conditions, progress has come from an unexpected quarter. In RDP III BRAC started a gender awareness programme. As part of this programme a Gender Quality Action Learning (GQAL) Programme was started in May 1995. This programme was supposed to be concentrated on gender issues, but in the course of the training at the Area Offices many issues related to the work and management culture of BRAC came to the surface. This led to a broadening of the issues that were discussed at the workshops. A result of these workshops is the reported improvement in the atmosphere of work at the Area Office level and better communication between managers and their subordinates. It is too early to say how much things have changed but RDP will continue to hold these workshops in an effort to improve the working conditions. It should be mentioned that increased communication does not come easily and it takes some effort on the part of all concerned parties to be open to suggestions of better communication.

Finally, coming to the issue of partnership with other NGOs, in 1995 BRAC had mobilised funds for flood relief, and some of these funds were given to small NGOs to provide relief in their working area. In 1996, although no new initiatives have been taken in the reporting period, RDP intends to continue working with other NGOs to develop partnerships.

This report concentrates on talking about the indicators at the purpose and output level.

RDP LFA

Narrative Summary	Verifiable Indicators															
GOAL : Rural poor achieve sustainable improvement in their lives	Increased control of women over loan/ income Members increasingly protect human and legal rights More children going to school Increasing interaction between UP and other local institutions															
PURPOSE: Socio-economic position of participating households improved.	50% increase in HH assets (only HH associated with BRAC for 5 years and Tk. 10,000 loan) Incidence of poverty decline by 20% among "grads". Increase in the number of members in the "critical mass" group i.e. those with 2.5 yr. membership and loans of Tk 7500. <i>Achievement (June 96):</i> A sample of 35 area offices shows that 33.8% of the members fall in the critical mass group. If the sample is restricted to include only those Area Offices (AO) which are 3 years or more in age then the sample size is 30 and 36.5% of the members fall in the critical mass group. <table border="1" data-bbox="319 1017 1279 1116"> <thead> <tr> <th>Item</th> <th>Sample size</th> <th>No of members</th> <th>No in critical mass</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>AO (> 2 yrs)</td> <td>30</td> <td>155,430</td> <td>56,699</td> <td>36.5</td> </tr> <tr> <td>AO inc. y1&y2</td> <td>35</td> <td>167,666</td> <td>56,669</td> <td>33.8</td> </tr> </tbody> </table> When the first IAS study was carried out in 1993 the number of households that fell into the critical mass group was 22.3% of the sample households (the households were from AO's that included y1 and y2 branches).	Item	Sample size	No of members	No in critical mass	%	AO (> 2 yrs)	30	155,430	56,699	36.5	AO inc. y1&y2	35	167,666	56,669	33.8
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AO (> 2 yrs)	30	155,430	56,699	36.5												
AO inc. y1&y2	35	167,666	56,669	33.8												
Output	Verifiable Indicators															
I. Appropriate and effective organisations of HH functioning	16,760 new VOs (Total 50,000 VO functioning by 2000), 2 million members of whom 95 % are women															
	<i>Achievement (June 1996):</i> The indicators are for the year 2000. Between Jan - June 96 RDP had formed 4,612 new VOs making a total of 37,806 VOs that are functioning. RDP in June 1996 had 1.39 million members of which 93 % was female.															
	<table border="1" data-bbox="319 1607 1279 1672"> <thead> <tr> <th></th> <th>96</th> <th>97</th> <th>98</th> <th>99</th> <th>2000</th> </tr> </thead> <tbody> <tr> <td>AO (no)</td> <td>282*</td> <td>330</td> <td>330</td> <td>330</td> <td>330</td> </tr> </tbody> </table> * There is a typographical error in original RDP LFA where this number is 280		96	97	98	99	2000	AO (no)	282*	330	330	330	330			
	96	97	98	99	2000											
AO (no)	282*	330	330	330	330											
	<i>Achievement (June 1996):</i> <table border="1" data-bbox="319 1738 1279 1803"> <thead> <tr> <th></th> <th>June 96</th> </tr> </thead> <tbody> <tr> <td>AO (no)</td> <td>278</td> </tr> </tbody> </table> RDP added 43 Area Offices between Jan - June 96, bringing the total number of Area Offices to 278. Of these, 26 were new branches and 17 were transferred from SLDP to RDP. Four more will be opened later this year.		June 96	AO (no)	278											
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	<table border="1" data-bbox="319 1891 1279 1959"> <thead> <tr> <th></th> <th>96</th> <th>97</th> <th>98</th> <th>99</th> <th>2000</th> </tr> </thead> <tbody> <tr> <td>VO (in thousands)</td> <td>42</td> <td>50</td> <td>50</td> <td>50</td> <td>50</td> </tr> </tbody> </table>		96	97	98	99	2000	VO (in thousands)	42	50	50	50	50			
	96	97	98	99	2000											
VO (in thousands)	42	50	50	50	50											

	Achievement (June 1996):					
	June 96	Jan - June 96				
	VO (in thousands)	37.8	4.6			
	RDP formed a total of 4,612 VOs between the period Jan - June 96. In December, the number of VOs was 33,194 bringing the total number 37,806. RDP needs to add another 4,194 VOs in the second half to achieve its target for the year.					
		96	97	98	99	2000
	Members (in millions)	1.5	1.8	1.9	2	2
	Achievement (June 1996):					
		June 96	Jan - June 96			
	Members (in millions)	1.39	0.17			
	RDP added another 0.17 million members, bringing the total number up to 1.39 million. RDP needs to add only another 0.11 million members in the second half of the year to achieve its target.					
	- Group members value issue based meetings. - Men attend issue based meetings.					
	Achievement (June 1996): These indicators were not monitored in the first half of the year.					
Output	Verifiable Indicators					
2. Self sustaining credit organisation functioning.	Tk 25 billion disbursed by the year 2000					
	Achievement (June 1996): Again this is a target for the year 2000. From Jan - June 96 RDP disbursed 1.97 billion.					
Verifiable Indicators	96	97	98	99	2000	
Disbursement (Billion of takas)	3.8	4.6	5.2	5.7	6.1	
	Achievement (June 96): Disbursement 1.97 (Billion of takas) RDP had reached 50% of the yearly target by June and therefore is well on its way to achieving the 1996 target.					
Verifiable Indicators	96	97	98	99	2000	
Savings (Billion of takas)	1	1.2	1.4	1.7	1.9	
	Achievement (June 96): Savings 0.94 (Billion of takas) Savings has shown very strong growth. RDP had achieved 94% of the yearly target by June 1996. There are two reasons for this. The growth of membership in the first half of this year has been stronger than expected and the per member voluntary savings has shown very strong growth. RDP will have to review the targets at the end of the year.					
Verifiable Indicators	96	97	98	99	2000	
Avg. Loan Size (Takas)	3300	3400	3700	3900	4500	
	Achievement (June 96): Avg. Loan Size 3,621 (Takas) RDP has already exceeded the 1997 target for average loan size. These targets may have to be revised in the light of the strong growth in average loan size. This may affect loan disbursement target for 1997-2000.					

Verifiable Indicators	OTR 95% APO 92% Dropout/ yr. <5%																											
	<p>Achievement:</p> <p>1996</p> <table border="1"> <thead> <tr> <th></th> <th>Jan</th> <th>Feb</th> <th>Mar</th> <th>Apr</th> <th>May</th> <th>June</th> </tr> </thead> <tbody> <tr> <td>OTR (excluding advance) (%)</td> <td>93</td> <td>90</td> <td>51</td> <td>95</td> <td>93</td> <td>98</td> </tr> <tr> <td>APO (0 weeks) (%)</td> <td>87</td> <td>86</td> <td>29</td> <td>42</td> <td>55</td> <td>66</td> </tr> </tbody> </table> <p>The political unrest at the beginning of 1996 affected the collection of loans during the months of February and March. This had a dramatic impact on the OTR in March and even more of an impact on the APO. The APO started moving up in April but until June 1996 had still not gone back to the pre-political disturbance level. RDP expects that it will take at least another six to nine months before the APO moves back up to the Jan 96 levels.</p> <p style="text-align: center;">Jan - June 96</p> <p>Drop Out 2.5%</p>								Jan	Feb	Mar	Apr	May	June	OTR (excluding advance) (%)	93	90	51	95	93	98	APO (0 weeks) (%)	87	86	29	42	55	66
	Jan	Feb	Mar	Apr	May	June																						
OTR (excluding advance) (%)	93	90	51	95	93	98																						
APO (0 weeks) (%)	87	86	29	42	55	66																						
Verifiable Indicators	Default loans 2% of disbursement																											
	<p>Achievement (June 1996):</p> <p>BRAC sets aside 2% as loan loss provision for every Tk 100 of disbursement.</p>																											
Verifiable Indicators	All costs for credit service covered by interest income after 4 years.																											
	<p>Achievement:</p> <table border="1"> <thead> <tr> <th>Branch Year</th> <th>Total revenue as % of operational costs in June 96</th> </tr> </thead> <tbody> <tr> <td>5</td> <td>126%</td> </tr> <tr> <td>6</td> <td>110%</td> </tr> <tr> <td>7</td> <td>102%</td> </tr> <tr> <td>8</td> <td>93%</td> </tr> <tr> <td>9</td> <td>104%</td> </tr> <tr> <td>10 and above</td> <td>112%</td> </tr> </tbody> </table> <p>Although the branches are generally covering their costs there are anomalies in that some of the older branches are performing worse than the fifth year branches. This is probably due to the fact that the newer branches have been opened at a time when RDP operations were much more streamlined and hence are more efficient. The older branches are in effect catching up.</p>							Branch Year	Total revenue as % of operational costs in June 96	5	126%	6	110%	7	102%	8	93%	9	104%	10 and above	112%							
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Output																												
3. Income and employment generation increased	300,000 new IG/jobs with avg. income between Tk 200 - Tk 2000 per month																											
	96	97	98	99	2000																							
Poultry & Livestock	86	73	37	10	0																							
Fisheries	11	13	16	9	6																							
Sericulture	1	1	1	0	1																							
Social Forestry	2	2	1	1	1																							
Vegetable	9	9	10	5	3																							
Total	107	97	65	25	11																							
	<p>i) New employment figures in thousands</p> <p>ii) Not less than 95% are women</p> <p>iii) No children employed in Programme Support Enterprises</p>																											
	<p>Achievement:</p> <table border="1"> <thead> <tr> <th></th> <th>Projection 1996</th> <th>Half Yearly Projection</th> <th>Actual June '96</th> </tr> </thead> <tbody> <tr> <td>i) Employment</td> <td>107,369</td> <td>56,200</td> <td>57,135</td> </tr> </tbody> </table> <p>ii) June '96: 99% women</p> <p>iii) BRAC has a policy of not employing child labour</p>								Projection 1996	Half Yearly Projection	Actual June '96	i) Employment	107,369	56,200	57,135													
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Output	Verifiable Indicators					
4. Members know more about law and human rights and are willing to act on this.	-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.*					
		96	97	98	99	2000
	Indicators 2-4	10%	25%	50%	75%	100%
	<i>Achievement</i>					
	* This is no longer relevant as the Government of Bangladesh has exempted tax on up to 8 acres of land.					
	RDP is taking steps to monitor the rest of the indicators, but at the moment there is little information about them. The output level indicators in the HRLE LFA will have to be monitored.					
Output	Verifiable Indicators					
5. Improved health		96	97	98	99	2000
	Slab Latrines (installed in thousands)	113	113	234	234	234
	<i>Achievement (June 1996):</i>					
	Slab Latrines (installed in thousands)	29.4				
		96	97	98	99	2000
	Tube Wells (installed in thousands)	18	18	18	18	21
	<i>Achievement (June 1996):</i>					
	Tube Wells (installed in thousands)	8.2				
		96	97	98	99	2000
	Child (<1 yr.) (immunized in thousands)	211	238	270	270	270
	<i>Achievement (June 1996)</i>					
	Child (<1 yr.) (immunized in thousands)	80				
Verifiable Indicators		96	97	98	99	2000
	Preg Women (immunized in thousands)	262	296	335	335	335
	<i>Achievement (June 96):</i>					
	Preg Women (immunized in thousands)	81				
Verifiable Indicators		96	97	98	99	2000
	Vitamin A (capsule distribution in millions)	0.9	1.1	1.2	1.2	1.2
	<i>Achievement (June 96):</i>					
	Vitamin A (capsule distribution in millions)	0.8				
Verifiable Indicators	Reduction in loss of person days employment due to illness (self + care of dependents)					
	<i>Achievement (June 96):</i> This indicator was not monitored because it will require a separate survey. Possibly the IAS could survey this. It should be noted that the indicator will be very difficult to survey.					

Output	6. Extremely poor women increase their income through VGD
Verifiable Indicators	At least 300,000 VGD employed earning minimum of Tk 200 / month 7,500 new VGD groups functioning. <i>Note: The new VGD cycle started in July which was outside the reporting period.</i>
7. Improved organisation management capacity of BRAC	Long term strategic plan Satisfied staff (Staff retention) Good job description and well defined career paths with defined performance standards Frequent interactions between senior and junior staff and head office and field More delegation of authority and responsibility Increase in number of skilled staff Frequent training of staff More women in senior positions Increased financial self sufficiency Less negative publicity Improved MIS and Monitoring <i>Note: The MIS for the sector programmes has been computerised. The GQAL programme has been working at the field level to improve the interaction between managers and their subordinates.</i>
8. Improved efficiency of partner organisations	Increased demand from others for assistance Efficient use of resources provided by BRAC <i>Note: The NGO support programme is still in a start up stage. However in 1995 BRAC mobilised funds for relief purposes and some of this was provided to small NGOs in their working areas for relief activities.</i>

LFA 1 Credit and Savings

Goal	Socio-economic position of participating households improved.																									
Indicators and Achievement	See RDP IV LFA																									
Purpose	To develop a self-sustaining credit entity and make credit available to VO members.																									
Verifiable Indicators	Tk 25,449 million disbursed year 2000. Cumulative Target (%) 1996, 1997, 1998, 1999, 2000 RDP 4 10 15 18 19 RCP 11 27 38 58 81 Total 15 37 53 76 100																									
	<p><i>Achievement (June 96):</i> The total amount disbursed between Jan - June 96 is Tk 1.97 billion.</p> <table border="1"> <thead> <tr> <th></th> <th>Projection 1996</th> <th>Half yearly Projection</th> <th>Actual</th> <th>Actual/Target</th> </tr> </thead> <tbody> <tr> <td>RDP</td> <td>1,143</td> <td>514</td> <td>595</td> <td>116%</td> </tr> <tr> <td>RCP</td> <td>2,631</td> <td>1,184</td> <td>1,377</td> <td>116%</td> </tr> <tr> <td>Total</td> <td>3,774</td> <td>1,698</td> <td>1,972</td> <td>116%</td> </tr> </tbody> </table> <p>We are showing the Taka amounts that were projected to be disbursed for clarity. These amounts have been taken from Table 9 in the RDP IV project proposal. The half yearly projection is taken to be 45% of the yearly projection.</p>							Projection 1996	Half yearly Projection	Actual	Actual/Target	RDP	1,143	514	595	116%	RCP	2,631	1,184	1,377	116%	Total	3,774	1,698	1,972	116%
	Projection 1996	Half yearly Projection	Actual	Actual/Target																						
RDP	1,143	514	595	116%																						
RCP	2,631	1,184	1,377	116%																						
Total	3,774	1,698	1,972	116%																						
Verifiable Indicators	80% current members are borrowing at a given time from year 2 onwards.																									
	<p><i>Achievement (June 96):</i></p> <table border="1"> <thead> <tr> <th>Borrower/ Member</th> <th>Jan</th> <th>Feb</th> <th>Mar</th> <th>Apr</th> <th>May</th> <th>June</th> </tr> </thead> <tbody> <tr> <td>Ratio</td> <td>86%</td> <td>77%</td> <td>84%</td> <td>87%</td> <td>87%</td> <td>94%</td> </tr> </tbody> </table>						Borrower/ Member	Jan	Feb	Mar	Apr	May	June	Ratio	86%	77%	84%	87%	87%	94%						
Borrower/ Member	Jan	Feb	Mar	Apr	May	June																				
Ratio	86%	77%	84%	87%	87%	94%																				
Verifiable Indicators	Total no. of loan disbursed 6825000 Cumulative Target (%) 1996, 1997, 1998, 1999, 2000 RDP 6 15 21 25 27 RCP 9 21 35 53 73 Total 15 36 56 78 100																									
	<p><i>Achievement (June 96):</i> Number of Loans Disbursed</p> <table border="1"> <thead> <tr> <th></th> <th>Projection 1996</th> <th>Half yearly projection</th> <th>Actual</th> <th>Actual/Target</th> </tr> </thead> <tbody> <tr> <td>RDP</td> <td>409,500</td> <td>184,275</td> <td>223,264</td> <td>121%</td> </tr> <tr> <td>RCP</td> <td>614,250</td> <td>276,413</td> <td>339,548</td> <td>123%</td> </tr> <tr> <td>Total</td> <td>1,023,750</td> <td>460,688</td> <td>562,812</td> <td>122%</td> </tr> </tbody> </table> <p>The number of loans has been shown here by calculating the percentage of the total amount of loans. Half yearly projection is 45% of yearly target.</p>							Projection 1996	Half yearly projection	Actual	Actual/Target	RDP	409,500	184,275	223,264	121%	RCP	614,250	276,413	339,548	123%	Total	1,023,750	460,688	562,812	122%
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	Avg. Loan Size (Tk.)	3300	3400	3700	3900	4500																				
	<p><i>Achievement (June 96):</i> Avg. Loan Size (Takas) 3621</p> <p>RDP has already exceeded the 1997 target for average loan size. These targets may have to be revised in the light of the strong growth in average loan size. This may affect loan disbursement target for 1997-2000s.</p>																									

Verifiable Indicators	5. Sector wise distribution -					
		1996	1997	1998	1999	2000
	a) Business and service:	80%	79%	77%	76%	75%
	b) Sector loans:	20%	21%	23%	24%	25%
	<i>Achievement (June 96):</i>					
	<i>Business & Service</i> 72%					
	<i>Sector</i> 28%					
	<i>The high percentage of sector loans points to the need for reviewing the targets at the end of the year.</i>					
Verifiable Indicators	Branch/Area office total revenue as % of operational cost:					
	Year 1 - 20% Year 6 - 120%					
	Year 2 - 51% Year 7 - 130%					
	Year 3 - 75% Year 8 - 139%					
	Year 4 - 95% Year 9 - 145%					
	Year 5 - 111% Year 10 - 153%					
	<i>Achievement (June 96):</i>					
	<i>Year</i>	<i>Model Projection</i>			<i>June 96</i>	
	1	20%			0%	
	2	51%			50%	
	3	75%			73%	
	4	95%			88%	
	5	111%			126%	
	6	120%			110%	
	7	130%			102%	
	8	139%			93%	
	9	145%			104%	
	10 & above	153%			112%	
	<i>The first year branches have just opened and therefore there is no disbursement and the interest income has not started coming in yet. Although the branches are generally covering their costs there are anomalies in that some of the older branches are performing worse than the fifth year branches. This is probably due to the fact that the newer branches have been opened at a time when RDP operations were much more streamlined and hence are more efficient. The older branches are in effect catching up.</i>					
Verifiable Indicators	OTR 95% APO 92 % Dropout/ yr. <5%					
	<i>Achievement:</i>					
	<i>1996</i>	<i>Jan</i>	<i>Feb</i>	<i>Mar</i>	<i>Apr</i>	<i>May</i>
	<i>OTR (excluding advance) (%)</i>	93	90	51	95	93
	<i>APO (0 weeks) (%)</i>	87	86	29	42	55
	<i>The political unrest at the beginning of 1996 affected the collection of loans during the months of February and March. This had a dramatic impact on the OTR in March and an even more of an impact on the APO. The APO started moving up in April but until June 1996 had still not gone back to the pre political disturbances level. RDP expects that it will take at least another six to nine months before the APO moves back up to the Jan 96 levels.</i>					
	<i>Jan - June 96</i>					
	<i>Drop Out</i>	2.5%				
Verifiable Indicators	Default loans 2% of disbursement					
	<i>Achievement:</i>					
	BRAC sets aside 2% as loan loss provision for every Tk 100 of disbursement.					

1. BRAC support system for VOs through Area Offices.	<p>1.1. 330 AOs with trained staff covering total expenses from loan income by end of 4th year of operation.</p> <p>Achievement (June 1996): RDP has added 43 offices of which 26 are new and 17 have been transferred from SLDP. This brings the total number of AOs to 278. RDP plans to add another 4 offices by the end of the year. As shown in the revenue/operational cost indicators above, most of the 5th year and older branches are covering their costs from interest income from loans.</p>																					
2. Village Organisations.	<p>2.1. 49,969 VOs with 2 million membership with ratio of 160 VOs per AO.</p> <p>Achievement (June 1996): This is the target for the year 2000. RDP formed a total of 4,612 VOs between the period Jan - June 96. In December the number of VOs was 33,194, bringing the total number of VOs to 37,806. RDP needs to add another 4,194 VOs in the second half to achieve its target for the year.</p> <p>2.1.1. Most (75%) of TG households in programme villages are in VO</p> <p><i>Note: This indicator should be monitored through the LAS.</i></p>																					
3. Network of borrowers in Village Organisations.	<p>3.1. 1978,079 members are available to receive credit.</p> <p>Achievement (June 1996): The target is for the year 2000. Membership stood at 1,385,605 in June 1996.</p> <p>3.2. 80% of members receive loans at any given time.</p> <p>Achievement (June 1996):</p> <table border="1" data-bbox="409 853 1256 941"> <thead> <tr> <th></th> <th>Jan</th> <th>Feb</th> <th>Mar</th> <th>Apr</th> <th>May</th> <th>June</th> </tr> </thead> <tbody> <tr> <td>Borrower/Member Ratio</td> <td>86%</td> <td>77%</td> <td>84%</td> <td>87%</td> <td>87%</td> <td>94%</td> </tr> </tbody> </table>		Jan	Feb	Mar	Apr	May	June	Borrower/Member Ratio	86%	77%	84%	87%	87%	94%							
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4. Credit management system.	<p>4.1. Weekly repayment system functioning.</p> <p><i>Note: The weekly repayment system is functioning; however RDP is experimenting with monthly repayment system only in the year one branches.</i></p> <p>4.2. 5% of loan as compulsory savings collected.</p> <p><i>Note: The system is unchanged and is functioning.</i></p> <p>4.3. Daily and weekly credit performance report maintain in AO.</p> <p><i>Note: These are being maintained.</i></p> <p>4.4. Monthly Ageing of Principal outstanding (APO) produced.</p> <p><i>Note: The MIS Credit is producing APO for regions, areas and sectors.</i></p> <p>4.5. 95% on time recovery.</p> <p>4.6. 92% of the principal outstanding with no past due.</p> <p>Achievement</p> <table border="1" data-bbox="409 1334 1354 1421"> <thead> <tr> <th>1996</th> <th>Jan</th> <th>Feb</th> <th>Mar</th> <th>Apr</th> <th>May</th> <th>June</th> </tr> </thead> <tbody> <tr> <td>OTR (excluding advance) (%)</td> <td>93</td> <td>90</td> <td>51</td> <td>95</td> <td>93</td> <td>98</td> </tr> <tr> <td>APO (0 weeks) (%)</td> <td>87</td> <td>86</td> <td>29</td> <td>42</td> <td>55</td> <td>66</td> </tr> </tbody> </table> <p><i>The political unrest at the beginning of 1996 affected the collection of loans during the months of February and March. This had a dramatic impact on the OTR in March and an even more of an impact on the APO. The APO started moving up in April but until June 1996 had still not gone back to the pre-political disturbances level. RDP expects that it will take at least another six to nine months before the APO moves back up to the Jan 96 levels.</i></p> <p>4.7. Default loan must be covered by LLR.</p> <p><i>Loan loss is being kept at 2% of every Tk 100 disbursed. Doubtful loans are below the loan loss reserve amount.</i></p>	1996	Jan	Feb	Mar	Apr	May	June	OTR (excluding advance) (%)	93	90	51	95	93	98	APO (0 weeks) (%)	87	86	29	42	55	66
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5. Savings management system.	<p>5.1. Weekly savings deposits Tk.5 per week per member.</p> <p>Achievement (June 1996): Average weekly savings has been approximately Tk.4 per week per member in Jan, May and June. However the savings was only Tk.2 - Tk.3 during the period February to April due to political disturbances.</p> <p>5.2. 80% of the members will contribute weekly savings.</p> <p><i>This indicator was not monitored during this period.</i></p>																					

6. Loan Management Capacity Building of borrowers.	<p>6.1 Frequent and repeated loans taken by borrowers (5 loans per borrower) <i>This is a long term target and the indicator was not monitored during this period.</i></p> <p>6.2 Repayment rate. <i>Please see note under indicators 4.5 and 4.6 above</i></p> <p>6.3 Increase in loan size. <i>Achievement (June 96) : The average loan size in Dec 1995 was Tk 3535 and by June 1996 it had increased to Tk 3621.</i></p>
7. Active policy debate on RLF and borrowers need.	<p>7.1. Revision to loan & savings policies and loan packages based on field experiences. <i>Achievement (June 96): RDP is presently experimenting with several new schemes. It is trying out a monthly repayment scheme in first year branches. It is also trying out two types of open savings policies in six branches.</i></p> <p>7.2. Transfer of some management & monitoring responsibilities to Vos. <i>This is still in its new stage.</i></p>

LFA 2 Employment and Income Generating Programme

Narrative Summary	Measurable Indicators																
<p>GOAL: Socio-economic position of participating households improved.</p>	<p>- See RDP IV LFA</p>																
<p>PURPOSE: To increase income by promoting income generating activities in 5 sectors:</p> <ul style="list-style-type: none"> - Poultry & Livestock - Social Forestry - Fisheries - Sericulture - Vegetable Cultivation 	<p>Three principle indicators:</p> <p>1. Additional employment generated for 305,033 members employed in 5 sectors during RDP IV <i>Achievement June (96): This target is for the year 2000. The intermediate target for the year is given in table 17 in the RDP IV project proposal and is given below:</i></p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><i>Projection</i> 1996</th> <th style="text-align: center;"><i>Half yearly</i> <i>Projection</i></th> <th style="text-align: center;"><i>Actual</i> June 1996</th> </tr> </thead> <tbody> <tr> <td><i>Employment</i></td> <td style="text-align: center;">107,369</td> <td style="text-align: center;">56,200</td> <td style="text-align: center;">57,135</td> </tr> </tbody> </table> <p>2. Participants' average income Tk. 200 - Tk. 2000/ month depending on sector package. <i>Note: This was not monitored for all the programmes during this period.</i></p> <p>3. Realized Tk. 149 million in service charges <i>Achievement (June 1996): This is a target for the five year period of RDP IV. The target for the year 1996 is given in Table 66 in the RDP IV Proposal and this target is given below.</i></p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;"><i>Projection</i> 1996</th> <th style="text-align: center;"><i>Half yearly</i> <i>Projection</i></th> <th style="text-align: center;"><i>Actual</i> June 1996</th> </tr> </thead> <tbody> <tr> <td><i>Service Charge</i> <i>(millions of takas)</i></td> <td style="text-align: center;">16.53</td> <td style="text-align: center;">8.16</td> <td style="text-align: center;">9.66</td> </tr> </tbody> </table> <p><i>Note: The service charge collection has been better than projected. This is due to higher than anticipated coverage in the chick rearing units, waterbodies and nurseries. In sericulture there was also high service charges collected because of higher rates charged.</i></p> <p>4. No child labour employed <i>Note: This relates to the enterprises run under BRAC supervision. BRAC has policy of not employing child labour.</i></p>		<i>Projection</i> 1996	<i>Half yearly</i> <i>Projection</i>	<i>Actual</i> June 1996	<i>Employment</i>	107,369	56,200	57,135		<i>Projection</i> 1996	<i>Half yearly</i> <i>Projection</i>	<i>Actual</i> June 1996	<i>Service Charge</i> <i>(millions of takas)</i>	16.53	8.16	9.66
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<p>2. Increased production</p>	<p>1. Magnitude of production and Production per unit; (e.g.: Poultry & Livestock: 85,000 rearers @ 3 eggs/day/key rearer plus 101,475 livestock rearers; Sericulture: 1800 MT cocoon produced by 14100 rearers; Fisheries: 5,738 acres of water body @ 15 kg fish/decimal/year by carp-prawn poly culture; Forestry: 1,600 nurseries @ 10,000-15,000 seedlings/year per nursery worker; Veg. Cult: 9,200 acres)</p> <p><i>Achievement (June 1996):</i></p> <table border="1"> <thead> <tr> <th></th> <th>Projection 1996</th> <th>Half yearly Projection</th> <th>Actual June 1996</th> </tr> </thead> <tbody> <tr> <td>Poultry/Livestock (employment)</td> <td>85,729</td> <td>4,2000</td> <td>39,826</td> </tr> <tr> <td>Fisheries (waterbody in acres)</td> <td>2033</td> <td>2175</td> <td></td> </tr> <tr> <td>Cocoon Production (tonnes)</td> <td>560</td> <td>117</td> <td>90.4</td> </tr> <tr> <td>Social Forestry Nursery (no)</td> <td></td> <td>400</td> <td>505</td> </tr> <tr> <td>Seedlings per nursery (no)</td> <td></td> <td>5000-7500</td> <td>6800</td> </tr> <tr> <td>Vegetable Cultivation(acres)</td> <td></td> <td>750</td> <td>1672</td> </tr> </tbody> </table> <p><i>Note: Production data for key rearers was not collected during this period.</i></p> <p><i>Note: Since the fish have not yet been harvested it is not possible to give the productivity at this time.</i></p> <p><i>Note: The reporting period only covered one crop out of four hence the production and targets for this period are low.</i></p> <p><i>Note: Coverage was much higher than expected in the vegetable programme.</i></p> <p>2. Cost of production and benefit 3. Use of high quality breeds, seeds etc.</p>		Projection 1996	Half yearly Projection	Actual June 1996	Poultry/Livestock (employment)	85,729	4,2000	39,826	Fisheries (waterbody in acres)	2033	2175		Cocoon Production (tonnes)	560	117	90.4	Social Forestry Nursery (no)		400	505	Seedlings per nursery (no)		5000-7500	6800	Vegetable Cultivation(acres)		750	1672
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<p>5. Credit support</p>	<p>For each of 5 sub-categories.</p> <p>1. No. of borrowers</p> <p><i>Achievement (June 1996):</i></p> <table border="1"> <thead> <tr> <th><i>Borrowers (no)</i></th> <th><i>Target</i></th> <th><i>Actual June 1996</i></th> </tr> </thead> <tbody> <tr> <td><i>Agriculture</i></td> <td>20,000</td> <td>54,099</td> </tr> <tr> <td><i>Sericulture</i></td> <td>2,500</td> <td>1,440</td> </tr> <tr> <td><i>Poultry/Livestock</i></td> <td>61,593</td> <td>60,529</td> </tr> <tr> <td><i>Fisheries</i></td> <td>13,000</td> <td>17,927</td> </tr> <tr> <td><i>Social Forestry</i></td> <td>1,500</td> <td>Figure shown in agriculture</td> </tr> </tbody> </table> <p>2. Loan portfolio</p> <p><i>Achievement (June 1996):</i></p> <table border="1"> <thead> <tr> <th><i>Loan Disbursed (millions)</i></th> <th><i>Target</i></th> <th><i>Actual June 1996</i></th> </tr> </thead> <tbody> <tr> <td><i>Agriculture</i></td> <td>100</td> <td>217.7</td> </tr> <tr> <td><i>Sericulture</i></td> <td>12.5</td> <td>5.8</td> </tr> <tr> <td><i>Poultry/Livestock</i></td> <td>199</td> <td>204</td> </tr> <tr> <td><i>Fisheries</i></td> <td>100</td> <td>74.9</td> </tr> <tr> <td><i>Social Forestry</i></td> <td>7</td> <td>Figure shown in agriculture</td> </tr> </tbody> </table> <p>3. OTR/APO</p> <p>4. Average size of the loan</p> <p><i>Achievement (June 1996):</i></p> <table border="1"> <thead> <tr> <th><i>Average loan size(Tukas)</i></th> <th><i>Target</i></th> <th><i>Actual June 1996</i></th> </tr> </thead> <tbody> <tr> <td><i>Vegetable</i></td> <td>5,000</td> <td>4026</td> </tr> <tr> <td><i>Sericulture</i></td> <td>5000</td> <td>4034</td> </tr> <tr> <td><i>Poultry/Livestock</i></td> <td>3232</td> <td>3374</td> </tr> <tr> <td><i>Fisheries</i></td> <td>5000</td> <td>4182</td> </tr> </tbody> </table>	<i>Borrowers (no)</i>	<i>Target</i>	<i>Actual June 1996</i>	<i>Agriculture</i>	20,000	54,099	<i>Sericulture</i>	2,500	1,440	<i>Poultry/Livestock</i>	61,593	60,529	<i>Fisheries</i>	13,000	17,927	<i>Social Forestry</i>	1,500	Figure shown in agriculture	<i>Loan Disbursed (millions)</i>	<i>Target</i>	<i>Actual June 1996</i>	<i>Agriculture</i>	100	217.7	<i>Sericulture</i>	12.5	5.8	<i>Poultry/Livestock</i>	199	204	<i>Fisheries</i>	100	74.9	<i>Social Forestry</i>	7	Figure shown in agriculture	<i>Average loan size(Tukas)</i>	<i>Target</i>	<i>Actual June 1996</i>	<i>Vegetable</i>	5,000	4026	<i>Sericulture</i>	5000	4034	<i>Poultry/Livestock</i>	3232	3374	<i>Fisheries</i>	5000	4182
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LFA 3 Sericulture LFA

Narrative Summary	Measurable Indicators					
Goal Socio-economic position of participating households improved	See RDP IV LFA					
Purpose Provide income and employment generation opportunities for poor landless rural women through sericulture.		96	97	98	99	2000
	Rearers (000's)	11.2	12	12.6	13	14.1
	Per capita	2.7	4.3	5.9	7.5	8.4
	Income (Tk 000's)					
	Reeling Jobs	180	450	900	900	900
	Achievement (June 1996):					
	Rearers (000's)	11.6				
	Per capita	50 per 1 crop out of 4 per year				
	Income (Tk 000's)					
	Reeling Jobs	154				
Outputs						
1 High quality silkworm seed.		96	97	98	99	2000
	DFL reared (millions)	2.8	3.6	4.4	5.2	5.6
	Achievement (June 1996):					
	DFL reared (millions)	1.2				
2 Chawki rearing centres		96	97	98	99	2000
	Total New Centres	175	300	400	400	400
	Achievement (June 1996):					
	Chawki rearing centres have not yet been established					
3 Cocoon producers		96	97	98	99	2000
	Rearers (000's)	11.2	12	12.6	13.0	14.1
	Cocoons (tonnes)	560	864	1230	1560	1800
	Avg yield (kg/100 DFL)	20	24	28	30	32
	Achievement (June 1996):					
				Projection 1996	Half Yearly Projection	Actual June '96
	Rearers (000's)			11.2	11.2	11.6
	Cocoons (ton)			560	117	90.4
	Avg. yield (kg./100 DFL)			20	20	16
4 Efficient reeling operations that match cocoon quality to reeling technology.	10 new reeling centres with capacity 150 tonnes by 1998					
		96	97	98	99	2000
	Cap (ton)	30	75	150	150	150
	Cap Util (%)	50	62	67	87	95
	<i>Note: No reeling centres will be opened this year as there is excess capacity in the present BRAC reeling centre</i>					
5 Trained rearers, chawki rearers, progressive silk farmers, reelers and staff	Yearly Training	96	97	98	99	2000
	Rearer (000's)	9.5	18	13.5	0	0
	Chawki	350	250	200	0	0
	PSF (000's)	1	2	1.5	0	0
	Reelers	75	75	100	0	0
	Achievement (June 1996):					
	Rearer (000's)	2.0				
	Chawki	261				
	PSF (000's)	-				
	Reelers	-				
	<i>Note: Training on PSF at the SRC will not be organized this year in order to give more importance to the practical training for rearers that is also held there.</i>					
6 Sericulture resource centres		96	97	98	99	2000
	Total New Centres	0	1	2	2	3
	Each centre with capacity 5600 participant days					

LFA 3 Sericulture LFA

Narrative Summary	Measurable Indicators					
Goal Socio-economic position of participating households improved.	See RDP IV LFA					
Purpose Provide income and employment generation opportunities for poor landless rural women through sericulture.		96	97	98	99	2000
	Rearers (000's)	11.2	12	12.6	13	14.1
	Per capita	2.7	4.3	5.9	7.5	8.4
	Income (Tk 000's)					
	Reeling Jobs	180	450	900	900	900
	Achievement (June 1996):					
	Rearers (000's)	11.6				
	Per capita	.50 per 1 crop out of 4 per year				
	Income (Tk 000's)					
	Reeling Jobs	154				
Outputs						
1 High quality silkworm seed		96	97	98	99	2000
	DFL reared (millions)	2.8	3.6	4.4	5.2	5.6
	Achievement (June 1996):					
	DFL reared (millions)	1.2				
2 Chawki rearing centres		96	97	98	99	2000
	Total New Centres	175	300	400	400	400
	Achievement (June 1996):					
	Chawki rearing centres have not yet been established					
3 Cocoon producers		96	97	98	99	2000
	Rearers (000's)	11.2	12	12.6	13.0	14.1
	Cocoons (tonnes)	560	864	1230	1560	1800
	Avg yield (kg/100 DFL)	20	24	28	30	32
	Achievement (June 1996):		Projection 1996		Half Yearly Projection	Actual June '96
	Rearers (000's)			11.2	11.2	11.6
	Cocoons (ton)			560	117	90.4
	Avg yield (kg /100 DFL)			20	20	16
4 Efficient reeling operations that match cocoon quality to reeling technology.	10 new reeling centres with capacity 150 tonnes by 1998					
		96	97	98	99	2000
	Cap (ton)	30	75	150	150	150
	Cap Util (%)	50	62	67	87	95
	<i>Note: No reeling centres will be opened this year as there is excess capacity in the present BRAC reeling centre</i>					
5 Trained rearers, chawki rearers, progressive silk farmers, reelers and staff	Yearly Training	96	97	98	99	2000
	Rearer (000's)	9.5	18	13.5	0	0
	Chawki	350	250	200	0	0
	PSF (000's)	1	2	1.5	0	0
	Reelers	75	75	100	0	0
	Achievement (June 1996):					
	Rearer (000's)	2.0				
	Chawki	261				
	PSF (000's)	-				
	Reelers	-				
	<i>Note: Training on PSF at the SRC will not be organized this year in order to give more importance to the practical training for rearers that is also held there.</i>					
6 Sericulture resource centres		96	97	98	99	2000
	Total New Centres	0	1	2	2	3
	Each centre with capacity 5600 participant days					

7 Improve sericulture MIS	<p>Timely and accurate reports on i) rearer income ii) DFL prod + capacity (yld/batch) + imports iii) kg cocoons/100DFL iv) renditta v) purchase volume + value vi) sales volume + value vii) unit level profitability</p> <p><i>Achievement (June 1996):</i> We have already improved our reporting system</p>
8 Improved management strategy for sericulture programme	<p>Professional management of commercial enterprises Better information about participant needs Determining untapped markets for silk fabric Enabling relationships with other players</p>

LFA 4 Essential Health Care

Narrative Summary	Measurable Indicators
GOAL: Socio-economic position of participating households improved.	See RDP IV LFA
PURPOSE: To improve and sustain the availability of preventive and basic curative health care services by creating, promoting and strengthening of essential health care system in RDP areas	By yr. 2000: - Increased modern contraceptive use rate from 37% to 55% - Increased slab latrines installation and their use from 14% to 60% - Reduced household per tubewell ratio to 10 households from 20 - Reduced neonatal mortality from 84 to 74 per 1000 live births - Reduced infant mortality rate from 100 to 90 per 1000 live births - Reduced prevalence of night blindness significantly - Each Shebika treated on average 30 patients per month
OUTPUTS: 1 Training curriculum and IEC materials revised/ developed	i) Existing training curriculum for SS, PA & PO revised/developed ii) Health education curriculum revised and developed Achievement (June 1996): i) Revised training and health curriculum
2 At the village level, Shasthya Shebika's service created, strengthened and supported	i) Trained Shebikas at the ratio of 1 for 4 VOs ii) 90% of the Shebikas competent to diagnose and treat common diseases iii) Each Shebika supported with adequate supply of drugs for common diseases treatment, contraceptives and technical assistance iv) Each Shebika supplied with slab-ring latrines, vegetable seeds and tubewells to meet demand Achievement (June 1996): i) Trained iii) Carried out iv) Supplied
3 Improved Family Planning services delivery, increased practice and a protocol on the quality of care developed and tested	i) Contraceptives made available to 18% new eligible couples by yr. 2000. Year 1996 1997 1998 1999 2000 Available (%) 13 17 33 50 100 ii) Referral system exists and Shebikas refer cases with side effects iii) Protocol on quality of care developed and tested. Achievement (June 1996): i) Covered 11% new eligible couples ii) Occurred iii) Developed
4 Increased access to and use of tubewell water and slab-ring latrine	i) 100% households used tubewell water for drinking and 70% for cleaning purposes ii) 46% new households installed and used slab latrines Achievement (June 1996): i) As per report, nearly 90% HHs used tubewell water for drinking purpose ii) 52% HHs installed and used slab latrines out of targeted 56,400 HHs.
5 Increased access to and utilisation vaccines for six preventable diseases	90% and 95% of the children under one and pregnant women respectively fully immunized and maintained throughout the year 2000. Achievement (June 1996): Immunized 84% children under 1 yr and 90% pregnant women
6 Increased Vit-A capsules utilization and vegetable consumption	i) Vitamin-A distributed to 80% of the children under 6 yrs and maintained ii) Increased vegetable consumption in 60% households Achievement (June 1996): i) 90% children U-6 received Vit-A ii) Increased veg. consumption in 8% HHs

3.2 Follow-up and referral of acceptors with side effects and other clinical methods by SSS, PAs and POs	<p>i) 90% acceptors received follow-up within last 2 months throughout project ii) No. of case with side-effects referred for treatment iii) No. of cases referred for clinical methods Achievement (June 1996): i) Done ii) 972 cases referred for treatment iii) 2,689 cases referred for clinical methods</p>
3.3 Assistance to Govt. FP workers in service delivery at community level	<p>i) Each Shebika attended one satellite clinic a month ii) No. of clients received semi-permanent and permanent methods Achievement (June 1996): i) Done ii) 25,421 clients</p>
3.4 Development of a protocol on the quality of care in collaboration with the HPP	<p>i) A protocol developed and tested ii) Assistance of the HPP received in protocol development Achievement (June 1996): i) Developed</p>
4.1. Produce and sell slab-ring latrines 4.2 Educate people to install and use	<p>-Proportion of demand met -Slab latrines made available to 46% of the new households by the yr. 2000 Year 96 97 98 99 2000 HHs 12 14 33 50 100 installed (%) Achievement (June 1996): i) Demand met ii) Covered 3% new households</p>
4.3 Motivate VO to procure tubewell and use tubewell water for domestic purposes	<p>i) Proportion of households motivated ii) Tubewell water made accessible to 100% households by the yr. 2000. iii) 70% of the households used tubewell water for washing and cleaning by the yr. 2000. Year 96 97 98 99 2000 HH with 98 98 98 98 100 access (%) HH using 30 40 50 60 70 for washing/cleaning (%) Achievement (June 1996): RED has undertaken a study</p>
5.1. Assist Government workers to organize and conduct vaccination sessions 5.2. Promote vaccination with VO members 5.3. Assist pregnant women in receiving TT vaccines from EPI outreach centres and clinics	<p>i) No. of meeting held between SS, PA, PO and government workers ii) Each SS attended one EPI session per month iii) Proportion of children under one and pregnant women attended the EPI centres and received required doses of vaccines Achievement (June 1996): i) 2,655 meetings held ii) Done iii) RED has undertaken a study</p>

<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>	<p>i) 80% of households retained knowledge on VAC and natural sources of Vit-'A' rich foods</p> <p>ii) 60% households raise home gardens twice a year and consume the vegetables</p> <table border="1" data-bbox="521 327 1179 425"> <thead> <tr> <th>Year</th> <th>96</th> <th>97</th> <th>98</th> <th>99</th> <th>2000</th> </tr> </thead> <tbody> <tr> <td>HH knowledge</td> <td>80%</td> <td>80%</td> <td>80%</td> <td>80%</td> <td>80%</td> </tr> <tr> <td>HH gardens/consumption</td> <td>12%</td> <td>24%</td> <td>36%</td> <td>48%</td> <td>60%</td> </tr> </tbody> </table> <p>iii) No. of VAC distribution session attended by the SS</p> <p><i>Achievement (June 1996):</i></p> <p>i & ii) RED has undertaken a study</p> <p>iii) Attended 6,390 distribution sessions</p>	Year	96	97	98	99	2000	HH knowledge	80%	80%	80%	80%	80%	HH gardens/consumption	12%	24%	36%	48%	60%
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>	<p>i) Appropriate reporting format designed</p> <p>ii) Individual SS's performance computerised</p> <p><i>Achievement (June 1996):</i></p> <p>i) Designed</p> <p>ii) Done</p>																		
<p>7.2 Holding routine meetings with the HPP, RED and Monitoring Department</p>	<p>i) No. of meetings held a year</p> <p>ii) No. of reports and - Program records</p> <p>iii) Monitoring minutes of meetings shared</p> <p><i>Achievement (June 1996):</i></p> <p>i) Four</p> <p>ii) Shared</p>																		

LFA 5 Human Rights and Legal Education

Narrative Summary	Indicator
Goal: Socio-economic position of participating households improved	- See RDP IV LFA
Purpose: To increase V.O. members knowledge of the law and human rights and their willingness to take up and act on their legal responsibility.	1. 50% of age of marriage will increase from 16.5 to 18 years within VO's. 2. All marriages within VO will be registered at registry office. 3. Yearly land tax will be paid by VO members on time. 4. No divorce will take place without following legal procedure within VO. Note: For indicators 2-5: 1996, 1997, 1998, 1999, 2000 10%, 25%, 50%, 75%, 100%.
Output: 1. Training material sets for TARC trainers and VO volunteers. 2. Up to date Training modules for different training 3. a) Trained trainers b) POs c) PAs 4. Trained VO members volunteers (HRLES). 5. Trained VO members. 6. Increased number of community leader supportive of BRAC and VO members.	1. 1,000,000 VO members will be trained 2. Total sets for trainers 2,000: for volunteers: 11,500 Year 1996, 1997, 1998, 1999, 2000 Trainers sets 500 500 500 500 500 Volunteers sets 1500 1500 2500 3000 3000 3. Basic-1, Basic-2, LATT-2, LATT-2 TOT on HRLE for TARC trainer. OMC on HRLE for PA. Basic & OMC on HRLE for PO. Refreshers training for volunteers. 4. Year 1996 1997 1998 1999 2000 Trainers (180) 11% 33% 55% 77% 100% POs (125) 16% 36% 56% 80% 100% PAs (1545) 17% 37% 59% 80% 100% 5. HRLES (1730) 25% 45% 63% 82% 100% 6. VO Members (10,00,000) 10% 25% 45% 70% 100% 7. Leaders (20,000) 10% 20% 40% 70% 100% Achievement (June 1996): 2 - TARC Trainers: 500 - Volunteers: 360 4 PAs: 42 (2.71%) 3. 360 (20.8) 6. 119,343 (11.93) 7. 425 (2.12)

Note: No. 6 LFA has not been included in the report as the new VGD cycle started in July, which is outside the reporting period.

BRAC
RURAL DEVELOPMENT PROGRAMME PHASE IV
Quarterly Financial Report
From January to June 1996

Receipts:	Taka
Grants Received from ODA	314,075,000
Grants Received from NOVIB	49,838,700
Total Receipts	363,913,700
Payments:	
I. Organisation Development & Credit Program	
1.1 Organisation Development	516,379
1.2 Branch Operating Cost	51,770,041
1.3 Regional Office Operating Cost	6,279,244
1.4 Staff Training and Development	2,381,121
1.5 Loan Fund Requirement	391,758,444
II. Employment and Income Generation Program	
2.1 Poultry and Livestock	26,744,123
2.2 Fisheries	9,337,089
2.3 Social Forestry	5,207,806
2.4 Sericulture and Silk Development	24,241,266
2.5 Rural Enterprise and Craft Development	4,207,470
2.6 Horticulture & Vegetable Program	5,773,637
2.7 Market Development Unit	309,302
III Social Development Program	
3.1 Human Rights and Legal Education	9,000,717
3.2 Essential Health Care	14,365,332
3.3 Environment Development Program	0
IV Special Program	
4.1 Vulnerable Group Development Program	16,550,444
4.2 Assistance to Small NGO and CBO	0
V. Support Services	
1. Research and Evaluation	4,526,654
VI Capital Investment	17,132,551
Total Project Cost	590,101,620
VII. Project Income	
7.1 Interest Income on Loan	49,441,803
7.2 Service Charge Realised	9,656,095
7.3 RCP Financing	172,890,876
7.4 Surplus/(Deficit) of Prog. Supt. Ent.	0
Total Project Income	231,988,774
Total Payments	358,112,846
Balance of Fund as on 30th June 1996	5,800,854

