



RDP IV
Report to Donors
(July-December 1996)



Ms. Sheila Ryan
BRAC Donor Liaison Office
House No.61, Road No. 24
Gulshan
Dhaka

April 22, 1997

Dear Ms. Ryan:

Enclosed please find the final RDP IV (July-December 1996) Progress Report. Please contact me if you have any questions.

Sincerely,

Mr. A. Alam
Mr. Aminul Alam, Director
Rural Development Programme
BRAC

DONOR LIAISON OFFICE *
Date: 22-04-97
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RDP IV

Report to Donors
(July-December 1996)

LIST OF ACRONYMS

AM	Area Manager
AO	Area Office
APO	Ageing of Principal Outstanding
BINP	Bangladesh Integrated Nutrition Project
DFL	Disease Free Laying
DOC	Day Old Chick
EHC	Essential Health Care
EIG	Employment and Income Generation
EPI	Expanded Programme on Immunisation
FP	Family Planning
GoB	Government of Bangladesh
GRC	Gender Resource Centre
GQAL	Gender Quality Action Learning
HH	Households
HO	Head Office
HPD	Health and Population Division
HRLE	Human Rights and Legal Education
IAS	Impact Assessment Study
LFA	Logical Framework Analysis
LLR	Loan Loss Recovery
MIS	Management Information System
MT	Metric ton
NFPE	Non Formal Primary Education
OVI	Objectively Verifiable Indicators
OTR	On-Time Recovery Rate
PA	Programme Assistant
PKSF	Palli Karma Shahayak Foundation
PO	Programme Organiser
PSE	Programme Support Enterprise
RCP	Rural Credit Project
RDP	Rural Development Programme
RED	Research and Evaluation Division
RM	Regional Manager
RSS	Regional Sector Specialist
SLDP	Smallholder Livestock Development Programme

SS	Shasthya Shebika
TARC	Training and Resource Centre
TT	Tetanus Toxide
UP	Union Parishad
IGVGD	Income Generation for Vulnerable Group Development
VDG	Vulnerable Group Development
VO	Village Organisation
WFP	World Food Programme

RDP IV: Progress Report to December 1996

This report to donor's on BRAC's Rural Development Programme, covering the July-December 1996 six-month period, is based upon Logical Framework. In the pages that follow, actual progress is compared with LFA indicators at the Purpose, Outputs and Activities levels. (Goal-level indicators may be addressed, for example, by the Monitoring team, by RED, or by *ex post* evaluation.)

Budgeted and actual expenditure are also reported and the LFA Assumptions are addressed. The OVIs were reviewed within BRAC in September 1996 (during the first visit of the Reporting Consultant) and modified as necessary to facilitate effective reporting. This revised list, which was circulated to donors in October 1996, forms the basis of the comparisons between planned targets and actual achievements that follow. [The LOGFRAME Matrix, as at October 1996, is annexed.]

The following major findings and pertinent observations - many of which will be addressed at the next DC meeting - arise from those comparisons:

1. Overall Progress

RDP IV is proceeding well. Against most of the major indicators, the Programme is on - or acceptably ahead of - its plan. At end-1996, there were 42,083 Village Organisations (indicator: 42,000) and 1.49 million members (indicator: 1.5 million). Almost 147,000 new jobs have been created (indicator: 107,000), 96% of these being for women (indicator: $\geq 95\%$). For 1996, total Programme expenditure was about 3% below that which had been planned.

2. Making up for Lost Ground

Despite the fact that RDP IV is progressing close to target, the first few months of 1996 brought a number of unforeseen problems for the programme and BRAC had to deal with the repercussions of the non-cooperation period for the rest of the year. For instance, BRAC had to hire ships to deliver concentrated saline solution for fish culture in Jessore as travel by road was not possible, day-old chicks could not be supplied, and vegetable growers could not sell their produce.

Within RDP's credit programme, the loans were frequently used for consumption - in order to survive - during February/March 1996. To cite an important example - the Age of Principal Outstanding went down to 30% as a consequence of the political unrest in the country and efforts that would otherwise have been directed elsewhere, had to be focused on restoring that situation. By December 31st 1996, the APO had risen to 87%, illustrating that those efforts had by then paid off.

3. Credit

The Loan Fund requirement, over 1996, is 36% greater than planned. The average loan size has been Tk.3,630 (indicator: Tk.3,300) while over 90% of members (indicator: $\geq 80\%$) have been covered by credit facilities.

Taking account of members' needs, BRAC modified its credit policy, shortening the loan processing time considerably; new members are also getting loans relatively quickly. Repeat borrowers are asking for larger loans and, as they demonstrate good repayment records, they are receiving bigger amounts.

4. Creation of Jobs

About 23% more jobs than planned have been created at about 28% less than the anticipated cost. The lower expenditure was due largely to the focus on planning the PSEs - rather than moving ahead with the construction and operation of the various centres and hatcheries (see below). However, the higher than anticipated job creation arose from a strong desire (to which BRAC responded) to push ahead in these areas. After non-cooperation had ended, the EIG Sub-Programme became more structured and better-organised.

These factors account for the 4,700 more jobs than planned in poultry/livestock and the 10,000 more in fisheries. Fisheries coverage is wider than expected because carp culture is not only profitable but also desirable since it requires only 10-15% of the working day. The WFP provided wheat for pond excavation and fish culture proved to be so profitable that many members now cultivate a single water body as a group, sharing the profits. Consequently, the fisheries component achieved its 1997 target in 1996 and will continue to generate a significantly higher number of jobs to members than planned during RDP IV.

Nearly 5,000 more jobs than anticipated were created in sericulture (480% above the planned figure), the increased number of rearers occurring largely because ex-VGD members (to whom the GoB provided wheat) were incorporated into this programme (see below) and with the availability of more DFL.

5. Programme Support Enterprises

Under expenditure in the EIG area is largely due to the emphasis given to the preparation of Business Plans for the PSEs during 1996, and to the varied construction programmes and production schedules that these Plan comprise. For example, compared with the original proposal:

- * There are to be 2 Poultry Farms with a total annual production of 1.6 million DOC (compared with the original proposal for 3 Farms with a total annual production of 1.5 million DOC);
- * 2 Feed Mills producing 17,500 tons (3 producing 12,600);
- * 10 Prawn Hatcheries producing 13 million PL (5 producing 15 million);
- * 2 Seed Centres producing 60 tons (unchanged);
- * 16 Grainages producing 12.8 million DFL (9 producing 10 million); and
- * 10 Reeling Units producing 150 tons of yarn (unchanged).

Total expenditure remains at Tk.277.5 million, but the planned expenditure by year has been

modified, with substantially more to be spent in 1997, and less than planned during 1996. These matters are addressed in detail in the respective Business Plans.

6. Revision of IGVD

IGVD has been substantially revised and, while mobilisation and group organisation occurred, the RDP IV programme that was originally planned to commence in July 1996 was postponed due to delays in signing the Deed of Agreement by GoB and WFP. Currently, there are the following VGD activities:

- BRAC's donors are supporting the training of 150,000 current VGD women within RDP areas;
- GOB/WFP are supporting training, by BRAC, for 107,000 women outside RDP areas;
- Credit is supplied to the above 257,000 women (both within and beyond RDP areas) by GOB/ WFP; and
- PKSF has, from July 1996, provided loans to 109,358 ex-VGD women; a further 75,738 have graduated to RDP and their credit programme has continued also.

BRAC plans to complete the VGD cycle for the 257,000 women in one year (as opposed to the intended 18 months), commencing January 1997. This will involve more staff than planned to supervise the activities and credit operation, and will include more intensive training.

7. Human Rights and Legal Education

In 1996 HRLE progressed as planned. The Sub-Programme covered 278 RDP areas out of 280. From 1997 onwards, HRLE will operate in the new areas also. It is noteworthy that the targeted sets of materials are in use by the trainers and the volunteers.

8. Health

With a few exceptions, the Health Sub-Programme is on - or well beyond - its OVI's. 75% of newborn babies and 56% of pregnant women are fully immunised. Government and service workers had already conducted family planning awareness activities in the areas where this Sub-Programme has operated and, consequently, the couples readily accepted contraceptives: future groups may not be as motivated.

While 3.4% of the total population is projected to be in the '0-1 years' age range, the numbers are far fewer in RDP villages; similarly, while 4% of Bangladesh is projected to be made up of 'pregnant women', the proportion is much less where the Programme is operating. These statistics suggest that family planning initiatives are having positive practical effects.

9. Partner NGOs

There has been no expenditure on this Sub-Programme during 1996 as efforts have focused on clarifying the objectives, establishing criteria, and commencing the selection of suitable organisations. BRAC now proposes to work with 100 small NGOs (compared with the 2 'medium-sized' and 25 small NGOs in the original LFA) and to apply the previously-agreed Tk.40 million over the 1997-2000 four years as tabulated:

Activities	Taka (million)
Selection of NGOs	0.3
Training	10.7
Technical and logistics support	1.5
Financial support, including RLF	27.0
Information exchange	0.5

It is proposed that the RDP IV Logical Framework matrix, and thus the Indicators used in future Progress Reports, reflect these altered objectives and activities.

10. Funding of Expenditure

During 1996, when expenditure exceeded receipts, the Programme was forced to borrow thereby incurring interest which amounted to Tk.5.7 million over the year. Capital investment was also held back (see below) and, at end-1996, there was a deficit balance of about Tk.90 million. [Further details are presented in the financial reports.]

11. Expenditure by Sub-Programmes

The budgeted and actual expenditure, for the whole of 1996 and for the 6-month reporting period, are set out in the pages that follow for the overall Programme and for each of the eight Sub-Programmes. (It should be noted that, as Project Income is not included, the totals for the Sub-Programmes will not equal the Programme amount.) As already reported, overall Programme expenditure was close to the budgeted figure. However

- * Expenditure on the Credit Sub-Programme was substantially higher than planned (see paragraph 3, above);
- * Expenditure on the Employment and Income Sub-Programme was substantially lower than planned (4 and 5, above);
- * Expenditure on the Vulnerable Groups Sub-Programme was substantially lower (6, above);

- * Expenditure on the Human Rights and Law Sub-Programme was substantially lower (7, above);
- * Expenditure on the Health Sub-Programme was substantially lower (8, above) and
- * Expenditure on the Partner NGOs Sub-Programme was also substantially lower (9, above).

Specific reasons are set out in the relevant paragraphs (above) and in the pages that follow. The point made (2, above) regarding the efforts necessary to catch up the back-log caused by the early-1996 disturbances is also relevant. In addition, the three paragraphs that follow - in addressing other elements of the RDP IV income/expenditure situation in relation to the original plans for 1996 - complete the picture.

12. Project Income

The 'Interest Income on Loan Disbursed' over 1996 was Tk.147.5 million (against a budgeted estimate of Tk.106.5 million). This was because there were, as already reported, more loans and - on average - larger loans than anticipated.

'RCP Financing', which includes for instance the leasing of RDP offices, was about Tk.174 million, approximately the budgeted figure.

The 'Service Charge Realised' was Tk.24.8 million (budgeted: Tk.16.5 million) as BRAC provided more technical assistance (for example, to rearers) than planned as, in turn, more such jobs had been created.

Overall, therefore, the 'Project Income' over 1996 was Tk.346 million (against a budgeted total of Tk.296 million) which was Tk.50.1 million, or 17%, higher than anticipated.

13. Capital expenditure

The Programme spent Tk.36.9 million over 1996 against a budgeted figure of Tk.75.7 million: a shortfall of Tk.38.8 million (51%). This meant that the construction of some Area and RDP offices was delayed and premises had to be rented. As already reported, this arose due to fund shortages and it is intended that more will be invested in these capital facilities during 1997 in order to catch up with the original targets.

14. Environment Development Programme

The Tk.2.1 million of RDP IV funds set aside were not spent. However, 100 new Rural Sanitation Centres were constructed and opened - using loan funds - and Programme funds will shortly be transferred to pay for these. It is proposed that this element of RDP will henceforth be included in the LOGFRAME matrix under the Health Sub-Programme.

15. Proportions of Women in RDP Management and Administration

BRAC is committed to bringing about an increased awareness of gender issues in its programmes, in its staff development, and in its institutional structure. While GRC and GQAL, respectively, are involved in disseminating information and training BRAC staff to be more gender sensitive, it is recognised that sensitization is a long and complicated process.

In addition, although RDP is actively recruiting female POs and other staff, it has sometimes proved difficult to retain women over long periods of time. As a consequence, few have thus far reached managerial level. RDP has taken note of this pattern and is now promoting its female staff to higher level positions, and making significant changes and provisions within the programme in order to allow women to work efficiently and comfortably. For example, maternity leave has been extended to a year (three months with pay and then nine months without), and field staff can opt to do desk work during menstruation. This general issue will continue to be addressed both seriously and creatively.

Furthermore, achieving a high proportion of women in senior positions in BRAC itself requires, not only the competent women (who are increasingly available) but also the vacant positions (which do not necessarily occur). For these reasons, the relevant OVIs appear over-optimistic and it is proposed that the Indicators now be modified so that realistic - while still challenging - targets may be addressed.

Rural Development Programme (RDP IV) - Progress to end-1996

Narrative Summary	Agreed Indicators	Achievement to end-1996	Comments and Recommendations
<p>PROGRAMME PURPOSE: Socio-economic condition of participating families improved</p>	<p>≥ 50% average increase in household assets after 5 years BRAC membership</p>	<p>The latest available data suggest an 111% increase in terms of gross household assets, and of 100% for revenue earning assets</p>	<p>These are 1993 data analysed in 1996 and were calculated by comparing assets of different BRAC members having different lengths of membership, assuming the same level of initial endowment. This area is to be monitored by RED as RDP IV proceeds</p>
	<p>After 5 years, ≥ 20% of RDP members no longer fall within BRAC 'target group' poverty criteria</p>	<p>It is estimated, for example, that about 40% of RDP members are below poverty level of 2,122 Kcal (in 1994, the Bangladesh rural figure was 52%)</p>	<p>This will be monitored with regard to all criteria by RED as RDP IV proceeds and comparisons made with non-RDP communities</p>
	<p>≥ 80% of primary school age children of RDP members regularly attend school</p>	<p>78.6 of school age children of RDP members were enrolled in some form of school in 1996 (this is slightly above the official national rural average figure)</p>	<p>To be monitored by RED as RDP IV proceeds; linkages with NFPE will also be made</p>
	<p>Women clearly involved in family, business and village decision-making</p>	<p>Studies done by RED in Manikganj during 1996 suggest that a significant proportion of women are involved in the household decision-making process</p>	<p>To be monitored by RED as RDP IV proceeds</p>

	Children in RDP households have significantly higher nutritional status than comparable groups	There are significantly fewer underweight children (RDP: 76%, non-RDP: 80%) and the average calorie consumption is significantly higher (2,025 Kcal; compared with 1,850 Kcal)	These are 1995 Matlab data, analysed during 1996; this will be monitored by RED as RDP IV proceeds
	Neonatal mortality rate \leq 74 per 1,000 live births by 2000	Data will be available in May 1997	To be monitored by RED as RDP IV proceeds
	Infant mortality rate \leq 90 per 1,000 live births by 2000	Data will be available in May 1997	To be monitored by RED as RDP IV proceeds
Programme-level finance	Budgeted for July-December 1996: Tk.456,514,501 Cumulative budget to end-1996: Tk.831,033,419	Expenditure during July-December 1996: Tk.451,065,456 Cumulative expenditure to end-1996: Tk.809,178,303	(This figure includes 'Project Income' which does not appear in the Sub-Programmes that follow.) The slight overall Programme underspending (2.7% over the year; 1.1% over the reporting period) is well within the limits of acceptability
OUTPUT 1: effective village organisations operating	\geq 8,760 new VOs (total of 42,000) functioning by end-1996	8,889 established during 1996, bringing the total to 42,083	On target
	\geq 1.5 million members by end-1996	275,274 new members in 1996, bringing the total to 1.49 million	On target
	\geq 95% of members are female	The end-1996 figure is 94%	Close to target

	≥ 25% of members have ≥ 2.5 years membership and loans of ≥ Taka 7,500		To be monitored during 1997
	Each monthly issue-based meeting is attended, on average, by ≥ 75% of members	Approximately 81% over July-December 1996	On target
	On average, ≥ 25% of members are accompanied (by husbands or other male relatives) at each issue-based meeting	Approximately 32% over July-December 1996	On target
Finance of the Village Organisations Sub-Programme	Budgeted for July-December 1996: Tk.80,729,103 Cumulative budget to end-1996: Tk.156,925,549	Expenditure during July-December 1996: Tk.91,561,737 Cumulative expenditure to end-1996: Tk.150,127,401	Note: these figures include organisational costs related to the Credit Sub-Programme. As with the (above) VO progress figures generally, the amounts expended are close to the budgeted totals
OUTPUT 2: Self-sustaining credit programmes functioning	Tk.3.8 billion disbursed by end-1996	Tk. 4.6 billion by end-1996	The average loan size is now larger and more members borrow
	Average loan size of Tk.3,300	Over 1996, the average loan was approximately Tk.3,720	Repeat borrowers want larger loans than expected. Members demonstrated good repayment record, therefore larger loans were given

	Closing savings balance of Tk.1 billion	Tk. 1.1 billion	Since more money was disbursed, more savings were accumulated
	≥ 80% of VO members covered by credit facilities at some time during 1996-2000	During the second half of 1996, over 90% were covered	This increase accounts, in part, for the higher than planned level of loan disbursement. Loan processing period is shorter; new members get instant credit; repeat borrowers also get credit relatively quickly
	On Time Realization ≥ 95% (excluding advances)	Over July-December, the average OTR was around 94%; by end-December it had exceeded the target	On target
	All costs for credit service covered by interest income by end of 4th year of operation		To be monitored
Finance of the Credit Sub-Programmes	Budgeted for July-December 1996: Tk.170,800,000 Cumulative budget to end-1996: Tk.504,300,000	Expenditure during July-December 1996: Tk.295,425,958 Cumulative expenditure to end-1996: Tk.687,184,402	Note: These figures relate only to the actual Loan Fund: organisational costs related to the Credit Sub-Programme are included in Output 1, above. The larger number and greater size of loans, compared with the planned figures, accounts for the 36% variance of expenditure over budget in 1996

OUTPUT 3: Income and employment generation increased	≥ 107,000 new IG/jobs created during 1996 comprising at least: 86,000 in poultry/livestock 11,000 in fisheries 1,000 in sericulture 2,000 in social forestry 9,000 in vegetables	131,218 new jobs created during 1996, comprising: 90,746 in poultry/livestock 21,906 in fisheries 5,789 in sericulture 979 in social forestry 11,798 in vegetables	Savings on staff costs (RSSs and PAs) have occurred. Coverage in Fisheries is much higher than expected as carp culture is profitable (and only requires 10-15% of the working day). Some of the expected Fisheries activities, such as the revolving fund and the prawn hatchery did not start as funds were slow to arrive. VGD card holder women were involved as Sericulture rearers, increasing the numbers in those jobs. Less money spent as no reeling centre was established and two (instead of three) grainage centres were built.
	Average monthly income of those IG/jobs ≥ Taka 500 from January 1998 onwards		To be reported in 1998
	≥ 95% of those in the new IG/jobs are women	Being achieved: the present figure is around 96%	On target
	Income from sale of produce controlled by women		Information to be collected by RED

	<p>Programme Support Enterprises established and operating, in accordance with Business Plans, in the areas of:</p> <ul style="list-style-type: none"> Poultry farms; Feed mills; Seed production centres; Prawn hatcheries; Silk reeling centres; Grainage centres; and Marketing Development Unit 	<p>Business Plans produced and approved in all areas except:</p> <ul style="list-style-type: none"> Seed production; Silk Reeling Centre; and Marketing Development, <p>which will be completed in early 1997</p>	<p>The under expenditure is largely accounted for by the variations in the establishment of PSEs, in accordance with their Business Plans.</p> <p>Future 6-monthly Reports will compare progress against the main indicators set out in each of these Business Plans</p>
Finance of the Income and Employment Sub-Programme	<p>Budgeted for July-December 1996: Tk.144,079,079</p> <p>Cumulative budget to end-1996: Tk.237,218,549</p>	<p>Expenditure during July-December 1996: Tk.96,676,219</p> <p>Cumulative expenditure to end-1996: Tk.170,125,142</p>	<p>The under expenditure is largely accounted for by the variations in the establishment of PSEs, in accordance with their Business Plans.</p>
OUTPUT 4: Members capable of exercising their legal rights	<p>≥ 80% of VO members demonstrate understanding of basic land law, family law, and citizens' rights, six months after information sessions</p>		<p>To be monitored during 1998</p>
	<p>By end-1996, ≥ 10% of marriages that involve a VO member is registered officially</p>	<p>365 out of 397 marriages during 1996 were registered</p>	<p>Based on a survey of 109 VOs in 22 Areas. To be monitored on a wider sample from 1997</p>
	<p>By end-1996, ≥ 10% of divorces that involve a VO member follows proper legal procedure</p>	<p>17 out of 38 divorces during 1996 were official</p>	<p>As above</p>

	By 2000, no new cases of polygamy among VO members		To be monitored later in the Programme
	By 2000, ≥ 50% of brides in VOs are ≥ 18 years on marriage	Out of 191 marriages, 150 of the females were <18 years	To be monitored on a larger sample in 1997
Finance of the Human Rights and Law Sub-Programme	Budgeted for July-December 1996: Tk.16,649,494 Cumulative budget to end-1996: Tk.29,772,838	Expenditure during July-December 1996: Tk.12,502,846 Cumulative expenditure to end-1996: Tk.21,113,369	Money underspent because the new and specialised training of PAs did not take place. This will be carried out in 1997
OUTPUT 5: Improved health	All RDP households use safe water for drinking by 2000	95% at end of 1996	Based upon a sample of 599 households in 12 Areas
	≥60% of families using slab latrines by 2000	23% (from 14% at start of RDP IV)	Based on regular information from all RDP Areas
	Modern contraceptive use rate ≥55% by 2000	13% at end-1996	On target
	≥ 90% of children < 1 year, and ≥ 95% of pregnant women fully immunized by 2000	75% of children and 56% of pregnant women	On target
Finance of the Health Sub-Programme	Budgeted for July-December 1996: Tk.26,467,686 Cumulative budget to end-1996: Tk.46,660,257	Expenditure during July-December 1996: Tk.19,075,339 Cumulative expenditure to end-1996: Tk.33,079,006	Money was underspent because the health education materials were not printed. This will be carried out in 1997.

OUTPUT 6: Extremely poor women increase their income through VGD	By 2000, ≥ 300,000 members of VGDs employed	The revised Sub-Programme did not commence in 1996 (rescheduled start date: January 1997)	Delays in signing the Deed of Agreement, caused by 1996 changes in GoB and at WFP. IGVGD has been substantially revised: these original LFA Indicators no longer apply
	Average monthly earnings of VGD members ≥ Taka 300		See above
	By 2000, ≥ 7,500 new VGD groups functioning		See above
Finance of the VGD Programme	Budgeted for July-December 1996: Tk.22,209,810 Cumulative budget to end-1996: Tk.40,434,870	Expenditure during July-December 1996: Tk.16,528,069 Cumulative expenditure to end-1996: Tk.32,376,254	No training was provided for new members; however, the credit programme continued for the existing VGD members. From 1997, when the new arrangements commence, actual expenditure should catch up with the cumulative budget.
OUTPUT 7: Organisation and management capacity of BRAC improved	RDP planning, implementation, monitoring and evaluation increasingly based on Logical Framework	This is taking place at Head Office	Workshops on LFA for Regional Managers to take place during 1997
	BRAC's Long-term Strategic Plan reviewed annually and distributed to RDP managers and supervisors, including Regional & Area personnel	Not reviewed during 1996	To be reviewed during 1997

	All RDP staff assessed, in relation to their job descriptions, at least annually	Assessment occurred during 1996	
	RDP organisation structure reviewed annually (internally)		To be reviewed during 1997
	≥ 80% Regional offices have RDP data on their computers by end-1999		This proposed arrangement is being reviewed
	By end-1997, Regional managers have authority to approve disbursement per day per Area of up to Taka 250,000 in loans, and to recruit PAs without reference to headquarters	This is already the case	
	By end-1999, ≥ 25% of the senior RDP positions (Regional Manager and above) filled by women	End-December 1996: 10%	It is proposed that this Indicator be amended to 15%
Finance of the BRAC's management capacity Sub-Programme	Budgeted for July-December 1996: Tk.15,706,990 Cumulative budget to end-1996: Tk.31,413,976	Expenditure during July-December 1996: Tk.13,667,759 Cumulative expenditure to end-1996: Tk.24,401,422	

OUTPUT 8: contribution of partner NGOs improved	Each partner NGO demonstrates significant increases in: -- number of Village Organisations -- Credit activities -- Employment generation; and -- Health/Legal/Vulnerable Groups activities, consequent upon BRAC support	Policies and procedures have been developed; NGOs are being screened and identified; NGO monitoring arrangements are being defined	To be monitored during 1997
Finance of the Partner NGOs' Sub-Programme	Budgeted for July-December 1996: Tk.2,500,000 Cumulative budget to end-1996: Tk.2,500,000	Expenditure during July-December 1996: 0 Cumulative expenditure to end-1996: 0	BRAC now proposes to work with 100 NGOs rather than 27, and from 1997-2000 rather than from 1996. Thus 1996 was a preparatory period with no Programme expenditure
ACTIVITIES: the Village organisations Sub-Programme:	During RDP IV, 330 Area Offices, with an average of 6,000 members, in operation	At end-1996, there were 330 AOs with an average membership of 4,500 members	New branches have, initially, lower membership than more established ones: the membership may be expected to increase as RDP IV proceeds
	≥ 75% of TG households in RDP villages are in the VO		To be monitored by RED
	4 general meetings and 1 issue-based meeting each month (per VO)	This is occurring	
	≥ 40,000 orientation courses delivered during 1996-2000; all new members covered	13,487 orientation courses delivered to all new members in 1996	On target

C r e d i t organisations Sub-Programme	≥80% of all members contribute savings weekly		To be monitored in 1997
	Aging of Principal Outstanding ≥ 92%	July 71% Aug 74% Sept 76% Oct 80% Nov 82% Dec 87%	APO went down to 30% during the non-cooperation period; it has steadily increased since then
	Overdue/outstanding ratio < 5%	3.7%	On target
	Dropout/year < 5%	3.5%	On target
	Doubtful loans < 2% of disbursement	South Shore Bank, reviewing this area, reported that BRAC had sufficient funds for doubtful loans	BRAC sets aside 2% as loan loss provision for every Tk.100 of disbursement
Income and employment Sub- Programme	85,000 new rearers in the poultry sub-sector; 35,000 during 1996	55,080 during 1996	These figures are higher than planned as the demand was high and poultry rearing demands little investment and limited skills
	101,475 new goat and cattle rearers, 43,000 during 1996	29,519 during 1996	Below target during the first half of the year because of political problems (Non-cooperation) in early 1996. In addition, larger loans are required for livestock than for poultry

			required for livestock than for poultry
	Carp/prawn polyculture in 5,738 acre water body producing 15 kg. fish/ decimal/year; 1,810 acre for 1996	2,435 acre water body for 1996; 11,080 members	Productivity may not yet be calculated Coverage in fisheries was higher than expected as carp culture is profitable (and only requires 10-15% of the working day)
	1,600 nurseries will produce 10-15,000 seedlings/year/nursery worker; 400 nurseries for 1996	847 nurseries	More areas covered
	1,800 M.T. cocoons to be produced by 14,100 rearers; 560 M.T. for 1996	455 during 1996	Below target: this was a bad season and, with new rearers, productivity is low
	9,200 acres of land cultivated for vegetable produce, 1,900 for 1996	4,429 during 1996	Coverage per individual much higher than anticipated
	4,495 paraprofessionals working in villages; 1,935 during 1996	3,879 by end-1996	More villages covered
	All new participants complete training	This is the case	
	(Poultry) Loan sizes are between Tk.1,000 and Tk.7,000	This is the case; the average loan was Tk.3,297	

	Income within sectors as tabulated: Sector ≥ Tk. per month Fisheries 500 Poultry & Livestock 200 Sericulture 400 Social Forestry 200 Vegetables 600		To be monitored from 1997
	By end-2000, 3 poultry farms each producing 40,000 chicks/month	1 poultry farm established - production to commence in 1997	PSE Business Plan involves an amended construction programme (for 2 farms) and production schedule: this will be the basis of future reports
	By end-2000, 3 feed mills each producing 20 MT feed/hour	2 mills established; production capacity equal to that of the original three	PSE Business Plan involves an amended construction programme (for 2 centres) and production schedule: this will be the basis of future reports
	By end-2000, 1 seed production centre producing 30 MT seed per year	None established during 1996	PSE Business Plan involves an amended construction programme (for 2 centres) and production schedule: this will be the basis of future reports
	By end-2000, 5 prawn hatcheries each producing 3 million post larvae annually	1.28 million in 1996	PSE Business Plan involves an amended construction programme (for 10 centres) and production schedule (about 50% of the original): this will be the basis of future reports

	By end-2000, 10 silk reeling centres each producing 15 tons of raw silk	None established during 1996	Excess capacity of 3 existing reeling centres. PSE Business Plan involves an amended construction programme (for 10 centres) and production schedule: this will be the basis of future reports
	By end-2000, 10 grainage centres each producing 1 million layings of disease free larvae annually	None established during 1996	Excess capacity of 11 existing grainage centres. PSE Business Plan involves an amended construction programme (for 16 centres) and production schedule: this will be the basis of future reports
Law and human rights Sub-Programme	≥ 500 sets of materials in use by Trainers during 1996	500 in use	
	≥ 1,500 sets of materials in use by volunteers during 1996	1,500 in use	
	≥ 100,000 VO members trained during 1996	268,941 trained	All existing RDP covered by end-1996 and new ones will be targeted in 1997
	Training modules distributed to trainers, POs, PAs and volunteers from 1996	None during 1996	This will occur in 1997
	At least 1 Workshop for community leaders in each RDP Area annually	214 Workshops held during 1996, covering about two-thirds of all areas	
Health Sub-Programme	Revised health education curriculum in use by January 1998	Being prepared	Will come into effect during 1997

	For every four (or fewer) VOs, one Sebika, diagnosing and treating common diseases	This is the case	
	All Sebikas have basic medicines, contraceptives, slab-ring latrines, vegetable seeds to meet reasonable demand	This is the case	
	By 2000, \leq 20 households per working tubewell	About 50 households per tubewell at end-1996	On target
	By 2000, \geq 900,000 slab-ring latrines installed	66,110 installed during 1996	Below target: many villagers cannot afford them. These are supplied by BRAC (outside RDP) through a revolving fund
	Vitamin A distributed to \geq 80% of children $<$ 6 years	Distributed to 98% during 1996	Government supply available, thus, wide coverage.
Vulnerable groups Sub-Programme	7,500 village-level VGD groups, with 35-45 members, operating	n/a	As already reported, these original LFA Indicators no longer apply
	Over RDP IV period, \geq 300,000 VGD women trained and working in relation to poultry		as above

	Over RDP IV period, ≥180,000 VGD women also trained and working in another income generating activity (other than poultry)		as above
BRAC's management capacity Sub-Programme	At least half of POs have >2 years of service from 1998 onwards	1,196 out of 1,804 in December 1996	To be monitored as the Programme proceeds
	At least half of AMs have >4 years of service from 1998 onwards		To be monitored as the Programme proceeds
	At least half of RMs have >8 years of service from 1998 onwards	26 out of 79 at present	To be monitored as the Programme proceeds
	≥80% of POs receive training packages within 2 years of commencing service	60-70% at end-1996	On target
		TARCs provided training to 41,275 participants (45% females) over 180,724 person-days during 1996; two-thirds were BRAC staff, 20% VO members, the remainder from the Government sector and other NGOs	OVI's to be developed and included in future Progress Reports
		During 1996, 16 BRAC staff participated in in-country training (other than BRAC's own courses); and 23 attended workshops/seminars &c outside Bangladesh	[these refer only to training arranged through BRAC's Training Centre] OVI's to be developed and included in future Progress Reports

	By end-1997, all staff possess and understand Job descriptions, Personnel manual; Programme management manual; LFAs and clear accountability system (who will report to whom)	This is the case	
	≥35% PAs are women from 1999	About 11% at present	From 1997, only female PAs will be recruited; it is proposed that the OVI be changed to 30%
	≥35% POs are women from 1999	About 11% at present	This is being addressed very seriously; it is proposed that the OVI be changed to the more realistic 20%
	≥20% AMs are women from 1999	10% at present	This depends on women moving up from the lower levels of management: it is proposed that the end-1999 OVI be changed to 15%
	Audit and periodical financial reports made available on time	This is the case	
	BRAC senior management and donors receive accurate information in reasonable time		Being addressed

	BRAC involved in joint activities with GOs and NGOs at national/regional/local levels in at least 8 sectors (health, teacher training, fisheries...)	Being achieved (Oxbow Lake Project; SLDP; Education; IGVGD; Open Water Fisheries; BINP (nutrition); Family Planning; TB...)	
	Leaders of public opinion demonstrate general understanding of and positive attitude towards BRAC and its activities	Steps taken to achieve target. Public relations and affairs Director recruited; articles written for newspapers and magazines; meetings and discussions organized where local elites are also invited; journalists are encouraged to be involved; and government officials are taken to the field for exposure and understanding	To be monitored from 1997
Partner organisations Sub-Programme	≥2 medium-sized ¹ NGOs and ≥25 small NGOs working with BRAC by end-1997	No longer applicable as proposed OVI is for 100 small NGOs to be identified during the first half of 1997	78 profiles reviewed; short list of 30; in effect from May 1997; training from June 1997
	Relevant training successfully completed by partner NGO personnel (to specific targets from 1997)	Unit set up in BRAC's training division	
	Credit of ≥ Taka 5,000,000 (revolving loan fund) at end-2000		
	Computer-based information storage and utilisation operating at each of the participating medium-size NGOs		

¹ For present purposes, the minimum criterion for a 'medium-sized' NGO is "operating in 3 or more Thanas and with ≥10,000 members"

Sub-Programme	by end-1997	during the first half of 1997	training from June 1997
	Relevant training successfully completed by partner NGO personnel (to specific targets from 1997)	Unit set up in BRAC's training division	
	Credit of ≥ Taka 5,000,000 (revolving loan fund) at end-2000		
	Computer-based information storage and utilisation operating at each of the participating medium-size NGOs		
ASSUMPTIONS (Outputs to Purpose)	Political/economic environment remains favourable	Political situation considerably improved over the second half of 1996	Repercussions of the non-cooperation period continued to affect the Programme
	Organisations survive any natural disasters	Natural disasters had no significant impact during 1996	
	NFPE and other primary education programmes functioning	They are functioning	
(Activities to Outputs)	Villagers continue to be attracted to and participate in BRAC activities	This is not a problem	
	Regular supply of GOB inputs (to EIG Sub-Programme) available	This is not a problem	
	Favourable market environment	This is not a problem	

	Opposition from fundamentalists does not disrupt programme	This is not a problem	
	No children (<15 years of age) employed through any RDP activity (for example, PSEs or partner NGOs)	No children are employed	This is a criterion in the selection of partner NGOs
	BRAC initiatives beyond RDP do not place undue demands upon RDP managers	This is not a problem	
	Staff dropout does not hamper planned activities	This is not a problem	
	Willingness of other NGOs to participate	Sufficient NGOs expressed interest in the 'partner' initiative for it to proceed	
	Trained personnel in key positions remain with RDP	This is not a problem at present	

LOGFRAME MATRIX: BRAC RURAL DEVELOPMENT PROGRAMME IV (RDP IV)

6 OCTOBER 1996

PERIOD OF FUNDING: 1996 - 2000

TOTAL PROJECT FUNDING: Tk. 4.6 billion (US\$ 116 million)

Internal Funds: Tk. 2.5 billion (US\$ 61 million) (53%)

External Funds: Tk. 2.2 billion (US\$ 54 million) (47%)

BRIEF DESCRIPTION:

Consolidation and deepening of RDP as an established and successful institution building, income generating, credit building, social awareness building, and essential health care programme directed at the rural poor, especially women.

NARRATIVE SUMMARY GOAL:	VERIFIABLE INDICATORS	MEANS OF VERIFICATION	ASSUMPTIONS
Rural poor achieve sustainable improvement in their lives	Women have increased control over loan/income Members increasingly protect human & legal rights More children going to school Increasing interaction between UP and other local institutions	- Impact Assessment System (IAS) - Other Reports (WB, UNDP, BIDS,) - Monitoring Mssn. Reports - RED Studies	
PURPOSE: Socio-economic condition of participating families improved	>50% average increase in household assets after 5 years BRAC membership After 5 years > 20% of RDP members no longer fall within BRAC 'target group' poverty criteria	- BRAC Reports - Program Evaluation - RDP Reports - IAS - Monitoring Reports - RED Studies	Political/economic environment remains favourable Organisations survive any natural or manmade disasters

	<p>>80% of primary school age children of RDP members regularly attend school</p> <p>Women clearly involved in family, business and village decision making</p> <p>Children in RDP households have significantly higher nutritional status than comparable groups</p> <p>Neonatal mortality rate < 74 per 1,000 live births by 2000</p> <p>Infant mortality rate < 90 per 1,000 live births by 2000</p>	<p>Participants interview</p> <ul style="list-style-type: none"> - Family/income surveys - Accounting Records 	<p>Villagers continue to be attracted to and participate in BRAC activities</p>
<p>OUTPUT 1: Effective village organisations operating</p>	<p>> 8,760 new VOs (total of 42,000) functioning by end-1996</p> <p>> 1.5 million members by end-1996</p> <p>> 95% members are female</p> <p>>25% of members have > 2.5 years membership and loans of > Taka 7,500</p>	<ul style="list-style-type: none"> - RDP Reports - Social development and Health Reports - BRAC financial and social sustainability - Monitoring system - RDP Reports 	<p>Villagers continue to be attracted to and participate in BRAC programmes</p>

	<p>Each monthly issue-based meeting is attended, on average, by > 75% of members</p> <p>On average, > 25% of members are accompanied (by husbands or other male relatives) at each issue-based meeting</p>		
<p>OUTPUT 2: Self-sustaining credit programmes functioning</p>	<p>Tk. 3.8 billion disbursed by end 1996</p> <p>Average loan size of Tk. 3,300</p> <p>Closing savings balance of Tk. 1 billion</p> <p>> 80% of VO members covered by credit facilities at some time during 1996-2000</p> <p>On Time Realization > 95% (excluding advances)</p> <p>All costs for credit service covered by interest income by end of 4th year of operation</p>	<ul style="list-style-type: none"> - Financial Reports - Credit Reports - Financial sustainability Reports - Analysis of credit performance - Trend and ratio analysis on key indicators - Monitoring - Evaluation 	
<p>OUTPUT 3: Income and employment generation increased</p>	<p>> 107,000 new IG/jobs created during 1996 comprising at least: 86,000 in poultry/livestock 11,000 in fisheries</p>	<ul style="list-style-type: none"> - RDP Reports - Monthly closing Reports - Monitoring Reports - Sector Reports 	Favourable market environment

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	<p>1,000 in sericulture 2,000 in social forestry 9,000 in vegetables [NOTE: Agreed targets for subsequent years are also available]</p> <p>Average monthly income of those IG/jobs > Taka 500 from January 1998 onwards</p> <p>> 95% of those in new IG/jobs are women</p> <p>Income from sale of produce controlled by women</p> <p>Programme Support Enterprises established and operating, in accordance with Business Plans, in the areas of:</p> <ul style="list-style-type: none"> Poultry farms; Feed mills; Seed production centres; Prawn hatcheries; Silk reeling centres; Grainage centres; and Market Development Unit 	<ul style="list-style-type: none"> - Midterm Evaluation - Evaluation - Accounting Records 	
<p>OUTPUT 4: Members capable of exercising their legal rights</p>	<p>> 80% of VO members demonstrate understanding of basic land law, family law, and citizens' rights six months after information sessions</p>	<ul style="list-style-type: none"> - Training Records - AO Records - Marriage Register Records - Land Office Records 	

	<p>By end-1996, > 10% of marriages that involve a VO member is registered officially</p> <p>By end-1996, > 10% of divorces that involve a VO member follows proper legal procedure</p> <p>By 2000, no new cases of polygamy among VO members</p> <p>By 2000, > 50% of brides in VOs are > 18 years on marriage</p>	<ul style="list-style-type: none"> - RDP Reports - Sample surveys 	
<p>OUTPUT 5: Improved health</p>	<p>All RDP households use safe water for drinking by 2000</p> <p>> 60% of families using slab latrines by 2000</p> <p>Modern contraceptive use rate > 55% by 2000</p> <p>> 90% of children < 1 year, and > 95% of pregnant women fully immunized by 2000</p>	<ul style="list-style-type: none"> - Health Reports - RDP Reports - Monitoring Reports - RED Studies - Sample surveys 	

<p>OUTPUT 6: Extremely poor women increase their income through VGD</p>	<p>By 2000, > 300,000 members of VGDs employed</p> <p>Average monthly earnings of VGD members > Taka 300</p> <p>By 2000, > 7,500 new VGD groups functioning</p>	<ul style="list-style-type: none"> - RDP Reports - VGD Reports - Monitoring Reports 	
<p>OUTPUT 7: Organization and management capacity of BRAC improved</p>	<p>RDP planning, implementation, monitoring and evaluation increasingly based on Logical Framework</p> <p>BRAC's Long-term Strategic Plan reviewed annually and distributed to RDP managers and supervisors, including Regional and Area personnel</p> <p>All RDP staff assessed in relation to their job description, at least annually</p> <p>RDP organisation structure reviewed annually (internally)</p> <p>> 80% Regional offices have RDP data on their computers by end-1999</p>	<ul style="list-style-type: none"> - BRAC Reports and documents 	<p>Trained personnel in key position remain with RDP</p>

	<p>By end-1997, Regional managers have authority to approve disbursal per day per area of up to Taka 250,000 in loans, and to recruit PAs without reference to headquarters</p> <p>By end-1999, > 25% of the senior RDP positions (Regional Manager and above) filled by women</p>		
<p>OUTPUT 8: Contribution of partner NGOs improved</p>	<p>Each partner NGO demonstrates significant increases in:</p> <p>Number of Village Organisations</p> <p>Credit activities</p> <p>Employment generation and Health/Legal/Vulnerable Groups activities consequent upon BRAC support</p>	<ul style="list-style-type: none"> - RDP Reports - NGO Reports - Sample surveys 	

ACTIVITIES:	INPUTS:								ASSUMPTIONS:
		96	97	98	99	2000	Total	%	
1.1 Form village organisation		96	97	98	99	2000	Total	%	Villagers continue to be attracted to and participate in BRAC activities
1.2 Establish organisational discipline	Org. Dev	6	5	6	7	7	32	1%	
1.3 Raise awareness through I-B and HRLE	(Millions of Takas)								
1.4 Practice democratic values within VO									
1.5 Participate in critical issues (i.e. polygamy, child marriage, illegal divorce, gender equity etc.)									
1.6 Train participants in leadership and human development									
2.1 Develop organisational structure (at AO) for credit/savings operations	AO Cost	136	165	123	69	39	533	11%	Favourable market environment
2.2 Establish a network of borrowers in the VO	RO Cost	15	18	14	8	4	59	1%	Raw materials (for IEG) available; price changes do not affect the establishment of enterprises
2.3 Mobilise revolving loan fund	Staff Trng	10	13	10	6	3	41	1%	
2.4 Mobilise savings (Deposit Tk 1.8 billion)	RLF Req	504	515	355	221	141	1736	37%	
2.5 Evolve sound credit/savings management system	Capital Inv	76	79	84	20	14	272	6%	
2.6 Establish credit discipline	(Millions of Takas)								
2.7 Generate sufficient income through credit to cover costs after four years of operation									
3.1 Select and train participants		96	97	98	99	2000	Total	%	Donors funds disbursed in a timely fashion
3.2 Supply inputs and provide credit	Pltry/Livstk	56	62	46	38	36	238	5%	
3.3 Provide technical support and follow-up	Fisheries	34	36	38	32	31	171	4%	
3.4 Establish marketing links	Soc Forest	18	18	18	18	18	89	2%	
3.5 Co-ordinate activities with GOB and others	Sericulture	88	92	142	27	30	379	8%	
3.6 Collect service charges	REP	18	22	30	32	33	134	3%	
3.7 Establish Programme Support Enterprises	Vegetable	18	24	32	32	27	132	3%	
3.8 Assist inter-enterprise linkages (prod/mkt)	Mkt Dev	14	16	15	6	0	50	1%	
3.9 Piloting of new enterprises	Environment	2	3	5	6	8	24	1%	
3.10 Define acceptable environmental parameters	(Millions of Takas)								
4.1 Develop training materials on HRLE		96	97	98	99	2000	Total	%	No children (<15 years of age) employed through any RDP activity (for example, PSEs or partner NGOs)
4.2 Train PO, PA and trainers	HRLE	31	33	37	42	45	188	4%	
4.3 Train HRLE shebikas and VO members	(Millions of Takas)								
4.4 Organise workshops for community leaders									
4.5 Discuss problems in meetings									
4.6 Take action on issues such as registering of marriage, illegal divorce, child marriage, timely payment of land tax etc.									
									Staff dropout does not hamper planned activities

5.1 Revise/develop training curriculum and IEC materials	EHC (Millions of Takas)	96	97	98	99	2000	Total	%	Willingness of suitable NGOs to participate Trained personnel in key positions remain with RDP	
5.2 Train SS and staff		49	49	56	54	56	264	6%		
5.3 Provide health education										
5.4 Create and support SS services at villages										
5.5 Improve family planning service delivery										
5.6 Increase access to safe water and sanitation										
5.7 Increase Vit A capsule utilisation and vegetable consumption										
5.8 Increase access to and increase of immunisation										
5.9 Supply materials										
6.1 Select and train VGD women	VGD (Millions of Takas)	96	97	98	99	2000	Total	%		
6.2 Provide credit, technical support and inputs		42	39	42	43	44	210	4%		
6.3 Provide wheat										
6.4 Collect service charges and marketing support										
7.1 Revise and implement new operational guidelines	RED (Millions of Takas)									
7.2 Train staff in management skills										
7.3 Orient all staff on BRAC approach/goal										
7.4 Hold review re-planning workshops										
7.5 Promote women to more senior positions										
7.6 Improve MIS, make sustainable workplan										
7.7 Carry out research and monitoring activities for programme support		96	97	98	99	2000	Total	%		
	8	10	10	8	5	40	1%			
8.1 Identify partners and their needs	NGO Support (Millions of Takas)	96	97	98	99	2000	Total	%		
8.2 Train staff of the partner organisations		3	8	10	10	10	40	1%		
8.3 Organise and monitor activities										
8.4 Undertake joint activities with partner organisations										
8.5 Help to develop MIS in other partner organisations										