

PROPOSAL FOR
CHITTAGONG HILL TRACTS
INTEGRATED DEVELOPMENT PROJECT

JULY 1998 - JUNE 2003

BRAC, 75 Mohakhali, Dhaka-1212, Bangladesh

EXECUTIVE SUMMARY

The situation in the Chittagong Hill Tracts region of Bangladesh has been disturbed for the past two and a half decades because of the insurgency situation there. The Hill Tracts, the home of a million tribals and non-tribals comprise one tenth of the geographical area of Bangladesh. The signing of the peace agreement recently by the government of Bangladesh with the insurgents has opened up the possibility of development work as it is a very poor and deprived region of Bangladesh.

In the light of its own experience in rural development since 1972, BRAC¹ proposes to undertake an Integrated Development Project in the Chittagong Hill Tracts. The project aims at empowering the poor, both tribal and non-tribal of the CHT region through various social development programmes including savings and credit, health and education, environment and social awareness. Other employment and income generation component comprises of working with the poor in various sector programmes, such as poultry, agriculture, fisheries, sericulture, social forestry, micro-enterprise development etc. At the end of five years the project expects the poor people of the CHT region to mobilize and increase their own resources, their income and employment generation to be on the rise and the communal harmony enhanced.

While implementing the project BRAC will adopt strategies which may be different from that of the existing ones which are applicable for the plains. This project will be working with the poor of the CHT region, irrespective of the people being tribal or non-tribal. However a community approach will be adopted for the tribal people and a target approach for the non-tribal settlers. Special focus will be given to involve the women in the development process.

The development of appropriate, effective and functional village organisations of participating households will be key to the implementation of the project. All savings and credit, income and employment operations, social awareness and consciousness raising will be catered for the Village Organisation members. Other essential health care services will be rendered to the women, children and adolescents of the CHT region. Access to primary education will also be provided for a more holistic approach rural development.

The proposed project will be implemented for a period of five years, beginning July 1998- June 2003 with a net budget requirement of Taka 1,364,420,693 which is nearly US\$30 million. The total project cost of Taka 1364 million will comprise of a loan fund Taka 567 million for credit and a grant fund of about Taka 797 million. The project will cover all poor people of the 25 thanas in the three hill districts of Rangamati, Bandarban and Khagrachhari.

BRAC believes that commitment and cooperation of all development partners is essential to bring about a profound impact. BRAC seeks financing to implement the proposed project for a more sustainable development in Bangladesh.

¹ See annex C for BRAC's experience and interventions in rural development.

BACKGROUND

The Chittagong Hill Tracts (CHT) region is comprised of three districts, namely Rangamati, Bandarban and Khagrachari with 25 thanas. The CHT form the extreme south eastern boundary of Bangladesh with a total area of 13,200 sq. km. The geography, ethnic composition, religion, culture and general way of life of the people of this region is different. People of different tribes, like the Chakma, Marma, Tripura etc. have been living in this region for years. It is a hilly terrain with a population of 1,128,000 (source: Progotir Pathy, 1997). The population density in CHT has been on the rise since 1951, largely due to migration of non-tribal people from the plains. Now the region has a population density of 94 persons/sq.km. The economy of the CHT region is predominantly agrarian and an overwhelming majority of people depend on agriculture for their livelihood.

In 1960, a total of 55,000 acres of cultivable land was submerged due to building a dam on the Kaptai river of Rangamati. This area amounted to 40% of the total cultivable land of the CHT region. Thousands of families were economically affected and in 1964 about 50,000 families of Langdu, Barkal and Baghaichari thana went over to India.

Early seventies saw the formation of a regional political party 'Parbattya Chattagram Sanghati Dal' to realize the demand of the regional autonomy of the Larma tribe. Later in 1973 'Shantibahini' emerged as the military front of the 'Parbattaya Chattagram Jana Sanghati Samity (PCJSS). In 1976 CHT development Board was formed and there was non-tribal rehabilitation in the CHT region under government initiative.

As government's settlement programmes increased, so did the conflict between the tribal insurgent group who were resisting the settling in of the non-tribal people in the sparsely populated land of the CHT region. Therefore, 1970s was a period of violence where indigenous tribes, settlers and security forces accused each other of human rights violation. Specific incidents have remained controversial because of limited access to the area in terms of travel restriction, tight security, difficult terrain and fear of being attacked by the insurgent group.

The 1980s was a period of clashes and attempts of peacemaking in the form of several meetings between the PCJSS and the government. In 1994, the government and Shantibahini agreed to a cease-fire, and the first batch of refugees returned from Tripura state of India. The cease-fire was extended at regular intervals from 1994-1997 and saw the return of many refugees.

Finally on 2nd December 1997, after several rounds of discussions, the government signed a peace treaty with representatives of the PCJSS. The treaty is expected to bring an end to unrest and insurgency existing in the hill districts of Khagrachari, Rangamati and Bandarban for the past two decades. The treaty has been lauded and appreciated by both the tribal and people from the plains residing in CHT as a landmark attempt for all to live in communal harmony.

In conjunction with the peace agreement, repatriation of tribal refugees from Tripura has been completed. With the last batch of people returning on the 1st of March 1998 in CHT, the total number of returnees since 1994 stood at 63,861. With the signing of the treaty, PCJSS has been more supportive of the repatriation and the Shanti Bahini has turned in their weapons to the government.

Extract from the CHT Peace Agreement

"Keeping full and unswerved allegiance in Bangladesh's state sovereignty and territorial integrity in Bangladesh's Chittagong Hill Tracts region under the jurisdiction of the Constitution of the People's Republic of Bangladesh, the National Committee on Hill Tracts, on behalf of the government of the People's Republic of Bangladesh and Parbattaya Chattagram Jana Sanghati Samity, on behalf of the inhabitants of the Chittagong Hill Tracts, reached the following agreement in four parts, **to uphold the political, social, cultural, educational and economic rights of the people of the Hill Tracts region, to expedite socio-economic development process and preserve respective rights of all the citizens of Bangladesh and their development.**"

THE PROPOSED PROJECT

Conforming with the stated objective of the CHT peace agreement and in light of its own experience in rural development since 1972, BRAC proposes to implement an Integrated Development Project in the Chittagong Hill Tracts for a period of five years beginning July 1998- June 2003 with a net budget requirement of Tk 1364,420,693 (i.e. approximately US\$ 30 million).

OBJECTIVES OF THE PROJECT

The broad objective or goal of the project is to bring forth socio-cultural and economic upliftment of the poor people both tribal and non-tribal, and empower them through mobilizing, creating opportunities, strengthening capacities to increase their own resources.

The broad goal of the CHT Development Project will entail a few specific objectives, which are :

- develop appropriate, effective and functional organisations of participating households.
- encourage VO members to carry out savings and credit operations.
- Increase income and employment generation in poultry, livestock, fisheries, sericulture, agriculture and social forestry
- Improve health and nutritional status of women, children and adolescents.
- Provide access to non formal primary education to children of poor families
- Create environment Awareness among people.
- Develop social harmony between people belonging to different ethnic groups, particularly between tribal and the settlers.

RATIONALE OF THE PROJECT

For the past 20 years development work in the CHT region has been minimal because of the continued unrest and disturbance. It has been difficult for government and other agencies to start any development related activity. Generations have missed out on education in places where there are no primary schools or other educational institutions. The intermittent clashes had adverse effects on the economy of the region. Also because of the hilly and difficult terrain of the region all government institutions and facilities are still at a rudimentary level.

IMPLEMENTING STRATEGY

The three hill districts are home to 12 different ethnic groups. The language of each group or tribal community is quite different from that of another and also from the people in other parts of Bangladesh. Their socio-cultural environment, customs and traditions are also very different from those living in the plains. Approximately 60% of the total population in the CHT is tribal, namely Chakma, Marma, Murang, Tripura, Tanchownga etc. The other 40% are non-tribal who have migrated from the plain lands.

* BRAC with its mandate of working with the poor will work in CHT region also with the same target group irrespective of the people being tribal or non-tribal. There are instances where it has been seen that some non-tribal people who had migrated from the plains and are better off than the tribal people and generally dominate the economic sector. Though BRAC will work with both tribal and non-tribal, particular attention of this project will be given to working with tribal people.

* BRAC has wide experience of running health, education, micro enterprise credit, income and employment generating activities all over Bangladesh. However, The socio-economic setting, languages and dialects, customs, traditions, the geographical terrain of CHT region is very different from that of other parts of Bangladesh. Therefore, all components will need to be introduced after fine tuning the variations and adjusting them to suit the needs and the context. BRAC will adopt different implementing strategies which may be different from its experience of working in the plains.

* Special focus will be given on involving women in the process of all development activities and encourage their active participation.

PROJECT PERIOD

The CHT development project will operate for a period of five years beginning July 1998-June 2003.

PROJECT AREA:

The proposed project will be implemented in all 25 thanas of the 3 hill districts of Rangamati, Bandarban and Khagrachari.

MANAGEMENT OF THE PROJECT

The Programme Manager will be responsible for ensuring implementation of every component of the project, including reviewing and revising project policies and strategies, maintaining coordination between all relevant support units of BRAC and the Project, overall monitoring and evaluation. The Programme Manager will be supported by a team of HO based staff to link the support services (MIS, Training Division, Research and evaluation Division, Logistics and Monitoring departments of BRAC) to the CHT project. The Programme Manager will be reportable to the Deputy Executive Director, who is in Charge of the Rural Development Programme of BRAC.

The main Project Office will be based in the CHT region. The project office will be headed by a Project Manager reportable to the Programme Manager and will be responsible for all 25 thanas of the CHT region. There will be one Area Office in each of the 25 thanas and an Area Manager in charge of the Area Office. All 25 Area Managers will be reportable to the Project Manager. The Project manager will work with a team of Project Sector Specialists(1 medical specialist, one NFPE specialist and 5 EIG sector specialists) and have a team of support staff comprising of one Monitor, Regional PO Accountant, one Auditor, One Administrative/Logistics officer and one Office Assistant. The Sector Specialists will be responsible for the management of their respective Sector programmes and components.

Each Area Manager will be responsible for all project components within the jurisdiction of an Area Office. There will be several staff reportable to the Area Manager. There will be four broad areas vis a vis Credit, Employment and Income Generation, Health and Education staff working in an Area Office in addition to visiting Project Sector specialists (Project office based) and District Sector specialist.

A team of 3 PO and 20 PA will be responsible for the Organisation Development and Credit Management (ODCM) in each Area office (thana level coverage) and reportable to the Area Manager.

There will be one PA for each sector of the employment and income generation component. The number of PAs in an area will depend upon the number of sectors in the respective office. There will also be 2 sector PO for each district who will be mobile and oversee the activities of the PAs. The District sector POs will be stationed in one Area Office. The District Sector POs will be reportable to the Project Sector Specialist.

The third team will comprise of 1 PO and 3 PA working for all health related activities in each Area Office. In addition to this team of project health staff there will also be another group of health staff comprising of one Medical Officer, one Paramedics, one Laboratory Technician in each of the 3 hill districts. This health team will be mobile within a district but attached to one Area Office and reportable to the Project Medical Specialist.

The fourth team will comprise of 3 PAs (depending on the number of school in that area) responsible for all activities related to the operations of non formal schools. In addition there will be 2-3 NFPE Sector Specialist in each of the three districts. They will be mobile and oversee the work of the PAs of a few area offices within their respective district jurisdiction. The NFPE district level Sector Specialists will be stationed in one of the Area Offices in a district.

In addition to these teams of staff working on specialized components of the project, each Area office will also be staffed with one Accountant, one Office Assistant.

IMPLEMENTATION OF THE PROJECT

The project will be implemented along the lines of the following components.

Component 1 : The development of appropriate, effective and functional village organisations of participating households.

Village Organisation : All project operations will commence after the formation of village organisation. Prior to opening of an office, there will be a door to door survey in that area to identify the poor i.e. persons who own less than half an acre of land and survive mainly through selling of manual labour. Once these people are located they will be encouraged to form village organisations. In CHT region each VO will have 15-25 people as members. The membership of each VO as been kept low in CHT than in the plains (which is 35-40) primarily because of the topography which in turn is responsible for scattered habitation of the people. There may be 2-3 persons (both male and female) from each tribal family who can become members of the same VO instead of the present BRAC policy of one member from each family. While from the non-tribal family only the woman can be the VO member. Each Village organisation will have 3-5 small groups, each with a leader. Each VO will have a management committee comprising of a chair person, a secretary, a cashier and leaders of the small groups.

VO Activities : Each VO will have **bi-weekly meetings** on a fixed day of the week at a particular place. Savings deposit and loan repayments, selection of borrowers, concluding loan agreements will be some of the activities of the weekly meetings.

Once a month the VO members will meet for a **Gram Shobha**. This is a forum where they will discuss contemporary social, economic and political issues. The meetings will enable VO members to identify specific issues which affect their daily lives and take actions to protect their interest. These fora will not be for the VO members only. On the other hand the VO members will be encouraged to bring in their families to these special meetings. The topics of the meetings could be : Harmonious living between the tribal and non-tribal people, domestic violence, oppression, injustice, land inheritance problems, lack of social status, violence against women, polygamy, dowry, divorce etc.

Coverage : The CHT Integrated Development Programme will form 300 VOs in each thana, which will mean 6,000 members on average for each of the 25 thanas. During the five year project period the project aims to organise about 150,000 landless people of the CHT region into village based organisations and provide them with credit and necessary training. Group members will use these organisations to participate in economic and social development activities.

Component 2 : Savings and credit operations carried out by VO members

Both saving and credit operations will be carried out through the village organisation. Group members need to show the ability to deposit savings since regular savings promote financial discipline. The VO members will be encouraged to save at least Taka 5 bi-weekly. There is no maximum limit for bi-weekly savings, the individual member in the group will decide on the amount of savings, he or she wants to deposit.

The group members will be given their first loan after 6 weeks of membership. The minimum amount of loan given to each member will range between Taka 4,000-5,000. The members will be given loans and the group will be collectively responsible for the repayment of loan. The maximum amount of loan would be Taka 15,000 depending on the activities undertaken. The maximum ceiling of loans for CHT region is much higher than that usually given by BRAC, mainly in consideration to the hardships and sufferings of the people of that area.

A person is eligible for loans only if she or he is a member of the Village Organisation. Loan proposals will originate at the VO meetings and will then be submitted to the Office for approval. The borrower will collect the loan from the office in presence of the management committee. No collateral is needed to get the loan. The VO members will monitor their peers and help each other keep their payment schedules. Borrowers will pay their loan installments at the bi-weekly meetings which will be collected by the PA. The amount collected is credited to the borrowers' passbook and an entry is made in a collection sheet. The money is then deposited with the accountant at the Area Office.

Micro-credit is different from ordinary lending in that loans are given against no collateral since the poor have little or no collateral. The group functions as a body that has collective responsibility to repay the loans. Payments are made on a bi-weekly schedule which ensures two things. Firstly, each payment is relatively small compared to the size of the loan and secondly it is very easy to monitor when someone is falling behind on their repayments.

Component 3 : Increased income and employment generation in poultry, livestock, fisheries, agriculture, sericulture, social forestry and enterprise development

After taking credit the group member decides what activity s/he will engage in and the repays the loan from her or his income. There are various sector programmes, namely poultry, livestock, fisheries, sericulture, agriculture and social forestry which provide services to group members. These services include training, credit support, access to better inputs such as improved varieties, logistical and marketing support etc. The purpose of these sector programmes is to increase the income earned by the group members. The following sector programmes give detailed information on how the various sector programmes will operate under the CHT project and involve both tribal and non tribal people in different income generating activities.

(a) Poultry Sector Programme :

The project aims at making the poultry programme the largest EIG activity in the project area of CHT. Based on a visit it may be stated that generally the villagers in this region have some experience or other in poultry rearing. Most people own a bird of two which are usually fed on household waste and crop residue. In general the mortality rate of village birds is between 35-45%. Each bird of the local variety produces about 40-60 eggs a year. Also the supply of poultry meat and eggs is less than the demand. Hence involvement in various activities associated with this sector is expected to increase the income of the VO members.

Poultry worker : From each thana 60 VO members will be selected as poultry workers and given a 6-day training on vaccination and poultry rearing. S/he will be provided with a vaccination kit and free medicine of Taka 200. Each poultry worker will be responsible for 1000 birds and could earn Taka 400 from poultry owners for the vaccination service. In the first year of the project period a total of 1500 VO members will be trained and developed as poultry workers in the three hill districts.

Chick rearing : 20 VO members from each thana will be given a 7-day training on chick rearing. Each participant will establish a chick rearing unit. Therefore there will be 20 such units established in each thana. BRAC will arrange for the chick rearers to be supplied with day-old chicks and they will raise the day-old chicks for two months and sell the birds to the key rearers.

Key rearing : 600 members in each of the 25 thanas will be given a 6-day training in ideal poultry rearing methods. The trained members will be called key rearers and will have a model poultry housing system with one hybrid cock and 20 hens. The key rearers will get their birds from the chick rearers. The birds can be used for laying eggs for 16 to 18 months, after which they will be sold. BRAC will develop around 15,000 key rearers in 25 thanas of 3 hill districts during the proposed project.

Poultry feed producing : One poultry feed centre will be established in each of the working thana to meet the increased demand for balanced feed for the hybrid variety of birds. One feed producer will be given a 5-day training on feed formulation, quality of feed, preservation of feed etc. and will be responsible for each feed centre. Therefore for 25 thanas there will be 25 feed centres opened and 25 feed sellers in total under the CHT development project.

Training plan of the poultry sector July 1998-June 2003

Components	1998-1999	1999-2000	2000-2001	2001-2002	2002-2003	Total
Poultry Worker	1,000	1,000	500	-	-	2,500
Key Rearer	5,000	5,000	5,000	-	-	15,000
Chick Rearer	200	300	-	-	-	500
Poultry Feed Producer	25	-	-	-	-	25

(b) Livestock Sector Programme

Livestock contributes 6.5% towards the GDP of Bangladesh. The sector is a substantial source of animal protein and livestock manure is an important source of fuel and fertilizer. The activities of this sector aims at protecting livestock from diseases, developing skilled 'para-vets', improving local breeds etc. BRAC's model for livestock development has been accepted by the government for widespread implementation. Under the proposed project also there is huge potential for livestock rearing because in the CHT region there are large expanses of land than other parts of the country. This will in turn enhance the fodder supply. Activities associated with this sector that the project will undertake are :

Para-vet : Members from the VOs will be selected and given a 15-day training in feeding, rearing and housing of livestock. There will be an additional 15-day training on identification of causes and treatment of diseases. The Project will develop 10 para-vet in each thana. The trained para-vet will be responsible for the vaccination and health services of livestock of the entire thana. They will be linked to the Thana Livestock Officer. They will earn income by charging fees for services rendered. In total there will be 250 para-vets working for all 25 thanas under the CHT region.

Cow rearing : In each of the 25 thanas 300 members will be trained as cow rearers. Beef fattening is an important part of the livestock programme. The rearers will buy low weight and young cattle at a low price and after proper feeding and treatment they will be able to sell these for a profit. At the end of the 5 year project period there will be a total of 7,500 cow rearers in the CHT region.

Artificial insemination : To upgrade cross breeds, trained para-vets will be developed by the project as artificial insemination workers. They will undergo a 30-day long training at a nearby government institution. They will take semen from the nearest government bull farm and cross breed them with local varieties. There will be three such insemination workers in each thana. Each of the workers will establish an artificial insemination centre. That is there will be 3 such centres in each thana and in total 75 centres in all 25 thanas.

Pig rearing : There is good prospect of pig rearing in the CHT region. 100 members will be selected from VOs in each thana and they will be given a 5-day training on pig rearing. At the end of the project there will be 2500 pig rearers earning an income from this activity.

Cattle feed producing : 2 members will be given a five-day training on cattle feed to become cattle feed producer. Each trained member will be responsible for opening and operating a cattle feed centre to provide the cow rearers with quality cattle feed. In total there will be 50 such centres established in 25 thanas of the CHT region with 50 feed sellers earning an income.

Training plan of the livestock sector from July 1998-June 2003

Components	1998-1999	1999-2000	2000-2001	2001-2002	2002-2003	Total
Paravet	-	250	250	-	-	500
Cow Rearer	-	3,000	3,000	1,500	-	7,500
Pig Rearer	-	1,000	1,000	500	-	2,500
AI Worker	-	25	25	-	-	50
Cattle Feed Producer	-	25	25	-	-	50

(c) Sericulture Sector Programme

BRAC is very keen to introduce sericulture as a good source of income for the people of the CHT region. At present there is only one grainage cum research sub station of government at Chandraghona. Sericulture could be promoted in this region because silk worm rearing is a labor intensive activity which is usually done at home and silk is a high value low volume commodity that is in demand both nationally and internationally. Sericulture could also represent a rural income opportunity with the potential for linking the rural producer to the consumer markets both inside the country and outside. Activities of the sericulture sector include the following that will be undertaken by the CHT project :

Mulberry plantation : The CHT region has vast area of land which will be good for mulberry plantation. Mulberry will be propagated through cuttings planted by group members in sapling nurseries. When the saplings will be a year old, they will then be sold to the members for planting. Members will be given a 3-day training on nursery preparation, plantation and care of saplings. BRAC has plans to plant 15,00,000 sapling in the CHT region. A total of 300 acres of land will be brought under mulberry plantation in the proposed project.

Chawki rearing : Chawki rearing is the term used for rearing of young silk worms. There will be a 7-day training given to 10 members in each thana to develop them as chawki rearers. The training shows them the entire cycle of chawki rearing. They will be given eggs which they hatch and rear the worms for 10 days. They will then sell some worms to the rearers and rear the remaining to the cocoon stage. A total of 250 members will become chawki rearers at the end of the project period.

Silk worm rearing : This type of rearers buy second stage worms from chawki rearers and rear them until they form cocoons. The cocoons are then sold at a good price which bring in good income. A 6-day training will be given to group members to develop them as rearers. 100 such members will become this type of rearers in each thana and the proposed project will involve 2500 members in this type of income generating activity.

Chawki Rearing Centre : To provide a hygienic set up for the young silk worms to transform into the adult stage one Chawki rearing centre will be opened in each of the 25 thanas.

Infrastructure support for the sericulture sector :

Grainage - BRAC will establish one grainage in the CHT region to provide support to the sericulture activities. A grainage is a place where commercial silk seeds are produced from collected seed cocoons.

Sericulture Resource Centre - One such resource centre will be set up at Chittagong Hill Tracts. The centre will have dormitory, rearing house, garden facilities etc. Chawki rearers, rearers, plantation workers will be given relevant training in this centre.

Training plan of the Sericulture sector from July 1998-June 2003

Components	1998-1999	1999-2000	2000-2001	2001-2002	2002-2003	Total
Chawki Rearer	-	100	50	50	50	250
Silk Worm Rearer	-	600	300	300	300	1,500
Chawki Rearing Center	-	25	25	-	-	50

(d) Social Forestry Sector :

Ideally 25% of the land area of Bangladesh should be forest area to ensure stability of environment and also for economic growth of the country. However, Bangladesh has a very small forest area estimated at only 9% of the total land area. The land area mainly comprises of natural woodland and homestead plantations. Although privately owned homestead forestry constitutes only 12% of total forests, it supplies almost 80% of the fuel, wood, timber and bamboo consumed within the country.

The forest resources of Bangladesh are rapidly being destroyed. By the year 2000 the demand of fuel and timber will be 304 and 50 million cubic feet respectively. If the present supply is maintained the deficiency will be 145.2 and 28.2 million cubic feet. This gap will result in a variety of environmental problems including erosion, land degradation and atmospheric pollution. BRAC strongly feels that the rural poor should be made aware of the rapidly depleting natural resources and should actively participate in their conservation. Extensive plantation programme around roadside, homestead, social institutions, river side and embankments and in abandoned and marginal lands can help solve these threatening problems to a great extent.

The social forestry programme in the CHT region aim at maintaining and improving ecological balance through afforestation. It will also contribute towards increasing environmental awareness as well as generating income and employment. In CHT extension service has not reached yet. The Project will give particular emphasis on Horticulture development.

Horticulture nursery : selective members will be given a 7-day training on planting forest trees and developing fruit nursery in 0.5 to one acre of land. In each working thana 2 members will be provided with this training. The entire project will therefore, develop 50 such nursery workers in 25 thanas of the CHT region. A new training curriculum and material will be developed especially for horticulture extension purpose. The nursery workers will be given inputs of Taka 2,000. These nursery workers will be encouraged to establish nurseries of lime, guava, pineapple etc.

Agro-forestry Farming : The people of the CHT region in general are not habituated to plantation. They will need to be especially motivated to plant trees. To work with different types of fruits and forest trees agro- forestry farmers will be developed from the members. 160 members from each thana will be given a 5-day training. The purpose behind involving members in this area is to promote the production of wood, fuel, fodder, food and fruit from the same plot/land. A total of 4,000 agro-forestry farmers will work on 50 decimal of land each.

Grafting nursery : To introduce some special high yielding variety of fruits 500 grafting nurseries will be established in CHT region. Like the horticulture nursery each of these nurseries will have 50 decimal of land. 20 nursery workers from each thana will be given a 10-day training on asexual propagation of fruit trees to increase the supply of high quality seedlings.

One **Mother Tree Preservation Centre** will be established to support all grafting activities.

Training plan of the Social Forestry sector from July 1998-June 2003

Components	1998-1999	1999-2000	2000-2001	2001-2002	2002-2003	Total
Agro Forestry Farmer	1,000	1,000	1,000	1,000	-	4,000
Nursery Worker	50	50	-	-	-	100
Grafting Nursery Worker	100	100	100	100	100	500

(e) Agriculture Sector :

From a primary survey report BRAC has learnt that extension services in the agriculture sector are not available in the CHT region. Given proper and adequate support to the cultivators, the land of the CHT area is suitable for crop cultivation like, paddy, pulse, cotton and various spices as red chilli, turmeric, ginger, garlic. The activities under this sector are :

Agriculture farming : A 5-day training will be provided to 200 members in each thana to enable them to work with some specific varieties of crop and spices (mentioned earlier). The training will introduce advanced and new technology for increased production. A total of 5000 members will be developed as agriculture farmers over the project period of five years.

Crop Diversification : Crop diversification will be introduced to the people of CHT region. The project will start the diversification process with **cotton** first. Then gradually move to other crops based on further research and survey data. Over the project period of five years a total of 1000 members will be involved in the diversification process.

Training plan of the Agriculture sector from July 1998-June 2003

Components	1998-1999	1999-2000	2000-2001	2001-2002	2002-2003	Total
Agriculture Farmer	1,000	1,000	1,000	1,000	1,000	5,000
CropDiversification Farmer	200	200	200	200	200	1,000

(f) Fisheries Sector :

In an agro-based economy like Bangladesh, fishery is a vital sector which contributes substantially to income and employment generation, improvement of nutritional status and foreign exchange. The sector contributes nearly 6% to GDP and more than 12% to export earning.

BRAC expects that ready markets might be available due to scarcity of fish in Khagrachhari and Bandarban districts as well as in some parts of Rangamati outside the lake area. The fish culture activities in the CHT region will be different from that in plain lands. Given the ragged nature of the region, the project will develop a special type of fish culture which will be specifically suitable for that region. Some of the activities that will be undertaken as part of this sector programme are :

Carp Nursery : As ponds are rare in this region the nursery workers will raise fingerlings in creeks, reservoirs, canals and lakes. The fingerlings will be stocked in these nurseries and sold in the local market or to the government for releasing them into open water.

To support the carp polyculture members will be provided with a 6 day training. A total of 150 carp nurseries will be established in the CHT region, particularly in Rangamati.

Carp Poly Culture : The tribal people are not very familiar with fish culture. This sector is predominantly run by the non-tribals. BRAC is expecting to be able to develop 200 members in each thana to become involved in fish culture. A 5 day training will be given to group members. The total number of fish farmers under this project will be 5,000. A special emphasis will be given to involve the non-tribal people. Out of the 5,000 fish farmers 2,500 tribal people will be given support of nets and boats to encourage them to become fishermen.

Small Hatchery : The project will encourage members to establish low cost carp hatchery. A 6 day training will be given to 150 members on BRAC's model for small hatchery which requires low investment and limited area for water. There will be 6 such hatcheries set up in each thana, which in turn will take the total number of carp hatcheries to 150 in the CHT region.

Curriculum and material development for the fisheries sector :

New training curriculum and materials will be developed for nursery workers, fish farmers and hatchery workers to enable them to become more skilled in this sector.

Training plan of the Fisheries sector from July 1998-June 2003

Components	1998-1999	1999-2000	2000-2001	2001-2002	2002-2003	Total
Carp Poly Culture Farmer	1,000	1,000	1,000	1,000	1,000	5,000
Carp Nursery Worker	-	50	50	50	-	150
Small Hatchery Worker	-	50	50	50	-	150

(g) Experimental and pilot projects :

The experience of working in the CHT region will presumably be very different from that of working in the plains. Working with different ethnic groups of people with different languages, culture and customs, different geographical terrain etc. will possibly call for adapting some of existing BRAC project models, policies and structures to suit the needs of the people of the region. A lot of lessons will be learnt in the process of implementation. Some potential activities may call for taking up new income and employment generating activities which have not been thought of at the planning phase of this project. The CHT development project would like to take up these new initiatives on an experimental basis which will be classified as pilot projects. If these initiatives are successful then they will be merged with regular development activities. The project therefore would like to have budgetary provision for undertaking new and innovative activities/ventures under the income and employment generation component of the project.

(h) Enterprise Development :

Based on reviews and background studies BRAC has learnt that the people, particularly the tribal communities of the CHT region are less involved in micro-enterprise activities. Different types of micro enterprises will be introduced to generate regular income and create employment opportunities in the communities. The project aims at expanding the scope of the traditional activities of the tribal people. For example, bamboo and cane is abundantly available in the CHT region and enterprises based on crafts made from bamboo and cane which are much in demand, could be developed along similar lines to the industry in Sylhet. Bee keeping and honey marketing industries could also be developed in this region. Larger amount of loans will be made available if the members want to involve themselves in new enterprises.

The project will also offer the VO members some special training on off-farm products besides the regular ones. Such special skills training will enable them to attain expertise in other areas like weaving, juice making etc. These training will be provided to potential tribal members. Some working space will also be provided. A total of 2500 members will be trained.

Component 4 : Environment Conservation

The natural environment of the country is rapidly deteriorating. The main forest belt of the country is in the Chittagong region. As the population of this part is increasing, so is the demand for fuel and timber. The houses in this area are built of wood and bamboo. The project intends to conduct various sessions to build environment awareness of the people of this region. The environmental issues could be in areas of preservation of forest area, land erosion, hill destruction etc. A total of 10,000 members will be given training on environmental conservation within the five years of the project period.

Component 5 : Social Awareness and Consciousness Raising

In the CHT region there are various people of different ethnic and tribal communities residing with comparatively new settlers who are people from the plains. The language, culture, religion, customs, outlook etc. of these people are very different from each other. To bring about social harmony and to integrate the different tribal and non-tribal groups of people, BRAC plans to facilitate social awareness and consciousness raising activities.

These sessions will be participated by groups of 20-25 people. Special types of materials will be developed for this purpose. Through various cultural shows, drama and popular theater people of different ethnic origins will not only get to know each others social values, norms and culture better but also understand, respect and value each other. There will be about 500 members in each thana who will be actively involved in these types of consciousness raising sessions.

Component 6 :Essential health care services rendered to the women, adolescents and children

Health care is one of the most important needs of the rural poor in general, particularly the women, children and adolescents. The scenario in the CHT region is not very different than other parts of the country. The health care services available in the CHT region are quite dismal. There is a District hospital with 50 beds, 23 Thana Health Complexes in both Khagrachari and Bandarban. There is one in Rangamati also but with 100 beds. There are 11 union sub-centres both in Khagrachari and Rangamati but only one centre in Bandarban. In spite of having these few facilities, the human resources and skills in relation to medical care and supply of drugs are not adequate. As a result, people of this region are practically deprived of any health service.

Under the CHT Integrated Development Project an essential and integrated package of health services will be provided to meet the basic health needs of the people of the CHT region. The health services will be implemented by the Shastho Shebikas (community health volunteer), Programme Assistants, supported by other relevant staff and will focus on the women, the adolescents and the children. The health package will consist of several components, which are as follows :

(a) Health and Nutrition education :

Knowledge on health and nutrition is considered essential for all people in order to lead a better and healthy life. It has been observed from preliminary survey and visits that the people residing in the CHT region are in general ignorant and/or have prejudices about health practices.

The Programme Assistants (PA) and Shastho Shebikas (SS) will meet with the community people at large in small groups or meet individual members during her visit to their homes and discuss issues on health and nutrition. The topics discussed in these meetings will cut across all other components within the health package. These are: local sources of vitamin A rich food, maternal and child nutrition, protection against the six killer diseases (i.e. tuberculosis, polio, tetanus, diphtheria, measles and whooping cough) through immunization, delayed pregnancy contraception and risk associated with it, contraception and child spacing, ante and post natal care, RTI/STD, use of slab-ring latrine, personal hygiene, use of tubewell water for drinking and cleaning purposes and

protection against malaria and tuberculosis etc. There will be 45000 such sessions facilitated by the PAs and Shastho Shebikas every year and 153969 household visits a month.

There is a general lack of knowledge on proper hygiene and the people of the CHT region have poor sanitation practices and drink contaminated water like that of people in other parts of Bangladesh. All these together make them highly prone to diarrhea. Therefore, the knowledge on control and management of diarrhea will be given to the community people. The SS will go from house to house and teach mothers how to prepare and practice oral rehydration therapy (i.e. 7 points to remember). The programme will cover atleast one female from each household in the CHT region.

It may be mentioned in this context that the Oral Rehydration Therapy Program (OTEP) initiated by BRAC in the 1980s has been considered a qualitative as well as a quantitative success. It covered all households in Bangladesh excepting the households in the CHT region. The experience from this programme will be applied in CHT region.

(b) Immunization:

This component has been added in the health package with the aim to immunize children below one year of age against six killer diseases (i.e. tuberculosis, polio, tetanus, diphtheria, whooping cough and measles). Women will also be immunized for tetanus. The following activities will be followed for immunization :

- * Mobilize children and women to avail of facilities where they can receive the doses.
- * Encourage local immunization facilities to remain active.
- * Train government staff as and where needed on social mobilization,, session management and quality maintenance for immunization.

There will a total of 34968 children and 38352 pregnant women immunized in a year.

(c) Family Planning :

BRAC's philosophy is to affect maternal mortality by promoting contraception and child spacing. To attain this both temporary, permanent and semi-permanent method of family planning will be facilitated.

The SS will provide the temporary measures of contraception i.e. pills and condoms to the community people at a low cost. In case of permanent and semi-permanent methods like injectibles, IUD and VSC, the members will be referred to Shushastho (BRAC Health Centre) or government health centres. The SS will monitor the users to see whether they are suffering from any side effects. In case of such effects the patients will be referred to Shushastho or government health centres. Necessary supplies for family planning, e.g., pills and condoms will be received from the government for distribution. At the end of the project period it is expected that there will be 20% increase from the baseline survey record/ status in terms of coverage.

(d) Water and Sanitation :

People in CHT region generally use hanging latrines or defecate in open air, both of which are unhealthy practices. They are mostly dependent on water from ponds, rivers, lakes, springs etc. for their use. The water from these sources is microbially polluted and thus not safe for drinking. It is believed that simply by changing certain habits and practices related to use of water and sanitation, people could be saved from a number of killer diseases including diarrhea.

Slab-ring production centers for water sealed latrines will be established. There will be 3 such centres in each thana and it will take the total number at 75 centres. Slab-ring latrines which will be produced at these centres and will be sold to the community people at affordable cost. An estimated 63127 slab latrines will be installed during the project period.

In order to facilitate access to safe water, tubewells will be installed as per the need of the communities. In areas where tubewells can not be installed sand filters will be introduced to available pond, spring and river water. Recently a project on sand filter was taken up in Nepal under the auspices of UNICEF which proved to be successful. BRAC and the community will jointly arrange the tube wells and sand filters to ensure 100% population coverage in terms of safe drinking water.

(e) Malarial cure and prevention:

Malaria is transmitted through certain species of infected and female anopheles mosquitoes. Inadequately ventilated and ill lighted houses are ideal places for mosquitoes and in most cases people acquire malaria from such places. It has been observed that the life style and the living conditions of the people in the CHT region make them vulnerable to malaria. This disease is quite widespread in this region.

The health package intends to control and prevent the disease in collaboration with the government. In order to achieve this, a three pronged strategy will be followed.

(i) Control of mosquitoes : Stagnant water bodies are breeding grounds for mosquitoes. Where possible these breeding grounds will be cleaned together with the community people. Otherwise, special efforts will be taken to control breeding in these waters by using biological treatments.

(ii) Bring change in lifestyle : Educate the people to use mosquito net while sleeping.

(iii) Treatment : Patients with malaria will be identified, provided with appropriate treatment and regularly followed up on. Programme Assistants will collect the blood of the persons suspected of having malaria and locally prepare slides. They are then to send the 'smears' to the nearby BRAC Health Centre or pathological laboratory for tests. 25 pathological laboratories will be established in the working areas and will be attached to project Area Offices. Treatment will be provided to patients with malaria which have been confirmed through test results. To ensure effective treatment members from the patients family will be made responsible for compliance of the prescription. Special teams will be formed and efforts taken in cases of unexpected instances of malaria epidemic.

All the above mentioned activities aim at diagnosing and treating 80% of the reported malaria cases in the CHT region.

(f) Tuberculosis :

Tuberculosis is a major infectious disease, particularly among adults, and ranks as the seventh most important cause of death in Bangladesh. Studies reveal that tuberculosis is more common in the improvised areas of the country. Therefore, it may be inferred that tuberculosis is more likely to be prevalent in CHT region.

This component of the health services aims at reducing mortality and morbidity related to tuberculosis in the communities through direct observation therapy short course (DOTS) strategy in collaboration with the government. The strategy will include early detection of tuberculosis cases through sputum examination and chemotherapy.

The SS after observing the symptoms will identify suspected cases of tuberculosis. After collection of the sputum she will send them to Shushastho or pathological laboratory for tests. In case of positive test results, the SS will bring the patients under treatment in accordance to GOB/WHO guidelines. She will also follow up on the patients even after cure. The programme will maintain liaison with government's health programmes to receive necessary drugs for the treatment of the patients. The aim of these activities is to diagnose and treat 80% of tuberculosis cases.

(g) HIV / AIDS Awareness Campaign

This component aims at raising the knowledge and awareness on five key pertinent messages of HIV/AIDS including what is AIDS, how it is transmitted, how it can be prevented and what are the high risk behaviour among rural people. To have a cascading effect field workers under the project will be trained first. They then will train the SS who in turn will educate around 173,000 men and women.

Shushastho : BRAC Health Centre

The government health facilities have limitations and constraints to ensure health care need and demands of the rural community (BIDS 1995). In order to overcome this, efforts will be taken to establish Shushastho (BRAC Health Centres) to offer comprehensive health services to the rural poor of the CHT region. It will be a static health facility located in each thana to ensure convenient access to people. Along with Shushastho, atleast 3/4 satellite clinics will be opened in the remote areas of the thanas for wider coverage. *The satellite clinics will be linked to the Shushasthos. Although the centre will have the VO members and their families as 'priority clients', but services will also be provided to others in the community at cost.*

There will be one Shushastho in each of the 25 thanas under the project. The centres will be equipped to provide basic and secondary health care, particularly relating to family planning and other reproductive health problems. Referral services for *complications and emergencies in family planning, tuberculosis, pneumonia and others* will be made from these centres.

Each Shushastho will be equipped with a pathological laboratory and stocked with necessary medicines/drugs including those for emergencies. The centre will also work as a secondary referral. Complicated patients will be referred to thana or district level government health centres. Each centre will also have a drug store.

The project plans to open Shushasthos in three phases in the CHT region. In the first and second year of the project period 6 BHC will be opened in all three districts, i.e. 2 in each district of Bandarban, Khagrachari, Rangamati etc. In the third year of the project, another 13 BHC will be opened. The experience gathered during the first year in operating these health centres will not only help in increasing the efficiency of the centres but will also be helpful for the centres that will be opened in the subsequent years. Places or thanas where there will be no such BRAC health centres, the area office will have a pathological laboratory attached to it.

Management and supervision of health interventions :

The health package will be introduced in all the 25 thanas in CHT. All interventions will function under the broad supervision of the Area Managers of Project Area Offices at the thana level. In each Area office all health interventions will be implemented, managed, supported and supervised by a team of 1 Programme Organiser (PO), 3-4 PAs and a number of community health volunteers i.e. Shastho Shebikas. The number of SS will vary from area to area depending on the extent of coverage within the area in terms of dispersed households. In Shushastho appropriate staff will be appointed.

The SS will be locally selected and recruited representing different tribal groups. They will be adequately trained to carry out their respective responsibilities in relation to the specific and specialized health component. The Programme Assistants will also be appropriately trained for their assignments.

For sustainability of activities of Shastho Shebikas an incentive package will be introduced. The SS will be able to make some profit by selling slab-latrines, hygiene materials and soaps, tube-well, vegetable seeds, iodized salt etc. as part of the incentive package.

Component 7 : Establish and run non formal primary schools for children and adolescents

Conforming with the objectives of the EFA goals and to attain Universal Primary Education in Bangladesh by the turn of the century, the CHT development project proposes to promote non formal education efforts to provide access to education to disadvantaged children in these areas.

The specific aim of this component is to :

- Open 400 non formal schools in Khagrachari, Rangamati and Bandarban districts.
- Enroll 8000 out of school children of 6-14 years of age from poor disadvantaged families, with a special focus on enrolling girls.
- Ensure completion rate of at least 80 per cent of the initially enrolled children.
- Form 400 school management committees to ensure increased attendance.

Continued conflict and clashes since the early 1970s have left the education sector very neglected in the CHT region. Infact some generations have remained untouched by education because of lack of adequate opportunities and facilities. There is also a great need for education in this region because of the return of the tribal people who were refugees in India. In the three districts of Bandarban, Khagrachari and Rangamati the literacy rate is very low. Schools will also be opened with a view to providing increased access to education, particularly of children from the tribal community aiming at reducing both geographical and ethnic disparity. Villages with no formal primary schools will be given priority in setting up BRAC schools.

Baseline survey :

A baseline survey will be done for each village where a BRAC school will be opened. This survey will help to gather detailed information about the children, the parents and the community. This survey will be instrumental to identify children who have dropped out, find out parent's willingness to send their children to school, their socio-economic backgrounds, etc. This survey will be done by BRAC staff with the help of the members of the community. Tools such as school mapping may also be used as part of this survey. This will mean micro planning with community involvement. Part of the survey will also involve cross checking BRAC's list of probable students with the formal school's list (if there is a primary school in the near vicinity) of drop outs to avoid duplication.

The school and the students :

The BRAC education intervention aims at temporarily filling the gap through operating non formal schools for unserved children of poor families. In general BRAC schools are usually for two specific age groups. One model caters to 8-10 year olds and the other to 11-16 year old adolescents. These age groups have been specifically chosen with the intention to take those children who have either never attended school or have dropped out in the early years of schooling. The primary school going age of children being 6 years. However, keeping in mind the scenario that there are few or no primary schools in the selected thanas under the proposed project, very small and scattered habitation of 15-20 households, it may call for adapting the BRAC school model according to the needs of the context and environment prevailing in the CHT region. Thus some of the school features may need to become more flexible. For instance the school age of children may be from 6 and 16 years, i.e. schools for different age groups varying from 6-10, 8-10, 8-14, 11-16 etc. Also the average class size will be 20 children to one teacher per school as against the present BRAC school class size of 30/33 children. And also the present policy of girl :boy ratio of 70 :30 may not be strictly maintained in each classroom.

The school cycle and the curriculum :

All schools under this project will have a four year cycle covering five academic terms which will be equivalent to the formal primary cycle. It will cover Bengali, Mathematics, Social Studies, English and Religious Studies.

The teacher and teacher development :

There will be one teacher appointed for each school comprising on an average 20 children. Teachers will be local recruits, preferably from the same village where a school will be opened. Preliminary survey revealed that people of different tribes, like the chakma, marma, murong, tripura etc. do not understand each others language. Given this fact, the teacher and the children of each school must be from the same community or tribe and speak the same language. The educational qualification of the teacher will be very flexible(as against the general BRAC qualification of atleast nine years of schooling). The teacher will sit for written test and interviewed and selected on the basis of their quality, intelligence, articulation etc. For the appointment of teachers women will be given preference.

The teachers after selection will be sent for a 15 day basic training at one of the residential Training and Resource Centres (TARC) of BRAC. The initial training will be followed by a 3 day orientation at the respective field based offices prior to beginning of a school. There will be another 2 day refresher after 2 months of school and every month there will be a one day refresher through out the entire 4 year school cycle. Prior to the start of grade II and III there will be 6 day training for each of the grade to introduce and orient the teachers with the curriculum. Again prior to the beginning of grade IV and V there will be a TARC based 15-day training for each of the grade on the curriculum, with a major emphasis on Mathematics and English.

Community involvement in school :

Community participation is a vital aspect. It is believed that community is the most active partner and the most important stakeholder in all its efforts towards reaching education to the children of marginalized families. There will be a School Management Committee for each and every school, who will be responsible for the performance of the school, the teacher and the students as a whole. The committee will meet as and when necessary, to look into matters of repair and maintenance of the school, children's as well as teachers' regular attendance, discuss other school related issues, problems and how to resolve them.

Apart from the school management committee, parent-teacher meetings will be held once every month for individual schools. These meetings aim at encouraging parents to play a more active role in their children's education process. The parent and the teacher discuss the children's academic progress, attendance, cleanliness and hygiene and any other school problem requiring parental attention. It may be recalled in this connection, that major factor for the success of the BRAC schools in reducing dropouts and increasing attendance has been the regular convening of these parent -teacher meetings.

Management and school supervision :

Programme Assistants (PA) will be appointed both locally as well as centrally. They will be the first line of Management. There will be one PA i.e. school supervisor appointed for every 10 school. The PAs will visit each school atleast twice weekly. The school supervisors will not only look into matters of school only, but will also lend academic support to the new teachers. They will also attend the parents meetings and the school management committee meetings. The school supervisors i.e. PAs will facilitate the monthly refreshers. There will be 40 PAs appointed for this project.

5 PAs will be reportable to one team-in Charge who will be responsible for 50 schools. There will be 8 Team-in-Charges for the proposed 400 schools i.e. one TIC for 3 Area Office. The TIC will be stationed in one Area Office out of the 3.

INFRASTRUCTURAL DEVELOPMENT OF THE PROJECT

Infrastructure development will be necessary for the project to implement its development activities. In many places physical infrastructure will need to be built. Particularly for communication and other purposes building roads and road connection, bamboo bridges, channels to pass water logging, sheds etc. will be required for the operations of the project. Most of the infrastructure building work will be carried out during the dry season, namely winter as there are chances of land slide during monsoon. Major infrastructure projects requiring large capital outlay will remain the responsibility of the state.

MONITORING, RESEARCH AND EVALUATION

The Project Manager will be constantly monitoring the progress of the proposed project in the hill districts. In addition, BRAC monitoring cell will also conduct issue based monitoring on a quarterly basis based on the discussion with Project Head and other staff. The BRAC cell will independently monitor this project and provide relevant reports. Several research will also be carried out by the Research and Evaluation Division (RED) of BRAC on specific topics and issues identified by the project. An Impact Assessment study will also be carried out at the end of the project period. A baseline study will be done at the beginning of the project which will later contribute to the Impact Assessment study.

OTHER SUPPORT SERVICES

The Training Division of BRAC will be supporting the CHT project. There will be a blend of field based and TARC based formal skills training for VO members. The 15-day basic teacher training will also be given by the TARC trainers together with PA facilitation. The BRAC Training Division will also organise and facilitate all staff training.

BRAC's existing TARC facilities will be used until a new Training and Resource Centre (TARC) is built. There is need for establishing a new TARC as the nearest TARC which is in Comilla is at a distance of about 200 kilometers. The TARC venue will be used for all staff development and skills development training purposes.

BRAC's Rural Development Programme MIS will lend support to this project for the collection and compilation of data. Prescribed formats will be used to collect data on all project components including socio-economic background of members, household statistics on health, education, income, employment etc. These data will be compiled and analyzed centrally and reports prepared.

The Personnel department of BRAC will render support in relation to staff appointment, transfer and promotion. The personnel policy that will be adhered to for the CHT project are : (i) There will be recruitment of tribal from different ethnic groups. (ii) Women will be given preference while recruiting (iii) Only in case of Sector Specialists these rules will be relaxed as experienced BRAC staff from within may be pooled for these posts.

BUDGET SUMMARY

The proposed project will undertake multifarious development activities for the rural poor in 25 thanas of three hill districts, namely Rangamati, Bandarban and Khagrachari with a total net requirement of Taka 1,364,420,693 i.e. US\$ 29,987,268 (approximately US\$ 30 million). The project will be completed over a period of five years beginning July 1998-June 2003.

The total project cost is budgeted at Taka 1,511,047,935. There will be a 9.7% net income from the project, mainly from interest on credit which will bring the net requirement for the project at Taka 1,364,420,693 which is around 90% of the estimated total cost of the project.

The Social Development Intervention of the project include Village Organisation and Human Development (discussed in detail under component 1), Social Awareness and Consciousness Raising (component 5), Essential Health Care (component 6) and Environment Development (component 4). The estimated cost of this sector is around 10% of the total cost.

The non formal education intervention is 3.83%, Income and Employment Generation sectors is 17.32% of the total project cost. The Loan revolving Fund which include the savings and credit package (component 2) is 37.5% of the total cost.

A summary budget and a detailed budget follow in the annexes.

BRAC'S EXPERIENCE AND INTERVENTIONS IN RURAL DEVELOPMENT

In February 1972, from its very inception BRAC began its journey with relief and rehabilitation activities in the Sulla area of Sylhet. The primary task was to resettle thousands of displaced people immediately after the War of Liberation. With the relief operations complete, the realization dawned that the people need to mobilize, manage and control local and external resources themselves. Hence, in 1973, BRAC put into effect a multi-sectoral village development programme in Sulla involving different sections of the rural community. A community approach was tried with agriculture, fishery, cooperatives, health and family planning, adult literacy etc.

In 1975, BRAC started activities with women in a particularly poor area in Jamalpur. The project covered 30 villages and was a pioneer in addressing the needs of women. In 1976, a new area was entered into with new approaches. Manikgonj Integrated programme covered 250 villages and became BRAC's key laboratory area for trying out various development initiatives.

In view of the organisation's focus on human resource development activities the first institutional structure, the Training and Resource Centre (TARC) was set up in the 1970s. A research and evaluation unit was set up in 1975 to help identify the underlying constraints of rural development and to help define new strategies. The unit has now grown into a full fledged division with 45 core researchers and around 55 field researchers at the end of 1997.

In 1979 BRAC decided to expand and develop its health programmes. It initiated a nationwide Oral Therapy Extension Programme (OTEP) which took oral rehydration message to every household in the country. By 1990 with some 13,000 health workers around 13 million women were taught how to mix an OR solution from home ingredients. In 1986, a more comprehensive Child Survival Programme (CSP) was undertaken on immunization and other primary health care activities with the government. In 1991 with the successful completion of CSP, a more concentrated intervention in the health sector was introduced, known as Women's Health and Development Programme, presently known as Health and Population Programme. BRAC's Health Programmes includes components, such as Bangladesh Integrated Nutrition Project, Reproductive Health and Disease Control, Essential Health Care, Family Planning Facilitation and reaches around 27 million people all over Bangladesh.

In 1985, an innovative Non-Formal Primary Education Programme (NFPE) was initiated with 22 experimental schools. As of today the programme stands with more than 34,000 schools with more than a million children enrolled in these schools. Women are a special focus of this programme with 97% of the teacher being female and girls make up around 70% of the pupils. The programme presently also has 5600 school libraries with 182,000 young adolescent girls as members, 175 Union libraries for the community at the union level and about 2600 adult literacy centres.

In 1986, BRAC introduced its Rural Development Programme (RDP), a more comprehensive strategy aimed at uplifting the economic level of the rural poor through awareness building, training, the provision of credit, savings generation and new methods of income generation. In 1990 BRAC introduced the Rural Credit Project (RCP). The idea being that an RDP branch would be transferred into an RCP branch when it is capable of generating enough interest from lending to meet its operational expenses. By December 1997, the total BRAC Village Organisations stood at 63,846 with a membership of 2.23 million rural poor people. 90% of them are female. Each of individuals reached represents, in effect, a family of five. As of 1997, total savings stood at taka 1,750 million and the disbursement was taka 21,585 million.

BRAC is the largest social development organisation in Bangladesh with more than 18,000 full time staff and around 35,000 part-time functionaries. The projected budget expenditure of the organisation for 1998 is approximately US\$ 108 million.