Sustainability Assessment of BRAC's Rural Development Programme: A Pilot Study

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Executive Summary

This is a pilot study on the sustainability of BRAC Rural Development Prgoramme (RDP). As because of the short duration (1) the sustainability of social and economic aspects of RDP VOs and (2) the sustainability of AO at organizational, human resource, and financial levels have been taken into consideration in this study. In 1998 a sustainability work plan (SWP) was developed for BRAC. By using it the study has operationalized the plan.

The sustainability assessment has been done in terms of four levels that the VOs were expected to pass through, i.e., Level 1: 13-36 months old, Level 2: 37-48 months old, Level 3: 49-72 months old, and Level 4: 73-96 months old.

Data for the study were derived from three sources. First, a survey was conducted for this study. Three AOs for each level, three VOs from each AO, and nine members from each VOs have been randomly selected and surveyed. Thus, the survey observed 12 AOs, 36 VOs, and 324 VO members. Second, data collected for studies conducted in the past were reanalyzed and used to support the objectives of this study. Third, data on finances were derived from RDP's Management Information System (MIS) and Accounts Department.

The VOs were expected to evolve over a period, as they mature they get a step closer in meeting their objectives. It was assumed that the VOs at each level would cumulate the attributes reflecting sustainability present in the preceding levels. The levels considered were based on the shift in two VO characteristics. First, shift from BRAC dependent management to self-management. Second, from a BRAC related credit channeled through a development action to a fully autonomous civic body.

Although the complete machinery (committees) as framed by BRAC for self-management were not present in all VOs it appeared that they achieved some capacity in managing themselves. The members both collectively and individually projected organizational capacities and powers both at social and economic aspects. Similarly they projected a higher capacity to take decision and conduct activities of their own particularly those relating to credit. Of course in many instances they took advice of BRAC for action. As a whole the members both individually and collectively showed a higher level of performance in all the aspects of sustainability. It was highest in the case of both social and economic wellbeing but a little less in the case of social organizational capacity.

The study intends to show different stages that VOs pass through over a period. The directions in which things are moving, not what they are at any given time are important. The achievement of sustainability was expected to project a trend over a period. Although the VOs and AOs projected a satisfactory level of sustainability but failed to show a trend that it increased with their aging. In the case of most indicators the younger and older VOs projected a higher level of sustainability. The findings indicate that the sustainability did not cumulate over time. The absence of a visible sustainability trend was probably because of the fact that the study was conducted on a small sample not representative of BRAC VOs. Therefore the findings over here should not be considered conclusively.

The model used in this study was observed to be effective in the sustainability assessment of RDP. The Research and Evaluation Division plans to keep on contributing to the SWP by assessing the sustainability of different components of BRAC. As a first step to this, the sustainability of AOs and VOs with a special attention to the IGAs of VO members and with a larger coverage so that the findings may be representative of the entire program will be assessed shortly.

Contents

Introduction

Since 1960s a plethora of development projects have attempted to intervene in the economies of developing countries through poverty alleviation efforts and assistance. Most of these interventions failed in assisting the poor. The evaluations of these projects have identified flaws in planning, designing and implementation of the projects as the causes for their failure. The failures have raised a concern for the sustainability of development organizations.

Within the aid system, the concern for sustainability started concomitantly with the evolution of the system. The concern was to ensure that the initiatives financed by foreign funds may produce benefits that remained once external inputs ended. More recently the concern has become more prominent with the cut in aid flows, shifts in donor priorities away from economically well-performed countries, and due to the attempt to make non-governmental organization (NGO) enterprises an example of sustained development.

BRAC and Sustainability

The notion of sustainability has been in the thinking of BRAC ever since the organization stepped into the development field in early seventies. BRAC viewed sustainable development as one of the goals of its strategic development planning and intervention process. As such, BRAC is continuously experimenting and innovating to improve its existing projects and creating new ones for the future – implying concern for its long-term sustenance.

BRAC's understanding of sustainability is rooted in its learning of the nature and extent of rural poverty and programmatic intervention to ensure the economic and social growth of the poor. As a strategy towards sustainability of the program BRAC believes that the programs should go through a process of learning by doing, and not following a mere blueprint that is not amenable to alteration and change. Secondly, BRAC has visualized sustainability through institution building for and with the poor. It is a long process requiring both economic and social programs. The sustainability strategy in this connection is incorporated in the idea of empowerment of the poor through effective participation in the planning, implementing, monitoring, and evaluating of their own development actions.

Definition of Sustainability

In spite of early thinking, the term 'sustainable development', to the best of our knowledge, received first formal attention in the Brundtland Report (WCED 1987) and was subsequently endorsed by the United Nations. The definitions of sustainable development varied amongst the agencies involved in development.

1. According to OECD (OECD/DAC, 1989:7), 'a development project is sustainable when it is able to deliver an appropriate level of benefits for an extended period of time even after major financial, managerial and technical assistance from an external donor is terminated.' By setting standards NGOs are placed in a situation in which, in one hand they are held accountable to donors for implementing projects and programs and on the other is compelled to set clear guidelines to achieve and ensure gradual reduction of their dependency on donors.
2. To an NGO the term means that benefits flowing from a development program or project will be maintained after external intervention or donor funding is withdrawn. Sustainability

according to this definition depends on the degree of self-reliance developed in target communities and on the social and political commitment in the wider society under development programs that support the continuance of newly formed self-reliant communities.

3. In other cases, sustainability is taken to mean the sustainability of the NGO itself and its ability to continue to pursue development goals with reduced dependence on external support.

Theoretical Framework[1]

Sustainability involves both financial and organizational components. Three important sustainability areas that should be taken into consideration in sustainability assessment are:

1. **Sustained Development Impact:** First, sustained generation of development benefits, i.e., pro-poor changes at the micro level, namely group, community, and locality. Second, development at 'higher' levels (i.e., macro level) especially in national policies, laws, customs, and government practices.

   At micro level, the benefits or impact should result directly form development initiatives and projects. Amongst NGOs, the operational focus is increasingly converges on sections of the population (i.e., target group) within a reasonably well defined geographical areas, such as villages. Here the challenge is to ensure sustainability of NGO impact in terms of mutually desired changes in the lives of those they work with, e.g., stakeholders.
2. **Sustainable Projects and Programs:** Here the key issue is how NGOs can finance their work in the long run without external aid.
3. **Organizational and Civic Sustainability or Viability:** It embodies non-financial factors of retaining the NGOs identity and mission as well as maintaining local credibility and autonomy with public accountability. Over here, the viability is not just a question of money but of social legitimacy and usefulness.

A Systems View of Sustainable Development

Sustainability can be looked at in terms of systems (i.e., ecological, economical, and social) that drives the world at all its different levels of human activities.

1. **Ecological System:** The ecological system comprises all elements of the natural environment. The sustainability in this connection includes people in terms of their essential biological functions, their physical needs, (e.g., food and shelter), and their vulnerabilities (e.g., exposure to poisonous chemicals). For the poor, sustainability may mean that the stocks or renewable resources (such as, air, water, vegetation, soil, and animal) are not depleted, nor are they tainted or made unusable by human pollution.
2. **Economic System:** The economic system gives a value to human efforts and assets. Economic sustainability means the generation and per-capita maintenance of an economic surplus. Ideally the accumulation of financial resources in money or other economic assets.
3. **Social System:** The social system is derived from how people interact with and relate to each other. In this connection, improving the status of people who are poor and marginalized,

[1] This section has been taken from Alan Fowler and Roger Young (1998) Perspectives on sustainability for non-governmental organizations and their donors. A guide prepared for BRAC.

increasing social justice, and making public decision-making more transparent, accountable, and inclusive should be the concern of NGOs.

For development to be sustainable changes benefiting people particularly poor and marginalized must be supported by all the three systems.

Operationalization of Sustainability in Micro Development

Working towards sustainable development at micro level means adopting approaches that operate within or steer life towards all the three systems. Good development also tries to complement micro action with macro actions[2] in order to reinforce micro changes. Effective micro development has three essential components.

1. Tangible improvement in physical wellbeing, particularly secured food supply, improved income levels, better health, education status, and reduced vulnerability to unexpected events.
2. Greater capacity for people to act singly, as households, and as organizations they own and control.
3. Empowerment in the sense of improved self-worth, ability, willingness to act, and negotiate in defense or for promotion of own interest.

The NGOs need to build these components into their way of working with households, groups, and communities. The skill of an NGO is to adjust the way in which these dimensions are combined and altered over time. For example, as groups become more self-assured and capable the intensity of its interaction with the NGOs (in terms of physical improvement, social development, empowerment, etc.) should decrease. The role of an NGO might change to provide links of one to other organizations from what it was before.

A continuous struggle of an NGO is to identify indicators and measures of change in each dimension of micro development. Sustainability brings an additional problem of relating these measures to the three systems – ecology, economy, and society.

Combining System and Micro Development Work of NGO

Sustainable micro development means combining two sets of factors – systems for intervention and dimensions of sustainable human development at micro level. As because sustainability is dynamic, all related indicators should reflect some form of changes indicating the direction in which things are moving.

Sustaining the NGO

Besides understanding of sustainability in terms of aid and development work it is also important to take into consideration the sustainability of the organization, i.e., viability of the organization. A sustainable NGO continually satisfy all legitimate claimants whom they are formally or legally

[2] The effectiveness of NGOs in promoting sustainable development depends on the context in which they operate. Throughout the world, altering the operating environment is a growing part of NGO activity. Most attention is given to NGO's advocacy in the formulation of public policies and donor strategies. NGOs are undertaking a wide range of context-changing activities in support of sustainable development, e.g., governance, public policies, government behavior, civil society, market, etc.

obliged to serve. There are at least five types of legitimate claimants: (1) the target group of NGO actions, (2) the government, (3) own staff, (4) the NGO founders, and (5) the general public.

NGO's Capacities and Characteristics for Organizational Sustainability

Organizational sustainability is determined by the capacity of an NGO to maintain credibility with claimants through performance, which they consider to be acceptable and socially useful. In connection Cumming and Singleton (1995) identified five essential ingredients for organizational sustainability; which can also be looked at as preconditions for effectiveness. These are:

1. clarity and internal coherence of vision, values, and purposes;
2. ability to understand and define the organization's unique position in the market place;
3. a solid reputation for integrity and competence;
4. excellence of leadership and management; and
5. a solid, independent, and secured financial base.

This list suggests that NGOs must go through a growth period before sustainability will be realistic and potential. It also suggests that high quality leadership is vital and the public should trust NGOs and should be aware of what they have achieved.

Organizational Identity

An NGO derives its identity as much as for what the organization was established as it does from the leader. Besides, an important factor is an NGO's relationship with other NGOs is also important. On one hand how it stands out from the rest (i.e., individuality) and on other how it works with others' to advance the sector as a whole. Identity also has a civic dimension. That is, the position and degree of decision-making autonomy of an NGO contributes to civic strength of the society.

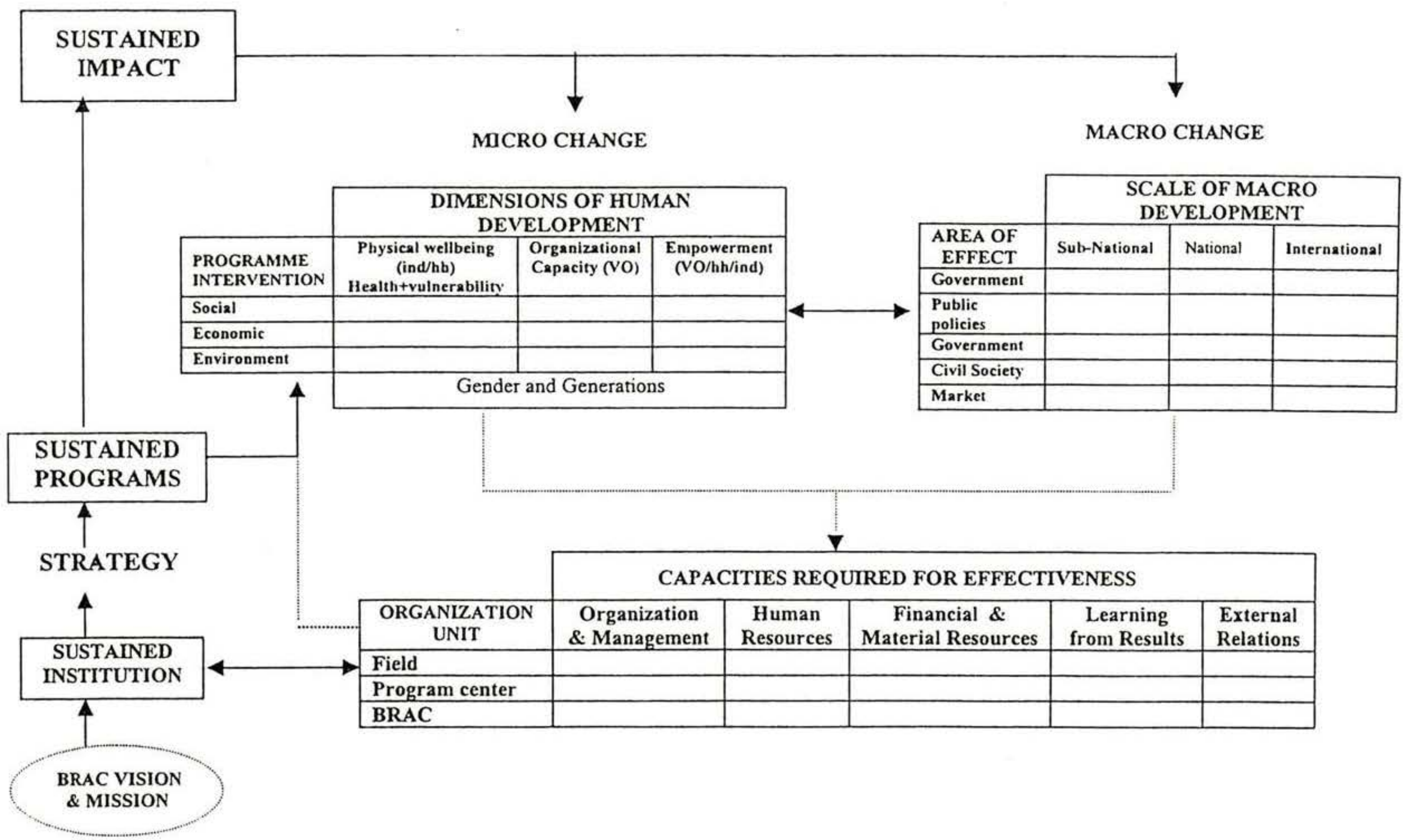
Sustainability Strategy of BRAC

An analysis of the sustainability of a multi-dimensional organization like BRAC raises many questions. One can debate that the sustainability of BRAC differs from the sustainability of its programs, again sustainability of the programs differs from sustainability of its participants. Based on years of experience, BRAC has recently developed a holistic sustainability work plan.

The plan includes four levels of sustainability, namely income generating activities (IGA), village organizations (VO), area office (AO), and BRAC at large.

1. Income generating activities (IGA): A major test at this level is the profitability of program activities.
2. Village organization: The sustainability of the VO depends largely upon how it grows to take over responsibilities and define sustainability for itself. The economic and social profitability of the IGA's enterprises in which the VO members take part will be important aspects for observation along with how VOs develop into social institutions.

Figure 1 BRAC SUSTAINABILITY WORKPLAN: A CONCEPTUAL FRAMEWORK



Source: Alain Fowler and Roger Young (1998) Perspectives on sustainability for non-governmental organizations and their donors.

3. Area office: The basic question at area office level is whether the surplus generated from interest earnings and service charges will be enough to finance training of new members, and social development program such as health, education, etc. The sustainability of AO also depends, to a great extent, on how it provides support to the VOs particularly in terms of responding to their needs and enforcing discipline.
4. BRAC: The sustainability of BRAC depends largely on how IGAs, VOs, and AOs perform in terms of the four dimensions of sustainability (i.e., institutional, social, economic and environmental). It also depends on BRAC's continued commitment to the cause of the poor and women. The last but not the least as to how BRAC deals with its reputation at home and abroad.

Table 1 Indicators of Sustainable Human Development at Micro Level

System for Intervention	Organizational Capacity (group)	Empowerment (individual, household, group)	Wellbeing (individual, household, group)
Social	New members attracted. More links established to similar groups for mutual support. More social services defined and overseen by users. Greater adoption of new ideas and self-spreading of practices.	Government recognition of group legitimacy and voice. Increase in women's freedom and autonomy. Greater assertiveness in formal political systems. Greater self esteem, e.g., inclusion in communal affairs.	Improved nutrition, e.g., no hunger. Increase in literacy levels for a longer period. Reduction in mortality rates Increase in preventable morbidity and disability.
Economic	Equitable distribution of economic benefit maintained. More joint economic initiatives undertaken without external assistance. Greater local financial resource mobilization.	Greater freedom in the choice of services through enhanced demand. Growth of more appropriate economic services.	Increased savings and in ability to repay bigger credit. Greater disposable income. Income source diversified. Increase in capital assets. Decrease in health cost. Increase in productivity.
Environmental Ecological	More effective protection of common natural properties in the locality. Improved local management of access, e.g., reduced resource conflicts.	Natural resource rights better secured. Improvement in the exclusion of non-permitted natural resources from use. Increased action against pollution.	Maintenance or increase in quantity of natural stocks. No degradation in quality of stock due to man-made pollution and contamination. Bio-diversity is maintained/enhanced.

Source: Alan Fowler and Roger Young (1998) Perspectives on sustainability for non-governmental organizations and their donors.

The levels and four dimensions can be arranged in a 4x4 matrix in a sustainability assessment venture. This proved to be more difficult to bring into practice than anticipated. Following the line of argument set out so far BRAC has adopted a sustainability work plan (Figure 1). The sustainability of an NGO can best be assessed by withdrawing all external interventions to find out whether the organization can sustain without deteriorating its performance. Such experimentation for not being practical necessitates the assessment with the help of indicators rationally represents sustainability. The indictors can be sought in the activities of the NGOs contributing significantly to the achievement of the NGO's objectives. Table 1 summarizes typical indicators that can be used in assessing the sustainable development of BRAC VOs at micro level.

Table 2 Village Organization Sustainability Framework

Sustainability Levels	Criteria	Indicators/Measures
Level 0 0-12 months credit org.	Unable to meet all BRAC credit requirements.	1. Members correspond to BRAC target.
Level 1 13-36 months credit org.	Able to meet all BRAC credit requirements.	1. Members will receive credit. 2. VO discipline will be maintained by members: • Attendance, • Credit repayment, • Saving requirements maintained.
Level 2 37-48 months BRAC VO	Able to engage effectively with all BRAC programs	PERFORMANCE 1. Children at school. 2. Legally married/divorced. 3. Use water sealed latrines. 4. Use safe drinking water [arsenic free]. 5. Children will be immunized. 6. Contraception will be used. 7. Members attached to BRAC programs. CAPACITY 9. Ability to resolve conflicts. 10. Stable membership [5% attrition at all levels]. 11. Mobilize local resources.
Level 3 49-72 months BRAC VO Palli Shamaj (Step 1)	Engage effectively with non-BRAC development initiative and institutions, inter-village activities, and co-ordination.	1. Mutual funds established and managed for VO needs. 2. Evident that VO: • Agitates for social action. • Asserts rights and claims. • Takes corrective action against injustice. • Exercises control over para-professionals. 1. Effective members of inter-village Palli Samaj.
Level 4 73-96 months Civic. Organ. Palli Shamaj (Step 2)	Self-managed and self-sustained group(s) able to negotiate and purchase BRAC and other services and effectively engage in politics. Self-managed local federation of VOs, able to negotiate with and provide oversight on local government.	1. Members contest local elections. 2. Stable relation with other institutions for services. 3. Stable democratic local institution. 4. Endorse local government initiatives. 5. Can enforce sanctions when needed.

Source: Alan Fowler and Roger Young (1998) Perspectives on sustainability for non-governmental organizations and their donors.

Like any organization the NGOs also evolved over a period – as NGOs mature they become more efficient in achieving the objectives. Because sustainability is dynamic, all sustainability indicators should reflect some form of change. In other words, the indicators should show the direction in which things are moving, not just what they are at any given moment. The sustainability assessment of NGOs should be done in terms of different stages that the NGOs passed through over a period. It is important, therefore, that in thinking about and designing of sustainability an NGO should have a clear idea about the time scale involved and what should be achieved within the time period.

The Rural Development Programmme (RDP) of BRAC has taken the sustainability work plan a step further by drafting indicators and criteria for various stages of VO growth in relation to BRAC services and programs (Table 2). The five stages in the table are based on a shift in two VO characteristics.

1. Transformation from BRAC-dependent management to self-management, i.e., will spontaneously and effectively conduct all the responsibilities as indicted in Appendix 1 without any assistance from BRAC staff.
2. Transformation in the dependency of VO on credit channeled through BRAC related development to a fully autonomous civic body.

It was assumed that each stage of VO capacity builds on and incorporates the criteria of the previous stage(s). The achievement targets for selected indicators at different levels are presented in the following section.

Methodology

Scope of the Study

This is a pilot study to a bigger one that will be undertaken in near future. As because of the short duration (1) the sustainability of social and economic aspects of RDP VOs for human development at micro level, and (2) the sustainability of AO (i.e., field unit) at organizational and managerial, human resource, and financial levels (i.e., capacities required for effectiveness) have been taken into consideration in this study. The study was conducted by following the framework developed in Tables 2 and 3. Thus the study have observed the VOs and AOs after dividing them into four levels in terms of their age, i.e.,

Level 1: 13-36 months old,
Level 2: 37-48 months old,
Level 3: 49-72 months old, and
Level 4: 73-96 months old VOs.

It was assumed that the VOs at each level would retain the desired attributes present in preceding levels. Based on the arguments presented earlier, the study hypothesized that each level would be a step closer in meeting its objectives (i.e., institution building and credit operation) than the preceding level.

Data

Data for the study were derived from three sources.

1. A survey was conducted. Three AOs from each level, three VOs from each AO, and nine members from each VOs were randomly selected and surveyed. Thus, the survey observed 12 AOs, 36 VOs, and 324 VO members. The data thus derived could be divided into two categories based on the subjects covered.

- The VO members provided information about their VOs and on their families in individual interviews. The information reflected the sustainability of the VO as an organization and the sustaining impacts on their families. A schedule designed to record both structured and open-ended responses was administered for data collection.
- Four to five committee members from each VO in a group interview provided information on the activities jointly undertaken by the VO members indicating sustainability. The schedule designed to record both structured and open-ended responses administered for the purpose.

2. Data collected by earlier studies were reanalyzed where possible to support the objectives of this study.
3. Findings from the earlier studies (e.g., Mustafa 1996, Husain 1997, BRAC program reports) were also used in this study.

The findings on VOs and AOs have been presented in separate sections. The study was conducted on a small sample not representative of BRAC VOs and AOs. Therefore, the findings of this study should be generalized. For better understanding of the findings the structure of VO is discussed below.

Structure of Village Organization

BRAC strives to bring the rural poor into the main stream of development by alleviating their poverty and empowering them through its vital organ – VO. The VO, as a catalyst in achieving this objective, steers up two important processes within its members – institution building and credit operation. The VO activities are channeled as such, so that the processes may supplement each other in achieving the objectives of the organizations, i.e., socially and economically empower the members.

It is important to have an understanding of the structure of VO to have a complete grasp of the organizational capacity contributing to the VO's sustainability. Presently, a VO comprises of 35-55 females from the same village. A VO is divided into several small groups each having 5-7 members. Each group has an elected group leader. The main objectives in forming small groups are to socially empower VO members: (1) maximize the participation of the members in the VO activities; (2) develop a system of accountability of the members for their activities in the VO; (3) maximize the contribution of the members in achieving the VO objectives, and (4) facilitate effective and efficient management of the VO by the staff.

The VO has three committees for functional operation – management committee, social action committee, and law implementation committee.

1. The management committee is the most important of these committees. It includes a chairman, a secretary, a cashier who are also leaders of small groups and rest of the small group leaders. The committee is elected by the members for a two-year term. The main objective of the committee is to facilitate social and economic empowerment of the members.
2. The social action committee is a five-member committee elected by the VO members. Four of them are members of the VO interested to be in the committee. The fifth member is an adult member of the village interested in the social affairs and is willing to participate in the implementation of the decisions taken in the monthly meetings of the VO.

3. On the 14th day of Human Rights and Legal Services training a 3-member law implementation committee (LIC) from among the trainees is formed. The trainees performed best in the training and is believed to be interested in the implementation of the training in future are selected. The objective of the committee is to expedite implementation of the action of the law for the members in their locality.

As a part of the routine activities the VO holds biweekly meetings and a monthly meeting (also known as issue-based meeting or Gram Shava) every months. The husband or a close male relative of each member is expected to attend the monthly meeting. The responsibilities of the VO committees are given in Appendix 1.

Federation

The goal of village federation (or Palli Shamaj) is to achieve sustainable development through empowerment. The objectives of federation are to: (1) institutionalize VOs, (2) establish social justice, participate in power structure through the leadership of target group, (3) advocate to uphold the interest of target group, (4) ensure proper use of local resources, and (5) prevent the violation of human rights.

All VOs in a ward[3] together form a village federation. A federation may have 3-5 VOs with 5 members representing a VO. The management committee, a member and an interested male villager with leadership quality represent the VO in the federation. The *shebikas* and elected members of the Union Parishad are preferred for the representation of the VO in the federation. The federation has an action committee, comprising of a chairman, secretary, and cashier each from different VOs. The posts are elected by the members of the federating VOs for a 3-5 year period.

There are some overlaps amongst the responsibilities that the committees and federations are expected to conduct. The overlaps do not create any problem as the levels of the village in which they operate are not same. The responsibilities were planned as such to make the VOs and federations effective and become sustainable.

Finding I
Village Organization

The findings are presented in terms of social organizational capacity, social empowerment, social wellbeing, economic organizational capacity, economic empowerment, and economic wellbeing (Table 2). The components addressed members of the VO, their families, and VOs as deemed necessary. There were some overlaps between these components. There were also casual links among the components. The issue has not been detailed here as it was beyond the scope of this study.

[3] Number of villages together constitutes a ward.

Social Organizational Capacity

The social organizational capacity of the VO was evaluated in terms of the status of organizational structure, nature of relationships within the VO, discipline maintained in the VO, autonomy enjoyed by the VO, and the capacity of the VO in handling crisis.

Table 3 Selected Characteristics of Village Organizations

Characteristics	Level 1	Level 2	Level 3	Level 4
Mean size of VO	34.9	35.8	34.1	35.2
Village organizations received HRLE training	8	7	9	9
Small group present in VO	6	4	3	2
Management committee present in VO	9	9	9	9
Social action committee present in VO	9	3	7	7
Law implementation committee present in VO	7	3	9	9
Village organizations joined village federation	7	3	4	6
Total VOs	9	9	9	9

Status of Organizational Components

Table 3 provides information on the status of the structural components present in the VOs observed. It is expected that the VOs will achieve the size (40 members) targeted within a year of their formation. On average, the VOs observed were slightly smaller than the targeted size. The smallest VO observed had 12 members. It carried routine activities jointly with a neighboring VO. In contrast, the largest VO with 63 members was too large for effective operation of certain routine activities, e.g., biweekly meeting.

In some cases the VOs reached their present size due to the dropout of members. An observation on 13 VOs of more than four years old indicated that 28% of the members dropped out since formation (Mustafa 1996). The current findings point to a high degree of membership instability amongst the VOs particularly the older ones – inhibiting the cohesion of the organizations.

Failing to keep up with the VO disciplines like not paying biweekly installments and not attending biweekly meetings regularly were two important reasons for termination of VO members. Such terminations in one hand resulted into weaker cohesion of the VOs but in other helped in keeping up discipline in the VO.

The VOs tried to make up the openings created by the termination or dropout of the members. As a result all the VO members were not in the same position. A natural dominance of older members was observed in the VOs (Mustafa 1996).

Other than management committee rest of the committees were not always present in the VOs observed. In this respect, the VOs in Level 2 were in worst condition than those from other levels[4] (Table 3).

Although the VOs had a management committee, the real situation was far from what was expected. In some cases, the committees were dominated by a single member – chairperson or secretary. As most of the responsibilities of the VO were carried out by a leader a de facto single member management committee developed. Even if there were more than one member in some cases, the major responsibilities usually rest on a single leader, i.e., chairperson or secretary of the VO (Mustafa 1996).

Very few group members could name all the members constituting the committees. In most cases they mentioned the name of chairperson, secretary, or cashier although members from other committees were present in the VOs. All these suggest that leadership of the VO was much simpler than the original idea of an institution structured by BRAC. The situation was more or less same in both the old and new organizations.

Leadership development appeared to be limited, as small groups did not function in most VOs (Table 3). The members had insufficient knowledge about the small groups within their VOs. Members from majority of the VOs could not tell if they were divided into small groups. The small group leaders did not render any special duties. They were dominated by the strong management committee leaders, therefore ordinary members had very little idea about the roles and responsibilities of small group leaders.

A good number of VOs from Levels 1 and 4 joined village federations. Since July 1998 BRAC started forming VO federations. By the end of December 1998, 3,002 federations were formed which increased to 10,819 by December 1999. At the end of the period the federations together included 153,559 female and 34,840 male members. In forming the federations, the VOs formed earlier were not preferred nor were the VOs belonging to same level were federated together.

Relationships within Village Organizations

The relationship amongst the management committee members and between VO management committee members and small group leaders were not conflicting. The management committee was recognized as the only decision making body, and the small group leaders, where existed, did not challenge this issue. Although there was a difference in status between VO leaders and ordinary members, there existed an agreeable relationship between them. Most of the leaders had good relationships with fellow members (Husain 1998).

VO Discipline

Table 4 presents the status of VOs in conducting selected activities that directly or indirectly contribute to VO performance. Appendix 2 shows the process followed in observing the VOs. The siting of VO members by groups in weekly meeting, following of loan repayment procedure

[4] Caution should be taken in making any conclusion on VO sustainability from this observation as it is based on a small sample size.

in the meeting, repaying of loan installments uniformly decreased as VOs matured. Similarly, starting of meeting on time, reciting 18 promises at the beginning of the meeting, and attending the meeting also decreased as VOs matured, though with few exceptions. The members prepared resolutions before receipt of loan were considerably high in VOs with small groups, but it did not depict a trend in relation to the aging of the VO. As a whole Table 4 indicates that the VO discipline deteriorated as VOs aged.

Table 4 Village Organizations Followed Biweekly Meeting Activities (%)

Activities	Level 1	Level 2	Level 3	Level 4
Bell rang before meeting	13.8	24.4	18.4	10.0
Meeting started in time	41.4	26.8	38.8	34.0
18 promises recited before meeting	87.9	70.7	81.6	62.0
Members present in meeting	60.5	45.4	46.0	42.3
Members sat by groups in biweekly meeting	69.0	48.8	36.7	22.0
Loan repayment procedure followed in meeting	44.8	19.5	14.3	6.0
Members repaid loan	92.3	83.8	81.3	76.4
Members deposited saving	85.1	71.4	72.9	61.3
Resolution taken before loan	85.3[99]	91.7[55]	87.8[43]	80.0[24]
Village organizations observed	(58)	(41)	(49)	(50)

Note: Sitting by small groups and taking of resolution before loan could be possible only in the VOs with small groups.

Source: Rafi, et al. (1999) Small groups and performance of VOs in Rural Development Programme of BRAC.

Mustafa (1996) in support to these findings indicated that older VOs were less disciplined. The collection of savings, repayment of loan installments, submission of new loan schemes, and selection of borrowers deteriorated consistently with the aging of organizations.

Table 5 Participation in Monthly and Bimonthly Village Organization Meetings (%)

	Level 1	Level 2	Level 3	Level 4
Percentage of VO members attended last monthly meeting	20.8 [10]	26.9 [14]	19.0 [12]	35.0 [21]
Percentage of bimonthly meetings VO participated in last 12 months	46.3	16.7	51.9	40.7

Note: For information on VOs joined Village Federation see Table 4

The attendance rate was highest (83%) in less than 1 year old and lowest in 5 year old VOs (Table 4). The younger VOs were more punctual in attending the meetings. Not only that, they were eager to sit in lines with their small group leaders heading each line even if sun was high in the sky. The attendance of middle aged (12-27 months) VOs, were of mediocre category. The older (aged 48+ months) VOs were in the worst condition in attendance in the meetings. The members from 15.4% (2) VOs reported that they did not have any weekly meetings. They either deposited savings and installments to VO committee members before the meeting or sent these to the BRAC staff through a male member of the household or their children to the meeting. As they did not attend the meetings there was no scope for them to meet fellow members or had any interaction with them in a joint forum. The attendance level declined as VOs aged. Newer members were more regular in attending weekly meetings and depositing savings.

The participation of the members in monthly meetings or the VOs' participation in the bimonthly meetings was not up to the mark in any level (Table 5). The majority of the members participating in monthly meeting did so to learn about specific issues discussed in the meetings (Table 6). They felt that the knowledge on the issues would benefit them in income generating activities they already started or have planned to start. The fact that the participation of a good number of members in the meeting depended on whether the issue discussed in the meeting interest them rather than motivation resulted from institution building.

Table 6 Reasons for Participation in Last Monthly Meeting

Reasons	Level 1	Level 2	Level 3	Level 4
To know about problems in village and their solutions	27.3 [3]		30.8 [4]	17.5 [4]
BRAC staff instructed to attend or followed other members in the meeting	9.1 [1]	50.0 [7]	30.8 [4]	8.7 [2]
To learn about how income can be raised by making new investments	63.6 [7]	42.9 [6]	38.5 [5]	
To learn specific issues related to health or income generation activities		7.1 [1]		69.7 [16]
To place a demand in the meeting				4.4 [1]
Total	11	14	13	23

Autonomy of the Village Organization

A fully autonomous organization must have the capability to survive and work without external assistance and resources (Rahman 1994). The ideal institution building process of BRAC aims that the VOs should gain a degree of autonomy. The extent VOs enjoyed/acquired autonomy can be a yardstick in measuring the sustainability of the VOs. Whether the VO members decided the amount they should save every other week and the process they followed in selecting the leaders were some indicators in observing the autonomy of the organizations.

Three procedures were followed in the selection of VO members for the group. According to one, staff decided on who should comprise a group. The opinion of the members were not taken into consideration. Contrary to this procedure, in other cases the VO members themselves decided on who should constitute their groups. The members initiated the process as they were instructed to do so after the groups were formed. Again in the case of some VOs, staff instructed the members to form the groups based on a guideline – the members living close to each other may be included in a group.

In some of the VOs, group leaders were selected after the small groups were formed but in the case of others they were selected in the village meetings conducted initially to form the organizations. In some of the groups, members consulted with each other and decided on who should be the leader of their groups, whereas, in other cases it was the staff who selected the group leaders.

Only a third of VOs had leaders reelected (Mustafa 1996). Many members (and some field staff) were unaware of the election requirements. In 41.7% (5) of the VOs leaders and committee members had been changed completely since formation. Most members approved the lack of changed situation in their VOs managers.

Table 7 Decision Makers on Amount to be Saved by Village Organization Members

Decision makers	Level 1	Level 2	Level 3	Level 4
Members themselves decided	4	3	3	4
BRAC staff decided for the members	5	6	6	5
Total	9	9	9	9

Members also made decisions about the formation and reformation of the management committee. However, in the case of 86.6% (13) of the VOs, the management committees had no change since formation. It was alleged by the members that BRAC's field staff preferred to depend on a few management committee members, thereby denied the development of the ability to make decisions in other members. The members in some of the VOs collectively decided on the amount they should save in weekly meetings (Table 7).

Members also voiced their opinion regarding other activities where they could have participated in the decision making process. These activities included the selection of borrowers, and VGD card recipients. Fourteen VOs reported that except for the first time, all the VGD card holders were selected by BRAC staff, and the list of deserving women provided by the VO was not considered. However, in selecting trainees and borrowers, almost all VO members stated that they themselves made the decisions.

Crisis Management

The extent to which the organizations have become sustainable can be assessed by observing their capacities to cope with the crisis. Therefore, conflicts that the organizations faced within and with other groups were observed in this study.

Table 8 Involvement of Village Organizations in Conflicts within Last 12 Months

Types of conflict	Level 1	Level 2	Level 3	Level 4
Conflict among members on VO related issues	2	1	6	7
Conflict amongst members on non-VO issues	3	2	4	7
Conflict between members and nonmembers	2	1	6	7
Total VOs	9	9	9	9

Table 8, from the group interviews, presents the incidences of conflict that VOs experienced within a year. As a whole older VOs faced more conflicts than the younger ones. Some of the VOs encountered more than one situation resulted into conflicts. The VOs in Level 3 and Level 2 had maximum and minimum number of conflicts respectively. The frequency of conflict within the VO did not decrease as they aged.

The conflicts were related mostly to following of VO rules and procedures. That is, selection of VO leaders, timely attendance in biweekly meetings, amount to be saved in biweekly meetings, withdrawal of savings, receipt of loans, and repayment of loan in time. The absence of a decreasing trend in the occurrence of the incidences testifies that the VOs failed to socialize its members in following the organizational norms increasingly with time. In spite of this failure, it may be mentioned that 80% (8) of the VO related conflicts in Level 1, 100% (3) in Level 2, 92% (13) in Level 3, and 83% (5) in Level 4 were resolved by the VOs themselves. This indicates the presence of a capacity to resolve conflicts by the VOs – testifying a higher organizational capacity to sustain under crisis.

There were also conflicts amongst the VO members and between VO and non-VO members. The conflicts were related to children, land, poultry or livestock, agricultural production, sharing tubewell, breaking into other's home, and defecation on other's land. As reported by group interviews, there were four conflicts in Level 1 and 2 each, 10 in Level 3, and 8 in Level 4 within a year. One possible reason for higher incidence of conflicts in older VOs was that the members became more empowered for being part of the VO for a longer period thus becoming more assertive in upholding their beliefs and rights (the issue needs further observation). The desire eventually involved them into conflict with others. In these conflicts, the VOs particularly the older one projected higher capacity in resolving conflicts.

Social Empowerment

The social empowerment of the members was assessed by investigating the extent to which they effectively engaged themselves in the decision making process and in the citizen's right-related activities. In the case of VOs, it was observed in the collective participation of the members against undesired social incidences in the localities.

Decision Making Power within and Outside Household

The women's effective participation in decision making is an important indicator of their status in the society. It was expected that, as a result of participation in BRAC programs, members would acquire resources, build social networks, and gain knowledge and power to make decisions both within and outside the households. Blood and Wolfe (1960) were of the opinion that the continual participation of the wife in the occupational world accelerates her maturity towards decision making resourcefulness. In the case of Grameen Bank it was observed that the greater mobility and a wider scope for association as a whole resulted in a general elevation of women's self confidence. Similarly a greater awareness resulted in an increased female participation in household decision making (Huq, 1985).

The decision regarding loan is directly related to the production process. Whether or not to take a loan was influenced by the length of membership in BRAC. A clear declining trend was observed in the percentage of women deciding themselves about when to take loan, while the incidence of joint decision making increased over the same period (Table 9). This was not necessarily an unacceptable situation. With longer BRAC involvement, the size of loan grew.

Members did not have opportunities to invest these loans by themselves. Consequently, their husbands were consulted.

Table 9 Persons Decided Taking of Loan by Members (%)

Length of membership	Self	Husband	Both	Other	Number observed
1-11 months	34	45	11	10	100 (182)
12-29 months	30	42	15	14	100 (177)
30-47 months	27	49	9	15	100 (257)
48+ months	24	42	23	11	100 (140)

Source: Mustafa et al. (1996) Beacon of hope, Annex G3, Table 4

The study indicated that 69.2%, 62.3%, 60.8%, and 85.0% of the VO members from Levels 1, 2, 3, and 4 respectively had a role in the use of loan they received from BRAC. The percentages as a whole do not depict any trend although there was a surge in use of loan by the members in Level 4.

Table 10 Roles of Members in Utilization of Loan by Sectors (%)

Roles	Sector	Level 1	Level 2	Level 3	Level 4
Planned and implemented plan alone	Productive	8.7	26.5	21.6	30.2
	Non productive	51.9	39.7	48.0	31.0
Planned alone but had no role in implementation of the plan	Productive	11.8	5.1	11.2	7.2
	Non productive	-	-	-	0.7
Jointly planned and implemented the plan	Productive	3.9	6.6	4.0	9.4
	Non productive	2.4	4.4	3.2	1.4
Jointly planned but had no role in the implementation	Productive	21.3	17.7	12.0	20.1
	Non productive	-	-	-	-
Total		127	136	125	139

Table 11 Person Deciding About Spending Member's Income by Length of Membership (%)

Length of membership	Self	Husband	Both	Other	Number observed
1-11 months	61	16	21	3	100 (257)
12-29 months	50	20	28	2	100 (100)
30-47 months	50	20	26	4	100 (156)
48+ months	43	19	34	3	100 (100)

Source: Mustafa (1996) Beacon of hope, Annex G3, Table 1.

Table 10 presents the nature of VO members' involvement in the use of loan they received from BRAC. A good number of loans had multiple use. The majority of VO members independently planned and used it in nonproductive sectors like consumption and buying of assets. These uses were not likely to contribute to any sustainable impact on the users. The members played a smaller role in using loans in the sectors producing direct cash return. The lesser involvement of VO members in using loan although indicates their less social empowerment, but it probably shows 'sustainable economic impacts' for their families.

The members either individually or jointly decided where to spend their income. Length of membership had some bearing on their decision making about where they would spend their income. The percentage of members deciding themselves reduced with their length of membership (Table 11). On the other hand, member's joint involvement with husband on where to spent income increased with the length of membership. It can be assumed that with longer BRAC involvement, their income and amount of loan received went up which they spent/invested for productive purpose (other than household consumption). Thus, they were being consulted – an indication of an improved status within the household.

Table 12 Participation of Village Organizations in Local Forums, Local Representatives, and Village Courts within One Year (%)

Forums/representatives	Level 1	Level 2	Level 3	Level 4
Met block supervisor for agricultural benefit	-	-	-	2
Participated in Union *Parishod* meeting	-	-	-	3
Treatment from nearby hospital		1	3	6
Participated in village court	4	2	8	14
Total	9	9	9	9

The group interviews indicated that the VO members together or their committees only participated in different forums and met local representatives to manage economic and social benefits for the members (Table 12). The VOs met the agricultural block supervisors in the union centers to receive agricultural inputs or to know agricultural know-how which they intended to use in agricultural ventures. The members collectively attended the Union Parishad meetings deciding the distribution of IGVGD cards to the villagers. In these meetings the VO convinced the chairman and managed cards for the VO members. In order to manage these benefits the members had to visit union centers. The members also attended village courts conducted by the local elite. They attended the courts as these concerned individuals with whom the members were somehow related. The members attended the court of their own will or were requested by the members concerned in the court or their relatives to do so. The members were vocal in the court and cited relevant examples from what they learnt in legal training. In some cases they managed to convince the courts to take correct decisions through arguments, but in others they failed. It appeared that the VOs were considerably active in involving themselves in social activities in their villages (Table 12).

The participation of VOs in these activities proves their out-goingness, the capacity to develop public relations, manage economic benefits and establish social/legal justice in the locality. It is assumed that such capacities will help the VOs to make similar gains in future.

Table 13 Members Participated in Citizen's Right Activities and Related Knowledge

Indicators	Level 1	Level 2	Level 3	Level 4
Respondents knew the voting age (%)	39.5 [32]	19.8 [16]	50.6 [41]	29.6 [24]
Cast vote in last Union Parishad election (%)	88.9 [72]	95.1 [77]	93.8 [76]	88.9 [72]
Contested in Union Parishad election	-	1	-	3
Members came out successful in the election				1

Table 14 Members Contested in Uninon Parishad Election

Level	Number of VOs	Female		Male	
		Contested	Successful	Contested	Successful
Level 1	.7 [2]	.1 [7]	.2 [2]	-	-
Level 2	22.1 [68]	18.1 [614]	17.1 [178]	2.8 [4]	2.2 [1]
Level 3	50.8 [156]	51.0 [1,734]	52. 0 [541]	39.2 [56]	42.2 [19]
Level 4	26.4 [81]	30.7 [1,045]	30.7 [320]	58.0 [83]	55.6 [25]
Total	307	3,400	1,041	143	45

Source: RDP record

Although the VOs observed received legal training a good number of the members failed to respond correctly the minimum age when one should vote (Table 13). The turnout to cast vote in the last UP election held in 1997 was considerably high in all levels (Table 14). But, their role in political decision making, i.e., whom to vote, probably was not very encouraging. About 87% of the members from 14 VOs indicated that their husbands had decided for whom they should vote (Mustafa et al. 1996). Rest mentioned that they themselves had decided whom they would vote for in a participatory way with their husbands. However, a few mentioned that if their husbands would have pressed them to vote for a bad person they would secretly cast vote for the person they should have thought most deserving.

Members from 0.48% (307) of the VOs contested in the last Union Parishad election. They mostly contested for female seats. They together constituted 0.16% (4,456) of the BRAC members. About 32% (1,398) of these contestants were elected. Those who contested and came out successful were not more in number from the older VOs, indicating that the factors other than age of the VO must have influenced the participation and the outcome. The members along with their relatives voted for these candidates, thus VO worked as a vote bank in the election. Some of the VO members who worked for the candidates to win in the election alleged that after being elected the successful candidates did not come to any help to fellow members (Mustafa 1996).

The assessment of social empowerment of the VOs was made by (1) making a numerical observation of undesirable social incidences against which it took actions, (2) the extent actions were taken professionally, and (3) the extent the VO became successful in achieving the objectives from the actions. These indicators testify the extent to which the organizations were assertive in upholding their rights and claims.

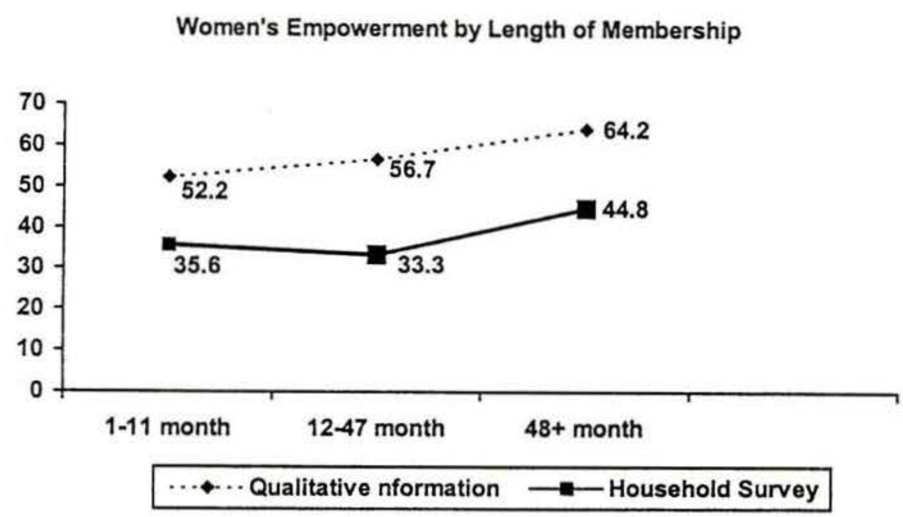
Table 15 Collective Action Against Selected Undesired Social Incidences by Members within Past One Year

Nature of incidence	Level 1	Level 2	Level 3	Level 4
Inhuman punishment inflicted by *shalish*	-	(1)	-	(1)
Injustice done by police	-	-	(3)	(2)
Dowry	1 (6)	1 (4)	3 (5)	3 (5)
Hilla marriage	-	-	1 (1)	(1)
Manage support for children of divorced mother	(1)	(2)	-	1 (3)
Manage bride money	(1)	-	-	3 (3)
Torture on women	3 (4)	(1)	1 (5)	2 (5)
Torture on children	-	-	2 (2)	(1)
Acid throw	-	(1)	(2)	-
Rape	-	-	(1)	(1)
Total	4 (12)	2 (9)	7 (19)	9 (22)

Note: Figures in parenthesis represent incidences.

Table 15 represents the number of undesirable social incidences occurred in the village of the members observed and the actions they took against these incidences. The number or incidences reported were more in older VOs although roughly same number of incidences were likely to take place in all villages. The differences probably were because the newer members had less number of information about the happenings around their localities. In general, the actions taken against these incidences increased with the aging of their membership. This was probably because that their association with the VOs and training they received made them more vigilant and reactive to social injustice.

Figure 2 Distribution of Continuum Scores on Women's Empowerment



Source: Husain ed. (1998) Poverty alleviation and empowermetn. p. 136

In all these incidences planned actions were taken. The members first consulted amongst themselves on what they could do regarding the incidences. In most cases they planned their action based on what they learnt in the training. They also took suggestion from BRAC field office. In none of the cases they adopted any illegal means. The VOs handled the situations professionally (Appendix 3). The short case studies maintained by RDP do not indicate that the VOs became more and more efficient in handling the situations as they matured. This issue needs further investigation. An earlier study indicates that in about 77% of the situations where legal actions could have been taken were actually taken (Rafi 1999). Seventy-three percent of these actions produced desired result.

Figure 2 presents a graphical representation of the score distributions for members' empowerment from qualitative information and household survey data[5]. The percentage figures indicate the combined score of the VOs from selected age group. It may be noted that the scores in the qualitative information continuum have increased proportionately from the youngest to the oldest VO age group. From the scores of household survey continuum, however, there was an initial decline in the scores and then it rose considerably[6]. Figure indicates that there was an overall positive change in the empowerment of the members for being a part of BRAC. Another study indicates that the members after joining VO became more empowered compared to those did not join VO (Huda and Mahmud 1998).

Social Wellbeing

The social wellbeing was assessed at two levels – members and their families. The indicators used were household expenditure pattern, children's participation to school, adhering to legal procedures in marriage, health care practices, and family planning practice. All the aspects related to morbidity and mortality (i.e., reduction in mortality, preventive morbidity, and disability rates) have not been covered in this study. A larger sample was needed for collecting data on these issues which was not feasible in this study. In any case, the issues covered were sufficient to give a broad idea on the social wellbeing of the members and their family.

Expenditure Pattern of Household

The expenditure does not represent only the income but also the life style of those making the expenditures. Table 16 presents how the expenditure pattern of members changed over time since they joined VO. It was evident that the proportion spent on food items, e.g., vegetable, which was more nutritious in general had increased with time. The change in the food habit was reflected in the per capita calorie consumption of the members. In other words, the increasing length of BRAC membership positively contributed in changing the expenditure pattern of the

[5]The empowerment indictors taken into consideration in constructing the empowerment continua were: (1) participation in income earning activities, (2) participation in non-traditional activities, (3) number of wage earning activity, (4) access to ownership, (5) presence of positive self-perceptions of own interests, (6) member's economic dependence on husbands, (7) members relationship with husbands, and (8) mobility.

[6] The difference may be due to the fact, even though both continua had same number of indicators, different scoring methods were followed. In creating the qualitative continuum scores were given based on verbal statements provided by key informants, while in the household survey the scores were based on responses received on predetermined issues in the survey.

members in terms of higher calorie consumption and intake of food items rich in nutrients (Husain 1998).

Table 16 Expenditure Pattern of Member's Households by Length of Membership

Indicators	Level 0 n=360	Level 1-2 n=417	Level 3+ n=295
Per capita monthly expenditure	686	686	689
Percentage of cereal to total food expenditure	45.9	45.0	46.4
Percentage of non food to total expenditure	37.9	35.4	34.2
Percentage of fish and meat to total food consumption	14.8	16.8	15.7
Percentage of vegetable to total food consumption	11.2	11.3	14.6
Per capita calorie consumption	2,279	2,304	2,342

Source: Husain, ed. (1998) Poverty alleviation and empowerment. Table A23 [organized]

Children's participation in school

Percentages of school going aged children enrolled in schools were considerably higher in all levels (Table 17). Of course, there was room for further improvement. The percentages of children enrolled were higher than the targets set for all levels. Proportionately girls participated more than boys in schools. But in general, the participation in schools, for both sexes, decreased with the aging of the membership. This was probably because members from older VOs had children engaged in other activities when they were supposed to attend school. Once they missed the chance of enrollment at school in right age their parents were no more interested in sending them to school.

Table 17 Enrollment in School by Children of VO Members (%)

Gender	Level 1	Level 2	Level 3	Level 4
Achievement target set by RDP	**75**	**80**	**80+**	**80+**
Boys	96.2 [39]	90.8 [40]	86.3 [39]	83.3 [38]
Girls	95.0 [40]	95.3 [39]	95.0 [40]	84.2 [39]

Table 18 Marriage and Divorce within Family as Per Law after Member Joined Village Organization (%)

Marriage and divorce	Level 1	Level 2	Level 3	Level 4
Percentage married in legal age	100 [11]	95 [10]	97.1 [17]	65. 4 [19]
Percentage of marriage registered	100 [12]	96.4 [14]	100 [19]	92.4 [24]
Divorce conducted following legal procedure	-	-	100 [1]	-

Adherence to Legal Procedures in Marriage

It was expected that after joining the VOs the members would successfully influence the legal procedures in the incidences like marriage, divorce, inheritance, etc. in their families. It was so expected, because the VO members were trained and motivated to follow the legal procedures for their merits. The percentage of marriages performed (i.e., those conducted in respondents' family since they joined VO) at legal age for marriage and registered in the respondents family were considerably high in all levels but in Level 4 (Table 18). It appeared that the younger VOs achieved a higher level of wellbeing by establishing effective and practical matrimonial alliances within the families. Only one divorce took place in the respondents' family since they joined VO. Since the divorce was conducted legally, it might be expected that in future most of the divorces in VO member's families would be conducted legally. In connection it may be mentioned that RDP expects that by the end of 2000 there will be no illegal divorces within the families of VO members.

Preventive Health Care Practices

The use rate of water sealed latrines by the members were higher than the target set for each level (Table 19). The use of safe drinking water (not necessarily arsenic free) by the VO members and their families above 1990[th] percentile in each level was much higher than the targets set for achievement by RDP. Even then it must be mentioned that the use of water sealed latrine and safe drinking water did not follow a consistent increasing trend with the increase in the level of the organizations to which the members belonged.

The immunization status of the children of members who were to be fully immunized in the family since the members joined VO was higher than the target set for all levels except Level 4. These rates were higher than those observed in studies conducted earlier (Ahmed, et al. 1998). This was probably due to small sample size considered in this study. One possible reason for

Table 19 Member Households Practicing Good Health (%)

Indicators	Level 1	Level 2	Level 3	Level 4
Public health				
Achievement target set by RDP	**15**	**25**	**45**	**60**
Used water celled latrine	38.3 [31]	27.2 [22]	71.6 [58]	59.3 [48]
Achievement target set by RDP	**70**	**80**	**90**	**100**
Drank safe water	95.1 [77]	98.8 [80]	100 [81]	98.8 [80]
Immunization status of children				
Achievement target set by RDP	**65**	**75**	**78**	**85**
Children fully immunized	93.9	89.0	85.1	69.8
Partially immunized	6.1	4.7	8.5	8.1
Not immunized	0.0	6.3	6.4	22.15

Note: Children presently in the target age for immunization and have crossed such age after the respondents joined VOs have been taken into consideration. Each of the DPT and OPV is of three-dose vaccine. Each of the BCG and measles is of single dose vaccine. On confirmation for the respondent that a child received all these doses in full was considered fully immunized child. Children received any part of these doses and none were considered partially immunized and not immunized children, respectively.
Source: This study.

lower immunization in children from Level 4 was that the members were not sufficiently exposed to the immunization facilities or the significance of immunization when some of their children at earlier stage of their membership were at the age for immunization. As a whole it appeared that the members from all levels along with their family sufficiently adapted themselves to selected preventive health practices to offer them a sustainable health free from certain diseases.

Family Planning

Table 20 Family Planning Practiced by Members of Respondents' Households (%)

	Level 1	Level 2	Level 3	Level 4
Target	**35**	**45**	**50**	**62**
Percentage of reproductive couples using family planning in the family	79.9	71.21	72.1	62.1
Reproductive couples in family	78	75	73	85

The size of the family can be a major foundation for both social and economic wellbeing. Table 20 indicates that all respondent households from each level did not have reproductive couples. In other words some of the family did not need birth control devices to prevent reproduction. Amongst the reproductive couples those practicing family planning decreased with the aging of the members. The percentage of members using birth control devices was much higher than the set target for first three levels, but for Level 4 it was even with the target. Birth control method was not required, as because crossing of reproductive age was the most common reason for not using any method in all levels. Next to it, the plan to have children when they had none was the most important reason for not using any device. The extent birth control devices were used and the reasons for not using any method in most cases indicated that the efforts were made to have a planned family resulting to its wellbeing.

Economic Organizational Capacity

The economic organizational capacity of the VOs were assessed by observing how effectively and equitably they distributes credit among members, and the extent and how the VOs took advantage of local opportunities available in the region.

Table 21 Members Received Loan from BRAC (%)

	Level 1	Level 2	Level 3	Level 4
Achievement target set by RDP	**70**	**75**	**80**	**80+**
Received loan from BRAC	78 [96.3]	77 [95.1]	80 [98.8]	80 [98.8]
Total VO members	81	81	81	81

The loan that VOs offer to the members is one of the major resources of the organization. It is expected that by making proper use of loan the members would be economically uplifted. Thus, equitable distribution of loan among the members is an important pre condition for sustainable economic development. Table 21 indicates that almost all the members observed received loan at least once since they joined VO. Starting from the very beginning the percentage of members received loan was higher than the target set for each level.

Table 22 Reasons for Not offering or Taking Loan (%)

Reasons	Level 1	Level 2	Level 3	Level 4
Membership not matured to receive loan	28.6 [2]	37.5 [3]	62.5 [5]	
Cannot write name or recited 18 promises	42.8 [3]			
Believes will not be able to make profit from loan	28.6 [2]	25.2 [2]		
Wanted to save only		25.0 [2]	25.0 [2]	100 [2]
Did not require loan as financially solvent		12.5 [1]	12.5 [1]	
Total	7	8	8	2

There were number of reasons why small number of members did not receive any credit (Table 22). Some of them had more than one reasons for not receiving credit. The reasons indicate that there was no misdoing in the distribution of loan to the members. It must be mentioned that the members who did not need any loan for being solvent probably did not have any justification for being in the VO.

Although loan was equitably distributed and most of the respondents received loan when they deserved it, there was a serious lacking in preparing the loan proposal and getting it accepted in the small group and in the biweekly meeting. These processes, in fact, help in the best use of loan and to receive best return. Not following these processes whether because of not being initiated by BRAC staff or VO indicates the shortage of economic organizational capacity of the VO.

The VOs had a number of economic opportunities available in their localities. The opportunities were either offered by the government through their representatives or elected officials or other agencies. The VOs have taken collective actions to avail these opportunities for economic gains. The VOs in most cases learnt about the economic opportunities available in their areas from BRAC staff in issue-based meetings. The staff told them what they needed to do in order to avail the opportunities. In some cases they learnt about the opportunities from relatives or neighbors. In these cases they shared the information with BRAC staff and asked for their opinions. The staff always encouraged them to take initiative in availing the opportunities. The members jointly planned their course of action in availing these opportunities. In case an application had to be submitted the staff or some educated member of the village prepared it for them. Most of these initiatives were either fully or partially successful.

Table 23 Economic Opportunities Collectively Availed by Village Organizations (%)

Events	Level 1	Level 2	Level 3	Level 4
Arranged plantation of trees by road sides	-	-	11.1 [1]	44.4 [4]
Collect list of *khas* land present in the region	11.1 [1]			
Managed old age pension for members	11.1 [1]	11.1 [1]	44.4 [4]	44.4 [4]
Managed VGD/VGF card for VO members	22.2 [2]	11.1 [1]	44.4 [4]	44.4 [4]
Involved members in food for work program	11.1 [1]	-	33.3 [3]	55.6 [5]
Involved members in road construction	22.2 [2]	-	11.1 [1]	11.1 [1]
Participated in other IGA activities	-	-	11.1 [1]	44.4 [4]
Total economic ventures undertaken	7	2	14	22

Table 23 presents the list of economic ventures that VOs jointly undertook by availing local opportunities. The management committees and a few other members of the VOs contacted the local Forest Department representatives in the union centers to arrange plantation of timber trees by the sides of the roads passing through their villages. The initiatives were taken during the tree plantation drive by the government usually held in rainy season. The initiatives in all cases had a positive outcome. The members took this initiative knowing very well that they would not own these trees when grown up.

The VOs collected the list of *khas* land in their locality from Tausildar, Union Land Office, but did not take further step in availing this land for any of their fellow members.

The RDP documents indicate that the VO members in managing the old age pension, VGD card, and food for work program jointly decided as to who were economically most needy in their organization. There was no discontent against the selections within the organizations. The VO applied for the economic favor only for the selected members to the Chairman of Union Porishad. In most cases the selected members received economic favors from the Chairman.

The VOs also took joint economic ventures. For example, six members of a VO jointly raised a fund. With this fund they bought some bamboo and started a cottage industry producing essential bamboo products like basket. The members shared the profit among themselves. This sort of ventures besides providing an income also developed a sense of cooperation and confidence among them.

In all ventures the VOs projected superior capacity in organizing themselves and running the ventures of their own – testifying their entrepreneurial quality. With the exception of Level 2 the number of economic ventures undertaken increased with the aging of the VO (Table 23). The VOs increasingly developed a culture in taking advantages of the economic avenues available in their localities. Although the VOs had organizational capacity for economic ventures, it was not clear from the short case studies whether the VOs became increasingly efficient with time in organizing themselves in taking advantages of the available economic opportunities.

In connection it must be mentioned that the village federations have also initiated similar ventures like VOs for economic gains and establishing social justice in their wards.

Economic Empowerment

The landless rural poor in Bangladesh traditionally depended on agricultural activities to earn their livelihood. Due to increase in population pressure and rapid change in the agricultural structure employment opportunities have become limited for newcomers in the labor force. According to an estimate about 70% of the rural labor force needs to find jobs outside agriculture. Unfortunately most of the newcomers lackd education and skills required for any economic venture outside traditional agriculture.

In order to help them, BRAC through its Employment and Income Generation (EIG) programs encourages VO members to engage in six income generating activities, i.e., sericulture, poultry, livestock, agriculture, social forestry, and fisheries. Most of these activities can be carried out at or near homestead. BRAC provides back-up services for these activities with training, technical and management support through its staff, and para professional workers, and in some cases, with the cooperation and supply of government inputs. These sectors can be referred to as BRAC IGAs.

The involvement of VO members in these sectors and the possession of skills to run the projects (usually derived from training) can be some of the indicators showing the extent the VO members are empowered for economic ventures.

Table 24 Income Generating Activities in Which Loans were Invested (%)

Sectors	Level 1	Level 2	Level 3	Level 4
Target: member attachment to BRAC prog.	**25**	**35**	**40**	**50**
Poultry	4.8 [4]	4.0 [4]	5.0 [4]	4.8 [4]
Livestock	11.9 [10]	9.9 [10]	7.6 [6]	14.5 [12]
Small trade	59.5 [50]	29.7 [30]	33.3 [27]	51.5 [43]
Rural transportation	4.8 [4]	3.0 [3]	11.1 [9]	7.2 [6]
Crop production	7.1 [6]	21.8 [22]	5.0 [4]	9.7 [8]
Purchase of productive asset	1.2 [1]	1.0 [1]	18.5 [15]	1.2 [1]
Land purchase/mortgage	2.4 [2]	8.9 [9]	3.7 [3]	1.2 [1]
Housing	5.9 [5]	12.8 [13]	8.6 [7]	4.8 [4]
Nonproductive sectors	-	4.9 [5]	1.2 [1]	1.2 [1]
Others	2.4 [2]	4.0 [4]	6.2 [5]	3.6 [3]
Total	[84]	[101]	[81]	[83]

Table 25 Reasons for Not Investing Last Loan in BRAC Employment and Income Generating Programs

Reasons		Level 1	Level 2	Level 3	Level 4
Loan size not sufficient		2.1 [1]	-	10.8 [7]	4.9 [2]
Inadequate own facilities		27.1 [13]	10.9 [5]	18.5 [12]	14.6 [6]
Inadequate BRAC facilities		14.5 [7]	6.5 [3]	6.1 [4]	4.9 [2]
Personal reasons	No time for investment	2.1 [1]	15.2 [7]	10.8 [7]	7.3 [3]
	New member	4.2 [2]	4.4 [2]	1.5 [1]	12.2 [5]
	Not able to make profit	4.2 [2]	4.4 [2]	10.8 [7]	-
	Not involved in any IGA	-	17.4 [8]	12.3 [8]	19.5 [8]
Incapable of involving in IGA		6.2 [3]	19.5 [9]	12.3 [8]	4.9 [2]
Used in non-productive purposes		39.6 [19]	21.7 [10]	16.9 [11]	31.7 [13]
Total		[48]	[46]	[65]	[41]

Some of the respondents have invested the last loan they received from BRAC in more than one IGAs (Table 24). Table does not project any trend in the use of loan in relation to the levels to which the respondents belonged. The majority of respondents from all levels invested loan in small trade. A small section from Levels 2-4 invested money in nonproductive sectors not supposed to bring economic wellbeing to them. Other than the investments on poultry and livestock rest of the investments, constituting the major share, were not on BRAC IGAs – failed to meet targets in all levels. BRAC was not in a position to provide any serious assistance to the respondents who invested loan in the sectors other than poultry or livestock. Table 25 presents the causes for not investing last loan in EIGs.

It has been observed earlier that the majority of respondents were somehow involved with the use of loan (Tables 9 and 10). The investment of credit in IGAs depended on the convenience or the respondents and/or the members of their family who were directly involved with the planning or/and implementation of the plan. The convenience included previous involvement with similar IGAs or presence of expertise in conducting the activities. In most cases (after first loan) the respondents started a new project after realizing that she or her family would be able to run the project successfully. In either case, whether respondents took up BRAC or non-BRAC IGAs, the venture indicated that, besides those who felt that they would not be able to make any profit, were empowered to carry on economic ventures.

The economic empowerment also depends on the capacity to carry on the IGAs. The expertise acquired from training can be an indictor of economic empowerment. Number of respondents received training useful to the loan project they were involved with, in general increased with the length of their membership (Table 26). It must be mentioned that the number received training, helped in running the IGAs they were involved in, were not very high for any level.

Table 26 Members Received Training and Support from BRAC in Running Economic Projects (%)

	Level 1	Level 2	Level 3	Level 4
Received training relevant to project involved	6.2 [5]	28.2 [23]	22.2 [18]	35.8 [29]
Received support from BRAC to run projects	64.2 [52]	33.3 [27]	40.7 [33]	48.1 [39]
Total	81	81	81	81

It was true that the respondents might have gained expertise to run the project from non-BRAC sources. In these cases they would be equally empowered for the job. The study did not tab such information. Informal discussion indicated that in the case of non-BRAC IGAs which were jointly planned and implemented the group shared expertise among themselves. The sharing made up the shortage of expertise present in any member of the group. Of course, whether the IGA made any profit can be an indictor of economic empowerment in these cases. The issue has been briefly discussed in next section.

Economic wellbeing

The economic wellbeing of member-households has been assessed based on the objective economic condition and the self-assessment of the same by the respondents.

The families with multiple income sources may be in a better shape to sustain economic crises than those with single source. In general, the former group is likely to be in lesser hardship if the flow of income from one of several sources deflates compared to the latter group when same happens in their only income source. Thus, the presence of multiple income source is an indicator of better economic health. In the case of BRAC members multiple source of income may mean the addition of a source over the existing sources; in other words an addition of income.

Table 27 Changes in Selected Economic Aspects in Members as Perceived Due to Participation in BRAC (%)

Changes	Level 1	Level 2	Level 3	Level 4
Increase in source of income	93.8 [76]	65.4 [53]	63.0 [51]	69.1 [56]
Increase in income	96.3 [78]	88.9 [72]	72.8 [59]	91.4 [74]
Increase in disposable cash income	82.7 [67]	37.0 [30]	61.7 [50]	65.4 [53]
Total saving increased	82.7 [67]	98.8 [80]	84.0 [68]	96.3 [78]
Capacity to repay loan increased	98.8 [80]	92.6 [75]	88.9 [72]	95.1 [77]
Decrease in health related expenditure	59.3 [48]	60.5 [49]	46.9 [38]	67.9 [55]
Total respondents	81	81	81	81

Table 27 presents the change overtime in the status of selected objective indictors indicating the economic wellbeing of the VO members. More than 60% of the respondents from any level had an increase in the income sources after they joined BRAC. The highest number of respondents in Level 1 had diversified their income sources. The diversification of income sources took place as the respondents invested their loan to sectors in which they were not involved before. The diversification of income sources indicated a greater economic strength for the respondents.

More than 70% of respondents from any group indicated that their income increased since they joined BRAC, being highest in Level 1 (96.3%) and lowest in Level 3 (72.8). The respondents attributed this increase directly to the economic venture they undertook with the help of BRAC loan.

The possession of disposable cash income indicated the presence of net profit and the capacity to have a higher level of consumption. More than 60% of the respondents from Levels 1, 3, and 4 had disposable cash income. The family expenditure may increase at a faster rate than the family income. Thus, the disposable cash income may not project an increasing trend with the length of membership.

Table 28 Members' Self Evaluation on Economic Condition within Last Three Years

Economic condition	Level 1	Level 2	Level 3	Level 4
Seriously deteriorated	-	1.5 [2]	1.3 [2]	1.7 [3]
Deteriorated	9.6 [17]	12.7 [17]	12.6 [20]	14.5 [25]
No change	14.7 [26]	19.4 [26]	26.0 [43]	21.5 [37]
Improved	72.9 [129]	63.4 [85]	50.3 [80]	57.6 [99]
Sufficiently improvement	2.8 [5]	3.0 [4]	8.8 [14]	4.7 [8]
Total respondents	177	134	159	172

Note: Based on income and expenditure within last three years.
Source: Kamal et al. (1997) An evaluation of BRAC VOs: focusing on selected indicators. RED [data reorganized].

Table 29 Members' Self Evaluation on Economic Status of their Households (%)

Status	Level 1	Level 2	Level 3	Level 4
Always deficit	7.8 [14]	6.7 [9]	7.5 [12]	8.1 [14]
Occasional deficit	11.7 [21]	17.9 [24]	22.3 [36]	21.4 [37]
Even	31.1 [56]	37.3 [50]	32.3 [52]	33.5 [58]
Surplus	49.4 [89]	38.1 [51]	37.9 [61]	37.0 [64]
Total	180	134	161	173

Note: Based on income and expenditure within last one year.
Source: Kamal et al. (1997) An evaluation of BRAC VO: focusing on selected indicators. RED [data reorganized].

The capacity to repay loan, whether taken from BRAC or non-BRAC source increased for more than 88% of the respondents in any level. Similarly the savings of 82% of the respondents observed increased as they joined BRAC. Besides compulsory savings, made in biweekly meetings, the profit from economic ventures undertaken from loan also contributed to family savings. The presence of savings for these households indicated their higher capacity to sustain in economic crises.

The above mentioned indicators show that a good portion of the respondents from any group achieved a higher level of economic wellbeing. These features did not, however, project any trend indicting that there was an increase in economic wellbeing with the length of member's participation to VO. A detailed analysis based on amounts of income, disposable cash income, and savings would have given a precise understanding of the member's economic sustainability through wellbeing.

Tables 28 and 29 present the self-assessment of members on the changes they had undergone. More than 50% of the VO members from any level believed that their economic condition improved within the last three years. Similarly no less than 36% of the VO members from any level were of the opinion that there was a surplus at the end of year in their families.

The objective of economic conditions along with self-evaluation of the same by the respondents together indicates that the majority of the VO members were in a firm base of economic wellbeing. It can be assumed that the status of their economic wellbeing was likely to sustain even if regular extension of credit to them was terminated.

Finding II
Area Office Sustainability

The organizational and managerial, human resource, and financial aspects of AOs were taken into consideration to assess their sustainability.

Organization, Management and Human Resource

The organizational and managerial aspects of AO were observed in the discipline of AO like maintenance of office records and procedures. On the other hand, the status of human resource was observed in the development of the efficiency of AO staff.

Table 30 Development and Preservation of Records in Area Offices by Levels (Average)

Indicators	Level 1	Level 2	Level 3	Level 4
Percentage of incoming/outgoing files properly maintained	99.7	100	98	98.3
Percentage of current files maintained properly	96.3	99.7	99.3	98.3
Percentage of files indexed as per instruction	95	99.7	91	98.3
Percentage of monthly meetings for which minutes were prepared and preserved properly	100	100	100	100
Percentage of AOs maintained monthly and weekly reports regularly	94.4	100	97	100
Percentage of AOs had year wise program targeted	100	100	100	100
Percentage of AOs maintained monthly work plan	100	100	100	100
Percentage of staff recorded daily work plan in their diary	66.6	77.8	100	93.3
Percentage of AOs maintained budget plan for the current year	100	100	100	100
Percentage of AOs had up-to-date reports on their target wise performances	100	95.2	90.5	95.2

Table 31 Development of Human Resources in Area Offices by Levels (percentage)

Indicators	Level 1	Level 2	Level 3	Level 4
Percentage of PO/PA participated in decision making processes in AOs	93.3	100	100	100
Percentage of PO/PA received training as scheduled in AO	60	93.3	91.7	89.3
Staff development agendas discussed area office meeting in a year*				
Management	33	42.3	27.3	58.3
Staff development	43.3	33.7	29	59.3
Reading habit	30.3	42.6	24,3	50.7
Staff received in last one year	53.3	50	45	71.7
Area Manager attended thana level meeting in a year (exact number)	44	27	25	44

*number of meting held in a year

The number of PO and PA5, constituting the core staff in an AO, did not change significantly with the aging of the AOs. The AOs at any level projected a higher standard in the development and preservation of office records (Table 30). Similarly, the performance of the activities leading to the development of human resources in staff was also high except the discussion of staff development issues in the VO meetings (Table 31). As a whole AOs projected a higher level of sustainability at any level but without a trend in relation to the age of the AO.

Financial Sustainability[7]

The financial self-sustainability of RDP/RCP of BRAC[8] has been analyzed for the years 1998, 1999, and 2000, in three levels:

[7] This section has been taken from RDP records.

- In Level I, the financial self-sustainability of only the credit programs has been analyzed.
- In Level II, the cost recovery of sector programs, as well as the financial self-sufficiency including the credit programs have been analyzed.
- In Level III, the overall self-sufficiency of the credit and sector programs including the expenses for the social development programs has been looked at.

For the year 1998, the actual figures have been taken; for 1999, the actual figures for the first six months, and the projection for the next six-months have been used; and for the year 2000 only projected figures have been used. Figure 3 and Table 30 presents the findings.

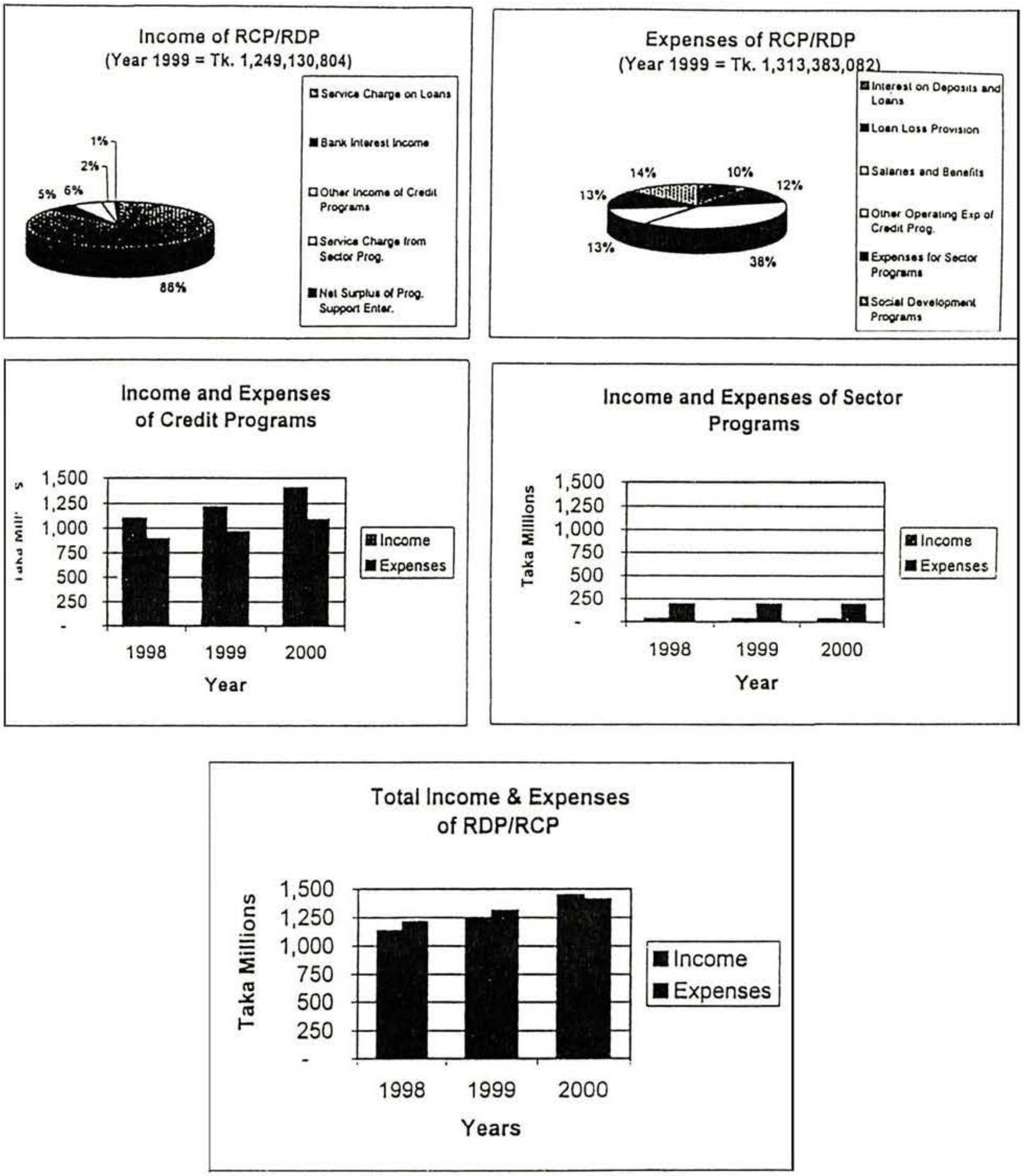
In Level I, we found the financial self-sufficiency for RCP to be almost steady over the years at 135%, and decreasing slightly to 133% for the year 2000. However, the self-sufficiency of RDP was 96%, in 1998, fell to 71% during 1999, and again rose slightly to 75% in 2000. This was primarily the result of the older and more efficient branches of RDP being transferred under RCP. The combined financial self-sustainability of RCP and RDP, on the other hand, showed consistent rise over the years, from 124% in 1998 to 129% in 2000. So, for the year 1999, the credit programs are expected to generate a surplus of Tk. 250,176,659.

In Level II, the cost recovery of the sector programs shows a consistent rise over the years, from 18% to 29%. Similarly, the financial self-sufficiency for the combined sector and credit programs increased, from 105% in 1998 to 117% for the year 2000; thus, there was an expected surplus of Tk.114,490,075 for 1999.

In Level III, where the overall result of the credit sector and social development programs are shown, we found the financial self-sufficiency to be 94%, 95%, and 102% respectively for the years 1998, 1999, and 2000; that is, there was an expected surplus of 2% in 2000. For the year 1999, the expected overall deficit was only 5% amounting to Tk.64,252,288.

[8] RDP branches are those in operations for 4 years or less; RCP branches are those in operations for more than 4 years. Interest expense is not charged for donor funds.

Figure 3



Source: Report, Accounts Department, BRAC

Table 32

BRAC
Financial Sustainability of RDP/RCP of BRAC

LEVEL I	Jan-Dec, 1998 (actual)			Jan-Dec, 1999 (projected)			Jan-Dec, 2000 (projected)		
Credit Programs	*RCP*	*RDP*	*TOTAL*	*RCP*	*RDP*	*TOTAL*	*RCP*	*RDP*	*TOTAL*
Income of Credit Programs									
Service Charge on Loans	801,797,518	247,129,693	1,048,927,211	990,108,412	94,216,221	1,084,324,632	1,244,659,826	56,529,732	1,301,189,559
Bank Interest Income	44,542,500	-	44,542,500	57,408,750	-	57,408,750	28,890,500	-	28,890,500
Other Income	8,177,270	-	8,177,270	69,348,481	-	69,348,481	73,218,177	-	73,218,177
Total Income	**854,517,288**	**247,129,693**	***1,101,646,981***	**1,116,865,642**	**94,216,221**	***1,211,081,863***	**1,346,768,503**	**56,529,732**	***1,403,298,235***
NON OPERATING EXPENSE									
Interest on Deposits and Loans	92,165,168	21,786,794	113,951,962	116,718,689	9,881,684	126,600,373	145,991,437	5,929,011	151,920,448
Financial Cost of Lending	**92,165,168**	**21,786,794**	**113,951,962**	**116,718,689**	**9,881,684**	**126,600,373**	**145,991,437**	**5,929,011**	**151,920,448**
Gross Financial Margin	*762,352,120*	*225,342,899*	*987,695,019*	*1,000,146,953*	*84,334,536*	*1,084,481,490*	*1,200,777,066*	*50,600,722*	*1,251,377,788*
Loan Loss Provision	152,393,732	65,908,113	218,301,845	135,772,155	21,555,240	157,327,395	175,859,730	12,933,144	188,792,874
NET FINANCIAL MARGIN	**609,958,388**	**159,434,786**	**769,393,174**	**864,374,798**	**62,779,296**	**927,154,094**	**1,024,917,335**	**37,667,578**	**1,062,584,913**
OPERATING EXPENSES									
Salaries and Benefits	271,304,353	100,958,141	372,262,494	431,626,605	74,371,456	505,998,061	515,693,566	40,904,301	556,597,867
Office Rent	6,225,298	5,391,978	11,617,276	10,740,387	2,950,580	13,690,967	13,437,244	1,622,819	15,060,063
Utilities	10,594,151	3,074,010	13,668,161	16,149,544	1,142,046	17,291,590	18,392,623	628,125	19,020,749
General Exp. & Stationeries	43,939,950	12,838,063	56,778,013	46,842,174	1,399,470	48,241,644	52,296,100	769,709	53,065,808
Traveling and Transportation	30,635,331	18,050,374	48,685,705	38,645,306	7,592,936	46,238,242	46,685,952	4,176,115	50,862,066
Depreciation	11,274,467	4,548,365	15,822,832	13,526,203	2,061,250	15,587,453	16,012,511	1,133,688	17,146,198
Staff Training and Development	8,446,407	8,706,899	17,153,306	10,394,246	3,718,572	14,112,818	13,478,885	2,045,215	15,524,100
H/O Logistics & Mgt. Support	7,593,831	14,901,946	22,495,777	7,071,013	8,745,648	15,816,661	12,588,221	4,810,106	17,398,327
Total Operating Expense	**390,013,788**	**168,469,776**	**558,483,564**	**574,995,477**	**101,981,958**	**676,977,435**	**688,585,102**	**56,090,077**	**744,675,179**
Surplus /(Deficit) from Credit Programs	**219,944,600**	**(9,034,990)**	**210,909,610**	**289,379,321**	**(39,202,662)**	**250,176,659**	**336,332,234**	**(18,422,499)**	**317,909,735**
% of Financial Self-Sufficiency of Credit Prog.	*135%*	*96%*	*124%*	*135%*	*71%*	*126%*	*133%*	*75%*	*129%*

Continued

Table 32 (continued)

LEVEL II Credit + Sector Programs	Jan-Dec, 1998 (actual)			Jan-Dec, 1999 (projected)			Jan-Dec, 2000 (projected)		
	RCP	RDP	TOTAL	RCP	RDP	TOTAL	RCP	RDP	TOTAL
Surplus/(Deficit) from Credit Programs	***219,944,600***	***(9,034,990)***	***210,909,610***	***289,379,321***	***(39,202,662)***	***250,176,659***	***336,332,234***	***(18,422,499)***	***317,909,735***
Service Charge Realized from Sector Prog.									
Poultry & Livestock	-	8,908,138	8,908,138	-	8,391,399	8,391,399	-	8,069,679	8,069,679
Fisheries	-	7,687,077	7,687,077	-	7,816,773	7,816,773	-	9,380,128	9,380,128
Social Forestry	-	952,067	952,067	-	1,326,186	1,326,186	-	1,591,423	1,591,423
Sericulture & Silk Dev.	-	2,468,638	2,468,638	-	1,606,679	1,606,679	-	1,928,014	1,928,014
Horticulture & Veg.	-	8,248,329	8,248,329	-	8,596,657	8,596,657	-	10,315,988	10,315,988
Total Service Charge	-	*28,264,249*	*28,264,249*	-	*27,737,693*	*27,737,693*	-	*31,285,232*	*31,285,232*
Net Surplus of Prog. Support Enterprises	-	7,034,209	7,034,209	-	10,311,248	10,311,248	-	12,373,497	12,373,497
Expenditure for Sector Programs	-								
Poultry & Livestock	-	99,083,494	99,083,494	-	45,489,430	45,489,430	-	47,560,717	47,560,717
Fisheries	-	31,823,496	31,823,496	-	39,074,578	39,074,578	-	37,261,794	37,261,794
Social Forestry	-	14,098,798	14,098,798	-	26,619,080	26,619,080	-	21,232,385	21,232,385
Sericulture & Silk Dev.	-	18,272,897	18,272,897	-	29,683,515	29,683,515	-	26,984,387	26,984,387
Horticulture & Veg.	-	29,335,981	29,335,981	-	32,868,922	32,868,922	-	18,153,102	18,153,102
Total Exp. for Sector Programs	-	*192,614,666*	*192,614,666*	-	*173,735,526*	*173,735,526*	-	*151,192,385*	*151,192,385*
Surplus/(Deficit) from Sector Programs	-	(157,316,208)	(157,316,208)	-	(135,686,584)	(135,686,584)	-	(107,533,656)	(107,533,656)
% of Cost-Recovery of Sector Programs		*18%*	*18%*		*22%*	*22%*		*29%*	*29%*
Net Surplus /(Deficit)	219,944,600	(166,351,198)	53,593,402	289,379,321	(174,889,246)	114,490,075	336,332,234	(125,956,155)	210,376,079
% of Financial Self-Suff. of Credit+Sector Prog.	*135%*	*63%*	*105%*	*135%*	*43%*	*110%*	*133%*	*44%*	*117%*

LEVEL III Credit + Sector + Social Dev. Programs	Jan-Dec, 1998 (actual)			Jan-Dec, 1999 (projected)			Jan-Dec, 2000 (projected)		
	RCP	RDP	TOTAL	RCP	RDP	TOTAL	RCP	RDP	TOTAL
Surplus/(Deficit) of Credit & Sector Program	219,944,600	(166,351,198)	53,593,402	289,379,321	(174,889,246)	114,490,075	336,332,234	(125,956,155)	210,376,079
Expenses for Social Dev. Programs									
Human Rights Education	-	59,290,269	59,290,269	-	86,857,676	86,857,676	-	83,501,795	83,501,795
Essential Health Care	-	68,887,193	68,887,193	-	91,884,687	91,884,687	-	92,718,191	92,718,191
Total Expenses for Social Dev. Programs	-	*128,177,462*	*128,177,462*	-	*178,742,363*	*178,742,363*	-	*176,219,986*	*176,219,986*
Net Surplus /(Deficit)	219,944,600	(294,528,660)	(74,584,060)	289,379,321	(353,631,609)	(64,252,288)	336,332,234	(302,176,141)	34,156,093
% of Financial Self-Sufficiency of (Credit + Sector + Social Development Programs			94%			95%			102%

Source: Report, Accounts Department, BRAC

Summary and Conclusion

From BRAC's viewpoint, the most important and critical are the sustainability of its AO and VOs (Fowler and Young 1998: 28). By following the Sustainability Work Plan (SWP) of BRAC the study focused on the sustainability assessment of the social and economic systems of the VO. Thus, the study took into consideration the social organizational capacity, social empowerment, social wellbeing, economic organizational capacity, economic empowerment, and economic wellbeing of the VOs, members, and their families for the assessment. Thirty-six VOs were observed. The SWP categorizes VOs into four levels – Level 1 (13-36 months old), Level 2 (37-48 months old), Level 3 (949-72 months old), and Level 4 (73-96 months old). The VOs at each level are expected to achieve certain characteristics as targeted. The VOs were analysed in terms of micro development components and the characteristics that they were expected to achieve at each level.

Social organizational capacity

The VOs were slightly smaller than the size targeted. There was membership instability amongst the VOs particularly in the older ones inhibiting the weaker cohesion within the organizations. Small group did not function in most VOs. Other than the management committee rest of the committees were not always present in the VOs. The VOs were dominated by the strong management committee leaders. Only a third of VO had leaders reelected. The leadership of the VO was much simpler than original idea of an institution structured by BRAC.

In spite of having dominant leaders the members voiced their opinions successfully in decision making on issues where they felt that their interests were seriously involved. For example, the selection of borrowers, and VGD card recipients. The relationship amongst the management committee members, between the committees, and between the committees and general members were not conflicting. Most members did not disapprove the lack of change in their VOs management. The management committee was recognized as the only decision making body within the organization. All these tendencies indicate that although democratic processes, as intended by BRAC, were not effective in most VOs it did not creat any serious problem for the existence of VO or its functioning with certain standard.

In terms of following rules and regulations the older VOs were less disciplined than younger ones. The older VOs faced more conflicts than the younger ones. The conflicts were mostly related to following of the VO rules and regulations. The capacities to resolve the conflicts were considerably higher for the VOs belonging to any level. The ability indicates the presence of higher potentialities of the VOs to sustain under crises.

Social Empowerment

There was a decline in the percentage of members deciding themselves as to when to take loan and where to invest loan with the aging of their membership while the incidence of joint decision making increased over the same period. With longer involvement with BRAC, the size of loan grows bigger. Members did not have opportunities to invest these by themselves consequently their husbands or other family members were consulted. The members of VO together or its committees participated in different forum and met local representatives to manage economic and social benefits for the VO members.

The number turned out in last UP election was encouraging in all levels but it appeared that their husbands decided whom they should vote for in most cases. A good number of the VO members from all levels contested in the election and came out successful. Those contested in the election and came out successful did not increase with the aging of their membership.

The VOs reacted for the resolution of undesired social incidences that took place in their locality. Such incidences increased with the aging of the VOs. In all incidences the action was taken through as per plans. The VOs projected professionalism in handling the situations. A study indicated that about 77% of the situations where legal actions could have been taken were actually taken. Seventy-three percent of these actions produced desired results. There was an overall positive change in the empowerment of the members for being part of BRAC.

The participation of VOs in these activities indicated their out-goingness and the capacity to develop public relations, manage economic benefits, and establish social/legal justice for themselves and their locality at large – an indication of their social empowerment.

Social wellbeing

The increasing length of BRAC membership positively contributed to higher spending on calorie intake and consumption of food items rich in nutrients. The percentage of school-going children enrolled in schools was considerably higher than the targets set for each level. Similarly, the percentage of marriages conducted at legal age and registered were considerably high in all levels but with the exception of those married in level 4. It appeared that the younger VOs achieved higher level of social wellbeing by establishing effective matrimonial alliances within the families. The extent birth control devices were used and the reasons for not using the same where not used indicated that the efforts were made to have a planned family resulting to its wellbeing.

The rate of use of water sealed latrine by the members were higher than the target set for each level. Similarly, the use of arsenic-free drinking water by the VO members above 90th percentile in each level was not only much higher than the targets set to be achieved for the levels but was also quite satisfactory. The immunization status of the children was also higher than the target set for all levels other than Level 4.

As a whole the VO members' families have achieved a higher level of social wellbeing in terms of food intake, achievement of human capital, establishing legal base in metronomes, and practicing preventive health practices. The factors support the formation of a base for sustainable social wellbeing both for the present and the future.

Economic Organizational Capacity

All deserving members received credit since they joined VO, which exceeded the target set for each level. But there was a lacking in preparing the loan proposal and getting it accepted in the small group and in the biweekly meeting. The capacity to invest these credits testified their organizational capacity.

The VOs have taken collective action to avail local opportunities and resources in order to make economic gains. The members jointly planned on what should be their course of action in availing these opportunities and took others' help when required. Besides, the VOs also took joint economic ventures of their own initiative. In these ventures, the VOs projected superior capacity in organizing themselves and running these of their own – testifying their entrepreneurial quality.

Economic Empowerment

The majority of the respondents from all levels invested their loans in small trade and in some cases in more than one IGAs. A small number of respondents invested loan money in nonproductive sectors not supposed to resulting in sustainable economic wellbeing. Other than the investment in poultry and livestock, rest of the investments, constituting the major share was not in BRAC sponsored IGAs. Thus BRAC was not in a position to provide any effective assistance to the members who invested loan in the sectors other than poultry or livestock. The number received training and helped in running the IGAs they were involved in were not very high for any level.

The investment of credit in IGAs depended on the convenience or the respondents or the members of their family who were directly involved with the planning or/and implementation of the plan. The convenience included previous involvement with similar IGAs or presence of expertise in conducting the activities. In either case, whether respondents took up BRAC or non-BRAC IGAs were empowered to carry on the ventures.

Economic Wellbeing

More than 60% of the respondents from any level had an increase in the sources of income after they joined BRAC. The diversification of income sources took place as the respondents invested their loan in sectors which they did not tried before. The diversification of income sources indicates a greater economic strength of the members. More than 70% of respondents from all levels indicated that their income increased since they joined BRAC. More than 60% of the members from any level had disposable cash income, indicating not only the presence of net profit but also the capacity to have a higher level of consumption in their part. The capacity to repay loan, whether taken from BRAC or non-BRAC sources increased for more than 88% of the members in any level. Similarly the savings of 82% of the respondents increased as they joined BRAC.

More than 50% of the VO members from any level believed that their economic condition improved within the preceding three years. Similarly no less than 36% of the VO members from any level were of the opinion that there was a surplus after meting all expenditure at yearend in their families.

The objective economic condition along with self-evaluation of economic condition by the respondents together indicates that the majority of the VO members were in a firm base of economic wellbeing.

The VOs were expected to evolve over a period. As they mature they are supposed to get a step closer in meeting their objectives, i.e., institution building and credit operation. It was assumed that the VOs at each level would cumulate the attributes reflecting sustainability present in preceding levels. The levels considered were based on the shift in two VO characteristics. First, a shift from BRAC dependent management to self-management, and the second was from a BRAC related credit channeled through a development action to a fully autonomous civic body.

Although the complete machinery (committees) as framed by BRAC for self-management was not present in all VOs. It appeared that they had achieved some capacity in managing themselves. The members, both collectively and individually, projected organizational capacities and powers both at social and economic aspects. Similarly they have projected a higher capacity to take decision and conduct activities of their own particularly those relating to credit. Of course, in many instances they took BRAC's advice for action. In a nutshell, the members, both individually and collectively, have shown certain level of performance in all the dimensions of sustainability considered in this study. It was highest in the case of social and economic wellbeing, but a little less in the case of social organizational capacity.

The study intends to show different stages that VOs pass through over a period. The directions in which things are moving, not what they are at any given time are important. The achievement of sustainability was expected to project a trend over a period. Although the VOs projected a level of sustainability but failed to show a trend that it increased with their age. In the case of most indicators the younger and older VOs projected a higher level of sustainability.

The findings indicate that the sustainability did not cumulate over time, thus failed to project any trend. The absence of a trend was probably because the study was conducted on a small sample not representative of BRAC VOs. The consideration of more effective indicators reflecting the shifts in VO characteristics as mentioned above in a study, which could not be done adequately over here, probably will project a trend indicating sustainability in the VOs.

BRAC has been constantly making an effort to enhance the sustainability through its SWP. Consequently RDP has recently made a number of changes in its policies related to VO. First, biweekly installment collection system has been changed to a weekly one. Second, the catchment area of an AO has been reduced to 8 kms radius from 10 km as in the past. Third, a Program Organizer presently assists 480 VO members as against 640 in the past. All these policies will increase the frequency and duration of interaction between the staff and VO members. As a result the staff will be in a better position to orient the VO members to follow the organizational procedures and ensure that those are followed. The policies are likely to upgrade the social organizational sustainability of the VO. Similarly, RDP has introduced social development initiatives like Popular Theater, Legal Awareness Services, and Village Federation which are likely to concentize the VO members, and in turn will empower them socially. RDP has also taken a number of other steps, likely to have a bearing in other dimensions of VO sustainability (e.g., economic wellbeing) considered in this study. It may be expected that in near future the sustainability of the VOs will be much higher than what it is now and will project a positive trend over time.

The sustainability assessment of AOs was done based on a limited number of indicators. The offices projected a higher level of sustainability at any level. Similarly the sustainability of VOs did not cumulate to project a trend as they aged.

Future Research Plan

The Research and Evaluation Division plans to participate in the SWP by assessing the level of sustainability of BRAC as framed in Figure 1. Since the sustainability assessment of all the components of BRAC at a time is a mammoth task it has been decided to look into the sustainability of VOs and AOs at micro level with special attention to the IGAs of the VO member. The assessment model used in this study will also be used in the future one but with a larger coverage, so that the findings may be representative of the entire program. For convenience the data for this study may be collected along with those of the Impact Assessment Study of RDP scheduled for the later part of this year.

Responsibilities of Village Organization

1. Conduct biweekly meeting.
2. Conduct an issue based meeting per month.
3. In special occasions organize emergency meetings.
4. Preserve the VO related files and documents.
5. Maintain communication with the local AO.
6. Maintain communication with other VOs in the locality.
7. Incorporate rest of the eligible villagers to the VOs.
8. Make proper use of locally available resources.
9. Carry out different types of economic activities.
10. Take up different programs in order to create employment and increase income.
11. Identify skill workers and encourage them in different works.
12. Facilitate obtaining locally available government facilities for the members.
13. Arrange fund and take up necessary steps for the receipt of required loan for economic activities by the members.
14. Collect the installment of loan offered to the members by the RDP field office.
15. Collect the savings from the members.
16. Facilitate proper utilization of loan taken by the member.
17. Arrange formal and non-formal educational programs in order to educate and to conscientize the VO members and their children.
18. Arrange and facilitate skill development training for VO members.
19. In the case of disputes among the group members or between them and others in the village efforts should be made to resolve the disputes.
20. Protest and oppose against the illegal and unethical practices in the village.
21. Create awareness against religious bigotry, superstition, dowry, multiple marriages, and divorce without acceptable reasons and develop resistance against these social vices.
22. Participate in different social activities in the village
23. Make an effort in playing leading role in the power structure of the village.

Responsibilities of Small Group

1. Ensure the participation of members in weekly meeting.
2. Ensure the participation of members in issue based meeting.
3. Before proposing a loan the group should discuss and decide on related issues, like amount of loan that should be requested and how it will be utilized.
4. Ensure the payment of installment of the loan taken by the members in the biweekly meeting.
5. Ensure the payment for the biweekly saving by the members.
6. Ensure the payment of the VO membership renewal fee and insurance premium at the yearend by the members.
7. Ensure proper utilization of the loan taken by the members.

Responsibilities of Management Committee

1. Arrange meetings in the organization;
2. Contact members to ensure their presence in the meetings;
3. Conduct meetings and help in maintaining discipline in the meeting.
4. Take necessary steps for the implementation of the decisions taken in the meetings;
5. Take necessary initiative in implementing collective actions taken in the meetings
6. Help in the preparation of loan proposals for the members and sign the proposal.
7. Raise the loan proposal of a member in biweekly meeting after same have been passed by the small group to which the members belong.
8. Follow the installment receiving procedure in the biweekly meeting. That is, the group leader will receive installment from the member, who in turn will check and pass the amount to the cashier. Who will check the amount again and will finally hand it over to BRAC staff.
9. Preserve ledger, other documents and any belongings of the organization.

Responsibilities and functions of Social Action Committee

1. Implement and monitor the decisions taken in the monthly meeting. Take steps for the development of the region.
2. Take necessary steps in the case of conflicts between the VO members and non-members of the village.
3. Help and cooperate the members who are sick or ran into any type of accident in order to redress their problems.
4. Take steps against social injustice.

Responsibilities of Law Implementation Committee

1. Expedite the implementation of the law for the VO members in their locality
2. Make arrangement for the correct implementation of the laws which the members were trained.
3. The committee along with other members will take necessary measures for the implementation of the law where necessary.
4. Provide legal advice to anybody in the village.

Responsibilities of Village Federation

1. Identify conflicts between VOs. Analyze the reasons for the conflicts and take necessary steps for the solution of the problem.
2. Lease in local resources like *khas* land, road, barrage, fellow land, ferry, hat, etc., and convert these to productive resource.
3. Join local committees formed for school, *maddrassa*, hat, bazaar, village parishod, village court, etc., within the ward.

4. Take necessary measures to prevent injustice, corruption, divorce, dowry, child marriage, multiple marriage, acid through, rape, *fatwabazi*, and antisocial activities within the ward.
5. Manage available opportunities within the ward, e.g., food for work, VGD card, old age pension, relief, etc., to the VO members.
6. Develop political consciousness in the members so that they may participate in the local elections and vote for the fittest candidate.
7. Maintain liaison with and manage necessary services from government hospitals, FWV/FWA, block supervisors, MA/HA, etc., whenever necessary
8. Raise a fund to cope with emergencies or undertake economic projects.
9. Preserve *mouja* map, *parcha*, legal aid document, seeds, and saplings for lending or selling out to the villagers.
10. Participate in village court and ensure justice to females within the ward.

Appendix 2

The procedures followed in observing village organizations

The fieldwork was assisted by 15 regular staff of BRAC's Monitoring Department. The VOs selected for observation were not disclosed to RDP staff or to any VO member. To observe the VO activities the field staff arrived at the meeting spot at least 20 minutes before the scheduled time and left the spot only after the meeting was officially closed. The observations were conducted on the following VO activities in biweekly meetings. Each VO was observed only once in a meeting.

1. Ringing of bell: The field workers observed whether the bell was rung at the meeting spot before the commencement of the meetings.
2. Punctuality of the meeting: The field worker observed whether the meeting started as scheduled. The recitation of 18 promises or opening of the VO account to receive the dues from members where recitation was not done were considered as the starting of the meeting. The meeting starting 30 minutes late was also considered to have started on time.
3. Recitation of 18 promises: The field staff observed whether 18 promises were recited at the beginning of the meeting.
4. Existence of the small group: Number of steps were followed in confirming that small group existed in the VOs. The RDP AOs and the VO Management Committees were asked to provide official records on small groups. If any of these sources could furnish the official record to the VO was considered to have small groups provided the members present in the meeting could sit behind their leaders by themselves as recorded in the document. In the case of those VOs where official record existed but sitting by the group was not practiced in the meeting, if the members attending the meeting could tell the name of all other members belonging to their groups correctly, it was considered that the groups existed in those VOs.
5. Sitting by small groups: The field workers observed whether the members practiced sitting by small groups in the meeting. The sitting members were tallied with the group member's list provided by the office or VO to find out whether they sat correctly behind their leaders. If majority of the members were found not sitting behind their leaders it was considered that the VO did not follow the policy of sitting by the groups in the meeting.
6. Attendance in the meeting: The members attended the meeting for any length of time in between opening and closing of the VO account for the receipt of the payment against the dues (i.e., payment of the installment for the loan taken, payment of the biweekly savings and insurance) were considered present in the meeting. The field workers themselves recorded the attendance.
7. Information from the collection sheet: The information on the strength of the VO, the members who were expected to save, the members who were expected to pay biweekly installments for loan taken from the AO were derived from the VO collection sheet.
8. Following of the repayment procedure of the dues: According to the policy of the VO it is expected that the members hand over their dues to the group leader who in turn will do the same to the cashier of the VO. From the cashier the staff will receive the dues. The receipt of dues will be endorsed by the staff by signing the collection sheet and the pass book of the VO members paying the dues. The field staff observed whether this procedure was followed while collecting the dues from the members in the meeting.

9. Resolution taken before offering loan to the meeting: The process of getting loan from BRAC by a member should start through discussion and planning on the loan within the group. After the group decides that a member will take a loan the leader of the group on behalf of the member proposes for loan in the by-weekly meeting. After the proposal has been okayed by the management committee a resolution for the loan is prepared by the staff and preserved in the office file. To find out if the procedure was followed, the field workers investigate whether the proposal was made for the most recent loan provided to a member in the VO. It may be mentioned that the procedure of giving loan has changed considerably in the recent past.

Verbal divorce and hillah-nikah

Case:	Milky Begum	Age:	22
Occupation:	Household work	Education:	Nil
Joined RDP VO:	August, 1994	Legal Education received:	1995

Milky was married to Khadem, a day laborer from her village. Milky lost her father when she was 4 years of age, so her mother had to arrange the marriage and bore the expenses. The marriage was registered, bride money of Tk 10,000 was agreed on and no dowry was given.

Khadem's father was not happy with his son marrying to a poor family, but he consented to it in order to honor his son's liking. In fact, he wanted to marry his son to a rich family and receive a big dowry. As a result, immediately after the marriage he started maltreating his daughter-in-law. He often told her, "Get out of my home, go to your mother and come back with money." He also mentioned that she would not have any place in his home unless she returned back with dowry. The maltreatment increased with time. Because of such treatment she was compelled to leave the house a number of times but returned back in all occasions. Her father-in-law advised Khadem to divorce her on the ground that she was a woman with loose character. He along with some relatives made false stories in support of his allegation. Though Khadem did not agree to divorce Milky based on the allegations he became a little suspicious about her character.

One day Khadem returned from work and found his father scolding Milky. For some time she did not react but at one point she talked back to her father-in-law. Seeing this, Khadem beat Milky and pronounced *'Tin Talak'* (verbal divorce). When this incidence was taking place number of their neighbors were present at the courtyard. Khadem told to them, "You all are the witnesses to this divorce." At this, Milky burst into tears. Such a behavior from her husband was very much unexpected to her. In the same afternoon Milky's mother Sakina came and took her daughter back.

Both Milky and her mother attended the LE. The legal procedure for the divorce they learnt in the training was still clear in their mind. It was known to them that divorce could not be conducted verbally. After some days Sakina met Khadem's father and informed him of the right procedure for divorce. There along, she mentioned that the verbal divorce pronounced by Khadem was not effective. She requested him to take Milky back but her request was not honored.

In the mean time Khadem realized his fault and the injustice he committed to his wife. He decided to reunite with Milky and stay at her mother's home. Milky's mother welcomed the idea by mentioning that, "Verbal divorce is not effective. You and Milky should live together at my home." She was very happy about the decision and built a small cottage for them at her courtyard. Both Milky and Khadem started living there together.

This reunion was considered illegal by a section of the villagers as Milky did not go through the hillah-nikah according to *shariyah* (Islamic jurisprudence). The group mentioned, "If Milky and Khadem want to live together in the village Milky should follow the *shariyah*, otherwise they would be excommunicated from the society." When the couple paid no heed to this the group organized a village-court on the reunion of the couple. The elite, particularly the clergymen, both from and outside the village were present in the court. The court decided that (1) nobody from the village should maintain any relationship with the couple and (2) the couple should not be offered any job in the village. Sakina Begum who was most vocal against verbal divorce and *hillah-nikah* at the court was threatened and rebuked for her behavior in the court. At one point when the situation was tense at the court Milky clearly and loudly spelled out her position that, "I will not go through *hillah-nikah*, because there is no provision for such malpractice in the law." She also mentioned in the court the source of her knowledge based on which she took such a stand. That was LE.

Milky and Khadem disobeyed the decision of the village-court and continued to live together. Though they were excommunicated there was a section of people in the village including VO members who extended help to them.

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