

A Proposal
on
Afghanistan Integrated Development
Programme —Implemented by BRAC
(July 2002-June 2007)



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Annex

Project Brief

Name	Afghanistan Integrated Development Programme
Location	Afghanistan
Implementing Organization	BRAC 75 Mohakhali Dhaka 1212, Bangladesh
Nature of activities	Initiate health, education, employment and income generating and infrastructure development programmes for the war affected Afghan people
Target Population	War affected people of Afghanistan
Duration	July 2002 - June 2007
Total Project Cost	US\$ 59,899,526

1.0 Afghanistan: An Introduction

As a nation, Afghanistan has a long and rich cultural heritage. Lying at the crossroads of the Silk Route between South Asia, Central Asia and Europe, foreign influence has played an important role in the formation of the mindset of the Afghan people. Its strategic position sandwiched between the Middle East, Central Asia, and the Indian subcontinent along the ancient Silk Route means that Afghanistan has long been fought over – despite its rugged and forbidding terrain. The turmoil surrounding the region continues today. The twentieth century was characterized by political confusion and disturbance. As a result foreign intervention, hard-line political movements, and ethnic power struggles pervades the country. As Afghanistan moved into the twenty-first century, the political situation continued to deteriorate and the American and British bombing of the country in late 2001 further exacerbated problems.

Since independence from Britain in 1919, political leaders have struggled to shape the country in their own image and with their own ideology. Between religious dogmas and power struggles, the first 70 years of Afghanistan's existence were indeed tumultuous. From monarchy in 1926, to a forced constitutional monarchy in 1964, to a republic through military coup in 1973, the political landscape of Afghanistan was unpredictable. The source of this unpredictability lies in the struggle between social reform and conservative opposition. This created civil unrest forcing the then King Amanullah to flee. Zahir Shah who led as monarch for the next four decades replaced him. Despite his lengthy rule, this era continued to witness political polarisations and power struggles. It was during this era that the then Prime Minister Mohammad Daud sought economic and military assistance from the then Soviet Union. In 1973 Daud seized power in a military coup and declared Afghanistan as a republic, but he was soon overthrown in 1978 after which the Soviets finally sent troops into the country.

The situation became of serious concern to the international community during the cold war era when the Soviet Union showed interest in the region. Fearful of greater Soviet influence in the world, the US, supported by Pakistan, China, Iran, and Saudi Arabia, supplied money and arms to various Mujaheddin groups (Afghan "holy warriors") who were fighting Soviet forces. By 1985 half of the Afghan population had been displaced by war, with many fleeing to neighbouring Pakistan or Iran. By 1988, Afghanistan, USSR, the US, and Pakistan signed a peace accord in which the Soviets agreed to begin pulling troops out of the country. This however led only to further civil unrest as the Mujaheddin continued their push to overthrow the once Soviet-backed regime. In 1991, the USSR and US agreed to end military aid to both sides and for sometime the international community lost interest in this region.

Afghanistan embraced the same fate as dozens of formerly Soviet republics after the collapse of the Soviet Union in 1991. Islamic factions, who had united to expel the Russian occupiers

in 1992, began to fight among themselves when it became apparent that post-communist coalition government could not overcome the deep-rooted ethnic and religious differences of the members. While rival warlords fought in a competition for power, the Taliban swept into southern Afghanistan with little resistance from populations disgusted by corruption, lawlessness and political instability that now plagued the country. It was in this atmosphere of economic strife and civil war that this fundamentalist band of religious students emerged victorious. By 1996, this group, the Taliban, ruled 90% of the country with a controversial holy iron hand. Although controlling the majority of the country, the Taliban never enjoyed the support and recognition of other countries with the exception of Pakistan, Saudi Arabia, and the United Arab Emirates.

The American bombing of Taliban Afghanistan in 2001 was in fact the second time the country was at the mercy of the US. World attention was on to Afghanistan in 1998 when the US launched missile strikes at suspected bases of militant Osama Bin Laden, who was accused of bombing US embassies in Africa. This was further supported by UN air embargoes and financial sanctions to force the Taliban to hand over bin Laden.

The year 2002 marks a remarkable turning point in the history of the Afghan people. With support and assistance from the world community, a new interim government has been established in Kabul that will hopefully bring peace and democracy to the war torn country and finally allow socio-economic development of the country. A situation has been created for a new beginning.

2.0 Present Situation of Afghanistan

One of the major hurdles one face in analyzing the current situation in Afghanistan is the extreme limitedness and paucity of data and information about development. The international organizations are major sources of such information for most countries but very few of their reports now carry information on Afghanistan. The Human Development Report, an authoritative collection of development information published by the United Nations Development Programme (UNDP), for example, has not been including Afghanistan in its league tables. Fortunately, the UNICEF has been providing some for the past few years. We narrate the following based on whatever information is available from various sources.

2.1 Economy of Afghanistan

Afghanistan is an extremely poor, landlocked country, highly dependent on farming and livestock raising (sheep and goats). Economic considerations have been given minimal

attention during the political and military upheavals of the last two decades of war, including the nearly 10-year Soviet military occupation. During the conflict one-third of the population fled the country, with Pakistan and Iran sheltering about six million refugees.

Gross domestic product has fallen substantially over the past 20 years because of the loss of labour and capital and the disruption of trade and transport; severe drought added to the nation's difficulties in 1998-2000. The majority of the population continues to suffer from insufficient food, clothing, housing, and medicare. Inflation remains a serious problem throughout the country. International aid can deal with only a fraction of the numerous humanitarian problems, let alone promote socio-economic development. In 1999-2000, internal civil strife continued, hampering both domestic economic policies and international aid efforts.

2.2 Health Status of Afghan Population

The health status of Afghans ranks among the worst in the world. War and conflict, food insecurity, limited access to safe water, poor sanitation, low educational attainment, poverty and an inadequate health system, have contributed to this situation. Additionally, a history of severe and systematic discrimination against women affects the health situation of Afghan women and constrains the capacity to respond to the health needs of women and children.

- ❑ Life expectancy at birth—44 years for males and 45 for females—is among the lowest in the world. Maternal and infant mortality rates are high. A large proportion of illnesses and deaths are due to preventable communicable diseases, e.g., measles, diarrhoea & cholera, tuberculosis, malaria, meningitis, hepatitis, typhoid, and childhood respiratory infections. This is aggravated by chronic malnutrition that affects about half of all Afghan children, as well as by widespread micronutrient deficiency. Disabilities are prevalent mainly due to war.
- ❑ Physical facilities have been destroyed, the human resource base has been depleted, and institutions have collapsed. Health infrastructure and human resources, public and private, are now grossly inadequate for a population of about 24 million that is expected to increase to 35 million in 10 years. There is a strong urban bias, with many facilities located in Kabul, while rural services are unevenly distributed. Only 30- 40% of the population has access to some health services. About 75% of the population has no access to emergency obstetric care (EOC); only 11 of the 33 provinces have the capacity to deliver EOC.
- ❑ There are about 17,500 public sector health staff in Afghanistan: 3,900 doctors or roughly 2 doctors for every 10,000 of the population; 2,500 mid-level staff; 5,000 nurses and technicians; and 6,100 community health workers and traditional birth

attendants. The majority was on the public payroll and about 30-40% is being paid by NGOs. Staff is deployed unevenly relative to the population's geographical distribution; about 25% of all doctors are in Kabul serving 7% of the population (about 1 doctor per 1,700 of the population). In addition to inadequate numbers, the composition of staff does not match the need. More nurses, mid-level staff, and midwives are needed, and female staff is lacking at all levels of the health system. Existing staff needs significant skill upgrading/refresher training to deliver essential health services.

- While the challenge of rebuilding the sector is somewhat daunting, there is room for optimism. Provision of a basic package of health services can be done in a cost-effective way and address many of the health problems of the population. This has already been done in other, equally poor developing countries such as Bangladesh.

2.3 Education of Afghanistan

Afghanistan's education system is in a state of virtual collapse. Rebuilding it is one of the country's immediate priorities, starting with developing the primary education subsector while providing simultaneous support to the essential needs of the other subsectors, i.e., secondary education, youth and adult education, and tertiary education.

- Like the health sector, Afghanistan's education indicators rank among the lowest in the world, with the highest gender gap, and marked rural/urban and other geographic inequalities and inequities. School facilities have largely been destroyed and many qualified teachers are employed in other sectors or have left the country. Yet there is a strong demand of wish for education among the population, and it should be possible to get teachers and administrators now outside the country to return to work in Afghanistan.
- The gross enrolment ratio in primary education is extremely low at about 38% and 3% for boys and girls respectively. Net enrolment rates appear to be significantly lower in light of the large number of over-aged children in schools. The completion rate for primary education is estimated to be about 49% for boys and 35% for girls, with an average dropout rate of 57% for grades 1-5. The average pupil-teacher ratio in primary education is about 42:1. This seemingly low ratio reflects the exclusion of most girls from formal primary education and the severe enrolment constraints in recent years.
- Participation in secondary education is extremely low, seriously limiting the capacity of the system to produce skilled professionals and new leadership. While girls' participation rates in secondary education and tertiary education have been

historically lower than boys', the gender gap has reached unprecedented heights since 1995. Afghanistan's tertiary educational institutions are hardly functioning. However, Afghans will need many highly trained people, including teachers, administrators, doctors, engineers, and other professionals to rebuild the country.

- The existing severe shortage of teachers will be exacerbated by the expected influx of new students as schools reopen. An estimated 21,000 teachers work in government and NGO-run primary education schools, only 12% of whom are females. Most female teachers work in schools supported by NGOs and home-based schools. The urban-rural distribution of teachers is uneven and favours the urban areas. Only about half of all primary education teachers have completed grade 12, the official minimum qualification. Pre-service teacher training is now largely defunct while some in-service teacher training has been provided, primarily by NGOs and other agencies. The previous systems for professional mobility, in the teaching and non-teaching cadres, have broken down. The large number of Afghan primary school teachers in refugee communities in Pakistan and Iran will be a crucial resource for rebuilding the education system.
- In the 1960s and 1970s Kabul University was one of the strongest universities in the region. It later became one of the focal points of the political attacks. Most of the faculty has left the country. Buildings and basic infrastructure of Kabul University and of the regional colleges need to be completely rebuilt.

2.4 Infrastructure of Afghanistan

More than two decades of war have not only devastated Afghanistan's infrastructure, but have also deprived the country of new investment that would have raised services above prewar levels. As a result, most Afghans have little or no access to decent basic services—and must either go without—or rely on costly alternatives. Among the most serious costs, particularly for women and children, are the costs in terms of health (from unsafe water and sanitation, and indoor air pollution from burning traditional biomass fuels) and time (for example, for fetching water and fuel). It is difficult to overemphasize the low base from which reconstruction will begin.

- The national road network is in poor condition. Significant numbers of bridges and causeways are damaged or totally destroyed. For example, 128 km of the 227 km Torkham–Jalalabad Kabul road (crucial both for trade and for relief shipments) is so seriously damaged that it takes 4 days for a truck to make a return trip between Peshawar and Kabul, a journey that used to take less than a day. The extent to which roads are seeded with land mines is unclear, but this is likely to be a significant problem in the short term. Few rural villages have all-weather road access.

- ❑ Piped water and sewerage networks are limited and in poor shape due to lack of maintenance and extensive war damage. There is heavy reliance on on-site water and sewerage solutions. These local solutions, together with severely diminished water resources caused by 3 years of drought, have led to high levels of groundwater pollution. Less than a quarter of the population has access to safe water and less than 20% of urban households have access to piped water.
- ❑ Access to safe sanitation is very limited, particularly in rural areas where less than 10% have access to sanitary facilities. Even in urban areas facilities are minimal. Consequently diarrhea disease is a major cause of infant and child mortality—accounting for 27% of deaths of children between birth and 1 year, and 12% of deaths of children aged 1-5.
- ❑ Around a quarter of urban housing is seriously damaged or destroyed and about 40% of housing units are in unplanned areas. Urban infrastructure is also severely damaged or destroyed: about 40% of roads are damaged and 50% of drains are broken or do not function. About 50% of houses have no solid waste collection and sanitary disposal sites do not exist.
- ❑ Communications facilities are seriously underdeveloped. Access to telecommunications is one of the lowest in the world with only 2 telephones per 1,000 people.

3.0 BRAC: A Visionary Organization

BRAC began its operation in February 1972 after the end of the War of Liberation that led to the creation of Bangladesh. It began as a committee of concerned individuals who pledged to bring aid to thousands of refugees returning to their homes in Sulla, a remote rural district in the Sylhet region. During that time BRAC carried out an intensive relief and rehabilitation operation in Sulla for one year. But relief assistance, critical as it is in an emergency, created a state of dependency and did not provide long-term solutions for the problems of a poor, war ravaged country. Thus, in 1973, BRAC took up a community development approach that involved, working with rural communities as a whole. However, BRAC staff soon realised that the village power base, comprised of the local elite, controlled much of the economic and social opportunities meant for the poor. As a result, in 1977 BRAC underwent a second transformation in its approach to rural development. It decided to bypass the upper levels of village hierarchy and to work directly with the underprivileged. The target population consisted of the poorest in the community: day labourers, fishermen without tools or adequate fishing rights, artisans, other petty traders, and women who were productive but whose economic

contribution was not adequately recognised. They formed a significant segment of the population. They were landless, asset-less and sold manual labour to survive day to day.

BRAC activities are carried out through different programmes including the Rural Development Programme (RDP), BRAC Urban Programme (BUP), Health & Population Programme (HPP); and BRAC Education Programme (BEP). As of December 2001, BRAC had 4.4 million Village Organization (VO) members. BRAC has programmes running in all 64 districts of Bangladesh and covers a total of over 50,000 villages out of 86,000 villages.

The two main features of BRAC's Development Programme (BDP), the core programme of BRAC, are enterprise development through credit facilities, and capacity building of the rural poor particularly women. The nucleus of all BDP is the VO. All BDP is carried out through the village organization - which is a group composed of 35 to 40 BRAC members living in one neighbourhood or village. When BRAC plans to set up an Area Office (AO), it conducts a survey within 10Km radius of the proposed AO to identify the target households. Target households are people who own less than 50 decimals (0.5 acre) of land and sell manual labour. Over 97% of BRAC VO members are women aged 18 to 54 years.

Programmes offered by BRAC

3.1 Microfinance

BRAC believes that access to credit can play an important part in creating that *enabling environment* for the poor, where they can use capital to work to improve their socio-economic condition. Lack of access to the formal banking system is one of a serious constraint for the rural poor that is depriving them of the right to borrow, save and invest in productive activities. The objective of BRAC's micro credit programme, thus, is to provide banking services to the poor and to cater to their special needs.

VO members decide on loan disbursement and loan use at weekly VO meetings. A Programme Organizer (PO), responsible for establishing links between BRAC and VOs, attends these meetings to facilitate the process. Through years of experience, BRAC has learned that credit can be a valuable input to improve the lives of the poor. Therefore, an important aim of the savings and credit programme is to help create a financial base for the group members through savings mobilization and credit so that they can carry out different income generating activities. Loans are given for both individual and joint activities and there is no collateral. However, they must have some savings with the organization before they can take loans.

BRAC currently provides savings facilities to around 4.4 million households. It currently offers four different savings schemes that vary from open access current account facilities to longer-

term fixed deposits schemes. By broadening the range of its savings facilities, poor households are better able to manage their liquidity needs and can access cash to deal with varying needs.

3.2 Employment and Income Generation Programme

BRAC encourages group members to earn income by engaging in different activities. The sectors that are of special interest to BRAC are poultry and livestock, fisheries, sericulture, agriculture extension, and social forestry. The role of BRAC is to improve the performance of these activities by introducing new technologies and breeds. BRAC selects and train its participants, supplying them with essential skill development training and inputs as well as credit to start up the income generating activities. BRAC specialists provide technical support. All the income-generating programmes are linked with government agencies (at local and national level). For many of the income generating activities, backward and forward linkages have been established. It is probably not an exaggeration that due to BRAC's massive efforts, poultry is no more the food of the fortunate few. The various programmes in employment and income generation are given in Table 1.

Table 1: BRAC Activities Under Sector Programmes

Sector	Activities
Poultry	Mini poultry hatchery, chick rearers, Key rearers, Egg collector, Poultry worker (vaccinator)
Livestock	Para-veterinarians, Goat rearer, cow rearer, artificial insemination centre
Fisheries	Small fish hatchery, Carp nursery, Carp polyculture, Thai Sarputi culture, Pond re-excavation, Ox-bow lake fisheries
Sericulture	Mulberry tree plantation, Chawki rearer, Progressive silk farmer, reeling centres, Silk weaving
Agriculture	Vegetable cultivation, vegetable seed production, Maize cultivation, Spice cultivation, Home gardening
Social Forestry	Tree plantation, Grafting nursery, Agro-forestry, Strip Plantation
Rural Enterprise Project (REP)	Micro Enterprise Development, Non-Farm Enterprise Extension and Reinforcement (NEER), Activities for Business Motivation, Carpenter Development, Mechanics Development, Production Oriented Entrepreneur Development, Patent Enterprises Replication

3.3 BRAC Education Programme

Since 1985, BRAC has been breaking new ground in the education sector through its innovative, non-formal and responsive approach. BRAC operates 34,000 schools across the country, from which over one and a half million learners have graduated, 65% of which are

girls. BRAC's non-formal education model was developed as a response to the realities of poverty that were not being addressed by a formal system that was leaving thousands of children, especially girls, out-of-school. BRAC works mainly with the rural poor, but also has set up a number of schools in urban slums.

BRAC's range of education programs begins with its two models of primary education. Each model caters to the needs of different age groups, but both share the same features that make them appealing to poor families. First, the Non-Formal Primary Education (NFPE) model, was set up in 1985 as a three year programme to provide basic education for 8 to 10 year olds who were not able to attend or had dropped out of the formal system. In 1998, the model was expanded to a four-year programme, covering the curriculum for grades 1 through 5. The second model, Basic Education for Older Children, or BEOC, was initiated in 1987 to cater to the needs of 11 to 14 year-olds, ensuring that this slightly older group of students, still young but uneducated, did not miss out on the chance of a basic education. BEOC covers the condensed curriculum from classes 1 to 5 within a 3-year cycle. This timeframe is possible because students are older and better able to grasp basic concepts.

Features of BRAC Education:

- ❑ BRAC schools are very low-cost. Students are provided with books and other materials free of charge and uniforms are not worn to avoid additional costs.
- ❑ From the outset, BRAC prioritized the education of girls and designed its program in a way that would encourage families to send them to school. As a result of the programme's special emphasis on the enrollment of girls, about 65% children in BRAC schools are female.
- ❑ BRAC schools operate in a very child-friendly manner meant to make school a fun and enjoyable experience.
- ❑ Community participation is a crucial feature of the BRAC education model. Before BRAC sets up a school, a survey is conducted in order to assess the needs of the community. Schools are set up in response to parent demand, availability of teachers and students, and proximity to a cluster of villages.
- ❑ The flexibility of the BRAC model is key to understanding its success. Class hours are agreed between teachers and parents, making allowances for seasonal work and other family needs.
- ❑ Another key factor in the success of BRAC's extensive education programmes is its decentralized management process.

3.4 BRAC Health Programme

BRAC's health programme aims to achieve a sustained impact by reducing maternal, infant and child mortality and fertility and by improving the nutritional status of children, adolescents and women. To achieve these goals, BRAC provides critical services in reproductive health and disease control, mobilises women in health activities through training, and collaborates with the public sector in implementing national programmes. In 1972, BRAC's entry into the health sector began with the setting up of health care centres in Sulla area. The activities that were introduced during that period included health care, nutrition, family planning, maternal and child care and provision of health insurance.

In 1980, BRAC began pioneering its nation-wide Oral Rehydration Therapy Programme for diarrhoea. By the end of 1990, BRAC workers reached some 13 million rural households, teaching at least one woman in each household on how to make oral rehydration solutions (ORS). The recent drop in infant and child mortality in Bangladesh is attributable to this decade-long programme of BRAC. In 1986, BRAC undertook a more comprehensive Child Survival Programme (CSP), working with the government's Expanded Programme on Immunisation (EPI). BRAC also developed a workable model of sustainable comprehensive Primary Health Care (PHC) that was managed by the community and complemented the government's health and family planning services. BRAC was also involved in 18 districts for the implementation of the national immunisation programme.

BRAC's Essential Health Care (EHC) Programme has gradually become a major component of BRAC's development activities. It operates in an integrated manner with BRAC's social and economic activities. The primary objective of this programme is to provide an essential package of health services, mainly through Volunteers, in all the areas where BRAC has established Village Organisations. BRAC has also established facility-based "BRAC Health Centres" in 1996 and a Limb and Brace centre in 2000. Considering the growing needs of the urban poor, BRAC has extended its development programmes including health to urban areas in 1998.

3.5 Programme Support Enterprises (PSE)

BRAC has established Programme Support Enterprises (PSE) because of the absence of private sector supplies to poor rural women. Under the PSE, BRAC has also set up two poultry feed mills and two poultry farms to supply the VO members with quality poultry feed and high yielding variety day old chicks (DOC). In the sericulture sector, seven grainages have been set up. In order to supply the members with better quality vegetable seeds, two seed production centres have been established. The PSE comprises of the following:

Table 2: The Programme Support Enterprises of BRAC

1. BRAC Printers	2. Cold Storage
3. BRAC Dairy and Food Project	4. Fish Hatchery
5. Poultry Farms	6. Poultry Feed Mills
7. Seed Production Centres	

3.6 Support Services

To uphold and sustain BRAC's multifaceted interventions, vital support programmes have been developed. These support programmes, assisting the core interventions, have given BRAC an institutional structure. The Training Division, for example, has 14 outreach centres spread all over the country catering to the needs of BRAC, other NGOs, donors, and the government. The Research and Evaluation Division (RED) has emerged as the largest NGO-based research unit in the developing countries with nearly 100 staff members thereby actively participating in development debates nationally and internationally by providing grassroots perspectives.

Table 3: Support Departments of BRAC

Training	Research & Evaluation
Monitoring	Publications
Personnel	Audit & Accounts
Computer	Logistics
Construction	Public Affairs & communications

More details on BRAC are available in its web site: www.brac.net.

4.0 BRAC's Proposed Intervention in Afghanistan

The recent events in Afghanistan open a door for reconstruction of the country. Bangladesh is empathetic to the plight of the Afghan people since after the Liberation War of 1971, it also found itself with the challenging task of building a nation. At that time BRAC (Bangladesh Rural Advancement Committee, a Bangladeshi NGO) was established to help build the war torn country. Three decades later, considering the situation of overall Afghanistan and UN Security Council resolution, BRAC has decided to give support to the Afghan people. BRAC believes that it will be able to help Afghan people and government to rebuild their country. The experience of BRAC as a catalyst in the development of Bangladesh can be shared with Afghanistan. BRAC's successes in health, education, and economic development can be replicated and adapted to Afghanistan.

Considering this BRAC proposes to implement four types of programme in Afghanistan. These are:

- i) Employment and Income Generation Programme
- ii) Education Programme
- iii) Health Programme
- iv) Infrastructure Development

BRAC will undertake this rehabilitation programme for five years. The project will start on July 2002 and will be completed by June 2007.

5.0 Proposed BRAC Education Programme in Afghanistan

5.1 Introduction

With a total population of about 26 million Afghanistan is a nation that has very recently emerged out of a turbulent period. Devastated by decades of war, the nation now faces the challenge of rebuilding its infrastructure. One most important aspect of this multi ethnic state is that - a large part of its population has been kept completely in the dark for decades. The first step that has to be taken is to let the young adults, and the children, come out in the open and take part in the reconstruction of the nation. This is only possible through providing them with an education that has relevance to their lives; an education, that gives them the basic life skills and the awareness of basic human rights; and an education that opens their minds and lets them be aware of the world outside, as well as their place in it.

Box 1: Education Status of Afghanistan

In Afghanistan, education system is in a state of virtual collapse. The condition of female education is devastating. To give a picture some statistical data are given below:

Gross Enrollment Ratio in Primary School: boys 38% and girls 3%

Completion Rate of Primary Education: boys 49% and girls 35%

Average Drop out Rate for grades 1-5: 57%

Student Teacher Ratio: 42:1

Male/Female Teachers ratio : 11:3

There is a severe shortage of teachers. A large number of Afghan primary school teachers now live in Pakistan and Afghanistan as refugees.

BRAC has designed and executed a successful non-formal primary education model that is extremely low cost¹, and effective, and at present reaching 1.1 million young learners. The salient features of this education programme are: a curricula relevant to the lives of children- specially girls- the majority of whom are rural poor, the participatory and child-friendly teaching methods, school hours that suit the children's and their families' lives, and recruitment of female teachers from the same locality with whom the parents who have never sent their children to school can trust their daughters and sons with. The two main target groups are children of the age group 8-10 years, and adolescents (11-16 years), who are mostly drop-outs or have been left out of the mainstream education system completely. These groups are comprised of the rural poor, and urban poor/slum dwellers. For each group- there are different sets of books that address their varying needs.

¹ US \$19 per child per year

The curricula of BEP², designed exclusively for the target group, takes into account what these children's needs are. Apart from providing basic literacy and numeric skills, it encompasses issues dealing with balanced diet, hygiene, necessity of vaccination and other healthcare, gender awareness, responsibility sharing among family members- and also on a wider social scale, and appreciation of existing ethnic diversity inside the country as well as among neighbouring countries. The curricula specially portray girls and women as equal partners of boys and men, and encourage equal participation of them in every aspect of daily life. The fact that teachers are all selected from their own locality, and 99% of them are women, helps retain girls in the system. This last factor encourages the mostly illiterate rural parents to let their daughters attend school. School timing and location are also in favour of their needs. However, we should keep in mind that all this has been possible in the context of Bangladesh rather easily where ethnic diversity is not a major issue. In Afghanistan we have to take into account this aspect seriously, and design an education programme accordingly with due respect to local culture, values, and traditions.

As we see, at present the literacy rate in Afghanistan stands at 31.5%.³ Hidden in this is the wide inequality between gender groups: male literacy stands at 47.2% and female literacy at 15% (1999 est.). This picture becomes more complex with the ethnic mix of the nation: Pashtu 35%, Tajik 25%, Hazara 19%, minor ethnic groups (Aimaks, Turkmen, Baloch, and other) 12% and Uzbek 6%. To provide a relevant education to all these various ethnic groups will be a challenge and one has to take into account their various languages and cultural diversity.⁴ And because of this BRAC first has to learn about the cultural diversity of Afghanistan. To do this a team of BRAC educational experts including material developers will go and study the education of Afghanistan in light of the languages of the ethnic groups and then initiate and expand its activities. A total number of 5,000 schools will be up and running at the end of the third year.

5.2 Proposed BRAC-Afghanistan Education Programmes

Within three years 5000 schools will be set-up. In addition, capacities at the secondary level will be enhanced that are also included in this number; however, the break down of schools will depend on ground surveys:

- Non-formal primary schools
- Pre-Primary Schools
- Secondary School Capacity Building

² BRAC Education Programme

³ definition of literacy: age 15 and over can read and write

⁴ Pashtu 35%, Afghan Persian (Dari) 50%, Turkic languages (primarily Uzbek and Turkmen) 11%, 30 minor languages (primarily Balochi and Pashai) 4%, much bilingualism

5.2.1 Non-Formal Primary Schools (NFPS)

NFPS will cover the primary curriculum of grades 1 through 5 for two age groups: 8-10 year olds and 11-16 year olds. The same group of students and teacher per school will complete a full 5-class cycle together. Class size will be limited to fewer than 25 students. Teachers will be required to have completed at least 9 years of schooling. Within this five years project period there is one school cycle for 8-10 years age group and two school cycles for 11-16 years age group.

Initially BRAC will provide a 15-day intensive training to the teachers. In addition to this a one day refresher course will also be provided on monthly basis.

5.2.2 Pre-primary Schools

The Pre-Primary classes will be established for young learners between the ages of 6-8 years. The duration of each class will be 12 months. There will be around 25 learners in a class and one teacher. Teacher recruitment will be from the local area among women who have completed at least 9 years of education.

The Pre-primary teachers will receive three days training before the commencement of their school. Each teacher will receive a guidebook (developed by BRAC-Afghanistan staff) with detailed instructions of activities. Workbooks on the local language, Science and Math for children, a teacher's guide and supplementary materials for Pre-primary Schools will be developed. Additionally, every month the teachers will attend a one-day refresher course where past and anticipated problems will be discussed.

5.2.3 Secondary School Capacity Building

BRAC-Afghanistan will build the capacity of secondary schools through the provision of material supplies like blackboards, slates, chalk, and other teaching aids. By the end of three years BRAC will establish the capacity of 200 schools by giving necessary support regarding teachers training, teaching materials and development of material.

5.3 Implementation Process of BRAC-Afghanistan Education Programme

BRAC-Afghanistan will provide non-formal primary education to the children of the rural poor. A survey will be conducted to assess the needs of the local community thereby allowing local

and expatriate BRAC staff to identify the best way to intervene. A village may need one school, or it may need a combination of pre-primary, primary and a community library. School and libraries will be one-room, mud-walled structures. Schools will have a minimum of 360 square feet of floor space. Schools will be provided with materials and books free of charge. The schoolhouse will be constructed within walking distance of the children's homes. There will be no tuition fees.

Female teachers will be selected from among the local community to ensure families are comfortable with sending their girls to school. This will also serve to increase the status of women in the community. A teacher-training curriculum will be developed by BRAC-Afghanistan to suit their needs. Frequent refreshers will be delivered for all teachers and librarians. The Afghani national school curriculum, as recommended by the interim Government, will be taught in all schools.

Community involvement will be key in all aspects of BRAC education. A parent-teacher committee will run BRAC schools that sets school hours and vacations to fit the needs of the families. Parent-teacher meetings will be held monthly, at which student progress will be monitored and important social/health topics which parents need knowledge of to ensure the success of their children discussed.

As in Bangladesh, a decentralized management structure should be key to the success of BRAC education programme in Afghanistan. BRAC will have one central office in Kabul and work in five regions of the country. Five Regional Managers (RM) will run the five Regional Offices. To oversee the educational programme there will be regional coordinator. He/she will oversee the field level implementation. There will be one Programme Organizer (PO) for every ten schools and/or libraries. The POs will visit each school/library at least twice a week. POs will be provided with a means of transportation. BRAC will build staff capacity by training all supervisors in effective and supportive monitoring skills.

5.4 Training

Teachers' training is one of the most important parts of the education programme. The quality of teaching depends on the quality of teachers. As mentioned already, there will be a 15 days basic teachers training and before opening a school there will be a 3-day orientation course. Each month there will also be a one-day refresher course. Strong emphasis will also be given on the continuous development of school, educational material and appropriate teacher training. To develop materials it is very important to know the local language and culture. Material developers will receive training in this regard. This will help them to prepare acceptable and good quality material.

Table 4: Number of Trainings Under the Education Component

Name of Training	Number of Participants					
	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Teachers Training	1,000	2,000	2,000	---	---	5,000
3 Day Orientation Course	1,000	2,000	2,000	5,000	5,000	15,000
Refreshers Course 1 day per month	1,000	3,000	5,000	5,000	5,000	19,000
Total	3,000	7,000	9,000	10,000	10,000	39,000

5.5 Expected Outcomes

A total of 5,000 schools will be established in the project period. In the first year 1,000 new schools, in the 2nd year another 2,000 new schools and in the 3rd year another 2,000 new schools will be established. Teacher training is one of the most important parts of education programme. A total number of 5,000 teachers will receive the basic training. Through the proposed education programme 187,500 students will receive education support.

5.6 Summary Budget

The estimated budget for carrying out different activities of the BRAC education programme in Afghanistan is US\$ 21,556,959. This amount will be spent on the activities listed in this proposal and on the salary of programme staff, teachers training, teaching material, students books and supplies, staff training and development, field operation and management expenses.

6.0 Proposed BRAC Health Programme (BHP) in Afghanistan

6.1 Introduction

BRAC's vision for health care in Afghanistan is to ensure access of the people to health care services by strengthening government health care services and providing complementary health care through developing a model of government and NGO collaboration. The health programmes that BRAC would like to give priority are women's and child health, communicable and infectious diseases, disability care, and emerging and re-emerging diseases such as HIV/AIDS, TB, and Malaria. BRAC plans to set up a comprehensive preventive and curative health care package to improve the health status of the rural people of Afghanistan.

The primary objective of BRAC's Health Programme (BHP) programme in Afghanistan is to provide an essential package of health services, mainly through Health Volunteers, at people's door-step and to refer patients with more serious illnesses to the proposed BRAC health centres and, if necessary, to other existing facilities. BRAC expects to extend its health programme in Afghanistan in the coming years to meet the urgent health needs in its rural areas where services are inaccessible and inadequate.

Box 2: Health Status of Afghanistan

In Afghanistan, high maternal and infant mortality rates, diarrhoea, malnutrition, poor sanitation, contaminated drinking water, night blindness, anaemia and communicable/infectious diseases such as TB are widely prevalent. According to various reports including the Progress of Nations UNICEF 2000, and WHO DOTS report 2001:

Under 5 mortality rate : 257/1,000 live births

Maternal mortality rate: 1700/100,000 live births

Total fertility rate: 6.8

Immunisation coverage: 42%

Under weight children below 5 years of age: 48%

Infant mortality rate: 147/1,000 live births

Birth rate: 41.42/1,000 live births

Death rate: 17.72/1,000 population

Incidence of TB: 325/100,000 population

Research has consistently shown that illness is a major factor in creating economic crisis in poor families. Therefore, it has to be remembered that unless the health needs of programme participants are addressed, many other interventions, which are necessary to reduce poverty, might become redundant. Basic health care services are necessary to keep the poor healthy and productive so that they can make a living. The BRAC health programme is expected to have a positive impact in terms of improved hygiene, nutrition, family planning practices and

generating new norms and attitudes about healthcare in the community. Such changes will benefit everyone in the community, from the most affluent members to the very poor.

6.2 Proposed Health Services by BRAC

BRAC will provide its health care services in Afghanistan in two ways: firstly through "facility based care" and secondly through "community based care", in collaboration with the public sector and others agencies. Community based healthcare workers will provide basic health care services by linking patients to government services and by complementary services at the community level. Facility based care centres (health centre, Limb and Brace centre) will provide services to the patients referred by the community-based health care workers, i.e., field workers, volunteers and staff of other agencies. The two components are described in below:

6.2.1 Facility Based Care

BRAC Health Centre

BRAC will establish 60 health centres in Afghanistan. These centres will function as important components of BRAC's health programmes and will provide a back up to the community-based health interventions. It will provide technical assistance and follow-up care through secondary level clinical services.

BRAC health centres will provide need-based essential services to the rural people from a static health facility. The centres will be set up to:

- ❑ provide a package of comprehensive health, family planning, nutrition and reproductive care services to the rural people;
- ❑ establish and maintain an effective referral mechanism, with the government, other NGOs and private clinics.

Health care services provided by the health centres will be in accordance with the WHO guideline of rational use of drugs and essential drug policy. The health centres will be equipped with outpatient and laboratory facilities, essential drugs and behaviour change communication (BCC) materials/equipment. Poor people will receive services free of cost, while better off people will be charged for services. A drug fund of US\$ 1500 will be kept in each health centre to supply essential drugs in rural areas.

Over the past few decades, while implementing various primary health-care programmes, it was observed that the provision of clinical services, with continuity of care, follow-ups and

referral support were the most pressing needs of the rural community. BRAC health centres attempt to fill in and minimise these unmet needs.

The first level of service delivery will be at the household level and will be provided through health volunteers. The community outreach centre, located at village level will be the second level of service delivery where BRAC will provide reproductive and child health care including immunisation services. These two tiers of health service provisions will receive technical and clinical support from BRAC health centre in the form of training and quality monitoring.

BRAC Limb and Brace Centre

Considering the emerging problem of the physically disabled population in a war-ravaged situation, BRAC will establish a Limb and Brace Centre to provide rehabilitative facilities for the disabled people of Afghanistan. It will provide artificial limbs and braces to those having hand and leg deformities and provide physiotherapy. BRAC will provide services such as production, fitting, training and supply; information, education and counseling of patients and their families; trial and observation of fitting limbs and brace and long term services such as physiotherapy. After fitting the limb and/or brace and a trial period, BRAC staff will provide training and counseling to patients and their family members on how to use it and take care of it.

6.2.2 Community Based Care

The component of community based care are:

Health and Nutrition Education

The health staff will organise one health forum per month in each community it works, with assistance from the health volunteers using print materials. This forum will be used to discuss issues such as natural sources of vitamin A in local food, appropriate nutrition during adolescence, pregnancy and lactation, ante- and post-natal care, use of slab ring latrines, personal hygiene, ORT use, garbage disposal, hand washing, cleanliness and use of safe water for all purposes. Other subjects that will be discussed are protection against six fatal diseases through immunisation, delayed pregnancy, contraception & child spacing, Sexually Transmitted Disease/Reproductive Tract Infection (STD/RTI), TB and HIV/AIDS. In addition, each Volunteer will visit 15 households a day to disseminate health-related messages and to inquire on the well being of the whole family.

Pregnancy Related Care

For several years, BRAC has been taking initiatives to reduce morbidity and mortality rates by increasing poor women's knowledge about pregnancy related issues and by providing

improved services. The proposed programme aims to reduce the maternal morbidity and mortality, and to provide and increase the rate of skilled pregnancy-related care services use in rural areas. The Volunteer will identify pregnant women in her working area during household visits and encourage them to seek pregnancy-related care. High-risk pregnancies will be identified when providing antenatal care by BRAC staff and will be referred to appropriate health facilities. BRAC will work with other agencies to increase the access to skilled obstetric care for Afghan women.

Family Planning

The Volunteer will motivate all eligible couples, including the poor, to use modern methods of contraception during home visit. She will supply pills and condoms at cost prices. The Volunteer will also liaise with the government and other NGO workers in her community. For clinical contraceptive methods such as IUD, injections, Norplant, tubectomy and vasectomy, the Volunteer will refer people to nearest BRAC and other clinics.

Immunisation

BRAC will work closely with the government of Afghanistan in its social mobilisation efforts to improve immunisation coverage. BRAC plans to work intensively on the immunisation issue and will work closely with the government to increase coverage. BRAC will also work closely with the government, city corporations and other partners to observe National Immunisation Day (NID) to increase public demand and support. It may be mentioned the coverage by immunisation is one of the lowest in the country.

BRAC's immunisation programme will supplement the National Expanded Programme on Immunisation (EPI). The Volunteer will inform community members about where and when they can get their children immunised. The Volunteers will also work alongside the government health workers in registering children and bringing them to vaccination centres. They will assist in vaccinating children in the age group of less than one year as well as pregnant women.

Water and Sanitation

Safe water supply and household sanitation are two of the most vital components of the health care programme. In order to change current personal hygiene and sanitation practices, the health programme will emphasise awareness raising to improve health practices of the community. This will be done through the orientation of health workers, students, religious and community leaders and members. The Volunteer will play an important role in this regard. She can ensure that the community's currently "unfelt" needs with regard to water and sanitation become felt ones, and then she can help with regard to service provision. All such motivation work and the provision of tubewells/piped water and sanitary latrines will be done in

collaboration with the government, UNICEF and other relevant agencies. BRAC will procure tubewells from local markets and UNICEF and supply these to the community people. Mobile and static sanitary latrine production centres will be established in BRAC working areas to ensure the regular supply and increase in coverage of sanitary latrines in the community.

The health staff will provide education to community members through health forums and household visits on the use of slab ring latrines, personal hygiene, garbage disposal, hand washing, cleanliness and use of safe water for all purposes.

Tuberculosis Control

In response to the re-emerging problem of tuberculosis and the increasing problem of multi drug resistance (MDR), BRAC would like to replicate its tuberculosis control experiences (community based directly observed treatment short-course-DOTS programme) in Afghanistan in close collaboration with the government. During the first six months BRAC will identify the extent of tuberculosis problems in the community and develop a plan for expansion based on its findings.

Basic Curative Services

One of the Volunteers' key responsibilities will be the diagnosis and treatment of the most common diseases affecting the poor – such as diarrhoea, dysentery, cold and fever, anaemia, worms, ring worms, skin diseases, acidity, goitre, and oral ulcer. The Volunteer will provide basic treatment at the doorstep of people, and if necessary, refer patients to health centres or hospitals.

Health Commodities

Health commodities that will be promoted by BRAC will include ORT for diarrhoea, iodised salt, sanitary napkins, delivery kits, vegetable seeds and hygienic soap. The Volunteer will deliver these to the poor and community members. The Volunteer will get a service charge (set by the programme) for selling each commodity.

6.3 Implementation of Health Programme in Afghanistan

BRAC will take the following steps to implement its health programme in Afghanistan:

- BRAC will first carry out a door-to-door baseline survey within BRAC programme areas and then identify the poor people through discussion with local leaders.
- The survey will be conducted to determine the present health status of rural

communities. The following Indicators will be used: use of latrines, tube-wells/piped water, hygiene practice, household garbage disposal, contraceptives, immunisation, pregnancy care, disability and its care, common diseases, tuberculosis treatment and the target population for these.

- ❑ To implement programme activities, the next step will be the selection of volunteers from the rural community. The major task of the volunteers, as mentioned above, will be the dissemination of knowledge regarding preventive and common curative health measures. The selected Volunteers will receive a 10-day intensive training course on basic health care, and then a monthly refresher.
- ❑ After the training, they will be supplied with essential drugs, hygienic soap, contraceptives, delivery kits, oral saline, iodised salt, and sanitary napkins. The value of these goods will be about US\$ 20. This money will act as a revolving fund for each Volunteer. When they run out of supplies they will contact the nearest BRAC Area Office to get new supplies. The Volunteers will have a profit margin, which will be between 20 to 30% of the money received from the sale of these items.
- ❑ At community level, there will be 50 Volunteers for each area. Every Volunteer will be responsible for about 100-200 households, depending on the density of the population in the area.

6.4 Training

During the project period, Volunteers and field workers, paramedics, nurses, technicians in laboratory and Limb and Brace centre and medical doctors will be given training to cover technical and management components of healthcare service delivery. Volunteers will also be given training to develop their social mobilisation, local language and communication skills, so as to help them work more effectively with the poor and members of the community. This will include familiarizing them on the use of participatory teaching methods, and their use in discussions and awareness-raising sessions with community members. During training, the Volunteers will also be oriented about the comprehensive package being offered to the poor so that they can in turn orient the programme participants about all the services and benefits they are entitled to receive. During the period, a total of 3,000 Volunteers will be given a 10 day training course. These Volunteers will receive refresher courses at the field level every month (see Table 5).

Table 5: Number of Participants in Training Programmes

Name of Training	Number of Participants					
	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Volunteer Training	1,000	2,000	1,000	--	--	3,000
Refresher Courses 1 day per month field based	12,000	24,000	36,000	36,000	36,000	144,000
Total	13,000	25,000	37,000	36,000	36,000	147,000

6.5 Expected Outcomes

Sixty health centres will be established during the project period. In the first year 20 new centres, in the 2nd year another 20 new centres and in the 3rd year 20 new health centres will be established. A total of 3,000 volunteers will receive training. And US\$ 90,000 has been kept as revolving fund for volunteers. Through this it is expected to provide health services to 360,000 people in each year. During this project period five limb and brace centres will also be established.

6.7 Summary Budget

The estimated budget for carrying out different activities of the health programme in Afghanistan is US\$ 12,443,620. This amount will be spent on the activities listed in this proposal and on the salary of programme staff, viz.. Medical doctors, nurses, paramedics, laboratory technicians, and field workers and their travelling, transportation, drugs and reagents, furniture, equipment, office rent, training and development costs, utilities and contingencies.

7.0 Proposed BRAC's Employment and Income Generation (EIG) Programme in Afghanistan

7.1 Introduction

BRAC has learned from its experience that beyond a lack of financial resources, the two major constraints that prevent the poor from improving their lives are the absence of self-employment opportunities and a lack of skills to sustain those activities. BRAC realised that if different employment opportunities were created, along with sufficient training for capacity development, the poor could be linked to the mainstream economy - which would ultimately bring them out of poverty.

BRAC will initiate its programme with the establishment of village organisations (VO) with poor members. The exact definition of the target group will need to be refined further in view of new learning on poverty dynamics in the context of Afghanistan.

Box 3: The Present Economy Status of Afghanistan

Wage rates in Afghanistan are as low as 30 cents a day in remote rural areas. Most income is earned from agriculture and informal trade and services. The drought of the last three years has added to vulnerability and food insecurity particularly in the north, center, and western areas of the country. After over 20 years of conflict, Afghanistan also has large numbers of people that have suffered trauma that leave them particularly vulnerable to poverty and unemployment. These include:

- ❑ more than 5 million refugees (3 million in Iran and 2 million in Pakistan, as well as an estimated 40,000 refugees in Uzbekistan, Tajikistan, and Turkmenistan). Not all refugees are vulnerable households—indeed, many have found employment—but most are certainly among the lowest income groups. The UNHCR tentatively estimates the annual repatriation of 1 million refugees split evenly between Pakistan and Iran;
- ❑ approximately 1 million internally displaced from drought and conflict;
- ❑ those who are landless, or have very small landholdings;
- ❑ ex-combatants and unemployed youth;
- ❑ about 200,000 people disabled by mines;
- ❑ women (over 50% of the total population, forcibly excluded from the labor force during the Taliban regime), widows (2 million, many of whom have been forced onto the streets to beg), female-headed households, orphans and other vulnerable groups

BRAC believes that creating employment opportunities is a critical dimension of the reconstruction process and will help to maintain peace and stability in Afghanistan. New employment opportunities are necessary to reduce the high levels of poverty of the majority of Afghans, to restore a sense of normalcy and give people a stake in maintaining peace; and to support social and economic inclusion of the most vulnerable --- including refugees/returnees, internally displaced persons, widows, orphans and the disabled. Past areas of discrimination

will need to be addressed, particularly in relation to the exclusion of women from the workforce.

7.2 Proposed EIG Services by BRAC

7.2.1 Poultry & Livestock

BRAC will help the Afghan people to start poultry and livestock activities. This programme will help to increase their income while at the same time increase agricultural output through the promotion of more efficient rearing practices and the supply of key inputs. BRAC will provide the training, distribute vaccines and medicine, undertake breed development, supply day-old chicks and balanced feed and provide financial and marketing support through its poultry programme. The poultry programme incorporates a variety of sub-sectors to address the problems of input availability, technical assistance, distribution and marketing. BRAC's poultry programme will be composed of several components including: the poultry and livestock extension programme, poultry farms and hatcheries, and feed mills.

This programme will not only help to create employment opportunities but will also help to reduce malnutrition through the increased availability of protein-rich food. At the same time, the programme will help to reduce the poultry mortality. Through this programme a high yielding variety (HYV) of poultry will be introduced which will help to increase production of meat, milk and eggs in rural areas.

BRAC will also undertake a livestock programme. This programme will help the Afghan people to generate income and create employment opportunities. Through the livestock programme BRAC will be able to reduce the mortality rate of the livestock population through regular vaccinations and upgrade local breeds through cross breeding. The programme will be implemented with the help of extension workers.

7.2.2 Nursery

BRAC will provide financial support and technical assistance to Afghan people to establish nurseries. BRAC will provide assistance to establish two types of nurseries. These are: i) horticulture nursery and ii) grafting nursery.

Horticulture Nursery

The horticulture nursery will be established on small pieces of land (approx. 30 decimals), and will be able to produce 10,000-15,000 seedlings annually. Nursery workers will be selected from the VO members and provided with six days of training. After the training, the

participants will decide what varieties/species they should plant in their nurseries taking into account local demand and the market for the seedlings.

BRAC will provide financial support to the nursery workers for implementation of the programme. The support will be used for leasing land, purchasing seeds, fertiliser, insecticides, fencing materials, and for watering equipment.

Grafting Nursery

BRAC will give support to the Afghan people to produce good quality fruit trees in the country through grafting nurseries. A VO member, preferably with some knowledge of nursery activities, will establish a grafting nursery on 30 decimals of land, and receive ten days of training. Based on asexual propagation - trees will be selected for grafting nurseries. The scions and cuttings will be collected from HYV mother trees. BRAC will also supply scions to the nursery workers.

7.2.3 Agriculture Extension Programme

BRAC will also launch an agriculture extension programme. This agriculture extension programme will help to increase the nutritional and income status of rural households by increasing the agricultural production of VO members and small farmers through technology transfer, qualitative input supply and better organisational management practice. Through this programme, 20 VO members in each working area will receive training and become agriculture extension workers (AEW). Each AEW will be responsible for assisting 25 VO members and 25 small farmers of their respective village with their agriculture related activities. The programme participants will either own or lease a piece of land (about 1 hectare) for crop cultivation. They will receive training, technical support, inputs and receive credit to obtain resources needed for crop cultivation.

At the beginning of the year the AEWs will survey the VO members and farmers in the locality to determine what types of crops would be suitable in their areas and inputs they will require for starting cultivation. They will also advise the programme participants on what type of crops would be appropriate for their land. Through these AEWs, the participants will have access to soil testing, training and the assistance needed to upgrade their farming practices.

7.3 Implementation of EIG Programme

BRAC will use village organisations (VO) as a means to implement its EIG services to its members in Afghanistan. BRAC will first conduct a door-to-door survey to identify the target population of the area. After selecting the members BRAC will provide an orientation course at the time of VO formation and each VO will be sub-divided into small groups comprising

five members with a leader. The VO's will have a management committee consisting of an elected chairperson, a secretary, a cashier and leaders of the small groups. Once a VO has 20 members it will then start its activities. VO's sponsored by BRAC have been found to develop a well-disciplined organization and are used to develop the capacity of the poor for sustainable development.

After a VO is formed, its members will elect a president and a treasurer. They will hold VO meetings every week. Women will begin to save with BRAC as soon as they become members and they can request for working capital to start their income generating activities by the 8th week. Individual members are responsible for repayment of the borrowed money.

Terms and conditions for EIG activities

- ☐ Each member will receive \$50 as working capital to start income generating activities
- ☐ A portion of administrative costs will be shared by participants
- ☐ Members will make payments on the working capital on a weekly basis
- ☐ No collateral will be needed to obtain working capital
- ☐ Working capital will be given for selected activities
- ☐ Members will receive skills training to undertake income generating activities.

7.4 Training

Most starting entrepreneurs lack the proper knowledge and technical know-how on how to operate an enterprise successfully. In order to address these problems BRAC will introduce a wide range of training programmes to boost various income generating activities and to make these more productive. BRAC programme staff will organise farm-based training, non-farm-based training (3 to 7 days) and monthly refreshers (1 day) at the branch office or at some other convenient place. The extension worker will get special training and monthly refreshers, as they are to provide ongoing technical support to participants and will work as an independent private business development service provider.

Year wise training plan is given in Table 6.

Table 6: Training Plans for EIG Activities

Name of Training	Number of Participants					
	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Enterprise Training (Farm)	3,200	4,800	4,800	4,800	4,800	22,400
Enterprise Training (Non Farm)	3,200	4,800	4,800	4,800	4,800	22,400
Institution Building and Leadership Development Training	3,600	3,600	3,600	3,600	3,600	18,000
Total	10,000	13,200	13,200	13,200	13,200	62,800

7.5 Identifying New Areas of Intervention

After starting its employment and income generation activities in Afghanistan BRAC will try to identify new micro-enterprise ideas that are appropriate especially for rural women. Currently, the major export items of Afghanistan are dried fruits, carpets, fresh fruits, wool, animal hides and skins. In these sectors and land based agricultural sectors BRAC will try to identify the innovative new business and agricultural products and will undertake the projects on a pilot basis. If the outcome of the initial stage is positive then the enterprises will be transferred to Afghan people for expansion. For this some funds has been earmarked in the budget.

7.6 Expected Outcomes

Through employment and income generation programme 180,000 members will be organized. A total number of 135,000 members will receive financial assistance to start income generating activities. In the first year 40,000 members, in the 2nd year 100,000 members, in the 3rd year 160,000 members, in the 4th year 180,000 and in the 5th year 180,000 members will be reached by BRAC. A total amount of US\$ 7,593,750 will be used as revolving loan fund. This project will be implemented through one central Office, five Regional Offices and 60 Area Offices.

7.7 Summary Budget

The estimated cost for carrying out different activities of the employment and income generating activities in Afghanistan is US\$ 15,989,350. This amount will be spent on the activities listed in this proposal and on the salary of programme staff, enterprise training, institution building and leadership development training, travelling and transportation, project material and field operation and management expenses.

8.0 Proposed Programme Infrastructure Development

There is a shortage of appropriate and high yielding seeds for agriculture and breeds for poultry and livestock. The low productivity can partially be attributed to such lacking in Afghanistan. BRAC plans to work in these fronts as well so that the participants of BRAC programmes get the best deal for their investments. To give necessary support and ensure smooth operation of the above mentioned programmes BRAC will build five training centres, five poultry farms, one feed mills and two seed farms, one bull station and Artificial Insemination centres in Afghanistan. The capacity of each training centre will be for 50 persons. Each poultry farm will be able to produce 100,000 day old chicks per month. The success of poultry programme significantly depends on the availability of balanced feed. Feed mills will therefore be established to provide necessary poultry food. Shortage of high quality seeds is a major impediment for better production. For distributing quality seed BRAC will establish two seed farms. Artificial Insemination Centre will provide higher quality semens to produce improved quality breeds of livestock.

For infrastructure development purpose a total amount of US\$ 7,910,000 will be spent. The breakdown is given in Table 7.

Table 7: Cost of Infrastructure Development

Component	Total Cost (in US\$)
5 Training Centre	1,725,000
5 Poultry Farm	2,875,000
1 Feed Mill	1,000,000
1 Bull Station and AI centre	410,000
2 Seed Farm	900,000
Total Project Cost	7,910,000

9.0 Dissemination of BRAC's Experience

BRAC will document and disseminate its experiences in various fields in Afghanistan. This will be done through workshops and conferences, and publications in journals, newspapers, web sites and the electronic media. Progress and activity reports will be made available to interested parties.

10.0 Anticipated Challenges to Programme Implementation in Afghanistan

While implementing the above-mentioned programme in Afghanistan, BRAC might face a variety of challenges some of which are provided in the following:

- ❑ *Low literacy rate* – Afghanistan suffers from extremely low literacy rates, especially among women. This is relevant for the programme since it might affect women's capacity/ability to get involved in income generating activities set up by BRAC. As Afghan women do not very good at numerically therefore it may become a problem for BRAC to implement its various income generating programme.
- ❑ *Low population density* – A reason for success of employment and income generation (EIG) programme in Bangladesh is that the programmes could expand and recruit new clients. This is in part due to high population density in Bangladesh. Compared to this, Afghanistan has a very low population density. This will create difficulties in trying to mobilise village organisations, particularly rural communities who live great distances apart.
- ❑ *Lack of political stability* – Afghanistan is in the process of starting reconstruction after the recent war. Currently there is an interim government, which is still trying to restore some stability and law and order within the country. However, in fighting between ethnic groups has persisted since the end of the war.
- ❑ *Women's lack of participation in socio-economic activities*– Women in Afghanistan have been greatly disempowered since the Taliban regime came to power. Under its rule, women were not allowed to participate in decision-making process or to work in the public domain or to be in control of money. These notions have been installed in most young people, boys and girls alike. As these are the deeply-held beliefs or customs therefore it may be formidable to fundamentally transform the power balance between men and women in that society in a short period of time.
- ❑ *Lack of stability*– The people of Afghanistan have suffered from various socio-economic and political shocks even prior to the current political instability. It is a land where people live in extreme hardship and are often forced to relocate in search of work or food. Such mobility poses many challenges to the implementation of a successful EIG programme.
- ❑ *Destroyed infrastructure Facilities*- The infrastructure of Afghanistan has been totally destroyed. This will be a great barrier for new investment. Because lack of proper communication and will slow the development activities.

BRAC is aware of the above-mentioned difficulties and the extremely harsh conditions in which it proposes to start its new programme in Afghanistan. However, BRAC feels confident and adequately equipped to meet such challenges. After its thirty years of experiences working in the equally difficult conditions in Bangladesh the organization feels it has much to share with its Afghan brethren in terms of relevant expertise and skills for successful implementation of the development programmes.

11.0 Management and Staffing

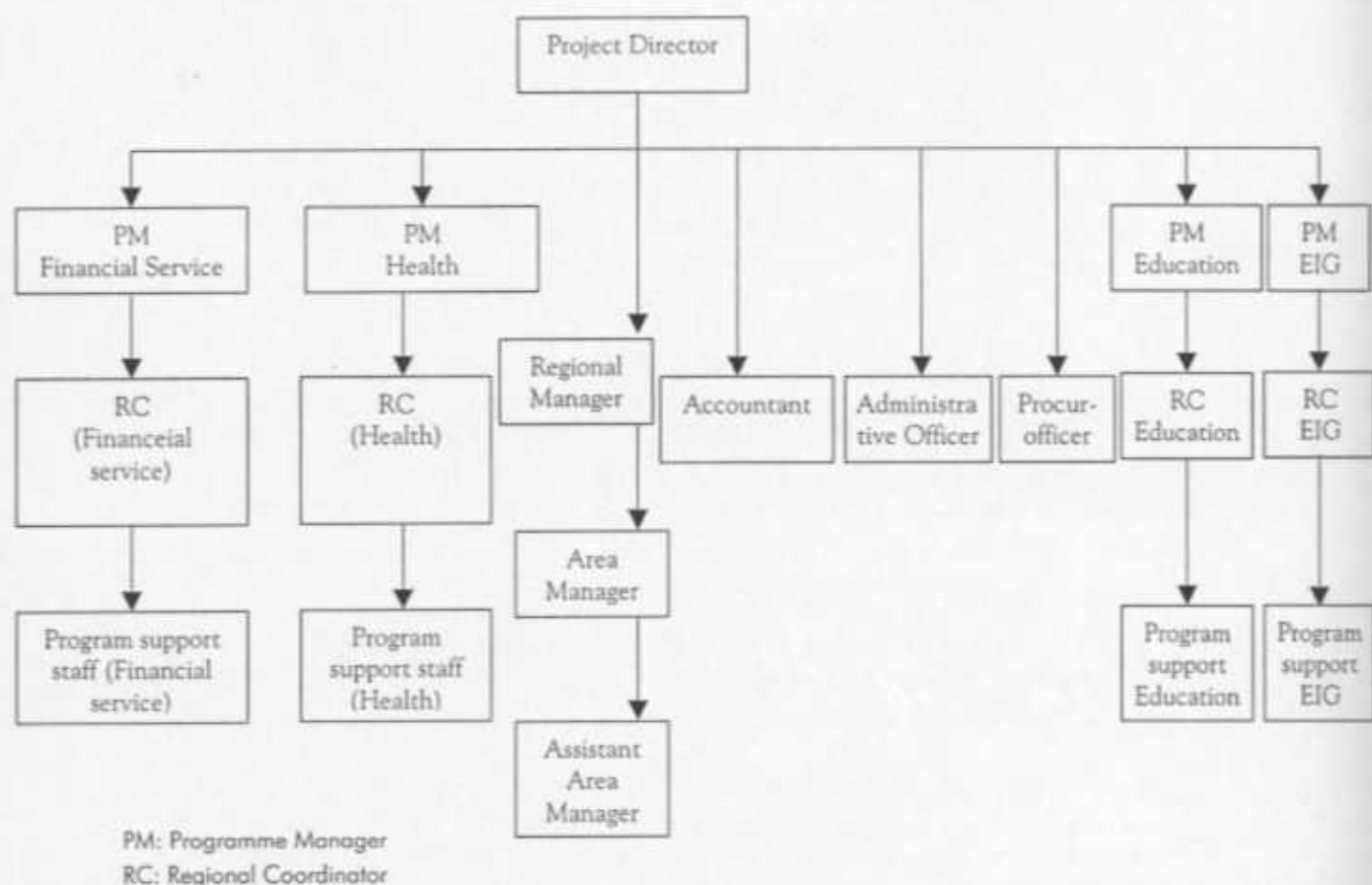


Chart 1: Organogram of The Project

The organisational chart illustrates the management structure that will be in place to oversee the operations of the Afghanistan project. A Project Director will be responsible for the entire project. The project will be divided into three sectors: i) health, ii) education and iii) employment and income generation. Financial support will be provided to start EIG activities and a separate department will therefore be set up to manage financial services. Each of these four broad sectors (education, health, EIG and financial services) will be composed of three levels of staff as illustrated in the chart. The Programme Manager within each sector will report directly to the Project Director and is responsible for strategic planning as well as budgeting, monitoring and evaluation. The subsequent two layers of staff will be responsible for the implementation of the projects at the field level. The programme support staff will work at the field levels and will have the most interactions with the programme participants. The Regional Coordinators will supervise them. They are in the best position to facilitate dialogue

between the organisation and its membership. In addition to the staff in these four sectors, a small group of support staff will report directly to the Project Director, such as the accountant, the procurement officer and the administrative officer.

All programmes will be implemented through the Area Offices. The Area Manager will be in-charge of an Area Office. The regional offices will supervise all Area Offices and Area Managers will be reportable to the Regional Managers. The Project Director will supervise the whole project from the central office. BRAC is proposing to set up one central office, five regional offices and 60 Area Offices.

Most of the project staff will be Afghan. Initially, they will join at the implementation level but gradually take charge of management responsibilities at the area and regional level.

12.0 Monitoring and Research

BRAC is a learning organization. This learning is facilitated and documented by staff involved in various levels and departments. Monitoring and Research play a crucial role in this learning process. In Afghanistan too, intensive monitoring and assessment of outcomes and impact will accompany implementation of all programme activities. BRAC and programme staff themselves will routinely monitor the progress and output of programme activities. BRAC research specialists will assist the programme staff in this process of continuous assessment and refinement of the programme design based on research findings. It is hoped that through such a continuous process of fine-tuning, BRAC will be able to tailor its products to fully meet the needs of the programme participants.

After the completion of the first year of the project, the BRAC research division will conduct an evaluation study. They will identify the impact of the project in the regions where it will have been operational. BRAC will also establish links with local Afghan organizations to carry out these activities effectively.

13.0 Finance

The total cost of the project is US\$ 59,899,526. A major portion of this budget will be spent on Employment and Income Generation and education assistance. The breakdown of expenditure is given below:

Table 8: Costs for the Major Components of the Afghan Programme

Components	Amount in US \$	%
A. Education Programme	21,556,959	36%
B. Health Programme	12,443,620	21%
C. Employment and Income Generation Programme	15,989,350	27%
D. Research and Monitoring Expenses	499,899	1%
E. BRAC Management and Logistic Expenses	1,499,698	3%
F. Programme Infrastructure Development	7,910,600	13%
Total Project Cost in US \$	59,899,526	100%

To run the central, regional and area offices the following operational costs will be incurred:

Table 9: Operational Costs of Field Offices

Types of Offices	Field Operation and Management Cost (in US\$)
1 Central Office	1,469,200
5 Regional Offices	3,102,500
100 Area Offices	1,942,800

The operations and management costs include salary and benefits of project staff, travelling and transportation costs, staff training and development, rent and utilities, office furniture, computer, vehicles, motorcycle and telephone. The rest of the budget will be used for programme purposes. For details, please refer to different programme intervention chapters.

Details budget are attached in the annex.

AFGANISTAN INTEGRATED DEVELOPMENT PROGRAMME
 -IMPLEMENTED BY BRAC
 BUDGET-SUMMARY
 FOR THE PERIOD FROM JULY 2002-JUNE 2007
 Currency US \$

	Year-1	Year-2	Year-3	Year-4	Year-5	Total	%
A.Education programme	2,276,313	3,777,238	5,349,882	5,065,432	5,088,094	21,556,959	36%
B.Health Programme	1,868,053	2,175,093	2,915,713	2,742,380	2,742,380	12,443,620	21%
C.Income and employment generation programme	2,751,913	3,908,413	5,057,913	2,557,430	1,713,680	15,989,350	27%
D.Research and monitoring expenses	68,963	98,607	133,235	103,652	95,442	499,899	1%
E.BRAC management and logistics expenses	206,888	295,822	399,705	310,957	286,325	1,499,698	3%
F.Programme Infrastructure development	3,700,000	3,290,000	920,000	0	0	7,910,000	13%
TOTAL PROJECT COST IN US \$	10,872,131	13,545,175	14,776,449	10,779,851	9,925,920	59,899,526	100%

AFGANISTAN INTEGRATED DEVELOPMENT PROGRAMME
-IMPLEMENTED BY BRAC-

	Year-1 NOS	Year-2 NOS	Year-3 NOS	Year-4 NOS	Year-5 NOS	Total NOS
Budget Assumption:						
Central office	1	1	1	1	1	1
Regional office	5	5	5	5	5	5
Area office	20	40	60	60	60	60
Schools	1,000	3,000	5,000	5,000	5,000	5,000
Health centres	20	40	60	60	60	60
Limb and brace centres	5	5	5	5	5	5
Members	40,000	100,000	160,000	180,000	180,000	180,000
Borrowers	30,000	75,000	120,000	135,000	135,000	135,000
Training centres	2	4	5	5	5	5
Poultry farms	2	4	5	5	5	5
Bull station and AI Centres	1	1	1	1	1	1
Feed mills	1	2	2	2	2	2
Seed farms	1	2	2	2	2	2

AFGANISTAN INTEGRATED DEVELOPMENT PROGRAMME

Implemented by-BRAC

Detailed Budget

Unit Cost US \$	Nos					Year 1 US \$	Year 2 US \$	Year 3 US \$	Year 4 US \$	Year 5 US \$	Total Cost US \$
	Year 1	Year 2	Year 3	Year 4	Year 5						

A. EDUCATION PROGRAMME

1. Teachers Training (Basic Training) 15 days

\$ 75 per teacher per course

75	1,000	2,000	2,000	-	500	75,000	150,000	150,000	-	37,500	412,500
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2. 3 day orientation course

(before opening school)

15	1,000	2,000	2,000	-	500	15,000	30,000	30,000	-	7,500	82,500
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3. Refrashers course 1 day per month

Field based

24	1,000	3,000	5,000	5,000	5,000	24,000	72,000	120,000	120,000	120,000	456,000
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4. Teachers Honorarium

240	1,000	3,000	5,000	5,000	5,000	240,000	720,000	1,200,000	1,200,000	1,200,000	4,560,000
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\$ 20 per month

5. Teaching aids and manual

5	1,000	3,000	5,000	5,000	5,000	5,000	15,000	25,000	25,000	25,000	95,000
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6. Teacher Bag

5	1,000	2,000	2,000	-	500	5,000	10,000	10,000	-	2,500	27,500
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7. Classroom supplies

(Pen, clip file, folding file, duster)

5	1,000	3,000	5,000	5,000	5,000	5,000	15,000	25,000	25,000	25,000	95,000
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8. Blackboard

5	1,000	2,000	2,000	-	500	5,000	10,000	10,000	-	2,500	27,500
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9. Signboard

3	1,000	2,000	2,000	-	500	3,000	6,000	6,000	-	1,500	16,500
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10 Floor Mat

10	1,000	2,000	2,000	-	500	10,000	20,000	20,000	-	5,000	55,000
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11. Student Books and Supplies

10	25,000	75,000	125,000	125,000	125,000	250,000	750,000	1,250,000	1,250,000	1,250,000	4,750,000
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12. School rent

\$ 15 per month

180	1,000	3,000	5,000	5,000	5,000	180,000	540,000	900,000	900,000	900,000	3,420,000
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13. Salary of Program Organiser

\$ 60 per month

720	100	300	500	500	500	72,000	216,000	360,000	360,000	360,000	1,368,000
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14. Salary of Program Organiser

Team leader (Expatriate)

\$ 300 per month

3,600	40	40	20	20	20	144,000	144,000	72,000	72,000	72,000	504,000
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	Unit Cost US \$	Nos					Year 1	Year 2	Year 3	Year 4	Year 5	Total Cost
		Year 1	Year 2	Year 3	Year 4	Year 5	US \$	US \$	US \$	US \$	US \$	US \$
15. Salary of Program Organiser Team leader \$ 75 per month	900	40	80	100	100	100	36,000	72,000	90,000	90,000	90,000	378,000
16. Salary of Material developer(Expertise) \$ 500 per month	6,000	5	5	5	5	5	30,000	30,000	30,000	30,000	30,000	150,000
17. Salary of Material developer \$ 250 per month	3,000	5	5	5	5	5	15,000	15,000	15,000	15,000	15,000	75,000
18. Teachers training and equipment for Secondary education							200,000	200,000	200,000	200,000	200,000	1,000,000
19. Consultancy fees for material development (External) \$ 10000 per year	10,000	1	1	1	1	1	10,000	10,000	10,000	10,000	10,000	50,000
20. Travelling & transportation 40% of Salary	40%	-	-	-	-	-	118,800	190,800	226,800	226,800	226,800	990,000
21. Motor cycle	1,500	45	94	120	90	68	67,500	140,625	180,469	135,352	101,514	625,459
22. Staff training & Development 10% of Salary	10%	-	-	-	-	-	29,700	47,700	56,700	56,700	56,700	247,500
23. Field operation and management expenses 1/3 of direct field operation and management expenses(details in Appendix - 1.)							736,313	373,113	362,913	349,580	349,580	2,171,500
Total Education programme							2,276,313	3,777,238	5,349,882	5,065,432	5,088,094	21,556,959
B. HEALTH PROGRAMME												
1. Volunteer Training \$ 50 per person per course	50	1,000	1,000	1,000	-	-	50,000	50,000	50,000	-	-	150,000
2. Refreshers course 1 day per month Field based	2	12,000	24,000	36,000	36,000	36,000	24,000	48,000	72,000	72,000	72,000	288,000
3. Health Education materials	10	1,000	1,000	1,000	-	-	10,000	10,000	10,000	-	-	30,000
4. Revolving fund for Volunteers	30	1,000	1,000	1,000	-	-	30,000	30,000	30,000	-	-	90,000
5. Rural sanitation centre	500	20	20	20	-	-	10,000	10,000	10,000	-	-	30,000

	Unit Cost US \$	Nos					Year 1	Year 2	Year 3	Year 4	Year 5	Total Cost
		Year 1	Year 2	Year 3	Year 4	Year 5	US \$	US \$	US \$	US \$	US \$	US \$
6. Salary of Medical doctors(Expertise) \$ 500 per month	6,000	5	5	6	6	6	30,000	30,000	36,000	36,000	36,000	168,000
7. Salary of Medical doctors \$ 250 per month	3,000	20	40	60	60	60	60,000	120,000	180,000	180,000	180,000	720,000
8. Salary of Nurses \$ 60 per month	720	20	40	60	60	60	14,400	28,800	43,200	43,200	43,200	172,800
9. Salary of Paramedics \$ 60 per month	720	20	40	60	60	60	14,400	28,800	43,200	43,200	43,200	172,800
10. Salary of laboratory technicians \$ 60 per month	720	20	40	60	60	60	14,400	28,800	43,200	43,200	43,200	172,800
11. Salary of technicians of Limb and Brace Centre \$ 60 per month	720	20	40	60	60	60	14,400	28,800	43,200	43,200	43,200	172,800
12. Salary of field level Health Worker \$ 60 per month	720	60	120	180	180	180	43,200	86,400	129,600	129,600	129,600	518,400
13. Travelling & transportation 40% of Salary	40%	-	-	-	-	-	76,320	140,640	259,200	259,200	259,200	994,560
14. Staff training & Development 15% of salary	15%	-	-	-	-	-	28,620	52,740	92,200	92,200	92,200	372,960
15. Furniture,equipment and supplies for Health Centre	3,000	20	20	20	-	-	60,000	60,000	60,000	-	-	180,000
16. Furniture,equipment and supplies for Limb and Brace centre	35,000	2	1	-	-	-	70,000	35,000	-	-	-	105,000
17.Medicine and supplies for Health centre \$1500 per month per centre	18,000	20	40	60	60	60	360,000	720,000	1,080,000	1,080,000	1,080,000	4,320,000
18.Medicine and supplies for Limb and Brace centre \$1000 per month per centre	12,000	5	5	5	5	5	60,000	60,000	60,000	60,000	60,000	300,000
19.Rent and utilities \$200 per month per centre	2,400	20	40	60	60	60	48,000	96,000	144,000	144,000	144,000	576,000
20. Motor cycle	1,500	60	60	60	60	60	90,000	90,000	90,000	90,000	90,000	450,000
21.Stationeries and supplies	1,200	20	40	60	60	60	24,000	48,000	72,000	72,000	72,000	288,000

Unit Cost US \$	Nos					Year 1 US \$	Year 2 US \$	Year 3 US \$	Year 4 US \$	Year 5 US \$	Total Cost US \$
	Year 1	Year 2	Year 3	Year 4	Year 5						

\$100 per month per centre

22. Field operation and management expenses 1/3 of direct field operation and management expenses[details in Appendix -1]							736,313	373,113	362,913	349,580	349,580	2,171,500
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Total Health programme							1,868,053	2,175,093	2,915,713	2,742,380	2,742,380	12,443,620
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**C. INCOME AND EMPLOYMENT
- GENERATION PROGRAMME**

1. Salary and benefits of Program Organiser \$ 60 per month	720	120	300	480	540	540	86,400	216,000	345,600	388,800	388,800	1,425,600
2. Enterprise training (Farm) (Agriculture/Poultry/Livestock/Nursery/Handicrafts) \$ 50 per person per course	50	3,200	4,800	4,800	4,800	4,800	160,000	240,000	240,000	240,000	240,000	1,120,000
3. Enterprise training (Non farm) (Agriculture/Poultry/Livestock/Nursery/Handicrafts) \$ 50 per person per course	50	3,200	4,800	4,800	4,800	4,800	160,000	240,000	240,000	240,000	240,000	1,120,000
4. Institution building and leadership Dev. training \$ 50 per person per course	50	3,600	3,600	3,600	3,600	3,600	180,000	180,000	180,000	180,000	180,000	900,000
5. Travelling & transportation 40% of Salary	40%	-	-	-	-	-	34,560	86,400	138,240	155,520	155,520	570,240
6. Staff training & Development 10% of salary	10%	-	-	-	-	-	8,640	21,600	34,560	38,880	38,880	142,560
7. Motor cycle	1,500	30	75	120	135	135	45,000	112,500	180,000	202,500	202,500	742,500
7. Stationeries and Supplies \$ 10 per month	120	20	40	60	60	60	2,400	4,800	7,200	7,200	7,200	28,800
8. Experimental project material cost							300,000	400,000	300,000	300,000	300,000	1,600,000
9. Revolving fund 1st year = US \$ 50 2nd year = US \$ 60 3rd year = US \$ 75	30,000	75,000	120,000	135,000	135,000	1,125,000	2,250,000	3,375,000	843,750	-	-	7,593,750
10. Service charged recovered							(86,400)	(216,000)	(345,600)	(388,800)	(388,800)	(1,425,600)

	Unit Cost	Nos					Year 1	Year 2	Year 3	Year 4	Year 5	Total Cost
	US \$	Year 1	Year 2	Year 3	Year 4	Year 5	US \$	US \$	US \$	US \$	US \$	US \$
11. Field operation and management expenses 1/3 of direct field operation and management expenses(details in Appendix -1)							736,313	373,113	362,913	349,580	349,580	2,171,500
Total income and employment -generation programme							2,751,913	3,908,413	5,057,913	2,557,430	1,713,680	15,989,350
D. Research and monitoring expenses (1% of above expenses)							68,963	98,607	133,235	103,652	95,442	499,899
E. BRAC management and Logistics expenses (3% of Program expenses)							206,888	295,822	399,705	310,957	286,325	1,499,698
F. PROGRAM INFRASTRUCTURE DEVELOPMENT												
F.1 Training Centre												
1. Land and building \$ 300,000 per centre	300,000	2	2	1	0	0	600,000	600,000	300,000	-	-	1,500,000
2. Furniture and fixtures \$ 30,000 per centre	30,000	2	2	1	0	0	60,000	60,000	30,000	-	-	150,000
3. Training equipment \$ 15,000 per centre	15,000	2	2	1	0	0	30,000	30,000	15,000	-	-	75,000
F.2 Poultry farm(100,000 day old chicks /Per month)												
1. Land and building and furnitures \$ 275,000 per centre	275,000	2	2	1	0	0	550,000	550,000	275,000	-	-	1,375,000
2. Poultry house with equipment \$ 300,000 per centre	300,000	2	2	1	0	0	600,000	600,000	300,000	-	-	1,500,000
F.3 Feed mill												
1. Land and building \$ 450,000 per centre	450,000	1	1	0	0	0	450,000	450,000	-	-	-	900,000
2. Furniture and equipment \$ 550,000 per centre	550,000	1	1	0	0	0	550,000	550,000	-	-	-	1,100,000
F.4 Bull station and AI centres												
1. Land and building \$ 60,000 per centre	60,000	1	0	0	0	0	60,000	-	-	-	-	60,000

	Unit Cost	Nos					Year 1	Year 2	Year 3	Year 4	Year 5	Total Cost
	US \$	Year 1	Year 2	Year 3	Year 4	Year 5	US \$	US \$	US \$	US \$	US \$	US \$
\$ 75 per month	900	12	12	12	12	12	10,800	10,800	10,800	10,800	10,800	54,000
9. Salaries and benefits of Cook \$ 60 per month	720	2	2	2	2	2	1,440	1,440	1,440	1,440	1,440	7,200
10. Travelling & transportation 40% of Salary	40%	-	-	-	-	-	48,480	48,480	48,480	48,480	48,480	242,400
11. Staff training & Development 10% of salary	10%	-	-	-	-	-	12,120	12,120	12,120	12,120	12,120	60,600
12. Rent and utilities \$ 2500 per month	30,000	1	1	1	1	1	30,000	30,000	30,000	30,000	30,000	150,000
13. Office supplies and stationeries \$ 1000 per month	12,000	1	1	1	1	1	12,000	12,000	12,000	12,000	12,000	60,000
14. Office furnitures	10,000	1	-	-	-	-	10,000	-	-	-	-	10,000
15. Computers	1,000	16	-	-	-	-	16,000	-	-	-	-	16,000
16. Telephone	1,000	1	-	-	-	-	1,000	-	-	-	-	1,000
17. Vehicles(4 wheel Drive)	50,000	5	-	-	-	-	250,000	-	-	-	-	250,000
18. Motor cycle	1,500	8	-	-	-	-	12,000	-	-	-	-	12,000
Total Central office expenses							525,040	236,040	236,040	236,040	236,040	1,469,200
G.2 REGIONAL OFFICE EXPENSES(5 OFFICE)												
1. Salaries and benefits of Regional Manager \$ 750 per month(Exeptriare)	9,000	5	5	5	5	5	45,000	45,000	45,000	45,000	45,000	225,000
2. Salaries and benefits of Regional Coordinator \$ 500 per month(Exeptriare) (Regional coordinator for Education, Health, Micro-finance and Enterprise)	6,000	20	20	20	20	20	120,000	120,000	120,000	120,000	120,000	600,000
3. Salaries and benefits of Accountant \$ 300 per month(Exeptriare)	3,600	5	5	5	5	5	18,000	18,000	18,000	18,000	18,000	90,000
4. Salaries and benefits of Administrative Officer \$ 250 per month	3,000	5	5	5	5	5	15,000	15,000	15,000	15,000	15,000	75,000
5. Salaries and benefits of Program support staff												

	Unit Cost US \$	Nos					Year 1	Year 2	Year 3	Year 4	Year 5	Total Cost
		Year 1	Year 2	Year 3	Year 4	Year 5	US \$	US \$	US \$	US \$	US \$	US \$
4. Rent and utilities \$ 250 per month	3,000	20	40	60	60	60	60,000	120,000	180,000	180,000	180,000	720,000
5. Travelling & transportation 40% of Salary	40%	-	-	-	-	-	55,200	62,400	45,600	45,600	45,600	254,400
6. Staff training & Development 10% of salary	10%	-	-	-	-	-	13,800	15,600	11,400	11,400	11,400	63,600
7. Furniture and fixtures	2,000	20	20	20	-	-	40,000	40,000	40,000	-	-	120,000
8. Motor cycle	1,500	60	20	-	-	-	90,000	30,000	-	-	-	120,000
Total Area office expenses							399,400	428,800	398,200	358,200	358,200	1,942,800
Total field operation and management expenses							2,208,940	1,119,340	1,088,740	1,048,740	1,048,740	6,514,500
Calculation of Revolving fund:							Year 1	Year 2	Year 3	Year 4	Year 5	
Number of borrower												
Number of Area open							20	20	20	0	0	
Number of Area on going							20	40	60	60	60	
Number of group per area							60	60	60	60	60	
Total number of group							1,200	2,400	3,600	3,600	3,600	
1st Year 20 nos member							20x100x	20x100x20	20x100x20	20x100x0	20x100x0	
=							40,000	40,000	40,000	0	0	
2nd Year 20 nos member								10x100x20	10x100x20	10x100x20	10x100x0	
=								20,000	20,000	20,000	0	
Total member (New)							40,000	60,000	60,000	20,000	0	
Total members (Cum)							40,000	100,000	160,000	180,000	180,000	
Total borrower							30,000	75,000	120,000	135,000	135,000	
Loan size US \$							50	60	75	75	75	
Total Loan disbursement							1,500,000	4,500,000	9,000,000	10,125,000	10,125,000	
Loan realised							375,000	1,125,000	2,250,000	2,531,250	2,531,250	
								1,125,000	3,375,000	6,750,000	7,593,750	
Loan outstanding							1,125,000	2,250,000	3,375,000	843,750	0	
Total fund requirement							1,125,000	2,250,000	3,375,000	843,750	0	

	Unit Cost US \$	Nos					Year 1	Year 2	Year 3	Year 4	Year 5	Total Cost
		Year 1	Year 2	Year 3	Year 4	Year 5	US \$	US \$	US \$	US \$	US \$	US \$
\$ 150 per month (Program support staff for Education, Health, Micro-finance and Enterprise)	1,800	20	20	20	20	20	36,000	36,000	36,000	36,000	36,000	180,000
8. Salaries and benefits of support service staff \$ 75 per month	900	10	10	10	10	10	9,000	9,000	9,000	9,000	9,000	45,000
9. Salaries and benefits of Cook \$ 75 per month	900	5	5	5	5	5	4,500	4,500	4,500	4,500	4,500	22,500
10. Travelling & transportation 40% of Salary	40%	-	-	-	-	-	93,600	93,600	93,600	93,600	93,600	468,000
11. Staff training & Development 10% of salary	10%	-	-	-	-	-	23,400	23,400	23,400	23,400	23,400	117,000
10. Rent and utilities \$ 1000 per month	12,000	5	5	5	5	5	60,000	60,000	60,000	60,000	60,000	300,000
11. Office supplies and stationeries \$ 500 per month	6,000	5	5	5	5	5	30,000	30,000	30,000	30,000	30,000	150,000
12. Office furniture	2,000	5	-	-	-	-	10,000	-	-	-	-	10,000
13. Computers	1,000	35	-	-	-	-	35,000	-	-	-	-	35,000
14. Vehicles(Jeep)	50,000	15	-	-	-	-	750,000	-	-	-	-	750,000
15. Motor cycle	1,500	20	-	-	-	-	30,000	-	-	-	-	30,000
16. Telephone	1,000	5	-	-	-	-	5,000	-	-	-	-	5,000
Total Regional office expenses							1,284,500	454,500	454,500	454,500	454,500	3,102,500

G.3 AREA OFFICE OPERATING EXPENSES

1. Salary of Area manager(Expatiate) \$ 250 per month	3,000	40	40	20	20	20	120,000	120,000	60,000	60,000	60,000	420,000
2. Salary of Assistant Area manager \$ 75 per month	900	20	40	60	60	60	18,000	36,000	54,000	54,000	54,000	216,000
3. Stationeries and Supplies \$ 10 per month	120	20	40	60	60	60	2,400	4,800	7,200	7,200	7,200	28,800