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**RURAL DEVELOPMENT
PROGRAMME (RDP)**



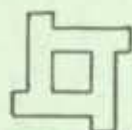
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ADVANCEMENT COMMITTEE
DHAKA, BANGLADESH**



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RURAL DEVELOPMENT PROGRAMME (RDP)

ANNUAL REPORT

DECEMBER, 1989

Bangladesh Rural Advancement Committee (BRAC)
Rural Development Programme (RDP)
66, Mohakhali Commercial Area
Dhaka-1212

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List of RDP Areas by Upazila and District

Sl. No.	Name of Area	Name of Upazila	Name of District
01	Alhadipur	Rajbari Sadar	Rajbari
02	Amdia	Narsingdi Sadar	Narsingdi
03	Atghoria	Atghoria	Pabna
04	Balirtek	Manikgonj Sadar	Manikgonj
05	Baniachong-I	Baniachong	Hobigonj
06	Baniachong-II	Baniachong	Hobigonj
07	Bankra	Jhikargacha	Jessore
08	Batila	Manikgonj Sadar	Manikgonj
09	Bhayadanga	Sherpur Sadar	Sherpur
10	Bholahat	Bholahat	Chapai Nawabgonj
11	Boilore	Trishal	Mymensingh
12	Bokshigonj -I	Bokshigonj	Jamalpur
13	Bokshigonj -II	Bokshigonj	Jamalpur
14	Boraigram - I	Boraigram	Natore
15	Boraigram - II	Boraigram	Natore
16	Chapai-N-Gonj	Chapai-N-Gonj Sadar	Chapai-N-Gonj
17	Chatmohar	Chatmohar	Pabna
18	Chowddagram - I	Chowddagram	Comilla
19	Chowddagram -II	Chowddagram	Comilla
20	Chowhat	Dhamrai	Dhaka
21	Daragram	Saturia	Manikgonj
22	Doulatpur	Doulatpur	Manikgonj
23	Dhanshail	Jhinaigati	Sherpur
24	Darshona	Rangpur Sadar	Rangpur
25	Fulbaria	Fulbaria	Mymensingh
26	Gaibandha	Gaibandha Sadar	Gaibandha
27	Gheor	Gheor	Manikgonj
28	Goalundo	Goalundo	Rajbari
29	Gorpara	Manikgonj Sadar	Manikgonj
30	Gozaria	Gozaria	Munshigonj
31	Hatirdia	Monohardi	Narsingdi
32	Hobigonj - I	Hobigonj Sadar	Hobigonj
33	Hobigonj -II	Hobigonj Sadar	Hobigonj
34	Horgoj	Saturia	Manikgonj
35	Jamalpur - I	Jamalpur Sadar	Jamalpur
36	Jamalpur - II	Jamalpur Sadar	Jamalpur
37	Jamalpur - III	Jamalpur Sadar	Jamalpur
38	Jessore	Jessore Sadar	Jessore
39	Jhikorgacha	Jhikorgacha	Jessore
40	Jhinaidah - I	Jhinaida Sadar	Jhinaidah
41	Jhinaidah - II	Jhinaida Sadar	Jhinaidah
42	Jhinaigati	Jhinaigati	Sherpur
43	Kachikata	Monohardi	Narsingdi

Sl. No.	Name of Area	Name of Upazila	Name of District
44	Kolaroa	Kolaroa	Satkhira
45	Kawalipara	Dhamrai	Dhaka
46	Kawnia	Kawnia	Rangpur
47	Kazirhat	Kalaroa	Satkhira
48	Kotwali - I	Kotwali	Mymensingh
49	Kotwali - II	Kotwali	Mymensingh
50	Krishnapur	Manikgonj Sadar	Manikgonj
51	Kushtia - I	Kushtia Sadar	Kushtia
52	Kushtia - II	Kushtia Sadar	Kushtia
53	Laxmipur	Gaibandha Sadar	Gaibandha
54	Manikgonj	Manikgonj Sadar	Manikgonj
55	Mirzapur	Mirzapur	Tangail
56	Mohera	Mirzapur	Tangail
57	Monirampur - I	Monirampur	Jessore
58	Monirampur - II	Monirampur	Jessore
59	Nalitabari	Nalitabari	Sherpur
60	Natore - I	Natore Sadar	Natore
61	Natore - II	Natore Sadar	Natore
62	Navaron	Jhikargacha	Jessore
63	Nazirhat	Rangpur Sadar	Rangpur
64	Nilphamari	Nilphamari Sadar	Nilphamari
65	Nokla	Nokla	Sherpur
66	Nonni	Nalitabari	Sherpur
67	Narshingdi	Narshingdi Sadar	Narshingdi
68	Pabna	Pabna Sadar	Pabna
69	Paglapir	Rangpur Sadar	Rangpur
70	Rajbari	Rajbari Sadar	Rajbari
71	Rangpur	Rangpur Sadar	Rangpur
72	Santhia	Santhia	Pabna
73	Satkhira	Satkhira Sadar	Satkhira
74	Sherpur	Sherpur Sadar	Sherpur
75	Shibpur	Shibpur	Narsingdi
76	Sreebordi	Sreebordi	Sherpur
77	Syedpur	Syedpur	Nilphamari
78	Taragonj	Taragonj	Rangpur
79	Tinani	Sreebordi	Sherpur
80	Trishal	Trishal	Mymensingh
81	Warshi	Mirzapur	Tangail

Introduction

BRAC's Rural Development Programme (RDP) was set up to assist the landless and disadvantaged sections of rural community to organise themselves into cooperative groups for their socio-economic upliftment. The Rural Development Programme, grew out as a result of the integration of two separate programmes, the Outreach concerned with conscientisation and the Rural Credit and Training Programme concerned with credit and training, in January 1986.

The ultimate goal of the Rural Development Programme is to contribute towards a more just and equitable society in which landless poor are joined together in their own organisations to attain a high degree of self-reliance in managing their own affairs and to achieve sustained improvement in levels of living.

These goals are pursued by different activities which are organised through a branch (formally called Area Office) equipped generally with 6-7 staff including one Area Manager (AM), three Programme Organiser (PO), one staff for special programme (e.g. education) and one or two accountant. They are assisted by locally recruited Gram Sebika/Sebok (village women/men workers). A branch when matured (around the third year of operation) generally covers 50 villages, covering 50 men and 50 women cooperative groups (formally known as village organisation) with 6000 to 7000 total membership. Each Gram Sebika/Sebok (GS) is responsible for 10 groups, who in turn is supervised by a PO. The GSs generally have a secondary level education (ten to twelve class) while the POs and AMs are university graduates.

RDP which has completed its first phase of operation in December 1988 has by now grown into a comprehensive programme. It also assists

the government and inter-governmental organisations (e.g. WFP, UNICEF) in implementing large scale programmes. In 1989 RDP has evolved a new operational strategy and under this, an RDP branch in an area will operate for a period of four years, a period which is necessary to develop the institution building process to the point where the groups can continue their activities without substantial BRAC support. The branch then would be handed over to the BRAC Bank Project (BBP) (formally called Rural Credit Project) provided that the branch operate at breakeven. The BBP, which will start functioning from January 1990, will provide RDP groups with credit, formerly made available by RDP branches. This strategy simplifies administration and enables BRAC to move more rapidly into new areas. More importantly this will ensure sustenance.

During the reporting period (January - December, 1989) RDP has added 20 new branches. In addition to that 5 branches of former Manikgonj Integrated Project has been merged with RDP. This brings the total number of RDP branches to 81 in 1989, spread over 44 upazilas (subdistrict). This increase equals to 45 percent over the total of 1988 (See graph I). Number of group member during the reporting period has increased by 41 percent, from 251,668 in December 1988 to 355,675 in December 1989 (graph 3). Number of working villages increased by 37 percent, from 2,449 to 3,359, while the village organisations increased by 40 percent, from 4,648 to 6,524 (Graph 2).

Besides, extensive changes have been introduced in operational procedures too. Yearly targets of all major activities have been specified for a period of four years which are then broken down into

* Information of 5 Manikganj branches are excluded from 1988 figures, but included in 1989, if not stated otherwise.

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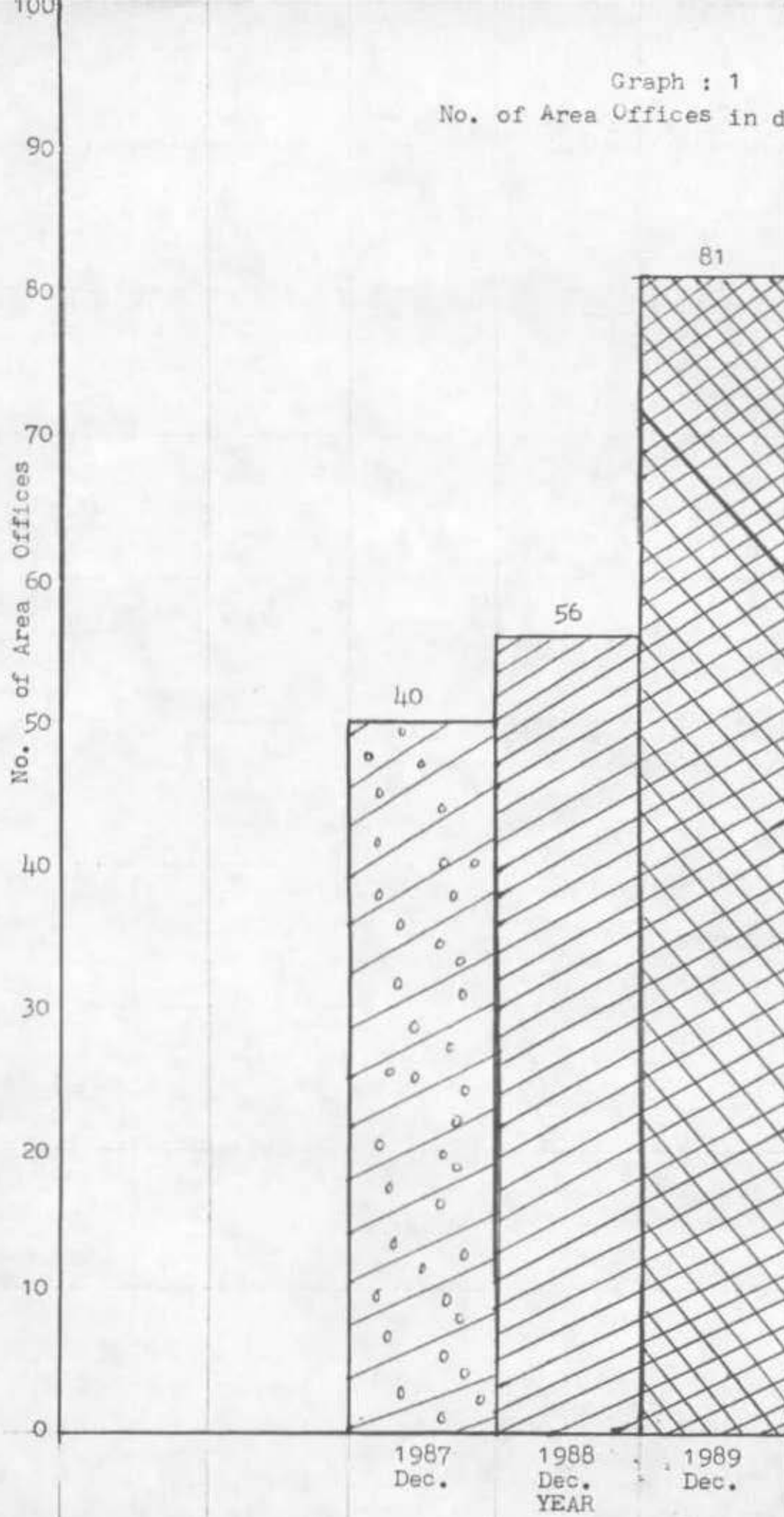
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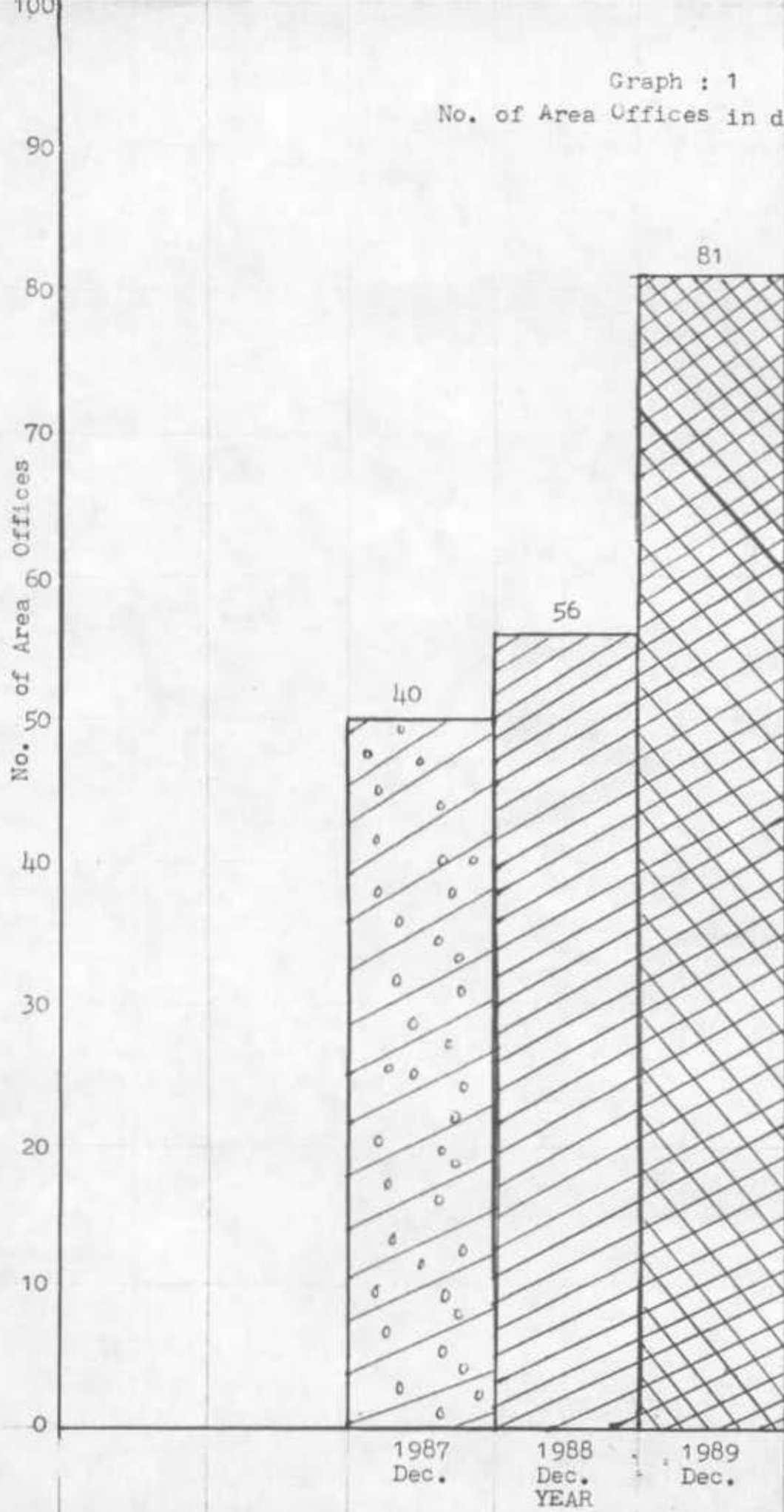
Graph : 1

No. of Area Offices in different years

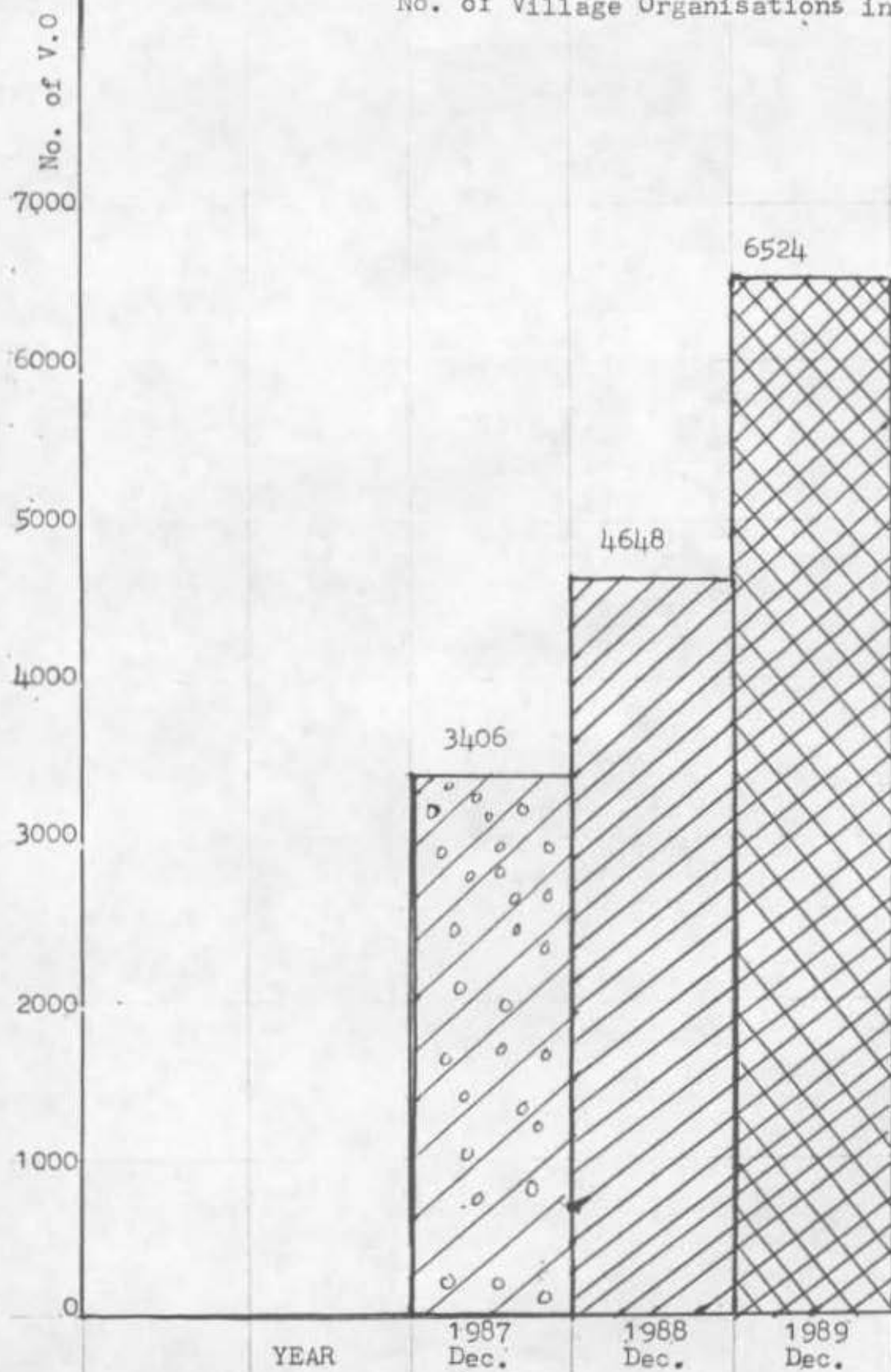


Graph : 1

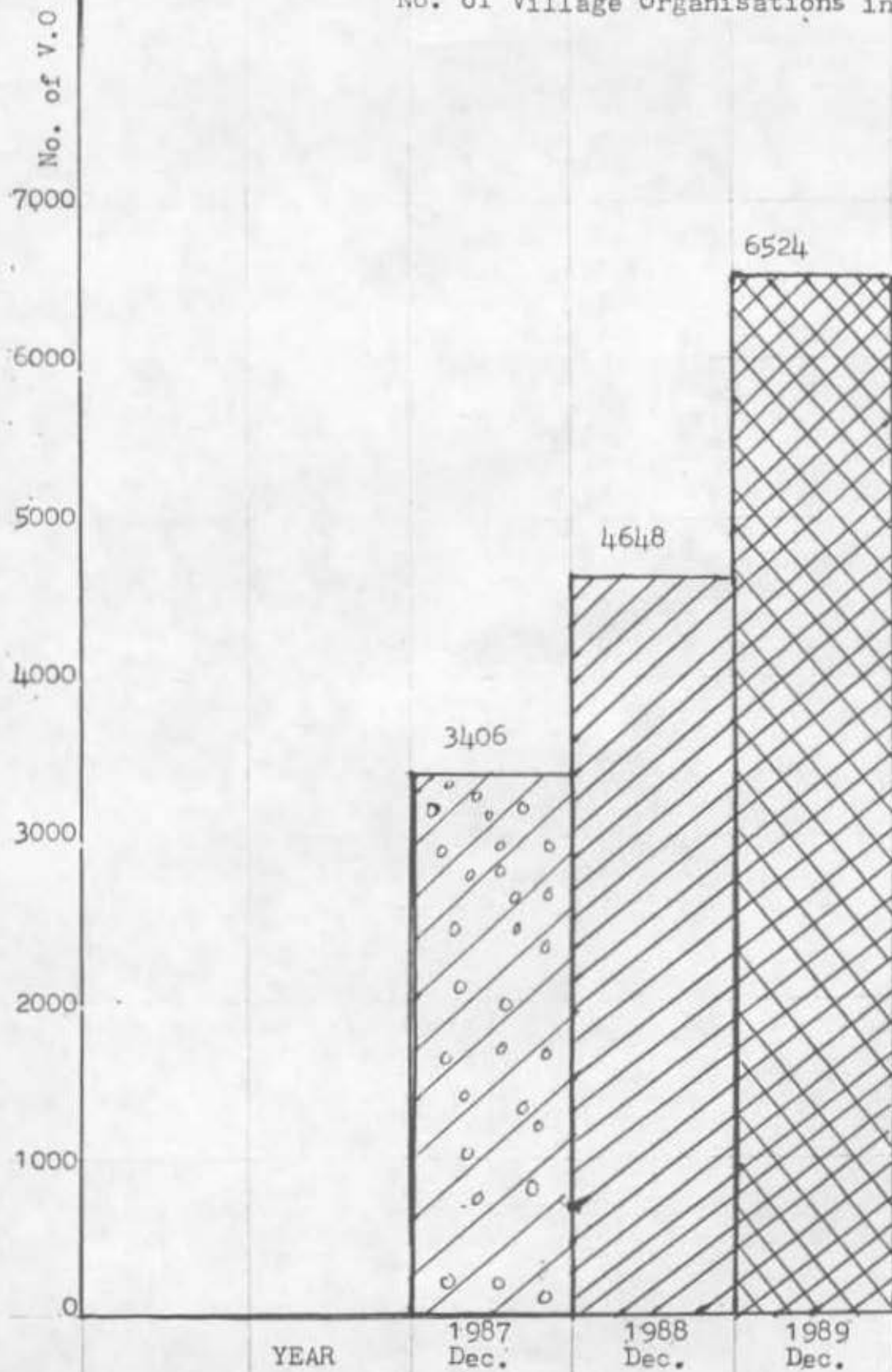
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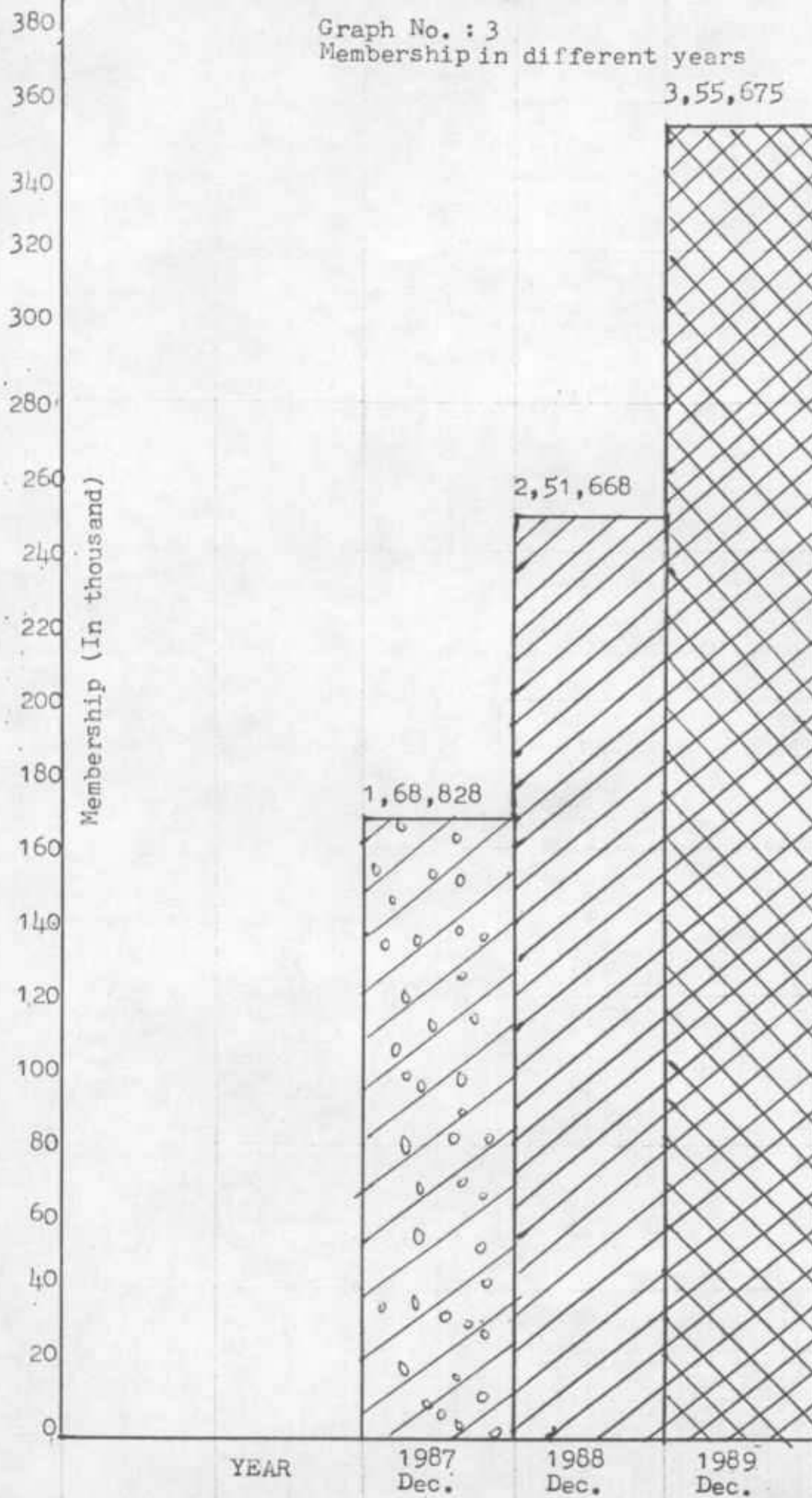
Graph No.: 2
No. of Village Organisations in different years



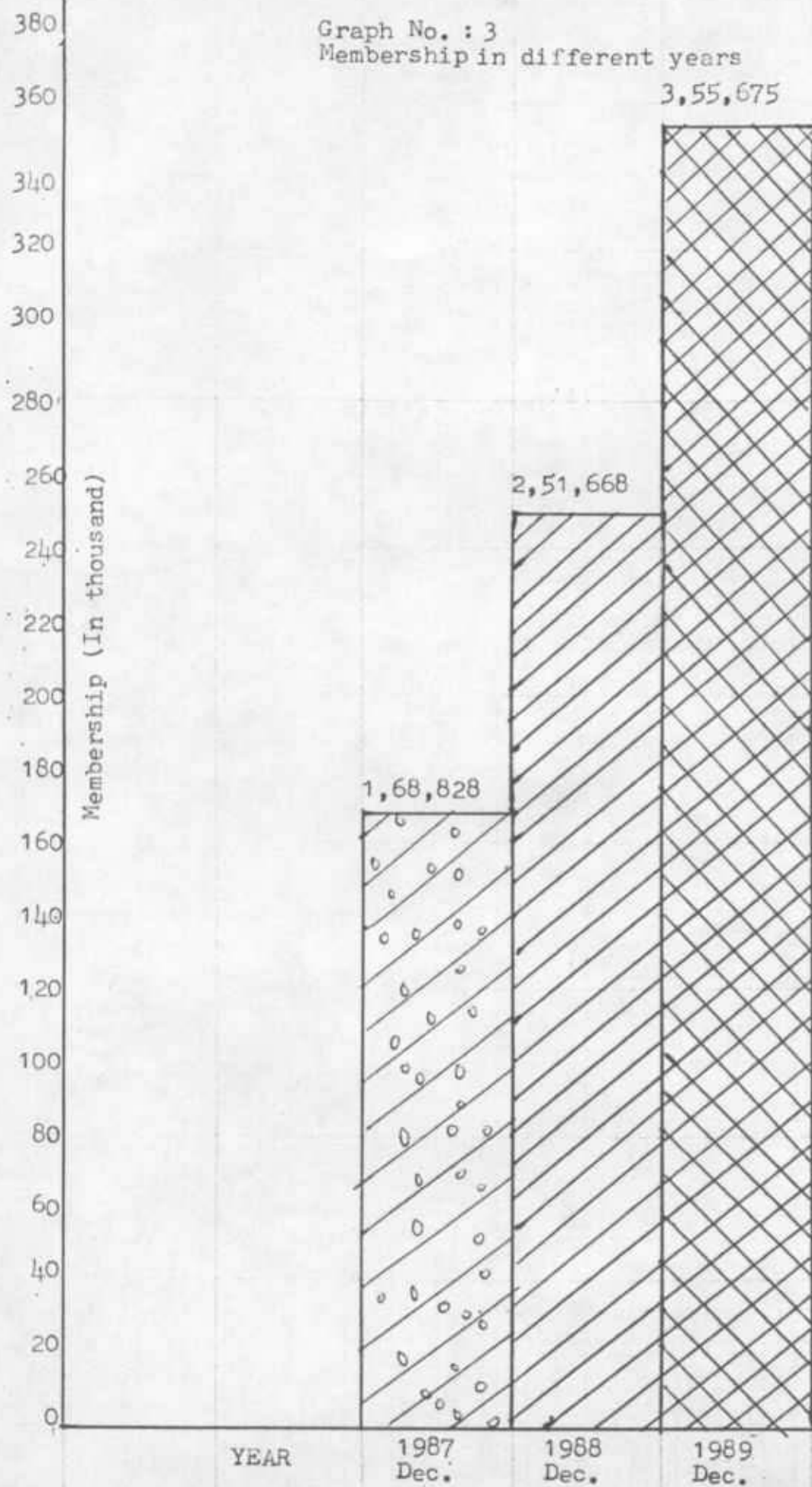
Graph No.: 2
No. of Village Organisations in different years



Graph No. : 3
Membership in different years



Graph No. : 3
Membership in different years



four quarters. This helps the branch in preparing its own yearly programme and in monitoring its progress. Simultaneously all RDP branches have been grouped into four 'year of operation categories' keeping in mind the requirements to transfer a RDP branch into BBP (see annexure 1).

The extension and reorganisation however did not take place without difficulties. During the first half of the year, there was an unusual delay in receiving donor funds. This affected the schedule of opening up new branches, disbursement of credit and recruitment of staff. While in the second half, there was a high turnover among the Head Office based RDP staff. Two staff (an MBA and a Chartered Accountant) resigned. This affected the reorganisation process. Besides this, there was also high turnover particularly among the field based women staff. Of 91 women Programme Organisers recruited during the reporting period 49 left.

With the introduction of new monitoring and credit operating system and revision of other procedure, the activities of RDP will be further streamlined. The present report gives some details of the major components of RDP activities, which can be broadly divided into three categories, viz. institution building, income and employment generation, and credit. There are several other services which are provided by BRAC to promote the RDP activities. These are also discussed in this report. Besides the present report, the Year End (1989) Statistical Report of RDP gives detailed statistics.

SECTION I: INSTITUTION BUILDING

1.1. Objective and the Process:

The landless are illiterate, assetless, powerless, malnourished, dejected, exploited and completely dependent on the elite sections for credit, employment and sheer survival.

Institution Building is the centre piece of all RDP activities which aims at empowering the landless rural poor. Towards this end, RDP organises the landless men and women into village based organisations, separately for men and women.

BRAC believes that until the poor are conscientized to identify, analyse and understand the reasons for their poverty and are able to perceive the need for enhanced self-reliance through group action in affecting changes, their miserable state of existence will continue.

Through its long experience in institution building, BRAC has evolved an effective approach. As BRAC moves into an area its staff first identify the target population (landless poor) through informal surveys. Once the identification is made, consciousness raising is a first and continuing order of business. In individual talks with BRAC staff (such as Programme Organisers, or P.Os) in small groups, men and women separately, and then larger ones, common problems are identified, their causes analysed and the possible approaches to solutions including what they can do as individuals and in groups are considered.

Two to three persons are selected by the group to attend a six days consciousness raising course at one of BRAC's Training and Resource Centres (TARCs), who on their return help in mobilising others. Within a short period of time (1-2 month), group discussions

attract 30 to 40 persons on a regular basis. It is time to begin formalizing the group by adopting operating rules and agreeing on some activities and forming a village Organisation (VO). A regular meeting schedule, usually once a week, is fixed. Members agree to begin a regular savings programme, with each member saving each week two Taka, or such other amount as the group may decide. This is aimed to develop savings habit, financial resource management capability and finally to reduce their vulnerability to emergency situation for a small amount of money.

Once the group members reach a reasonable size (around 50), they then are brought into a well planned conscientisation process which normally starts with functional education (FE) courses. The course has two parts, viz. awareness which is compulsory for all members, and literacy which is optional. The FE which aims to make the poor aware of their hidden potential, also seeks to create in them an ambition for a better life through education, self-help and mutual aid. Once the process of group formation is accomplished, including group norms such as weekly meetings and the savings habit, training of key group members on human development, occupational skill and management take place to enhance group members' potential. Afterwards mobilisation of internal and external resources start which include credit.

1.1.1 The Group Management

The minimum size of group is 50, and maximum 70. Each group is subdivided into small functional groups (formally called small groups) of 5-7 members. Small Group is headed by a Secretary. The larger village based group (i.e. the village organisation) is managed by a Management Committee(MC) consisting of 7-10 members which include a

chairman, a Secretary and a Cashier. Members of the MC are either elected, or selected for a period of one year and no member can be on the MC for more than two terms.

The group sits once in a week to organise their financial activities (e.g. collection of savings) and once a month to discuss organisational issues. In addition to organisational issues, a specific social issue is discussed in each meeting which is facilitated by a BRAC Programme Organiser (PO). A Monthly Report of the group covering group's major activities is also discussed in this meeting.

1.1.2 Higher Level Organisation

When 'matured', several VO's form a union level coordination committee in which they discuss, plan and coordinate actions on bigger issues such as political representation, wage bargaining, applying pressure for gaining access to public services, and implementing bigger economic projects, such as deeptubewell, powertiller, etc.

1.2 Progress During the Reporting Period

1.2.1. Coverage/Membership and Savings

RDP, which by now is completing its fourth Year of operation, has established 81 branches spread over 44 upazilas in 20 districts cover 3,359 villages and 6,524 (2882 male and 3,642 female) village organisations with a membership of 355,765 (137,736 men and 217,939 women) landless people (Table 1).

Table - 1: Increase in Coverage & Membership.

Information	Periodic progress (Number)		Increase Jan.-Dec. 1989	
	upto Dec. 1988	upto Dec. 1989	Number	%
Villages Covered	2449	3359	910	37
VOs Formed	4648	6524	1876	40
Male :-	2099	2882	783	37
Female :-	2554	3642	1088	43
Membership	251668	355675	104007	41
Male :-	105329	137736	32407	31
Female :-	146339	217939	71600	49

As seen in Table 1, RDP has added 910 new villages into its command area during the reporting period. This corresponds to 37 percent increase compared to December 1988. Statistics on VOs and membership indicate a higher growth rate particularly of women. This situation can be attributed to BRAC's emphasis on women, and women's positive response to participation in development activity.

A similar situation can be observed regarding savings too. Overall savings during the reporting period has increased by 24 percent from Tk. 55,494,190 in December 1988 to Tk. 68,639,962 in December 1989 (Graph 4). Share of women in savings fund is 69 percent. This is partly because of the larger size of the women group members and partly because of better savings habit of the women. While savings of the women group member has increased by 43 percent, the net savings of the men members has declined by 5 percent from Tk. 22,363,588 to Tk. 21,290,896. Two factors appear to be responsible for this. These are revised savings policy and new credit operation procedure. Under the revised savings policy which came into effect from April 1989, each group member has to open a savings account with BRAC and deposit

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savings money which previously was either kept in a bank account, or invested in collective schemes. Since most of the collective schemes are not completed yet, many members could not deposit the money to the new accounts. Some rough estimates show that the amount which is yet to be transferred to the new savings account, opened with BRAC, is as high as taka three millions.

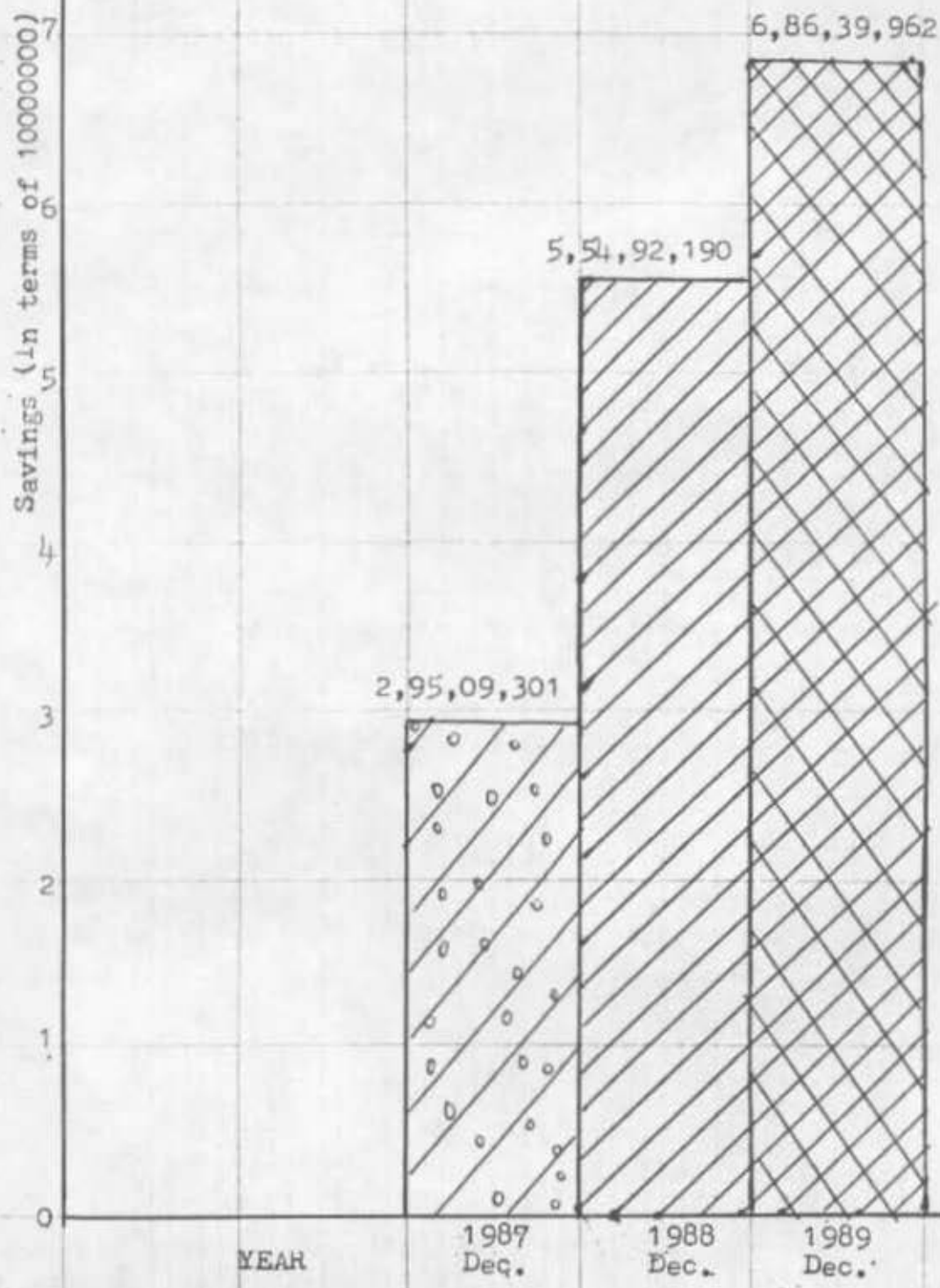
Implementation of the revised credit procedure also had an effect on savings. The procedures require that all outstanding loan, disbursed under previous system (befor 31 March 1989), be transferred into the new system. In some cases, borrowers preferred to close the on going schemes by making advance payments and take fresh loan which was being offered at a lower interest rate (16 percent compared to 18 percent in the past). In such cases, they have used the money which could otherwise be used to increase savings. It is however anticipated that the situation will substantially improve in the near future.

Table - 2: Progress in group savings.

Information	Periodic progress of savings (Tk.)		Increase Jan.-Dec.1989	
	upto Dec. 1988 (Including Investment)	upto Dec. 1989 Net savings (Excluding Investment)	Amount Tk.	%
Total group saving	55494190	68639962	13145772	24
Male :-	22363588	21290896	-1072692	-5
Female :-	33130602	47349066	14218464	43

The newly introduced Group Fund which is generated by a compulsory deduction (equivalent to 5 percent) from loan disbursement however records remarkable progress. Since its inception in April

Graph : 4
Savings in different years



1989, till December 1989, an amount of Tk. 8,523,754 has been earned by the group which can be used for collective puposes.

Table - 3: Progress in Group Fund (in Taka)

	December 1988	December 1989	Increase (Volume)
Men	Nil	2802782	2802782
Women	Nil	5720972	5720972
Total	Nil	8523754	8523754

1.2.2. Functional Education

Functional Education (FE) is another area which was substantially revised during the reporting period. It had two parts viz. awareness and literacy, and the course was a lengthy one. Most group members found literacy classes of "little use to their day-to-day lives", and subsequently either dropped out from the courses, or did not show much interest to enrol.

Under the revised system, the literacy part is made optional and more emphasis is put on awareness raising by making it compulsory for all. New materials have been prepared for the new FE (awareness) classes. Due to this not a single course was organised during the first half of 1989. Since July 1989, appreciable progress has been made in this regard. A total of 1977 courses were opened and a total of 30,965 member graduated (see in Table 4). This equals to 88 percent increase compared to 1988.

Table - 4: Progress in Functional Education

Information	Periodic progress (Number)		Increase Jan.-Dec. 1989	
	upto Dec. 1988	upto Dec. 1989	Number	%
Centre opened	2594	4571	1977	76
Learners enrolled	57497	107164	49667	86
Learners graduated	35352	66317	30965	88
Total	95443	178052	82609	87

1.2.3. Training

Untill December 31, 1989 a total of 40257 members undertook human development training. Course wise achievement of human development training during the reporting period is depicted in the following table (table 5). It shows a larger increase in consciousness raising training compared to three other components of human development trainings.

Table - 5: Human Development Training.

Information	Periodic progress (Number of participants)		Increase Jan.-Dec. 1989	
	upto Dec. 1988	upto Dec. 1989	Number	%
Consciousness Raising	11316	21525	10209	90
Ledership Developement	5911	9162	3251	55
Project Planning & Management	2259	4155	1896	84
F.E. Teacher's tranning	3422	4303	881	26
Others	--	1112	1112	--
Total	22908	40257	17257	76

This is because of the emphasis on awareness building, and partly because of the sequence of the training. This is one of the first

trainings which is given to the new members, This is followed by management training, which shows the second higher increase among the human development courses. Figures on skill development training show similar progress. By December 1989, a total of 74342 group members were provided with occupational skills development training including poultry, livestock, fish culture, sericulture and others. Poultry however received highest priority among skill development training during the reprotng period, due to expansion of this programme (Table-6).

Table - 6: Occupational Skill development Training.

Training Courses	Periodic progress (Number of participants)		Increase Jan-Dec. '89	
	Dec. '88	Dec. '89	Number	%
Poultry	20989	52997	32008	152
Agriculture	3584	4135	551	15
Fish Culture	2685	3768	1083	40
Sericulture	1872	8110	6238	333
Others	5332	5332	--	--
Total	341462	74342	39880	116

SECTION 2: CREDIT

2.1. The Process

BRAC's credit facility which takes the form of a Revolving Loan Fund (RLF) and operated within the framework of the Rural Development Programme (RDP), is designed to meet the credit needs of BRAC organised landless group members who do not have access to commercial institutional credit. Loans realised are credited to and form a part of the fund which is used for extending further credit. This revolving process ensures that credit facilities are available eventually to all group members. The objectives of the revolving loan fund are :

- generating employment for group members
- mobilising local resources
- introducing new activities in the rural areas (e.g. irrigation, sericulture)
- supporting the development of new skills among the group members.

A few basic rules serve as guidelines for granting loans. These are :

- (i) Priority is given to schemes/projects with visible economic and social profitability potential.
- (ii) No loan is given to a group member to buy land from another group member.
- (iii) No "collateral" (in the traditional sense) is required.
- (iv) To be eligible for loan, a group member however has to meet the following conditions:
 - * regular savings habit.
 - * must have a savings account
 - * must have savings equivalent to five percent of the loan requested

* must have completed functional education (awareness part).

- (v) All loans carry a 16 percent interest calculated on reducing balance, and repayable in weekly instalments.

2.2. Disbursement

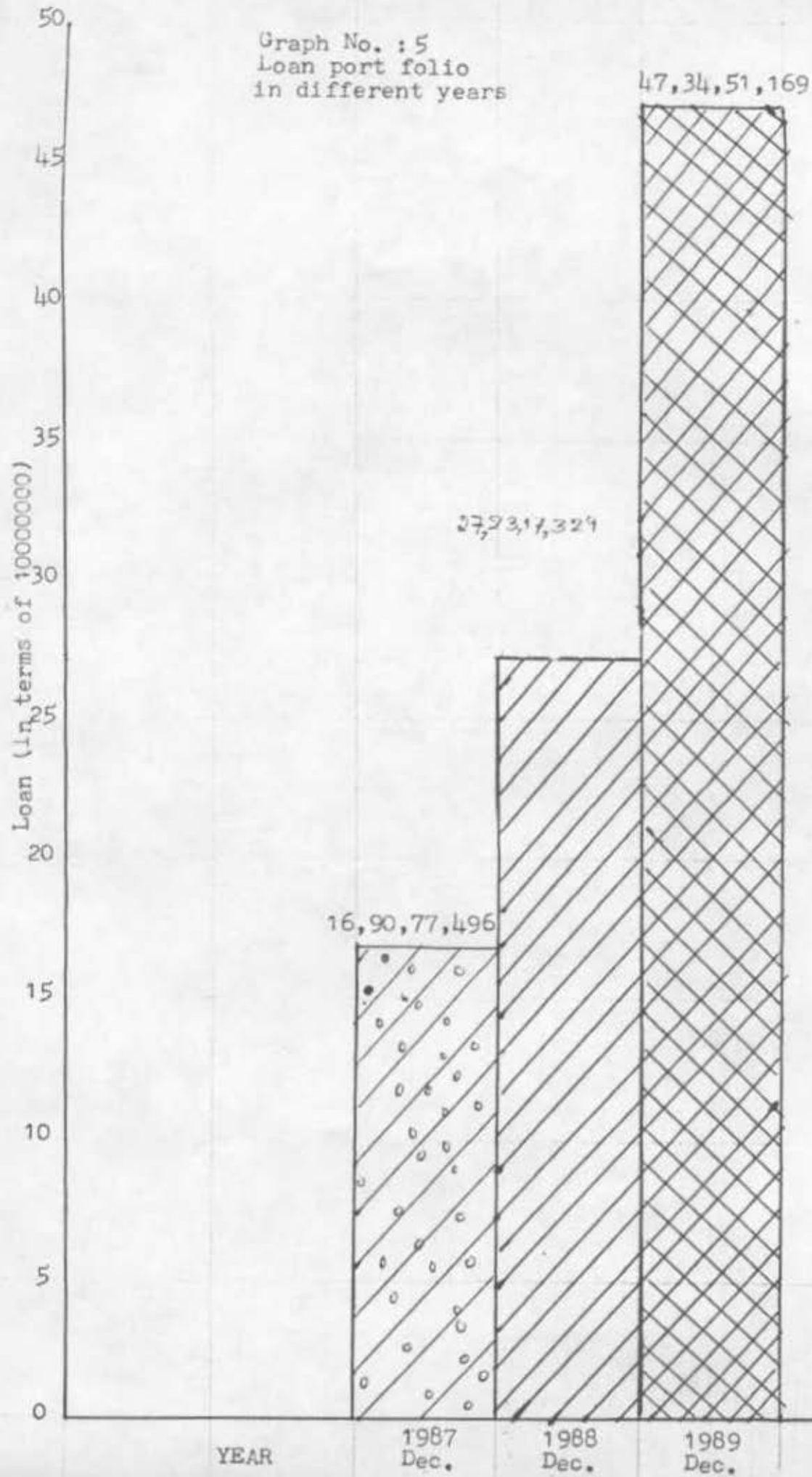
Upto December 1989, a total of Tk. 473,451,169 has been advanced to 206,130 group members against 401,377 loan to finance a total of 130 types of income and employment generating activities (see Annexure 2). This figure presents a 63 percent increase in disbursement over the reporting period, from Tk. 290,103,386 (graph 5). Similarly outstanding loans during the reporting period has also increased by Tk. 111,861,302 from Tk. 10,13,16,001 in 1988 to Tk.21,31,77,303 in 1989 (Table 7).

Table - 7: Progress in Disbursement and Outstanding

	Disbursement (Principal)	Outstanding (Principal)
1988	272,317,329	101,316,001
1989	473,451,169	213,177,303
Increase (Volume)	201,133,840	111,861,302
Increase (%)	74	110

This increase is due to two factors, viz., expansion of RDP activities into new areas and changes in the credit procedure. As mentioned before, 25 new branches including 5 MIP areas have been added to RDP during the reporting period. Besides, interest rate of BRAC loan has been reduced from 18 to 16 percent. In addition to this the three percent group management committee fee has been withdrawn.

Graph No. : 5
Loan port folio
in different years



A borrower now needs a savings which is equivalent to five percent of the loan requested instead of the previous ten percent. Previously no loan was granted to a member unless he/she had a regular membership in the group for at least six months. For women it now has been reduced to three months. However, it remain unchanged (6 months) for men.

Changes in the credit procedure had positive effect on overdue loan also. During the reporting period, overdue loans has decreased from Tk. 20,132,601 in December 1988 to Tk. 16,235,606 in December 1989 (see table 8).

Table - 8: Overdue Position.

Year	Principal	Interest	Total
1988	11,369,313	8,763,288	20,132,601
1989	10,452,483	5,783,123	16,235,606
Decrease (Volume)	916,830	2,980,165	3,896,995
Decrease (%)	9	34	20

In December 1988 principal overdue was 11 percent of principal outstanding which in December 1989 came down to 5 percent (Annexure 3).

In order to establish an uniform credit procedure, it was essential to transfer all old outstanding loan (including overdue), disbursed under previous system, into the revised system which requires more regular repayment (weekly) from the borrower. Many overdue borrower took the advantage of the new situation as these overdue loans are now treated as current loan for a maximum period of 50 weeks.

Despite all these factors, a total of Tk. 16,235,606 (including Tk. 5,783,123 interest) could not be transferred yet into the revised credit system within the stipulated time (December 1989, see Annexure 4). It is not unlikely that a certain proportion of that amount (Tk. 16,235,606) would not be possible at all to transfer into the new system because in some cases the borrower either died or migrated out, while in other cases the investment ran into losses. Most of these are collective schemes, and this makes the situation more complicated. It is expected that by the end of 1990, the amount of bad loan, which needs to be written off, will be known exactly.

In terms of disbursement, small trading continued to head the list, although loan against livestock, irrigation and power tiller has been increased (see chart 6). During the reporting period share of women in total disbursement has increased further, from 47 percent to 54 percent. Amongst the proposed 10 bank branches Darshana recorded highest increase in disbursement during the reporting period, by 201 percent, from Tk. 2,813,600 in December 1988 to Tk. 8,482,590 in December 1989 (see table 9). Performance in 9 other branches, which are planned to be transferred to BRAC Bank in 1990 is also satisfactory. Altogether these 10 branches show a 139 percent increase during the reporting period. Figure for outstanding loans also show a similar progress (108 percent). In other words, these 10 branches represent 20 percent of total disbursement and 22 percent of outstanding.

Chart No.: 6
 Sectorwise Distribution of Loan port folio
 (Principal disbursement)
 Dec. 1989

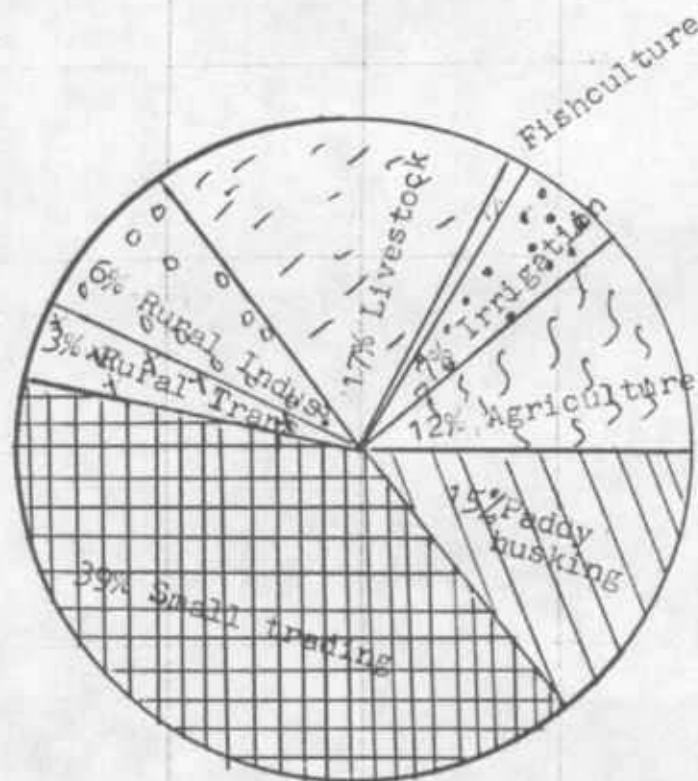


Table - 9: Loan Portfolio of 10 Selected Area.

Sl. No.	Area	Loan Disbursement (Tk)				Loan outstanding			
		Upto Dec. 1988	Upto Dec. 1989	Increase		Upto Dec. 1988	Upto Dec. 1989	Increase	
				%	Amount			%	Amount
01	Paglapir	3068700	7875567	157	4806867	1699298	5328440	214	3629142
02	Darshana	2813600	8482590	201	5668990	1841899	5572562	203	3730663
03	Navaron	3039250	4783244	57	1743994	1643315	4129524	151	2486209
04	Nazirhat	2779525	7227716	160	4448191	1779863	4569828	157	2789965
05	Chatmohor	7601210	11301715	47	3700505	2794563	4904051	75	2109488
06	Trishal	8250900	11690664	42	3439764	3395945	4124425	21	728480
07	Jhikargacha	4757800	9471600	99	4713800	2744671	6458897	135	3714226
08	Kawalipara	6894100	11586881	68	4692781	2441171	4033718	65	1592547
09	Pabna	11214680	13200177	18	1985497	2925240	4509644	54	1584404
10	Horgoj	6792350	11239850	65	4447500	2309426	5122710	63	2813284
Total		57212123	96860004	139	79675889	23275391	48723799	108	25178408

SECTION 3: INCOME AND EMPLOYMENT GENERATING ACTIVITIES

3.1. Agriculture and Irrigation

In agro-based rural economy where capital formation and resource generation mainly revolves around the ownership and control of the land, the access to land related benefits to the landless and marginal farmers in the forms of release of mortgaged land, participation in agricultural production, ownership of irrigation and other productive capital assets is important. BRAC has been involved in irrigation programme with rural landless since 1975 with the following objectives:

- improve the income distribution situation through crop sharing system
- increase agricultural production through the intensification of cultivation
- develop the management capabilities of rural landless
- enhance social, political and economic power and prestige of the disadvantaged poor.

The most significant aspect of irrigation scheme & the creation of a process for affecting changes in the existing resource distribution pattern and power structure through ownership of means of production (irrigation assets) and thus gaining access to power and resource. Consequently the land owners increasingly becoming dependent on the poor and coming to terms with them for irrigation facilities. RDP groups have been provided with loans to purchase or hire irrigation assets, like deep tubewell (DTW), shallow tubewell (STW), lowlift pump (LLP) and hand tubewell (HTW).

The landless village organisations manage the facilities and sell water to the farmers. The village organisation management committee, or more commonly a separate irrigation scheme management committee is responsible for ensuring proper installation and maintenance of facilities: arranging, finalising contracts with the farmers willing purchase water, maintaining accounts and collecting water charges either in cash or kind. The borrowing group leaders (i.e. the members of the management committees) discharge their responsibilities with BRAC assistance including provision of credit, arranging skills and management training, helping with purchasing or hiring of irrigation assets and provision of technical and management advice as needed.

By now the programme has expanded considerably. At present there are 145 DTWs; 39 STWs; 3 LLPs and 1 floating pump (Table 10)

Table - 10: Irrigation Equipments Under RDP.

Information	Periodic progress			Increase Jan. -Dec. 1989	
	Upto Dec. 1988	Upto June 1989	Upto Dec. 1989	Number	%
D.T. W.	48	75	145	97	202
S.T.W	28	39	39	11	39
L.L.P.	--	--	3	3	100
Floating pump	--	--	1	1	100
Total	76	114	188	112	147

This presents a 147 percent increase over the reporting period. Some of the irrigation component grew at a faster rate. Growth rate of DTW was 202 percent.

Command area under irrigation has also increased by 163 percent, from 2,569 acres in 1988 to 6749 acres in 1989 (Table 11)

Table 11: Command Area Under Irrigation Schemes.

Information	Periodic progress (in acres)			Increase Jan.-Dec. 1989	
	Upto Dec. 1988	Upto June 1989	Upto Dec. 1989	Number	%
D.T. W.	2295	4307	5901	3606	157
S.T.W	274	576	525	251	91
L.L.P.	--	--	120	120	100
Floating pump	--	--	203	203	100
Total	2569	4824	6949	4180	163

Despite this increase in command area only 44 equipment could earn some profit (approximately Tk. 4,50,000) while the rest 22 suffered from losses in the last cycle due to rapid increase in operational cost. The unprecedented flood of 1988 damaged most of the drainages and the equipments, as most of the machines were under water for a number of days. These required additional investment to repair the machines and reconstruct drainages. The draught of 1988-89 exacerbated the situation further. The draught substantially raised water requirements which in turn raised the fuel cost. Situation under the present cycle (harvest during May-June 1990) appears to be better. A complete analysis on irrigation schemes will be available around July/August 1990.

Upto December 1990, a total of Tk. 34,038,669 was advanced against this sector (irrigation) which is increase of 214 percent over the reporting period.

3.2. Poultry and Livestock

BRAC's poultry development programme aims at generating income particularly for the poor women. The programme is implemented in cooperation with the government (Department of Livestock). The

following gives an account of the programme components:

- * Training of poultry worker : one woman group member is selected from each village for a week long training on vaccination and treatment of poultry birds.
- * Development of key and model rearers : Key rearer is a person who owns at least one cock and nine HYV hens and encourages others to rear poultry scientifically. Model rearers on the other hand are entrusted with the task of supplying eggs for hatching chicks. Each model rearer has 20-30 hens and 3 cocks.
- * Distribution of HYV eggs, chicks and cocks
- * Establishment of mini poultry farms operated by model rearers.

Upto December 1989, a total of 2,453 villages in RDP project areas were brought under the programme and more than 3,000 poultry workers have been trained up. Number of poultry rearer in December 1989 was as high as 46,002 (Table 12). This sector has consumed 17 percent of all RDP loans. Experiences suggest that big potentials exist in this sector both in view of income and employment generation and improving nutritional levels of beneficiaries.

Table - 12: Present status of Poultry Programme.

Information	Periodic progress (Number)		Increase (Jan. - Dec. 1989)	
	Dec. '88	Dec. '89	Number	%
Village Covered	1998	2453	455	23
Poultry rearer	25547	46002	20455	80
Poultry worker	2153	3156	1003	47
HYV Cock/Chick Supplied	84526	303438	218912	259
Vaccination Supplied (Doses)	3286224	4936616	1650392	50
Chick Rearing Unit established	245	480*	235	96

* Including IGVGDP (See later on).

Livestock development is also important in view of its income and employment generating potentials. By now this is a popular programme, as all RDP areas have started it. The following presents a brief picture of the activities under the programme :

- * Training of paravets : One group member from each ward (4-5 villages) is developed as a paravet who is also responsible to ensure vaccination and health service in his/her operating area. Paravets earn by charging for their services.
- * Training of livestock rearer : Group members who are interested in rearing cattle are given a 3 day training on feeding, housing and primary prevention for diseases.
- * Vaccination : Vaccination is an important element for the success of the programmes which is done by paravets. The medicine is supplied free by the Department of Livestock of the government.
- * Upgrading local breeds through artificial insemination
- * Fodder extension programme.

Untill December 1989, RDP has succeeded in training 396 paravets. The programme is now supported by 20 qualified veterinary graduates who offer quality services to the rearers. This is a significant improvement towards professionalising the programme. Number of rearer since December 1988 has increased by 30 percent and nearly 5000 animals have been inseminated (Table 13).

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Table - 13: Progress of Livestock Development Programme.

Information	Periodic progress (Number)		Increase Jan-Dec '89	
	Dec. '88	Dec. '89	Number	%
Villages covered	1125	3283	2158	192
Paravates	268	396	128	48
DVMs	15	20	5	33
Rearers	14971	19408	4437	30
Insemination centres opened	2	34	32	1600
Animals inseminated	0	4918	4918	--

3.3. Fishculture

BRAC fisheries activities started in 1976 with the reexcavation of 16 ponds in Sulla, Manikgonj and Jamalpur project areas, with the following objectives:

- * Bring the untapped and underutilised water bodies (ponds, ox-bow lakes, baor etc.) under effective use
- * Develop infrastructure for the expansion of fishery and fishery related activities
- * Increase productivity and fish availability in order to improve the nutritional status of the rural population
- * Improve the composition of supply by developing new species of fishes

Over the years BRAC's fisheries programme has undertaken a number of activities. At present 55 areas are involved with fish culture activity covering one ox-bow lake and 1607 ponds, out of which 667 are fit for year-round cultivation and the rest for seasonal cultivation. The total water body under fish culture is 39,808 acres (Table - 14).

Table - 14A: Fisheries Programme, December, 1989.

So No.	Types of Activities	BRAC Area involved	No. of Pond	Pond Area (Acres)	Production
01.	Nilotica	13	309	1,732	8,740 Kg.
02.	Fry Production	18	46	1,212	23,62,977 Kg.
03.	Carp Culture	51	1,184	33,600	56,274 Kg.
04.	Shrimp Carp Culture	6	66	2,864	--
05.	Intigrated Fish Culture (Paddy cum Fish)	2	2	400	--
Total		55	1607	39,808	2,427,991

Table 14B: Additional Summary Information

- a) Total group involved : 437
- b) Total Farmers involved : 3,242
- c) Total Training conducted: 91
(No. of courses)
- d) No. of participants : 1,083
- e) No. of Para Fisheries : 50

Under the pond development programme, BRAC jointly works with various agencies which are as follows :

- * With assistance from World Food Programme (WFP), 19 ponds were re-excavated and 7 ponds were repaired, covering a total water area of 34 acres. These work created 79,918 persons days of employment for the group members.
- * With assistance from Mennonite Central Committee (MCC), an NGO, 66 new ponds were developed. Moreover, with the help of the Flood Rehabilitation Programme of BRAC 116 ponds were developed, most of which are now flood free.

BRAC has involved itself with the proposed "Mymensingh Aquaculture Development Project" - a joint venture with DANIDA. Fisheries resources of that area will be mobilised through providing better extension. In addition to that, BRAC is planning to introduce a Beel and Baor (ox-bow lake) Fisheries Development and Management Project in collaboration with Government's Fisheries Department.

Upto December 1989, a total of Tk. 4,810,578 (1.02 percent of total) has been disbursed to 437 groups which are involved in fish culture programme. Total fry production in December 1989 stood at 23,62,977 kg with an estimated value of Tk. 70,889,310 while carp and nilotica production was 65,014 kg with a value of Tk. 1,950,420

3.4. Sericulture/Ericulture Programme

This is a homebased activity for the women group members. This is however capable of fielding significant supplementary income for the participating households. By using raw materials from the home, it produces cocoons, or thread for the silk industry. This activity in the past was confined to Manikgonj project alone but is now being extended to RDP areas. At this stage, worms are made available to beneficiaries who rear them to maturity. Besides training, supply of mulberry plants, credit and technical advice on rearing of worms and purchasing of cocoons are also ensured by BRAC. Within a short period of time, the programme has grown into a mentionable size. Number of grower in December 1989 stood at 7709 while the rearer at 1014. Upto December 1989, a total 10,181 kahon thread have been produced. Involvement of BRAC's credit on this sector is not significant yet. Till December 1989, a total of Tk. 459,484 has been advanced to 336 group members. Table below shows some other details of the programme.

Table - 15: Sericulture Programme.

Information	June 1989 Number	Dec. 1989 Number	Increase	
			Number	%
Grower	4211	7709	3498	83
Rearer	745	1014	269	39
Mulberry Trees Planted	470840	655370	184530	39
Surviving Trees	254419	587663	333244	131
Co-Coon's Produced (Kahon's)	3737	10181	6444	172
Charkas	1000**	400*	--	--

* Excluding 600 in MIP areas.

** Including MIP.

3.5. Rural Industries Programme

Rural industrial activity as a means of earning is being taken up by an increasing number of group members. These include weaving, oil crashing, rice mill, ice and brick making and all other activities accomplished usually in the cottage industries. The investment, particularly in rice mill and brick making enterprise under the rural industry created positive forces in the economy for the group members to reap certain advantage like economies of scale, leverage in the community, labour productivity increase through technical improvements. At this stage these activities however is not very significant. The traditional weaving leads the list (Table 16).

Upto December 1989, a total of Tk. 26,147,642 has been disbursed against 28 items, which corresponds to 29 percent increase over the reporting period.

Table - 16: Statement of Rural Industries.

Equipments	Periodic progress		Increase	
	Dec. '88	Dec. '89	Number	%
Rice Mill	2	5	3	150
Oil Crushing Machine	4	7	3	75
Ice Factory	1	1	-	-
Brick Making Enterprise	1	1	-	-
Weaving Machine	1237	1358	121	10

3.6. Rural Transport Programme

Under this sector a number of activities are undertaken. At this stage the programme includes the provision of BRAC credit for 12 items (e.g. rickshaw, rickshaw van, country boat, tempo, bullock cart, buffalow cart, push cart, horse cart etc). Till December 1989, total loan disbursed to this sector amounted to Tk. 15,223,676 which was 3.2 percent of total disbursement.

Table - 17: Progress of Rural Transport Programme.

Transport Type	Periodic progress (Number)		Increase	
	Dec. '88	Dec. '89	Jan-Dec. '89	%
Rickshaw	1744	4981	3237	186
Rikshaw Van	341	549	208	61
Bullock Cart	10	42	32	320
Baffalo Cart	11	101	90	818
Country Boat	63	329	266	422

3.7. Small Trading

Under the small trading head a variety of activities are undertaken by group members, which are mainly seasonal but with potential fr income generation. In addition, this sector offers a quick return. With the expansion of small trading activities, and thus

increased participation of rural poor as buyers and sellers, diversification in the rural economy takes place and the rural market widened.

As of December 1989, this sector received the lions share of the total disbursement. A total of Tk. 181,365,922 was disbursed to finance as much as 26 items under this sector.

3.8. Social Forestry Programme

This is a relatively new programme, which aims at checking rapid forest resource depletion and at opening new areas of income generation for group members. The objectives of the programme are to:

- * restore ecological balance
- * reduce soil-erosion, land slide and mineral leaching
- * enhance income and employment opportunities

Under this programme, group members are benefitted through plantation, nursery and maintenance of trees. In order to accelerate the pace of the programme, a good number (almost 100) of nurseries have been established in RDP project areas. These nurseries serve as the source of plants and seedlings to the growers and the people involved in the implementation of plantation schemes. During the reporting period a total of 655,370 trees of different varieties were planted in RDP project areas.

3.9. Income Generation Programme for Vulnerable Group Development (IGVGD)

The government has been implementing a multi-donor food aid programme, the Vulnerable Group Development (VGD) for destitute women. Each woman who participate in the programme is entitled to a monthly food assistance of 31.25 kg of wheat. In 1985, BRAC's Manikgonj

project sensing the possibilities of using the VGD wheat ration in a programme entered into cooperative efforts with the Directorate of Relief and Rehabilitation (DRR), the government implementing agency. The wheat ration was used as an incentive to motivate beneficiary women to undergo skill training on poultry rearing, vegetable gardening and sericulture.

Women acquired skills and put them to work in earning income. It became apparent that training in itself was not enough to make a visible dent on the lives of the women. This realisation led BRAC to design a programme named "Income Generation Programme for VGD women (IGVGD)".

The objective of the programme is to equip the destitute women with skills necessary to better poultry keeping practices as a source of sustained income through cooperative effort of BRAC and two department of the government, namely the Directorate of Relief and Rehabilitation and the Department of Livestock (DOL). The components of the programme are training, distribution of chick and cocks of HYV, supplies of vaccines, saving and credit and followup support.

The programme helps prepare the women to earn an income through involvement in one, or several aspects of poultry rearing as,

- * Poultry worker and vaccinators, deriving income of approximately Tk. 150 per month from fees charged to other poultry rearer for inoculation services,
- * Key Rearer, providing an income potential of Tk. 150 per month by keeping at least nine hens and one HYV cock,
- * Model rearer, operating a mini farm of 20-30 hens and three HYV cocks with a monthly possible income of Tk. 250,

- * Chick rearers raising day old chicks to two months of age and selling them to villagers to earn an income of Tk. 500 per month.

During the reporting period, this programme showed a further expansion. Number of villages under the programme increased by 2,905 from 3,690 in 1988 to 6,595 to 1989. Statistics on the number of cardholder and trained women show a higher increase rate. The programme has now 4,788 poultry workers who render technical services to the rearer. Table below shows other details of the programme.

Table - 18: Progress in V.G.D. Programme.

Information	Position		Increase Jan-Dec. '89	
	Dec. '88	Dec. '89	Number	%
Upazilla covered	20	32	12	60
Village covered	3690	6595	2905	79
V.G.D. Women Cardholder	17716	53484	35768	202
Training completed	14544	41625	27081	186
Poultry worker	3308	4778	1470	44
Poultry Rearer's	11236	19839	8603	77
Chick Rearer Unit/ established	222	480*	174	78

* Including RDP.

SECTION 4: SUPPORT SERVICES

4.1. Non-Formal Primary Education

The origin of Non-Formal Primary Education Programme (NFPE) of BRAC can be traced back to the BRAC approach of mobilising the disadvantaged sections of the society who are utterly poor. Their children usually do not enrol in primary school. Of those who do enrol, a large number of them drop out within a year or two.

In consideration of the above, BRAC started an experimental school in 1979 attached to its training centre at Savar. Comprehensive experimentation was carried out on curriculum content, methodology, instructional material, co-curricular activities, etc. On the basis of the findings of the laboratory school, BRAC in 1984 began preparatory work for starting NFPE on a modest scale. BRAC designed a life oriented 3 year curriculum for 8-10 years old (out of school) children.

Being inspired by the achievement of NFPE, BRAC launched another non-formal primary education for the out-of-school children of 11-14 year age called Primary Education for Older Children (PEOC). The course duration is 2 years for this school.

The NFPE course comprises functional literacy and numeracy, and social studies which includes health, hygiene and basic science. A variety of extra-curricular activities are offered along with well structured and planned curriculum. BRAC supplies stationeries such as books, slates, pencils, exercise books, charts and other basic teaching materials.

To promote girls' education, 70 percent students in the NFPE schools are girls and most teachers are female. On successful

completion of the three year NFPE course, students become eligible for admission in class four at formal primary schools.

Each NFPE school has a village committee of five persons chosen from among parents, teachers and community leaders and one BRAC representative. The committee members motivate parents, arrange monthly meetings with them, help overcome non attendance problems and guide the teachers in fixing holidays and class timings. The schools are supervised by BRAC programme organisers with special training for such supervision. The table below shows that this is an expanding programme. During the reporting period 1606 new schools have been opened where an additional 48,000 students enrolled. Number of students completing the school is highly satisfactory. Drop-out rate has further decreased from 0.86 percent in December 1988 to 0.69 percent in December 1989.

Table - 19: Progress in NFPE.

Sl. No.	Aspects	Position		Increase	
		Upto Dec. 1988	Upto Dec. 1989	Number	%
1.	Number of schools opened	809	2415	1606	199
2.	School completed 3-years course	30	446	416	1386
3.	School on-going	779	1969	1190	153
4.	Teachers in on-going Schools	700	1969	1269	181
	Male:	204	391	187	92
	Female:	496	1578	1082	218
5.	Student enrolled:	24343	72772	48429	199
	Boys:	8990	22143	13152	146
	Girls:	15353	50629	35276	230
6.	Student Admitted to Govt. Primary School	518	12244	11726	2264
	Boys:	242	5060	4818	1991
	Girls:	276	7184	6908	2503
7.	Student Drop-out:	209	504	--	--
	Boys:	98	145	--	--
	Girls:	111	359	--	--

Facilitation Assistance Programme on Education (PEOC)

Promising results of NFPE increased the demand from the community to open more schools and inspired BRAC to play a more active role in implementing the universal primary education. However, as an NGO, BRAC has its own limitation. Under these circumstances, BRAC entered into an agreement with the government to develop a programme to improve the government's formal primary education system. This is known as "Facilitation Assistance Programme on Education (PEOC)".

The broad objective of the programme is to complement government efforts to universalise primary education by the turn of the century.

Towards this end the programme aims at,

- * checking drop-out rate of students at primary schools
- * increasing attendance rate of learners in classes
- * improving enrolment rate.

In order to approach the objectives a variety of activities are carried out by the programme. These are:

- Training: Courses are organised by BRAC for Assistant Upazila Education Officer; Headmaster; Assistant teachers;
- Workshop for management committee members of the school;
- Parents meeting: Meeting are organised with parents of the children to improve their awareness level on the need of education of children;
- Reactivisation of School Management Committee: These meetings aims to improve the function of the management committee of the school.
- Visiting Schools: BRAC Staff (PO) visit schools to motivate the children and teachers to promote effectiveness.

On experimental basis, the programme was carried out in three upazilas, viz., Rangpur Sadar, Manikganj Sadar and Chowddagram of Comilla District from July 1988 to June 1989. Table below gives other details of the programme.

Table - 20: Activities of BRAC FAPE Staff.

Sl No	Particulars	Upazilas				Remarks
		Manikganj Sadar	Rangpur Sadar	Chodda-gram	Total	
1.	Parents meeting	208	189	207	604	
2.	Managing committee meeting	43	40	72	155	
3.	School visit	674	742	725	2141	
4.	Individual contact	8732	3119	2896	14747	
5.	Readmission of dropout children	94	92	90	276	
6.	Training upto March '90					
	a) Asstt. U.Z. Edn. Officer	5	1	4	10	
	b) Headmaster	22	-	-	22	
	c) Asstt. teacher	154	--	--	154	

Preliminary results of the laboratory project are very promising, which are as follows:

- * Attendance of teacher and students are more regular than before.
- * A total of 276 drop out children were readmitted to school.
- * Participation of the community has improved which are demonstrated by their activities (e.g. procurement of black boards, repairing of school building etc.).
- * Increased attendance rate of guardian in the parents meeting.
- * Management committee of the school now meets more regularly than before.

4.2. Rural Enterprise Project (REP)

Rural Enterprise Project (REP) was initiated in October 1985 to explore and introduce new and improved income generating activities for landless group members. Obviously there is a need to bring

changes in terms of diversity of enterprises, improvement of technology and management procedure to enhance productivity and profitability by increasing efficiency and effectiveness of the enterprises.

Strategically, REP investigates, tests and demonstrates new or improved business, provides training and management support to groups organised by RDP. Methodologically, it reviews the existing sectors to identify the possible areas (sectors/items) for its intervention. The findings then are discussed with beneficiaries (group member); BRAC staff (including field staff) and with other institutions (e.g. research institute, NGO etc.). Ideas which emerge as potential from these discussions are then put through a vigorous feasibility study which focuses on technical, financial, socio-economic and management aspects. Depending on the feasibility study results, the programme is taken up for implementation.

REP which has completed its first phase of operation in December 1989 can fairly claim a good success. Untill December 1989, it has developed 26 projects covering a broad area including fish culture, weaving, ricemill, brickfield, sugarcane, vegetable production, mushroom culture, power tiller, block printing, spinning and dyeing, which have high potentiality in terms of income and employment generation for the beneficiaries. A list alongwith a brief summary is given in Annexure 5.

In addition to this, 7 new projects have been taken up during the reporting period which include pearl culture, spinning (chawki rearing) and fish culture.

4.3. Para-Legal Aid Programme (PLAP)

The aim of the pilot para-legal aid programme (PAPL) is to raise the awareness of the group members about their legal rights. The programme began with a survey, on the nature of conflict in rural areas, indepth interviews and follow up study. These studies were conducted in both BRAC and non-BRAC areas. A training module with a view to impart training to the para-legal workers at the village level is developed on the basis of survey results. Para legal workers are chosen from among the group members. The legal aspects covered in training were:

- family law
- inheritance
- land law with special emphasis on verification of title on land
- certain aspects of civil and criminal procedure.

It is found that the group members trained so far as para legal workers have been active in the villages in favour of creating public opinion against dowry, early marriages, arbitrary arrests and consequences of thumb print on blank paper and marriage without registration, divorce without legal procedure, intervening marriage in the event of remarriage of divorced couple, etc.

In order to disseminate legal information rapidly, another pilot training programme, namely legal awareness, was introduced, to cover all group members by making it an integral part of the human development programme. Both the components have completed their pilot period. Results were discussed in meetings and decisions have been taken to extend it to all RDP areas. Selected group members received this training in BRAC's training centres.

This selected para-legal volunteer (formally known as para-legal shebok/shebika), after successful completion of basic training have imparted legal knowledge among group member in legal literacy classes in the selected areas. They are imparting knowledge on family law, law of inheritance, land law (how to verify title, barga, usufructuacey mortgage etc.) and citizen's rights by using of flip chart. Till December 1989, near about 4136 group members have received this training.

Though some basic information on law have already been incorporated in compulsory functional education (awareness) course, the whole package of legal education training will spread through selected and specially trained para-legal volunteers. For this purpose 125 group members are selected in 10 areas, who after getting basic training will impart legal knowledge among group members through legal education training classes.

4.4. Monitoring

In October 1988, a monitoring cell was established to assist in developing an effective monitoring and management information system for RDP. The cell started its activities by undertaking a careful review of credit operation procedure of RDP. Since then the procedure has undergone several revisions. In addition to that the cell had made some progress in developing a management information system. Some details of past activities of the cell is given in Annexure 6.

Activities of the unit during the reporting period are discussed below.

4.1. Monitoring Institution Building

The objective of monitoring the institution building process is

to improve the planning and organising capacity of the groups. In addition, the monitoring exercise provides information to both group members and BRAC's staff on 'what is going right or wrong.'

Towards this end a participatory methodology has been developed. The methodology includes 25 indicators, covering delivery, organisational, savings and credit, social and health aspects (see Annexure 7). Each indicator is given a certain weight that ranges from two to six, with an average of four.

Indicators which are viewed more important in nature are given more weights. In addition to this 10 (ten) point is given to each indicator for achieving yearly targets. Final score for each indicator comes in the following way: weight of the indicator is multiplied by the mark achieved for the performance (achievement of target) of the said indicator. Total score that a group can achieve thus comes to 1000 ($25 \times 4 \times 10$). To indicate the result in percentages, total score is divided by 100. Depending on the final score a group can be standardised into Good (8 to 10 point); Satisfactory (6 to 7.99 point); Poor (4 to 5.99 point) and Bad (less than 4).

The results of the exercise are discussed in the next (following monitoring assessment) Monthly Meeting of the group. Depending on result and standard, the group will discuss the indicator for which it achieved the least score(s), and prepare action plan for next year to retain, or improve the situation, as the case may be. The PO (BRAC staff), on the other hand will prepare his/her own plan for the groups under his/her supervision. This mechanism will help group to improve its planning capacity, and BRAC to organise its work in a more effective way.

*

On experimental basis*, the exercise was carried out in two RDP areas, viz. Gheor and Krishnapur. Both are third year branches, which will be transferred to BBP in 1992. In Gheor, the exercise covered 91 groups out of 94, and in Krishnapur 27 out of 112 (Graph 7A and 7B). Results are given in the table given below :

Table 21 : Distribution of VOs in view of Standards

Area	Results				
	Good	Satisfactory	Poor	Bad	Total
Gheor	-	27	41	23	91
Krishnapur	-	8	16	3	27
Total	-	35(30)*	57(48)	26(22)	118(100)

* Figures shown in parentheses indicate percentages

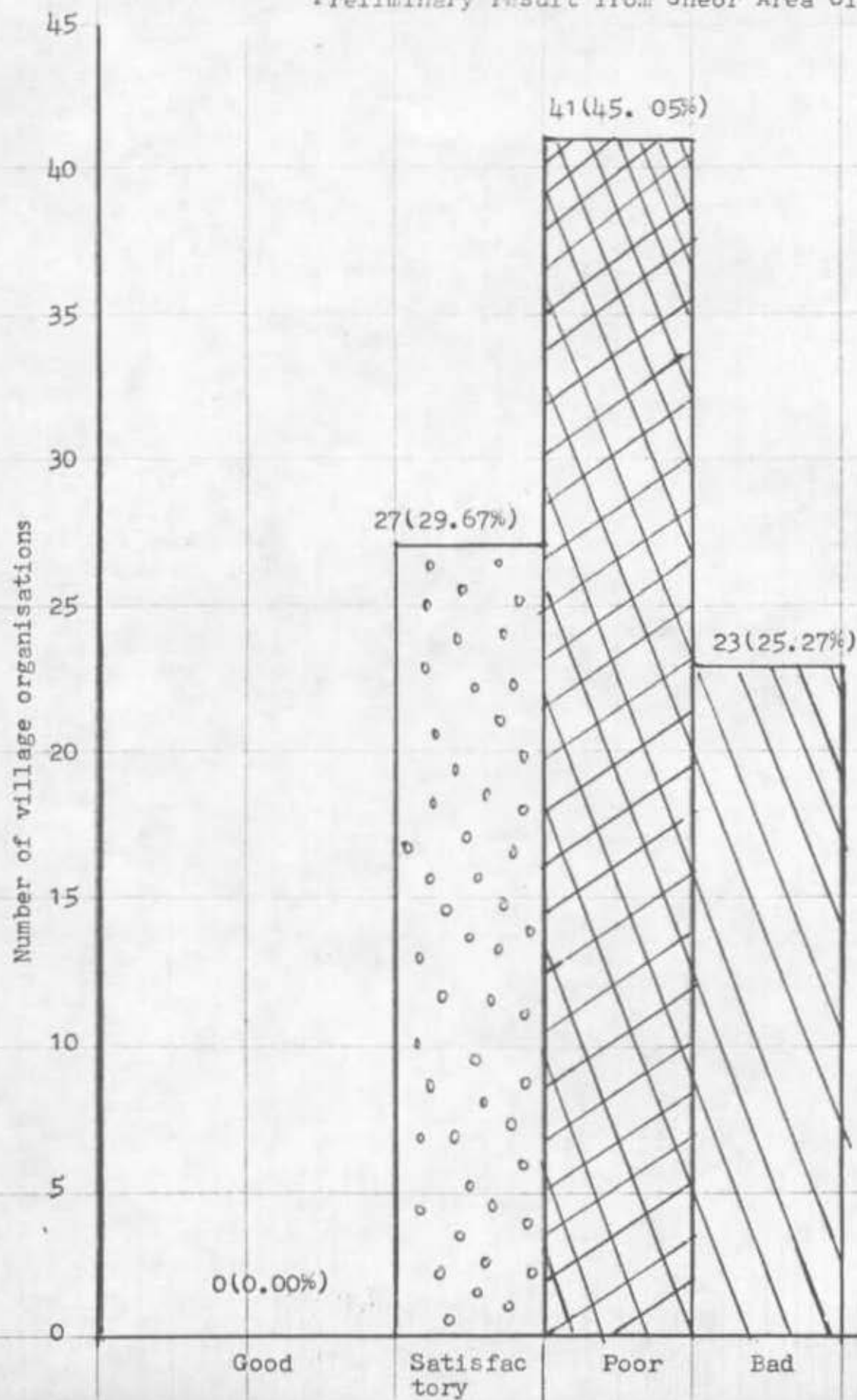
Eleven indicators which appeared to be responsible for poor performances could be divided into three categories, viz. training, credit and organisational issues (e.g. inadequate member of Monthly Meeting; quality of VOs Monthly Report etc). Details are shown in Annexure 8.

4.4.2. Credit Monitoring

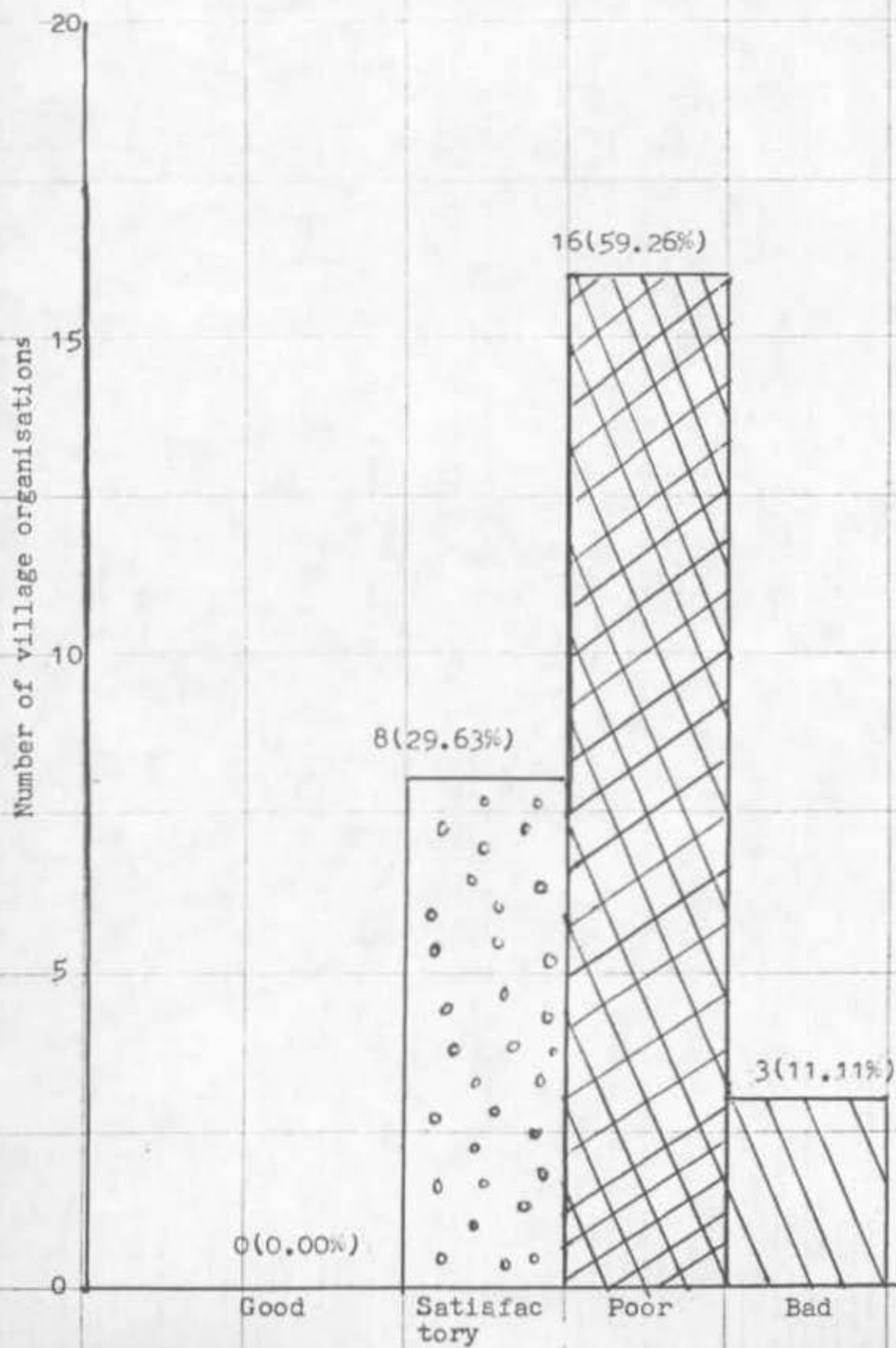
Similar to institution building, progress has been made in working out a monitoring arrangement for credit component of RDP during the reporting period. The objective is to assist first of all the Programme Organisers and Area Managers by providing information on recovery rate, new and total outstanding borrower and on fulfilment of target regarding disbursement, outstanding and overdue position and

* It is proposed to carry out field test in a few more branches before all groups in fourth year branches are brought under intervention in December 1990.

Graph No.7(A)
Village Organisations'(Group) Assessment:
Preliminary result from Gheor Area Office (Branch)



Graph No. 7 (B)
Village Organisations'(group) Assessment:
Preliminary result from Krishnapur area office(Branch)



on use of loan money by borrower. The methodology was tested out in 5 RDP areas (Mohera, Mirzapur, Kawalipara, Chowhat and Atghoria) during November and December 1989. In the experimental stage, however, emphasis was given to recovery rate only. Other components will be brought under monitoring operation in stages.

Two reporting form have been developed towards that end. The 'Daily' reporting form is a simple financial statement and is divided into two heads; target and actual position regarding loan realisation. This is submitted to Area Manager at the end of the day. This helps AMs to asses the daily performance and to develop action plan for the next week. On the basis of the 'Daily assessment', each PO prepares his/her 'Weekly' report and submits to AM who in turn prepares the Weekly Recovery Report for the branch. This report is submitted to Programme Coordinator (PC).

Preliminary results (see Table 22) proved to be very useful to RDP management. It is expected that this activity will be expanded to at least all fourth year branches (in view of transfer to BBP) from January 1990.

Table 22 : Preliminary Results on Weekly Recovery Rate of Loan
December 1989

Area	Weekly Recovery Rate					Total
	1st Week	2nd Week	3rd Week	4th Week	5th Week	
Mohera	94.2	94.6	94.8	NR*	NR	94.6
Mirzapur	87.4	86.0	88.0	89.4	NR	87.8
Chowhat	94.5	95.0	94.5	NR	NR	94.9
Kawalipara	84.7	84.7	84.7	NR	NR	84.7
Chatmohar	86.7	86.7	86.8	85.8	NR	89.7
Average	89.5	89.4	89.8	87.6	NR	89.7

* NR : Not Reported.

4.4.3. Others

As mentioned before, yearly targets have been set up for major sub-components of RDP, which are broken down into four quarters. These will come into operation in January 1990. A preliminary exercise however was done with 67 branches (excluding 14 areas opened during the last quarter of 1989) in December 1990 to prepare them for future target-achievement analysis. Available information show that some of the areas are well ahead of their targets in many respects, while others are lagging behind the target. Details are shown in Annexure 9. Note that in future reports, achievement of branches will be discussed in relation to targets, and will be presented in the main body of the report (Sections 1-3).

4.5 Research and Evaluation

The Research and Evaluation Division (RED), established in 1975 is an independent unit within BRAC and is responsible for undertaking various studies on RDP as needed. Over the past years (upto 1988), RED has completed a total of 138 studies (35 in economics series; 35 in social studies and 86 in health series) which are available in BRAC's central library. The major emphasis of RED Involvement is in looking at the different aspects of RDP interventions as they take place in field. Towards this end RED conducts various types of research which can be classified under five broad categories. These are:

- * Baseline or bench mark studies
- * Monitoring studies
- * Diagnostic studies
- * Impact evaluation studies and
- * Policy oriented studies.

During the reporting period, RED has completed 37 study reports/conference papers. A list of those completed studies, along with an abstract is given in Annexure 10. In addition to that 28 studies have been initiated during the reporting period which are scheduled to be completed in 1990 (see annexure 11). In order to understand the social dynamics more closely and to study the impact of RDP has initiated a series of anthropological village studies in two selected RDP areas (Jamalpur and Monirampur). Some more details of this study is given in Annexure 12).

Annexure 1 : List of RDP Areas by status

Sl. No.	Name of Area	Year of Formation	Status of Area*
01.	Ahladipur	1987	Y3
02.	Amdia	1983	Y3
03.	Atghori	1980	Y3
04.	Balirtek	1976	Y2
05.	Baniachong-I	1988	Y1
06.	Baniachong-II	1989	Y1
07.	Bankra	1980	Y3
08.	Betila	1976	Y2
09.	Bhayadanga	1980	Y2
10.	Bholahat	1987	Y1
11.	Boilore	1984	Y3
12.	Bokshigonj-I	1987	Y2
13.	Bokshigonj-II	1980	Y2
14.	Boraigram-I	1980	Y3
15.	Boraigram-II	1989	Y1
16.	Chatmohor	1982	Y4
17.	Chowddagram-I	1989	Y1
18.	Chowddagram-II	1989	Y1
19.	Chapai-N-Gonj	1987	Y1
20.	Chowhat	1983	Y3
21.	Daragram	1984	Y3
22.	Doulatpur	1981	Y3
23.	Dhashail	1980	Y2
24.	Darshana	1986	Y4
25.	Fulbaria	1982	Y3
26.	Gaibanda	1984	Y2
27.	Gheor	1979	Y2
28.	Goalundo	1982	Y3
29.	Gorpara	1976	Y2
30.	Gozaria	1980	Y2
31.	Hatirdia	1989	Y1
32.	Hobigonj-I	1988	Y1
33.	Hobigonj-II	1989	Y1
34.	Horgoj	1980	Y4
35.	Jamalpur-I	1987	Y2
36.	Jamalpur-II	1988	Y1
37.	Jamalpur-III	1988	Y1
38.	Jessore	1989	Y1
39.	Jhokorgacha	1982	Y4
40.	Jhinaidah-I	1989	Y1
41.	Jhinaidah-II	1989	Y1
42.	Jhinaigati	1980	Y2
43.	Kachikata	1983	Y3

Sl. No.	Name of Area	Year of Formation	Status of Area*
44.	Kalaroa	1984	Y3
45.	Kawalipara	1980	Y4
46.	Kawnia	1984	Y3
47.	Kazirhat	1982	Y3
48.	Katwali-I	1982	Y3
49.	Katwali-II	1989	Y1
50.	Krishnapur	1980	Y2
51.	Kushtia-I	1989	Y1
52.	Kushtia-II	1989	Y1
53.	Laxmipur	1986	Y2
54.	Manikgonj	1976	Y2
55.	Mirzapur	1982	Y3
56.	Mohera	1980	Y3
57.	Monirampur-I	1989	Y1
58.	Monirampur-II	1989	Y1
59.	Nalitabari	1980	Y2
60.	Natore-I	1987	Y1
61.	Natore-II	1989	Y1
62.	Navaron	1980	Y4
63.	Nazirhat	1986	Y4
64.	Nilphamari	1989	Y1
65.	Nokla	1989	Y1
66.	Nonni	1980	Y2
67.	Narshingdi	1980	Y2
68.	Pabna	1980	Y4
69.	Paglapir	1986	Y4
70.	Rajbari	1987	Y1
71.	Rangpur	1984	Y3
72.	Sathia	1989	Y1
73.	Satkhira	1987	Y1
74.	Sherpur	1988	Y1
75.	Shibpur	1979	Y2
76.	Shreebordi	1986	Y2
77.	Syedpur	1989	Y1
78.	Taragonj	1989	Y1
79.	Tinani	1989	Y1
80.	Trishal	1983	Y4
81.	Warshi	1982	Y3

* In view of transfer to BRAC Bank Project (Rural Credit Programme)

Y4	Areas will be transferred to BBP in 1990
Y3	" " in 1991
Y2	" " in 1992
Y1	" " in 1993

Annexure 2 : List of Items financed by BRAC Credit

Agriculture :

01. Mortgaged Land
02. Banana Cultivation
03. Betel leaf
04. Eram
05. Eri culture
06. Jute
07. Lac
08. Nursery (Pland)
09. Paddy
10. Pineapple
11. potato
12. Sericulture (Rearing)
13. Sugarcane
14. Tamaric
15. Tobacco
16. Watermelon
17. Wheat cultivation
18. Horticulture
19. Onion cultivation
20. Vegetable cultivation
21. Agriculture implemn.
22. Papaya cultivation
23. Robi crops
24. Land purchase
25. Cotton cultivation
26. Lemon cultivation
27. Lichu cultivation
28. Brinial cultivation
29. Pulse

Irrigation :

01. Deep Tubewell
02. Hand Tubewell
03. Irrigation (operation)
04. Lowlift pump
05. Powertiller
06. Shallow Tubewell
07. Crusher Mach
08. Spray Machine
09. Plough Set.

Livestock :

01. Chick Mini Farm
02. Chick Rearing Unit
03. Cow (Fatening)
04. Cow Rearing (Dra)
05. Cow Rearing (Milch)
06. Duck Rearing
07. Goat Rearing
08. Poultry Keeping
09. Pork Rearing
10. Poultry Box
11. Horse Rearing
12. Baffallo Rearing
13. Paravat

Rural Industries :

01. Bamboo Works
02. Block Printing
03. Carpentry
04. Embroidery
05. Food Processing(Home based)
06. Hand Loom
07. Ice Cream Pland
08. Khantha Making
09. Net Making
10. Pottery
11. Rice Mill
12. Tailoring
13. Weaving (Operation)
14. Boat Making
15. Polu Rearing
16. Cottage Industries
17. Leather Processing
18. Twisting
19. Bidhi Making
20. Paper Packed
21. Tarmaric Dust
22. Bullock Cart Making
23. Handicraft
24. Khoyer Making
25. Dari Making (Bamboo Splinter)
26. Date Juice Processing
27. Brickfield
28. Tally Making

Fisheries :

01. Baor (Lease/rent)
02. Baor Operation
03. Fish Nursery
04. Fishing (Net, Boat)
05. Pisciculture (Pond Lease)
06. Pond Operation

Small Trading

01. Small Trading
02. Black Smith
03. Cloth Business
04. Cow Business
05. Dryfish Processing
06. Firewood Business
07. Fish Business
08. Flour Business
09. Goat Business
10. Oil Business
11. Oil Crashing
12. Paddy Business
13. Paddy Husking (Manual)
14. Paddy Husking (Mech)
15. Puffed Rice
16. Pulse husking
17. Pulse Business
18. Shop (Others)
19. Stock business (5 Scall)
20. Vegetable Business
21. Marketing
22. Oil Seeds
23. Gramophone Business
24. Buchari
25. Handware
26. Tobacco Business
27. Poultry Feed
28. Muri Making
29. Nut Business

Rural Transport:

01. Buffalo Cart
02. Bullock Cart
03. Country Boat
04. Bicycle (Carrier)
05. Horse Cart
06. Machanised boat
07. Repairing Shop(Trans)
08. Rickshaw
09. Rickshaw Van
10. Tempo
11. Push Curt
12. By cycle

Miscellaneous :

01. Lease of Market
02. Ferry Ghat Lease
03. NFPE School
04. Latrine.

Annexure 3 : Overdue as Percent of Outstanding Loan

Year	Overdue (Principal)	Outstanding (Principal)	Overdue as % of outstanding
1988	1,13,69,313	10,13,16,001	11
1989	1,04,52,483	21,31,77,303	5

Annexure 4: Areawise Distribution of Not Yet Transferred (into new system) Loan

Sl. No.	Name of Area	Disbursement			Realisation								
					Principal			Interest			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
01	Ahladipur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
02	Amdia	89500	81000	170500	29315	34138	63453	10295	10721	21016	39610	44859	84469
03	Atghoria	1133270	470140	1603410	682708	359330	1042038	280658	120988	401646	963366	480318	1443684
04	Balirtek	19100	Nil	19100	2100	Nil	2100	Nil	Nil	Nil	2100	Nil	2100
05	Baniachong-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
06	Baniachong-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
07	Bankra	243900	15000	258900	131899	Nil	131899	45593	Nil	45593	177492	Nil	177492
08	Betila	92365	2092	94457	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
09	Bhayadanga	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
10	Bholahat	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
11	Boilor	614700	391750	1006450	293734	291067	584801	175907	96090	271997	469641	387157	856798
12	Bokshiganj-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
13	Bokshiganj-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
14	Boraigram-1	754500	399500	1154000	363950	197491	561441	100087	55924	156011	464037	253425	717462
15	Boraigram-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
16	Chapai N'gonj	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
17	Chatmohor	99000	99000	198000	52229	41069	93298	43215	41922	85137	95444	82991	178435
18	Choddogram-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
19	Choddogram-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
20	Chowhat	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
21	Daragram	76000	Nil	76000	25726	Nil	25726	5475	Nil	5475	31201	Nil	31201
22	Daulatpur	139440	103600	243040	71955	63327	135282	45032	40336	85368	116987	103663	220650
23	Dhansail	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
24	Dorshona	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
25	Fulbaria	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
26	Gaibandha	15000	Nil	15000	Nil	Nil	Nil	3915	Nil	3915	3915	Nil	3915
27	Gheor	1354390	499600	1853990	616359	285264	901623	141726	66986	208712	758085	352250	1110335
28	Goalundo	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
29	Gorpara	121600	105400	227000	64846	58039	122885	2659	2441	5100	67505	60480	127985

Sl. No.	Name of Area	Disbursement			Realisation								
					Principal			Interest			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
30	Gozaria	1342256	18000	1360256	726173	2570	728743	229262	7957	237219	955435	10527	965962
31	Hatirdia	5074110	1657750	6731860	1142090	288921	1431011	543767	119807	663574	1685857	408728	2094585
32	Hobiganj-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
33	Hobiganj-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
34	Horgoz	3265300	4262550	7527850	2678697	3624097	6302794	205305	413371	618676	2884002	4037468	6921470
35	Jamalpur-1	Nil	10000	10000	Nil	8488	8488	Nil	1321	1321	Nil	9809	9809
36	Jamalpur-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
37	Jamalpur-3	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
38	Jessore	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
39	Jhikargacha	108000	19500	127500	40689	13429	54118	13832	4921	18753	54521	18350	72871
40	Jhinaidah-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
41	Jhinaidah-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
42	Jhinaigati	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
43	Kachikata	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
44	Kalaroa	194450	Nil	194450	52360	Nil	52360	21288	Nil	21288	73648	Nil	73648
45	Kawalipara	456100	78400	534500	216392	19168	235560	66522	5360	71882	282914	24528	307442
46	Kawnia	90000	63360	153360	69177	34312	103489	12944	9815	22759	82121	44127	126248
47	Kazirhat	79600	32100	111700	25525	5146	30671	13855	4051	17906	39380	9197	48577
48	Kotwali-1	26000	11700	37700	8619	4617	13236	5300	Nil	5300	13919	4617	18536
49	Kotwali-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
50	Krishnapur	285194	41000	326194	73965	6939	80904	17192	1668	18860	91157	8607	99764
51	Kushtia-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
52	Kushtia-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
53	Laxmipur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
54	Manikganj	3999043	997422	4996465	2129034	621688	2750722	71978	8537	80515	2201012	630225	2831237
55	Mirzapur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
56	Mohera	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
57	Monirampur-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
58	Monirampur-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
59	Nalitabari	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
60	Natore-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
61	Natore-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Sl. No.	Name of Area	Disbursement			Realisation								
		Male	Female	Total	Principal			Interest			Total		
					Male	Female	Total	Male	Female	Total	Male	Female	Total
62	Navaron	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
63	Nazirhat	10000	Nil	10000	802	Nil	802	778	Nil	778	1580	Nil	1580
64	Nilphamari	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
65	Nokla	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
66	Nonni	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
67	Norsingdi	2003450	252300	2255750	886355	76721	963076	299433	18502	317935	1185788	95223	1281011
68	Pabna	256500	153000	409500	110925	45400	156325	52265	17669	69934	163190	63069	226259
69	Paglapir	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
70	Rajbari	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
71	Rangpur	282979	Nil	282979	89309	Nil	89309	33932	Nil	33932	123241	Nil	123241
72	Santhia	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
73	Satkhira	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
74	Sherpur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
75	Shibpur	1528059	93000	1621059	785186	35744	820930	408906	24863	433769	1189092	60607	1249699
76	Sreebordi	223800	257500	481300	128522	131485	260007	21052	34727	55779	149574	166212	315786
77	Syedpur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
78	Taragonj	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
79	Tinani	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
80	Trishal	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
81	Warshi	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total		23977606	10114664	34092270	11498641	6248450	17747091	2872173	1107977	3980150	14365814	7356437	21722251

Sl. No.	Name of Area	Outstanding									Overdue								
		Principal			Interest			Total			Principal			Interest			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
01	Ahliadipur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
02	Aedia	60185	46862	107047	8455	6821	15276	68640	53683	122323	24135	21163	45298	3137	5271	8408	27272	26434	53706
03	Atghoria	450562	110810	561372	563485	45645	609130	1014047	156455	1170502	442822	108610	551432	560137	45645	605782	1002959	154255	1157214
04	Balirtek	17000	Nil	17000	22457	Nil	22457	39457	Nil	39457	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
05	Baniachong-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
06	Baniachong-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
07	Banka	112001	15000	127001	2071	Nil	2071	114072	15000	129072	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
08	Betila	92365	2092	94457	65956	1413	67369	158321	3505	161826	92365	2092	94457	65956	1413	67369	158321	3505	161826
09	Bhayadanga	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
10	Bholahat	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
11	Boiler	320966	100683	421649	217826	34876	252702	538792	135559	674351	308666	100683	409349	217826	34876	252702	526492	135559	662051
12	Bokshiganj-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
13	Bokshiganj-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
14	Boraigram-1	390550	202009	592559	202165	89417	291582	592715	291426	884141	338602	94558	433160	202138	84884	287022	540740	179442	720182
15	Boraigram-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
16	Chapas N'gonj	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
17	Chatachor	46771	57931	104702	17920	18396	36316	64691	76327	141018	11771	22931	34702	17920	18396	36316	29691	41327	71018
18	Choddogra-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
19	Choddogra-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
20	Chowhat	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
21	Daragram	50274	Nil	50274	12269	Nil	12269	62543	Nil	62543	50274	Nil	50274	12269	Nil	12269	62543	Nil	62543
22	Daulatpur	67485	40273	107758	27780	772	28552	95265	41045	136310	50485	38273	88758	27780	772	28552	78265	39045	117310
23	Dhensail	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
24	Dorshona	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
25	Fulbaria	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
26	Gaibandha	15000	Nil	15000	1694	Nil	1694	16694	Nil	16694	1000	Nil	1000	1694	Nil	1694	2694	Nil	2694
27	Gheor	738031	214336	952367	316107	72870	388977	1054138	287206	1341344	738031	214336	952367	316107	72870	388977	1054138	287206	1341344
28	Goalundo	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
29	Gorpara	56754	47361	104115	20518	20403	40921	77272	67764	145036	31254	17361	48615	15671	19066	33737	46925	35427	82352
30	Gozaria	616083	15430	631513	496283	12162	508445	1112366	27592	1139958	616083	15430	631513	496283	12162	508445	1112366	27592	1139958
31	Hatirdia	3932020	1368829	5300849	1767210	561565	2328775	5699230	1930394	7629624	2818835	1106227	3925062	1535637	521994	2057631	4354472	1628221	5982693

Sl. No.	Name of Area	Outstanding									Overdue								
		Principal			Interest			Total			Principal			Interest			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
32	Hobiganj-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
33	Hobiganj-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
34	Horgo	586603	638453	1225056	Nil	Nil	Nil	586603	638453	1225056	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
35	Jamalpur-1	Nil	1512	1512	Nil	Nil	Nil	Nil	1512	1512	Nil	1512	1512	Nil	Nil	Nil	Nil	1512	1512
36	Jamalpur-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
37	Jamalpur-3	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
38	Jessore	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
39	Jhikargacha	67311	6071	73382	1258	Nil	1258	68569	6071	74640	38379	6071	44450	1258	Nil	1258	39637	6071	45708
40	Jhinaidash-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
41	Jhinaidash-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
42	Jhinaigati	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
43	Kachikata	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
44	Kalra	142090	Nil	142090	Nil	Nil	Nil	142090	Nil	142090	112208	Nil	112208	Nil	Nil	Nil	112208	Nil	112208
45	Kawalipara	239708	59232	298940	9171	2778	11949	248879	62010	310889	182754	52411	235165	6989	2447	9436	189743	54858	244601
46	Kamia	20823	29048	49871	2952	4997	7949	23775	34045	57820	20823	28288	49111	2952	4997	7949	23775	33285	57060
47	Kazirhat	54075	26954	81029	2142	1795	3937	56217	28749	84966	28257	5811	34068	2021	572	2593	30278	6183	36461
48	Kotwali-1	17381	7083	24464	2114	Nil	2114	19495	7083	26578	1381	4383	5764	Nil	Nil	Nil	1381	4383	5764
49	Kotwali-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
50	Krishnapur	211229	34061	245290	93676	6940	100616	304905	41001	345906	166729	31700	198429	89631	6856	95487	255360	38556	293916
51	Kushtia-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
52	Kushtia-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
53	Lamipur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
54	Manikganj	1837211	408532	2245743	603954	78967	682921	2441165	487499	2928664	106990	20320	127310	38267	11507	49774	145257	31827	177084
55	Mirzapur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
56	Mohra	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
57	Monirampur-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
58	Monirampur-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
59	Nalitabari	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
60	Natore-1	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
61	Natore-2	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
62	Navron	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
63	Nazirhat	9198	Nil	9198	590	Nil	590	9788	Nil	9788	9198	Nil	9198	590	Nil	590	9788	Nil	9788

Sl. No.	Name of Area	Outstanding									Overdue								
		Principal			Interest			Total			Principal			Interest			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
64	Milphamari	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
65	Mokla	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
66	Monni	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
67	Narsingdi	1117095	175579	1292674	490764	109666	600430	1607859	285245	1893104	1117095	175579	1292674	490764	109666	600430	1607859	285245	1893104
68	Pabna	145575	107600	253175	100814	64749	165563	246389	172349	418738	145575	107600	253175	100814	64749	165563	246389	172349	418738
69	Paglapir	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
70	Rajbari	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
71	Rangpur	193670	Nil	193670	23423	Nil	23423	217093	Nil	217093	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
72	Santhia	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
73	Satkhira	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
74	Sherpur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
75	Shibpur	742873	57256	800129	586395	2273	588668	1329268	59529	1388797	675488	57256	732744	552745	2273	555018	1229233	59529	1297762
76	Sraebordi	95278	126015	221293	15001	7469	22470	110279	133484	243763	38362	52326	90688	4091	2240	6321	42443	54566	97009
77	Syedpur	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
78	Taragonj	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
79	Tinani	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
80	Trishal	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
81	Warshi	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total		12446167	3899012	16345179	5674450	1143974	6818424	18120617	5042986	23163603	8167562	2289921	10452483	4761667	1021456	5783123	12929229	3306377	16235606

Annexure 5 : REP'S PROJECT SUMMARY *

Sl. No.	Project Name	Year Under-taken	Intervention	Number	Status	Result	Learnings
01.	Nursery Ponds	'86-'86	a. Develop para professional b. Introduce 2 crop/season c. Increase timely availability of fries & fingerlings.	35	Handed over to RDP	Successful	It is possible to develop para-professionals with BRAC group members. However to achieve 2 crops per season is difficult.
02.	AVL-Dobby Loom	'85-'86	Improved Handloom technology for higher output & better cloth design.	1	Abandoned	Failure	Projects should be taken after preparing proper technical feasibility.
03.	Pilot Cat Fish Production	'85-'86	Introduction of Thai Type Circular Tank Culture	1	Abandoned	Failure	Outside technology should be adopted to local conditions.
04.	Bar Fish Farm	'85-'86	Large Water body management with BRAC group.	1	Abandoned	Failure	Proper coordination with involved parties is essential for better project management. Also background knowledge is essential for project planning.
05.	Ricemill	'86-'87	Women owned, operate and managed Ricemill.	1	Handed over to RDP	Successful	It is possible to run a small cooperative industry with BRAC women groups.
06.	Brickfield	'86-	Involvement of BRAC groups in large business with cooperative ownership and management.	1	Continuing	Successful	It is possible to design and run a large business by mature target groups.
07.	Freshwater Shrimp Carp Extension Pond Culture	'86-'88	Replacement of low priced bottom feeder fish with high price shrimp.	1	Handed over to RDP	Successful	It is possible to replace shrimps with low priced fish for higher return.
08.	Fish Hatchery	'86-'88	To design and operate a commercially viable hatchery owned by BRAC with existing technology to assure spawn and fingerling supply to BRAC groups and outsider.	1	Handed over to TARC	Not yet determined	Since the technology is low it is possible to establish small hatcheries owned and operated by BRAC target people.

* Reprinted from REP's phase ending report, Sept. 1989.

Sl. No.	Project Name	Year Taken	Intervention	Number	Status	Result	Learnings
09.	HYV Sugar Cane Project	'86-'87	To introduce HYV Sugar Cane in traditional cultivation.	1	Abandoned	Failure	It is important to determine existing cultivation practice before intervention.
10.	Vegetable Production	'86-'88	a. Improved cultivation technology b. Improved varieties c. Better marketing production	500 growers	Handed over to RDP	Not yet determined	It is possible to improve production and profits through HYV seeds and management and crop selection should be market oriented.
11.	Shrimp Seed Intensive Poly Culture Ponds	'87	a. Higher density stocking b. Improved feed c. Improved pond management.	4	Continuing	Not yet determined	Culture system is productive and profitable. However social barriers need due consideration before intervention.
12.	Intensive Shrimp Culture Ponds	'88-'89	a. Maximum density stocking b. Superior technological pond system c. Improved feed and management.	1	Abandoned	Failure	Before trying any intensive production system adequate know how management and control mechanism are essential.
13.	Seed-Intensive Milotica Mono Culture	'87-'88	a. New fast growing species for seasonal water body b. Concentration on backyard ponds operated by women.	17	Handed over to RDP	Successful	Income generation is possible small seasonal water body with fast growing species.
14.	Livestock Feed Experiment	'87-'88	Improved Feed to increase milk and meat.	2 Experiment	Abandoned	Failure	Proper monitoring and control are essential to come to concrete conclusion in all experiments.
15.	Mushroom Culture	'87	Home based higher profit making vegetable cultivation for women.	30 Growers	Continuing	Not yet determined	Marketing and market potential should be fully analyzed before introducing a new product.

Sl. No.	Project Name	Year Under-taken	Intervention	Number	Status	Result	Learnings
16.	Power tiller	'87-'88	Mechanical Tilling machine owned and operated by BRAC groups to increase profits and provide timely ploughing to farmers.	5	Handed over to RDF	Successful	It is important to develop proper management owned business. In any mechanical intervention adequate support is essential for maintenance and repairs.
17.	Dye House	'88	New Cheaper and versatile dyeing technology which can be used by BRAC target women.	1	Continuing	Not yet determined	Not working and know how sharing with other NGO's are essential to improve products and profitability.
18.	Waste Silk Spinning	'87-'88	Appropriate technology to recycle waste silk by women.	1 Unit	Handed over to AAF	Successful	Before introducing a profitable technology it is essential to determine replicability and availability of machineries.
19.	Yarn Twisting	'88	Introduction of a local technology to complete a chain of production in silk.	1 Unit	Continuing	Not yet determined	Proper assessment of technology and financial liability is a must for sustainable enterprise development.
20.	Dhurry Making (Home based)	'88	a. Introduction of better production and management system for a traditional industry. b. Establishments markets channels for dhurries produced by women.	10 Women	Continuing	Not yet determined	Sometimes it is easier to provide employment opportunities for women having traditional skills just by improving production, management and marketing system.
21.	Improved Block Printing	'86-'88	a. Improvements of Paste making & printing methods b. Improvement of existing equipments and drying.	--	Abandoned	Failure	Before intervention in any existing technology for improvement it is useful to determine goals, area of change, concrete plans and expertise of implementor.

Sl. No.	Project Name	Year Taken	Intervention	Number	Status	Result	Learnings
22.	Integrated Duck Cum-Fish Pond	'89	Integration of an existing practice with another to recycle wastage to increase profits through synergy.	--	Continuing	Not yet determined	--
23.	Social Forestry	'88	Better use of forest land by agro forestry and homestead forestry.	--	Continuing	Not yet determined	Need, Intervention, Resources & interest identification is essential for longer return projects.
24.	Shrimp Nursery	'89	Involve BRAC group members in shrimp juvenile rearing for profit and timely supply to support the shrimp culture programme.	2	Continuing	Not yet determined	--
25.	Turbid Water Fish Ponds	'89	New fast growing species which thrives in turbid water e.g. newly excavated ponds.	4	Continued	Not yet determined	--
26.	Block Printing Dryer	'89	New Appropriate drying technology for proper and quick drying of produced fabrics.	1 Unit	Continuing	Not yet determined	--
Total Projects: 26		--	--	--	Handed Over: 8-31% Abandoned : 7-27% Continuing: 11-42%	Successful: 6-23% Failure : 7-27% Not Determined : 13-50%	--
26							

Annexure 6

Part : Brief on Past Activities of Monitoring Cell

1. Membership Application Form : For all group members a Membership Application Form has been introduced. Besides the new members, old members will also need to fill it out.

The form has three broad sections, viz. demographic, economic and assets. These information can be used by the Management Committee (MC) of the group, the Area Offices and for future impact evaluation studies.

It allows the MC/Area Office to see whether the applicant meets all the criteria to join the group which are: age of the applicant, major source of earning, amount of cultivable land and other capital asset owned by the applicant household etc. Studies to see the impact of the programme can also use these information as baseline data.

2. Monthly Progress Report of VOa : This is designed for the village organisations. The form will be completed by the MC of the group and will be presented in the monthly meeting of the group. This exercise will further improve the planning capacity of the group. Six different items are reported under 'target' and 'achievement' heads. These include: size of membership, savings, attendance rate in the weekly and monthly meetings, number of borrowers in the group loan amount received from BRAC, recovery rate of the borrowers in the group.

3. POs Reporting Form : Two reporting forms have been developed for POs. The 'Daily' reporting form is a simple financial statement and is divided into two heads: target (of savings and loan realisation) and actual achievement. This is submitted to AM at the

end of the day. This helps one to assess the daily performances and to develop action plan for the remaining days of the week.

A 'Weekly Financial Report' of the PO is also under field test now which will be completed on the basis of the daily reports. This gives an account on weekly recovery rate of credit of each PO. Preliminary results are very impressive.

4. Area Managers Weekly Report : On the basis of the POs Weekly Financial Reports the Manager will prepare the branch's Weekly Financial Report which includes branch's weekly on-time and cumulative recovery rate, fullfilment of week's savings and disbursement target. This report will be submitted to PC. Information available on the AM's reports will be used by the Monitoring Cell for further analysis. Financial analysis will include achievements of targets regarding disbursement; recovery, overdue, outstanding number of borrowers and savings. This report form too is under field test now.

Part-II Work in Hand :

1. The supervisory checklist of POs and Area Managers are under field test now.
2. In addition, the cell is working on to design a separate monitoring system for large scale income and employment generatating schemes, such as deep tubewell.
3. In the near future, efforts will be given to develop a monitoring system for yearly assessment of RDP branches.

Annex : 7 List of Indicators For Monitoring Institution Building

Indicator	Weight
01. Membership (Cumulative Figure)	2
02. HH coverage (Cumulative Figure)	3
03. Number of weekly meeting held (During Last Six Month)	3
04. Number of Monthly Meeting held (During Last Six Month)	5
05. Number of FE Graduate (Cumulative Figure)	6
06. Leadership Training Received (Cumulative Number)	2
07. Planning and Management Training Received (Cumulative Number)	2
08. Skill training received (Cumulative Number)	2
09. Outstanding borrower (Reporting Month)	3
10. Overdue borrower (Reporting Month)	5
11. Per capita savings (Reporting month)	2
12. Attendance rate in Monthly Meeting (During Last Six Month)	5
13. Individual Savings Pass Book (Upto date, or not: Reporting time)	4
14. Individual Loan Pass Book (Upto date, or not: Reporting time)	4
15. Group's Pass Book (Upto Date or Not: Reporting Time)	4
16. Group's Resolution Book (Adequately, used or not: During Last Six Month)	4
17. Preservation of collection sheet (Adequate or not: During Last Six Month)	4
18. Group's Monthly Report prepared by members (Nos. of report prepared during Last Six Month)	4
19. Election of Management Committee of the group (held or not)	4
20. Number of HH with sanitary latrine (Cumulative Position)	5
21. Percent of eligible children attend school (Cumulative figure)	5
22. Percent of eligible children immunised (Cumulative Figure)	5
23. Percent of eligible couple under Family Planning (Cumulative Figure).	5

Annexure 8 : Number of VOs receiving zero score by type of indicators

1. Gheor

Indicator	Number of VO
Monthly Meeting	91
FE Trained Member	88
Number of overdue Loanee	82
Attendance Rate in the Monthly Meeting	91
Sanitary Latrine	67
Preparing VOs Monthly Report	91

2. Krishnapur

Indicator	Number of VO
Target Households covered	14
Monthly Meeting	25
FE Trained Member	24
Leadership Trained Member	24
Number of Outstanding Borrower	19
Preparing VOs Monthly Report	26
Election of Management Committee	20

Annex 9 : Number of branches by achievement of targets

Indicator	Number of Branches		
	Achievement (100% or more)	Achievement (75% - 99%)	Achievement (Less than 75%)
Village Organisations	38	27	2
Membership	12	27	28
Savings	56	5	6
Borrowers	32	22	14
Disbursement	26	23	18
Outstanding	18	27	22

Annexure 10: STUDIES COMPLETED IN 1989*

The RED staff produced 37 research report/papers during the year. Titles and abstracts of the reports are as follows:

1. Is Rice-Based Oral Rehydration Therapy More Acceptable ? Results from a Field Trial in Rural Bangladesh. (p-38).

Abstract: Glucose-based oral rehydration therapy (ORT) for diarrhoea in being promoted in many countries of the world. A programme in Bangladesh has taught this technology to more than 12 million mothers but evaluations found less encouraging results with respect to its usage in diarrhoeal episodes. Use of rice in place of glucose tended to minimise some problems mothers had with the glucose-based formula. A field trial conducted in three areas compared the social acceptability of rice-based ORT. Survey results found that mothers used the glucose-based solutions much more than the rice-based solutions, although ingredients to prepare the latter were more available at household level. However, when their opinions were sought through indepth studies, mothers unanimously recommended the rice-based solutions as they thought that this "Stopped" the diarrhoea much quickly. However, they did not use it as often because it was much more cumbersome, time consuming and difficult to prepare.

2. Indicators for Monitoring Process in Child Survival. (p-15).

Abstract: This paper was presented at the "South Asian Workshop on Indicators for Human Development" sponsored jointly by UNICEF and National Planning Commission, Nepal, held at Kathmandu, 4-6 December 1989. The paper reviewed the existing collection of information on

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human development in Bangladesh with special reference to BRAC. The paper listed the various indicators evaluated in BRAC and the methods used for each. The paper also made a strong plea for concentrating more on "process indicators" and evaluate "impact indicators" only when encouraging results are found in the former.

3. Towards Peace, Justice and Ecologically Sustainable Development : Views from BRAC in Bangladesh. (p-10).

Abstract: The paper was presented at the "Fourth Congress on the Fate and Hope of the South", Managua, Nicaragua, 5-9 June 1989. This paper presented BRAC interventions, particularly those dealing with popular education such as functional education, education for children, empowerment approach and education on how to treat diarrhoea at home. In the paper the author remarked that poverty and environmental hazards formed a vicious cycle - one exacerbating the other - and we must work simultaneously for the eradication of both.

4. Controlling A Forgotten Disease : the Case of Tuberculosis in a Primary Health Care Setting in Rural Bangladesh. (p-13).

Abstract: Not much is known or heard about tuberculosis (TB) in Bangladesh. Following a survey in Manikgonj area which found high prevalence of TB, a community based control programme was initiated in BRAC's Manikgonj projec, in collaboration with National TB control project and National Anti-tuberculosis Association. The essentials of this innovative programme was that village based female health workers identified TB patients through sputum tests and carried out chemotherapy. In order to prevent dropouts, the programme introduced a system of monetyory deposits. This paper which documents the programme

also reveals that 65% of the positive cases completed the treatment and the dropout rate was low at 8%. The paper also suggested some measures of improving the existing management and extension of it to other BRAC area.

5. EPI: A Study on NGO Involvement and Its Cost-effectiveness. (p-25).

Abstract: This study is based on three surveys done independently in areas served by BRAC, CARE and the Government in EPI's second phase. Proportion of children fully immunized was 47% in BRAC, 25% in CARE and 15% in government areas. Cost of immunizing an additional child through additional mobilization was Taka 220 in BRAC and Taka 426 in CARE.

6. BRAC, A Case Study. (p-22).

Abstract: This paper was published in the ADAB News, special edition on EPI, (July-August 1989). The paper reported the scale and area of BRAC's involvement in EPI and its effect on coverage rates.

7. Bangladesh Shrimp Culture Project : Baseline Survey, 1988. (p-236).

Abstract: The baseline survey is a consultancy work done under a contract with Aqua Services International De France, funded by the World Bank. The report presents the bench mark information on demography, income and asset possession of the sample households of WB Shrimp Culture Project areas in the district of Khulna and Cox's Bazar.

8. Bangladesh Shrimp Culture Project: Summary of Findings. (p-41).

Abstract: The report is a summary of findings of the study on shrimp

culture project conducted in Cox's Bazar and Khulna districts. Alongwith the summary of findings, the report presents polder wise information of the project.

9. Transformation of Informal Market for Rural Finance through Grassroot Intervention: Baseline Household Revisited. (p-24).

Abstract: The report presents the comparative picture of rural indebtedness and changes initiated by BRAC intervention from 1981 to 1987.

10. Role of Grassroot Groups in BRAC's Extension Methodology.

Abstract: The report takes a look into the role of village organizations (VOs) in BRAC's empowerment strategy. Its various dimension, functions and mechanism involved therein and also identifies the role of BRAC staff in the institutionalisation process of grassroot groups.

11. Apprehensions and Reactions on Proposed RDP Changes.

Abstract: This is a mimeograph reflecting on certain procedural changes brought within BRAC's Rural Development Programme (RDP) framework by early 1989.

12. Recent and Prospective Developments in Asia: The Role of Southern and Northern NGO's. (p-13).

Abstract: The report concentrates on some selected issues of relationship between the Northern donors and the Southern NGO's and concentrates on desired pattern of partnership which will grow between them for their goal of meaningful rural development.

13. **NGO Approach : Is it a Formal Theory of Development? (p-13).**

Abstract: The report is a theoretical analysis, which focuses on the NGO approach to development. It looks for the theoretical relevance of NGO approach and delineates the various components of the approach.

14. **The Role of NGO's in Agricultural Credit and Rural Development. (p-20).**

Abstract: The study identifies the role of Bangladeshi NGOs in agricultural and rural development, the income and employment effect of NGO programmes and potentials and limitations of programmes.

15. **The Unprecedented Growth of Population in Bengal in the 1930s: An Effort to Find Out the Real Mechanism. An MSc Dissertation submitted to the University of London by Sadequr Rahman Chowdhury. (p-48).**

Abstract: The growth of population in Bengal in the 1930s was quite phenomenal compared to any of previous decades. The population had been increasing in the tune of 1.5 to 3.5 million in each decade since 1881 upto 1931. But in the decade 1931-41 the population increased by about 10 million. This study is an effort to find out the relative contributions of fertility, mortality and migration. The findings show that this rapid growth of population in the 1930s was mainly due to the mortality decline, particularly due to the decline of malarial mortality.

16. **Demographic Registration System, Manikgonj and Joypurhat - Volume one: a provisional report on vital events 1986 - 88. (p-56).**

Abstract: To evaluate BRAC's Child Survival Programme (CSP), the (RED) introduced a demographic registration system in 6 (3+3) unions of Manikgonj and Joypurhat in 1986 and 1987 respectively. According to

the system, a male field worker visits every household of a union once in a month and collects information on such events as birth, death and migration which occurred following his previous visit. The system has been continuing for about 3 years but no report has yet been published. The events recorded in the last few years are still being entered in the computer. The tables presented in this report were prepared manually. The report includes fertility and mortality only and gives no information on migration. A revised version of this report will come out when the detail tables will be available from the computer.

17. Planning and Project Appraisal : A Brief on the Deep Tubewell Irrigation Programme of BRAC. (p-41).

Abstract: The paper is a brief, impressionistic evaluation of the DTW irrigation programme of BRAC. It considers the planning process with particular emphasis on the constituent elements in project appraisal. The basic objective of the paper is to ascertain the adequacy of project planning at the Area level. It attempts to identify the process of project planning with reference to the DTW programme, with the feasibility study element as the focus. In addition, programme design issues are also commented upon. It synthesises the experience of five Area Offices, and based thereon recommendations are made. Methodologically, it relies on discussions with Area Staff and records maintained by the projects. The paper presents a profitability analysis and contains some specific recommendations.

18. Evaluating BRAC's Training Programme of Traditional Birth Attendants: A Few Case Studies. (p-34).

Abstract: Most of the child births in Bangladesh take place at home, assisted by either older relatives or by traditional birth attendants (TBA). The present maternal mortality rate in Bangladesh is about 6 per thousand live birth, neonatal and infant mortality rates are 89 and 125/130 per thousand live birth respectively. These large number of deaths could be attributed to unhygienic and hazardous delivery practice and inadequate pre- and post natal care. With the above background in mind, the TBA training programme of BRAC was designed to provide basic training on hygienic delivery, simple pre and post natal care and identification of high risk pregnancies. The study was undertaken to evaluate the knowledge, attitude and practice (KAP) of the trained TBAs on pre and post natal care and during delivery and compare the KAP of the trained TBAs with untrained TBAs.

19. A Household Survey on Smoking in Six Areas of Rural Bangladesh. (p-16).

Abstract: The number of smokers is alarmingly increasing in Bangladesh resulting in serious health hazard. It was estimated that 20 million males and 5 million females are smokers. Over 100,000 acres of land that could produce essential foodgrain are planted with tobacco. It is a recognised fact that smoking is harmful both physically and socio-economically. The study was conducted in 10 villages in Manikgonj and Joypurhat district to estimate the prevalence and consequence of smoking.

20. Training Programme of Family Welfare Assistants in Bangladesh :
An Assessment of Retention of Knowledge. (p-30).

Abstract: The population growth rate in Bangladesh is 2.3 and contraceptives prevalence rate is 31%. The growth rate is very high compared to other developing countries. Bangladesh is already committed to the world community for achievement of the target "Health for all by the year 2000." The Government has already undertaken a comprehensive health and family planning programme through Primary Health Care to achieve the target. The Family Welfare Assistants (FWAs) are the main force for diffusion of knowledge on all contraceptive methods, and the success of the family planning programme depends on the attitude and efficient performance of the FWAs. To develop their skill, BRAC already trained 3006 FWAs in 83 upazilas. To measure the knowledge of those FWAs after training, the Research and Evaluation Division undertook a study. The study objectives were to measure the retention of knowledge of FWAs about different family planning methods and MCH based child health care activities.

21. Experience with Village Health Committee Development : An
Assessment on Community Participation in BRAC's PHC Programme.
(p-49).

Abstract: In recent years, community participation (CP) has been the cardinal focus to the BRAC's PHC programme for making the programme self-sustainable. Based on that, BRAC has been developing Village Health Committees (VHC) in its intervention areas since Oct. 1986, with the involvement of local people in planning, implementation and evaluation process. But one may ask, given the three years of

programme implementation, what extent of community participation it has achieved? Using the framework of assessing process indicators devised by Rifkin, et al., two VHCs under Gheor upazila of Manikgonuj district were studied to address that question by measuring the level of community participation. It was revealed that the degree of community participation achieved was still rather low. The reasons for such low achievement have to be sought in the socio-economic and potential factors which were beyond the scope of this study. However, the results of this study provide a useful baseline information which can be used by any reseacher for comparative assessment in future.

22. Tornado in Manikgonj : An Assessment of Losses. (p-17).

Abstract: Tornado is one of the severe disastrous natural calamities on which mankind has no control. One of such severe tornado swept through Saturia and part of Harirampur Upazila of Manikgonj district leaving a landscape of ruins and rubbles. The paper assessed the losses of human lives, assets like livestock and poultry and housing infrastructure of the most hard hit areas.

23. Social Forestry in Bangladesh Context : Problems, Responses and Recommendations. (p-66).

Abstract: Bangladesh, once known as the green belt, is fast losing its trees, its forests, its stretches of greenery; the rate of exploitation of forest resources is faster than their regeneration. In the recent past, both government and non-government organisations became increasingly concerned with the issue of deforestation which has a direct bearing on environmental degradation. The present report sketches the glimpses of deforestation focussing the magnitude of the

problem. It also reflected the various programme approaches undertaken worldwide involving both government, individual and the community in the process to tackle the issue. In-country responses made by both government and non-government organisations are discussed in brief. Finally, some issues worth considering are provided, also giving some general recommendations to cope with the dwindling forest resources.

24. Approach to Village Studies: A Tentative Scheme for BRAC. (p-16).

Abstract: The paper discusses some issues relating to the need and framework of undertaking a longitudinal study by BRAC for indepth analysis of the changing villages in Bangladesh. The methodological aspect, particularly the importance of anthropological method for studying village situations, has been emphasized in the paper.

25. The Role of NGOs in Health Development in Bangladesh: A Case Study of BRAC's Manikgonj Integrated Development Project. An MPH Thesis submitted to the Royal Tropical Institute, Amsterdam, by F. Karim. (p-81).

Abstract Integrated approach to health care through rural development activities has long been believed to be effective to bring about a distinctive improvement in health status. Based on that, BRAC has been implementing a PHC programme in its Manikgonj integrated rural development project since 1977. A comparative community study was commissioned in late 1986 to assess the extent of effects of such approach given the 10 years of programme implementation. This thesis highlists some results of that study. Significant improvements were found in the programme area compared to the control area with respect to infant mortality rates (IMR), usage of ORT and tubewell water,

eligible women coverage by TT vaccine, rates of permanent sterilization and safe birth delivery practices. No significant differences were observed in crude birth rates (CBR), crude death rates (CDR) and total fertility rates (TFR) between the two areas. Interestingly, higher coverage of vitamin A capsule (VAC) distribution and lower prevalence of nightblindness were found in the control area than that in the programme area. However, a substantial reduction in IMR, CDR and TFR was explicitly evident in the programme area compared to the baseline data (1977).

26. A Mid-term Evaluation of the Bangladesh Blindness Prevention Programme. (p-91).

Abstract: For a mid-term assessment of the Bangladesh Blindness Prevention Programme, BRAC was commissioned by the Institute of Public Health and Nutrition and UNICEF to carry out a survey on night blindness and vitamin A-capsule (VAC) distribution in rural Bangladesh. This report presents the the results from this survey. Night blindness was found to be prevalent in 1.78% of the children aged 6 months to 6 years and was higher in females (1.79%). VAC was received by 35% of the target children during 27th round. The survey found that the programme enjoys a comparatively low priority in the competing demands of the health system's time.

27. Night Blindness and Its Prevention in Bangladesh. (p-5).

Abstract: This report presents the situation of Night blindness, it's prevalence, people's perception about Night blindness, it's symptoms, causes and treatments. The prevalence of Night blindness appeared to be alarmingly high, about 3.6%. Most of the people recognize it by

local names. Many of them mention diarrhoea as cause of Night blindness, a few can mention about vitamin A deficiency. In spite of abundant supply of natural food to prevent it people do not feed these to babies, and capsule distribution suffers from different shortcomings of the delivery system.

28. Effectiveness of the TBA Training Programme : Case Studies from BRAC. (p-19).

Abstract: Traditional birth attendants (TBA) play a vital role in Bangladesh in respect of child birth, pre and post natal care, etc. considering their significant role, BRAC has been making efforts to bring about a desirable change in the knowledge, skill and attitude of the TBAs through training. The present paper, based on the findings of survey and case studies, discusses the performances of the trained TBAs vis-a-vis some untrained TBAs. The studies found that (a) new knowledge acquired was not adequately practiced by the trained TBAs, (b) the knowledge gained could not be effective due to the absence systematic supervision and follow up system, etc. Among other things, raising the social status of the TBAs is considered necessary for discharging better ante and post natal duties.

29. The Flood of 1988 and People's Survival : Seven case studies from Gheor. (p-56).

Abstract: The report presents the case studies of some severely affected people of the flood of 1988 which affected almost three-quarters of the whole country. The flood caused a great extent of suffering as it damaged and destructed many essentials of livings such as paddy, poultry, livestock, houses, tubewells and so on. To document

the losses and survival strategies adopted by the affected people, these case studies were done just after the flood. The case studies present a picture of experience of the people and the diverse ways people tried to cope with the flood.

30. **Delivering Research : The Case of Oral Rehydration Therapy and Tubewell Irrigation in Rural Bangladesh. (p-10).**

Abstract: This paper attempts to describe two of BRAC's modest attempts to translate research findings into actions for the wellbeing of the people of Bangladesh. Some of the findings of studies conducted by BRAC as discussed in the paper are : (i) Oral Rehydration Therapy (ORT) was found to be the treatment of choice for most types of diarrhoea which helped in the reduction of mortality, particularly in children between 1 and 4 years of age, (ii) some changes in the knowledge, attitude and perception of teachers, males and mothers have contributed towards making people effectively aware about the treatment of diarrhoea, and (iii) as irrigation is a key factor for increasing yield in agricultural sector, irrigation assets managed and operated by the landless groups organised by BRAC bring direct benefit to all sections of the rural community irrespective of the socio-economic status.

31. **Longitudinal Study on Poultry Rearing in Manikgonj : A Preliminary Assessment for the First Quarter. (p-26).**

Abstract: Having the experiences from a pilot project in 1985, BRAC started its IGVD Programme in 1987. The present study is an evaluation of such a project in Manikgonj Area. The study was conducted to assess the income of the poultry rearers in relation to

their farm size and compare the income of the programme group and the non-intervened group. The study revealed that the profit earned is positively associated with the size of poultry farm. But the total income achieved by the study population rearing HYV poultry is negative while it is positive for the non-intervened group rearing traditional variety. The hatching rate and mortality rate of chicks both favour the control group compared to the programme group.

32. **An Assessment of Economic Profitability of Rearing HYV Chicks and Its comparability with Other Varieties: Seven Brief Case Studies.** (p-11).

Abstract: BRAC started its IGVD programme in 1987 which introduced the HYV chicks to the rearers. The study was conducted to assess the money income earned out of poultry rearing and its comparative economic benefit between and among the HYV, local and the crossbreed varieties of chicks. The study also covered the operational problems of HYV poultry rearing. The study found that rearing of HyV chicks was less profitable than the others. The local birds are advance in producing eggs, while the HyV consume more time to reach at the age of such production. It was also observed that short term rearing of chicks (for two months) could produce much more income to the rearers.

33. **BRAC: Social Forestry Programme.** (p-15).

Abstract: This paper attempts to document the various efforts made by BRAC in designing and introducing social forestry programme since 1977 and summarising the findings of two evaluation studies so far conducted on these programmes. It also discusses the opportunities and

constraints associated with the expansion of social forestry programme in Bangladesh and puts forward some future expansion strategies.

34. Peasant Perceptions : Law. (p-56).

Abstract: This report is the second volume under the Peasant Perceptions Series and is the forth publication of our rural study series. The study is an attempt to ascertain the perceptions of the rural poor about certain sensitive issues, viz., child marriage, divorce, dowry, law enforcing agencies, and the laws relating to these issues which directly affect them in their daily life. The respondents were mostly from the target groups, both male and female, organised by BRAC. The findings indicate that the peasants perception of law is a system that is instrumental only in increasing the oppression to which their lack of economic power makes them vulnerable.

35. A Tale of Two Wings: Health and Family Planning Programmes in an Upazila in Northern Bangladesh. (p-75).

Abstract: This study looked at how the government health system works in an upazila in northern Bangladesh. By staying continuously in the upazila for more than three months and working closely with different levels of health and family planning officials, many insights into the dynamics of different programme components, some of which are startling, have been revealed. The study portrays a dismal picture of the situation at the periphery. The staff spend less than half of their time in official work and they tend to be more dutiful in work which is more supervised, involved greater national commitment such as immunisation and emergencies such as floods, and where the relevant supplies (e.g. ORS) are more available. It is believed that many of

the findings may be used by the government in assessing and improving its health and family planning services at the periphery. A major review of the health and family planning services in rural areas is warranted.

36. Perception of Poultry Rearers About Different Varieties of Poultry Birds: Seven Brief Case Studies. (p-13).

Abstract: This paper presents the findings of a quick assessment of profitability, operational problems and comparability of rearing HYV, crossbreed and local variety of poultry by the women rearers under BRAC's IGVGD programme in the Manikganj area. The case studies point out, among other things, certain problems of rearing HYV poultry as perceived by the rearers and present recommendations for their possible solution.

37. PHC Facilitation: As Informational Update. (p-13).

Abstract: Despite best intentions of the planners, the upazila health complex based domiciliary service delivery system, as arranged by the government to extend health services to the rural masses, has failed to produce expected results. To assist the government in improving the system, BRAC introduced a primary health care (PHC) facilitation programme in 1988. This paper discusses the aims and strategies of the programme and embodies relevant information on a prospective work plan.

Annexure 11: ON GOING RESEARCH PROJECTS*

The following studies which were initiated in 1989 are now in various stages of progress. These studies are scheduled to be completed in early 1990.

<u>Sl.No.</u>	<u>Title/Topic</u>
1.	Growth Monitoring at BRAC
2.	Dietary Practices of Rural Children according to Land holding
3.	Attitudes and Perceptions of Mensturation by Adolescent Girls
4.	Demographic Registration System in Manikganj and Joypurhat Vol.II - An Evaluation of the Data Quality.
5.	Morbidity Pattern in Rural Bangladesh.
6.	Mortality Pattern of under 5 Children in Rural Bangladesh.
7.	Evaluation of the Post-flood Rehabilitation Programme of BRAC.
8.	BRAC's Textile Programme : Its Strength and Weakness
9.	VHC Study in Manikganj Project.
10.	The Dynamics of Inter-class Tradition in Rural Bangladesh: Changes in some selected Demographic, Economic and Social Parameters.
11.	Profitability, Capital and Labour Productivity of Small Scale Enterprises.
12.	Why the other 50% of the Landless do not join RDP Groups.
13.	Further analysis of Demographic and Epidemiological Data Collected through various surveys over the last several years.
14.	Analysis of data from Mid-term Evaluation of PHC.
15.	Continued Collection and Analysis of Data from the Vital Registration Systems

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16. Analysis of Data Collected on Morbidity
17. Analysis of Data Collected on Effective Usage of ORT
18. Study on Community Participation in PHC
19. Management Development Programme (Discussion Paper)
20. Social Stratification and Differentials in Health Behaviour in Rural Bangladesh
21. The Problem of optimatity Benefit maximization and Immiserisation in the Brackish Water Shrimp Production in Bangladesh
22. Who Don't Get Loan and Why: A Look into the Unequal Credit Mobility within Landless Groups.
23. BRAC and EPI: A Study in Two Upazilas
24. The Role of NGOs in Agricultural Credit and Rural Development
25. Employment and Training Opportunities for Women in Bangladesh: The Role of NGOs
26. Micro-enterprise Development and Promotion
27. BRAC Strategy of Employment Generation
28. An Evaluation of Post Flood Rehabilitation Programme.

Annexure 12: A NEW STUDY PROJECT

The Research and Evaluation Division initiated a new type of research, namely Village Study Project (VSP), this year. The VSP covers 10 villages in two locations, Jamalpur and Monirampur (Jessore), from where both quantitative and qualitative information would be collected on a continuous basis. The study takes a multidisciplinary approach in analysing rural dynamics with an anthropological focus. Through a process of participation conviviality, rapport building and interaction, the VSP will attempt to answer the "why", instead of continuing itself to mere identification of "what" has happened, and the processes therein. Most importantly, the VSP has the capacity to continuously feed the BRAC programmes with diagnostic and monitoring impact evaluation on all the programmes with diagnostic and monitoring impact evaluation on all the programme strategies starting from economic changes to changes in awareness, values, human behaviour and power structure.

The indicators include information on demographic and social differentiation, socio-economic dependency, level of education and consciousness, human resource, allocation of familial labour, occupational pattern and wage-structure, employment, income, resources and assets, land ownership and tenorial pattern, agro-technology and agrarian structure, transformation aspects of traditional agriculture, social, ideological and institutional aspects, rural credit, social system and social elite, class formation and social structure, class and gender, family planning, nutrition and primary health care.

