

BRAC RESEARCH

AN OVERVIEW AND SYNTHESIS OF STUDIES ON RDP WITH SPECIAL REFERENCE TO ITS IMPACT ON PARTICIPANTS

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ACRONYMS

AAF	Ayesha Abed Foundation
ABC	Assessment of Basic Competencies
A/C	Account
ARD	Approach to Rural Development
BRDB	Bangladesh Rural Development Board
CSP	Child Survival Programme
DFL	Disease Free Laying
DTW	Deep Tubewell
EPI	Expanded Programme on Immunization
FAPE	Facilitation Assistance on Primary Education
GO	Government Organization
GOB	Government of Bangladesh
HPP	Health and Population Programme
HRD	Human Resource Development
HYV	High Yielding Variety
IAS	Impact Assessment Study
ICDDR,B	International Centre for Diarrhoeal Disease Research, Bangladesh
IGVGD	Income Generation for Vulnerable Group Development
JMBA	Jamuna Multipurpose Bridge Authority
KK	Kishore-Kishori (Juvenile)
LFT	Licensed Fishing Team
MC	Managing Committee
MIP	Manikganj Integrated Project
Mohajan	Village Money Lender
NFPE	Non-formal Primary Education

NGO	Non-government Organization
ORT	Oral Rehydration Therapy
PA	Programme Assistant
PBS	Palli Bidyut Samity (Rural Electrification Association)
PC	Per Capita
PCRDP	Post Cyclone Rural Development Programme
PEOC	Primary Education for Older Children
PHC	Primary Health Care
PM	Per Month
PO	Programme Officer
PRA	Participatory Rural Appraisal
PTA	Performance Target Agreement
RCP	Rural Credit Programme
RCTP	Rural Credit and Training Programme
RD	Rural Development
RDP	Rural Development Programme
RED	Research and Evaluation Division
RRA	Rapid Rural Appraisal
STW	Shallow Tube well
SWF	Sweet Water Fisheries
TG	Target Group
UP	Union Parishad
VGD	Vulnerable Group Development
VO	Village Organization
VSP	Village Study Project

EXECUTIVE SUMMARY

A. Introduction

1. The present study has been commissioned by the Research and Evaluation Division (RED) of BRAC to prepare a synthesis of its economic and social studies undertaken between 1986 and 1995 with particular emphasis on the impact of RDP on its participants.
2. One hundred and eighty RED studies were reviewed, a number of in-house seminars were attended, relevant BRAC reports/documents were consulted and discussions made with research and programme personnel in preparing the report. The review covers 84% of all socio-economic studies so far completed by RED.
3. An introductory section delineates the development of BRAC and the evolution of its RDP. Starting as a relief and rehabilitation organization in 1972 BRAC soon turned into a rural development organization (1973) first working with a community approach and then adopting the target group approach (1976). The RCTP and the Outreach programme developed in 1979 were merged into the present RDP in 1986.
4. RDP, the core BRAC programme has two primary goals viz. poverty alleviation and empowerment of the poor. It is implemented through organized groups of the rural poor called VOs who are provided with credit, skill development, awareness education and other necessary support. The development of poor women is emphasized.
5. The growth of the RDP has been impressive. Number of Area Offices has grown from 45 in 1986 to 235 in June, 1995. During the period, number of VOs increased from 2401 to 30851 and membership from 0.12 million to 1.2 million. credit disbursement increased from Tk. 97m. to a cumulative total of Tk. 7221m. and savings from Tk. 15m. to Tk. 639m. during the same period.

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6. To provide research and evaluation support to BRAC's programmes, RED started its operation in 1975 with only one Statistician but developed into a large independent unit by the end of 1994 with a total staff strength of 135 among which there were 47 core researchers, 63 field staff and 25 support staff.
 7. Over 400 research studies have so far been completed in economic, social and health related areas. The wide range of studies includes surveys, action research, diagnostic studies, policy research, impact assessment and evaluation studies. Research themes include rural development, poverty alleviation, employment and income generation, health, population control, nutrition, education, training, human resource development, empowerment of the poor, etc.

B. Overview of BRAC Research

8. An overview of BRAC research shows that from 1986 to September 1995 the number of economic and social studies completed is 180. Classification of areas indicates that they relate to broad impact assessment of RDP, different RDP components, women and gender issues, general socio-economic issues, institution building, training, NFPE, research and methodological issues and miscellaneous studies.
9. In the various impact studies except the IAS the term impact has been used in a very broad and loose sense. Outputs or effects are not always distinguished from impact. Accordingly, the term is used in a broad sense in the present report.
10. Some studies have sound methodological base, quantitative and/or qualitative analysis and their results are quite reliable. Again, there are some studies which have scope for improvement in one or more aspects such as sampling design, data collection, analysis and presentation of results. Other shortcomings include descriptive nature of a study, inadequate time frame, too small a sample size, etc. However, there is a trend towards improvement in the quality of studies. In general, studies in the 1990s are more analytical and better organized than those of the 1980s.

C. RDP Impact Studies

11. A brief synthesis of RDP impact studies is made in chapter 3. Fourteen studies have dealt mainly with the impact of RDP on participants. Among them is the IAS (1993-94) which used four indicators to determine the impact and found significant positive economic impact as reflected by 112% increase in household assets, 100% higher capital and 26% higher weekly household expenditure of older members over recently joined members. The vulnerability of households also declined. A number of other studies conducted earlier also came up with more or less similar results in respect of economic impact.
12. On the impact of RDP on female members' lives both the IAS and 21 other studies found positive improvement in their status within the household, greater mobility and improvement in decision making, gains in employment and income opportunities and control over their income. Women also performed better in loan utilization. However, their dependence on male members and the prevailing gender discrimination against women were among the problems identified. Women headed households faced economic and socio-cultural constraints to a higher degree.
13. a. To sum up, the findings of the IAS and other impact studies showed positive impact of RDP on the economic wellbeing of its participants as reflected by higher household assets and capital, better housing facilities, reduction in vulnerability and reduced use of credit on consumption on hardship purposes.

b. On impact of RDP on women's lives, though various studies provided indications of improvement in their status at the household level, greater mobility and participation in decision making along with better control over spending their income, the RDP could not totally break the existing social barriers and gender discriminations which created both economic and socio-cultural constraints for women. In other words, progress in poverty alleviation was more pronounced than progress in empowerment.

D. Studies on Sectors Programmes

14. There are 13 studies related to credit and savings programme. Credit studies showed increase in relative importance of institutional credit among VO members, gradually improving level of utilization of credit for productive purpose and rise in their value of assets. However, problems like increase in overall indebtedness, relatively greater access of M. C. members to BRAC credit and weaknesses in credit management were also identified by some studies. Studies on saving suggested that withdrawal of savings by members be allowed for helping better mobilization of savings and to increase member confidence on BRAC.
15. There were six studies on irrigation programme which indicated benefits of the programme such as improved income and production and a feeling of social importance by members, but also mentioned poor success in reducing the structural gap between the rich and the poor.
16. As in case of irrigation, comprehensive impact studies are lacking on the poultry programme. Early studies showed lack of preference of rearers for HYV poultry breeds which seems to have changed over time as shown by later studies. Similarly, level of income generated also appears to have increased over time.
17. Only three studies on fisheries were conducted of which two deal with impact of the programme. They suggest positive impact on income and wellbeing of participants.
18. The few studies conducted on sectoral components of sericulture, rural enterprise and social forestry did not produce results on impact of these programmes worth mentioning except showing potentials of the programmes.
19. To sum up, studies on credit showed positive impact but also pointed out some weaknesses in credit management. Studies on fisheries also indicated positive results but

on irrigation, sericulture, poultry and social forestry, comprehensive impact studies are virtually absent.

E. Studies on Institution Building

20. a. The results of RED impact studies including the IAS did not find very encouraging results of RDP on institution building. Though the process of institutionalization had made some progress, there were weaknesses in developing autonomy, cohesiveness and democratic leadership among VOs. Inadequate development in institutions building was reflected in studies on issue based meetings and membership dropout. Participation of members was found to be 'induced' or 'directed' instead of being spontaneous.
- b. To sum up, results of various studies showed relatively less encouraging results on institution building along with low priority being given by BRAC staff on it.

F. Other BRAC Studies

21. Studies on training showed positive impact in improving knowledge, attendance and savings habit of VO members. The application of knowledge gained through para legal education was very little due to existing socio-cultural constraints.
22. The largest number of studies, totaling 32, was conducted on NFPE and related issues. Those on primary education showed a pitiable status with high dropouts, inadequate facilities of schools, high cost of education, poor utilization of school time and inadequate coverage of curricula by teachers. On NFPE programme, studies found variability in enrolment due to socioeconomic factors. Enrolment was higher for households with service and business as occupation while it was lowest in landless households. Parents' level of education and area of residence affected life skills knowledge of children besides years of schooling, access to electricity and gender. NFPE raised basic competencies of children. The IAS found quality of education of NFPE schools to be high and the

curricula was also considered to be good. VO members also took pride in their schools and the participation of female VO members was better in managing schools than their male counterparts.

23. There are 12 studies dealing with methodological aspects of research such as identification of research areas, research designs for impact assessment, framing questionnaires, outlining field work and organizing data and on BRAC strategy and processes. These studies may help in improving research designs and methods.
24. Out of 27 miscellaneous studies, five relate to BRAC programmes, 19 on issues of BRAC interest and three studies not related to BRAC programmes.

G. Designing Future Studies and Concluding Remarks

25. a. Chapter 7 briefly discusses issues on designing future impact studies. Some suggestions are also made in this respect. It is pointed out that since the main proposes of impact studies are to identify the level of success attained by RDP, to identify the gaps and lapses in the programme and to suggest measures for overcoming them to attain sustainability, research studies should emphasize all relevant aspects to achieve their propose.
- b. To remove gaps in the programme and ensure coverage of all areas certain aspects need greater emphasis in future impact studies. One such priority area is the process of institution building. The different factors related to it need more indepth analysis.
- c. More comprehensive studies are needed to determine impact of individual programme components such as poultry, irrigation, fisheries, sericulture and rural enterprises.
- d. Increased focus on programme related issues such as different aspects of skill development of VO members, savings mobilization and staff-VO member interaction is suggested.

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- e. It is worthwhile to have a thorough analysis of factors related to efficiency criteria of BRAC field staff such as their work load, frequency of transfer, accountability and the incentive mechanism for ensuring better efficiency and sustainability of the programmes.
26. a. The recently conducted IAS may well form a basis for the impact studies planned for the immediate future by making necessary changes and modifications. The mid-term IAS to be conducted in 1996 may also provide an additional benchmark for assessing the RDP phase IV.
- b. Changes may be incorporated by broadening the sample size and a wider coverage of geographical area. Also additional programme areas especially RDP sector programmes may be included for impact assessment.
- c. An integrated methodology as in the IAS may be followed with modifications based on experiences derived. For example, the RRA/PRA technique may be further sharpened by going for more 'probing' to generate more reliable data.
- d. To expand the data base, the generation of longitudinal data by utilizing field research staff may be better coordinated and streamlined. Data collection under the VSP has been temporarily suspended but the potentialities of the Matlab joint research project may be explored effectively.
- e. Valuable lessons may also be learnt from the experiences of some well conducted adhoc studies and other collaborative studies between BRAC and other institutions.
27. a. Some concluding remarks are made on the broad organizational and management aspects of BRAC research and on some issues relating to research strategies which are as follows.
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- b. BRAC research has grown steadily during the last two decades and has attained considerable strength and maturity. Methodologies are being improved and more analytical studies are now being conducted than in the past.
- c. Effective monitoring and evaluation of BRAC rural development programmes are considered as key to the programme's success. Separation of Monitoring Unit and RED from programme is justified to allow necessary checks and balances. However, proper coordination between programme and research is also necessary in the greater interest of BRAC. Fortunately, the communication gap that prevailed between them is narrowing down through holding of joint seminars, meetings and collaboration in identifying research problems/areas. For further coordination and economy the possibility of integrating the monitoring and the research unit of BRAC may be explored.
- d. In the attainment of the twin goals of poverty alleviation and empowerment of the poor the latter seems to have achieved relatively less success. Empowerment is a very difficult and complex goal to achieve. Nevertheless, BRAC will have to strive hard to build up strong and viable VOs with solidarity, autonomy and high quality leadership for sustainable development. The members must develop a sense of BRAC's vision or direction for the future.
- e. To improve quality of RED research and to make impact studies more effective certain steps need to be taken to raise research capabilities. To make effective use of RRA/PRA technique, experienced and skilled researchers are needed. Thus, training and guidance for staff development may be further strengthened along with ensuring better time budgeting, securing services of national experts, inclusion of literature review and analytical framework in research proposals, external review of research reports and provision of better physical facilities and incentives to quality researchers.

f. A system may be developed to conduct an annual review of all research studies completed during each year.

g. A stronger and better equipped RED will certainly be able to contribute significantly in improving the quality of impact studies and other research activities of BRAC.

28. Annexure I presents a brief review of all economic and social studies conducted during the period from 1986 to 1995. The classification of the studies according to areas covered by them is made as per list shown in Table 5 of the report. Annexure II lists all the BRAC research studies reviewed and Annexure III presents the PTA, a devise to improve accountability and performance of field staff.

1. INTRODUCTION

1.1 Background of the study:

BRAC began its operations in 1972 in post liberation war torn Bangladesh as a small relief and rehabilitation organization. Twenty three years later BRAC is today the largest multi-dimensional rural development organization in Bangladesh striving to achieve its twin goals of poverty alleviation and empowerment of the poor.

The key to the phenomenal success of BRAC lies in its openness and flexibility in its development approach and continuous learning from it's own experience to improve its programme strategy and contents. It also gives due attention to the sustainability of its development programmes.

Effective learning from experience can be attained through constant monitoring and objective evaluation of its programme. To attain this objective, BRAC established its own Research and Evaluation Division (RED) in 1975. It also has an independent monitoring unit. BRAC gives special emphasis on research as an integral part of its planning, strategy formulation, monitoring and evaluation of its development intervention which has necessitated the fast growth of RED in both size and scope of activities. RED has developed its capabilities not only in carrying out research on the evaluation of BRAC's own programme to strengthen its rural development endeavours but also in undertaking collaborative research programme with other organizations.

RED has, to date, completed over 400 research studies many of which deal with the impact of the Rural Development Programme (RDP) of BRAC on its participants.

The present study has been commissioned by RED to prepare a synthesis of its economic and social studies with particular emphasis on the impact of the RDP on its participants. Studies conducted between 1986 and 1995 have been reviewed for the purpose.

1.2 Objectives of the Study

The broad objective of the study is to review the economic and social studies made so far by RED from the inception of the RDP and to prepare a synthesis highlighting the impact of the RDP on its participants. As per specific terms of reference the objectives of the study are:

- a. to develop a synthesis of all the studies done by BRAC on its RDP between 1986 and 1995 with particular emphasis on the impact of the programme on the participants.
- b. to devise a design for further impact assessment system of RDP

1.3 Method of study and limitations

As the title indicates, the study is based on an extensive review of all the economic and social studies completed by RED from 1986 to 1995. For orientation on the study context, available literature on the main features and characteristics of BRAC and its evolution of programmes since its inception were consulted. Discussions were made with relevant research management personnel on various aspects of the study. A number of in-house seminars on RED research and Research-Programme interaction were attended and observations made which also yielded valuable insight into RED programme, its features and constraints. Supplementary secondary data, where necessary, were collected from BRAC Head Office.

To conform to terms of reference of the study and somewhat due to time constraints all RED research studies so far made have not been included in the study. Since the RDP started operations in 1986, studies completed prior to 1986 were not included. Again, for impact assessment only socio-economic studies were considered and health studies were excluded from the review. The review covers 84% of all socio-economic studies made by RED since its inception.

1.4 BRAC and the Evolution of its Rural Development Programme

In February 1972 when BRAC started its relief and rehabilitation programme for refugees of the liberation war in Sulla (Sylhet) it was named "Bangladesh Rehabilitation Assistance Committee". Soon it realised that people needed to be mobilized into organised groups to gain control and access to productive resources to change their fate. In 1973 it was renamed as "Bangladesh Rural Advancement Committee" and started a comprehensive village development project in Sulla and gradually spread its activities in other areas of Bangladesh. At that time the strategy was to focus on entire village communities. However, BRAC again found out that the community approach was not effective in providing benefits to the poorer segment of the rural communities given the existing rural economic and social power structure. So, by 1976 BRAC developed the target group approach in which the focus is on the landless rural poor who sell labour for survival. By the time another focus was developed i.e. to concentrate more and more on rural poor women who are among the poorest of the poor.

On the basis of experience in its 'targeted' development approach two new programmes were initiated in 1979, viz. the Outreach Programme and the Rural

Credit and Training Programme (RCTP). Again in 1986 these two programmes were merged into the present Rural Development Programme (RDP).

The RDP is a core programme of BRAC reflecting its twin goals of poverty alleviation and empowerment of the poor. This multi- dimensional programme is aimed at socio- economic development of the rural poor by organising them into cohesive Village Organisation (VOs) and providing them with credit, skill development and awareness education and other necessary support for raising their income and employment opportunities. In its development approach, the emphasis on women is reflected by the fact that by the end of 1994, eighty percent of all BRAC VO group membership was constituted by women.

There has been an impressive growth in the RDP as may be seen from table-1

Table 1: Growth of RDP Area Office, VOs and Membership.

	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995 June
Area Offices	45	50	60	81	100	120	140	165	195	235
VOs	2401	3456	4648	6434	8263	11391	13967	20141	24859	30581
Membership ('000)	121.7	168.8	251.7	352.3	460.8	598.1	649.3	825.8	1036.2	1200.2

Source : MIS/RDP, BRAC

The number of area office has increased from 45 to in 1986 195 at the end of 1994 and to 235 in June 1995 while the number of VOs has increased from 2401 to 30851 from 1986 to June, 1995. Membership also increased from 0.12 million to 1.2 million during the same period.

Table 2: Growth in Credit and Savings Under RDP.

	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995 June
Amount disbursed (cum)(Million Tk.)	97	169	272	517	943	1608	2390	3672	5814	7221
Total outstanding (Million Tk.)	-	-	101*	213*	368	607	691	1004	1500	1883
No. of O/S Borrowers ('000)	-	-	-	206.1	246.3	414.3	431.2	529.7	739.6	925.9
Savings (Million Tk.)	15	30	55	69	127	206	225	305	468	639

* Principal Outstanding

Source : MIS/RDP, BRAC

Table 2 shows the growth in loan disbursement, loan outstanding, number of outstanding borrowers and savings during the period. There was a phenomenal growth of amount disbursed from Tk. 97 million in 1986 to a cumulative total of Tk. 6145 million in June, 1995 while savings increased from Tk. 15 million in 1986 to Tk. 639 million in June, 1995.

The current strategy of BRAC is to transfer the RDP areas into Rural Credit Programme (RCP) areas after four years of operation when the programme is supposed to mature enough to be taken out by the financially self-sufficient RCP. Sustainability of its development programme, is thus a special feature of the RDP.

The different areas of intervention under the income and employment generating programme of the RDP are the following. The agriculture sector related programmes include landless irrigation groups, poultry (including IGVGD), fisheries, vegetable and maize cultivation and social forestry projects. Other programmes include the sericulture programme, the rural enterprises project (including restaurants, grocery shops, carpentry workshops, silk reeling, prawn hatchery and grafting nursery), brick fields, etc. The social development programme includes social awareness education (including paralegal training), primary health care and non-formal primary education (NFPE) programme.

BRAC has also developed a number of programme support services which include training and research facilities, monitoring and publication services.

BRAC also runs a number of commercial enterprises like the BRAC printing press, the cold storage and its garment factories, to generate income and help BRAC move towards greater sustainability and reduced dependence on Donor funds for running its ever increasing programmes.

The RDP is being run in phases. The first phase covered the period 1986-89, the second phase 1990-92 and the third phase covers 1992-95. The fourth phase is scheduled to cover the period from 1996 to 2000.

1.5 BRAC Research : The Development of RED

The RED which started its operation in 1975 with only one statistician has now developed into a very strong and independent BRAC unit to provide research and evaluation support to its programmes. By the end of 1994 it had a total staff strength of 135 with a team of 47 core researchers, 63 field staff and 25 support service staff. The yearwise growth of RED staff is shown in Table 3.

Table 3: Growth of RED staff (1986-94)

Year	Type of Staff		
	Core Researchers	Field Staff	Support Staff
1986	6	45	20
1987	12	55	20
1988	14	55	20
1989	17	50	20
1990	18	50	22
1991	28	5	20
1992	38	60	16
1993	35	60	31
1994	47	60	25

Source: The Research and Evaluation Division : Annual Report 1994 (BRAC)

The RED has so far completed over 400 research studies in the economic, social and health related areas of which 62 were completed upto 1985 and 339 were completed during the period from 1986 to 1995 (Table 4). The table shows a periodwise rise in the number of research studies of RED. It is expected, however, that by the end of 1995, a few more research studies will be completed.

Table 4. Growth of Research Studies Completed by RED 1979-95

	1978-85	1986-89	1990-92	1993-95	Total
Economic Studies	21	22	30	27	100
Social Studies	13	26	37	38	114
Health Studies	28	56	46	57	187
Total	62	104	113	122	401

Note: The figures are tentative since figures on 1995 reports are incomplete. (Again, studies completed before 1978 are not taken into account) Actual total figures will further increase by the end of 1995 when reports on a number of ongoing studies are submitted.

“RED conducts a wide range of research which includes surveys, action research, diagnostic studies, policy research, impact assessment and evaluation studies” (RED Annual Report, 1994 p/2). Initially, RED concentrated on exploratory studies and studies dealing with ‘processes’ but recently the scope has widened and more ‘impact’ studies and analytical type of studies are being conducted. Many of the research studies conducted by RED has been very useful in BRAC policy decision making. A number of them has also been published in journals, both national and international.

RED has been maintaining 12 field stations spread over different areas of the country which help collect longitudinal data on a wide variety of socio-economic aspects of rural life. These valuable data provide a stronger base for more quantitative and objective analysis of socio-economic variables to RED researchers.

Table 5: Classification of RED Socio-economic Studies according to broad areas of focus/topic (1986-95)

Area of Focus	No. of Studies
1. RDP Impact Studies (general)	14
2. Studies on different RDP Components	
a. Credit and savings	13
b. Irrigation programme	6
c. Poultry (including IGVGD)	8
d. Fisheries	3
e. Sericulture	3
f. Rural Enterprises (including AAF activities)	7
g. Social Forestry	3
3. Studies on Women (including gender issues)	21
4. Socio-economic Issues	5
5. General Studies on BRAC programmes (including BRAC strategies)	11
6. Institution Building	9
7. Training (including paralegal programme)	6
8. NFPE programme	32
9. Research Areas/Methodological Issues	12
10. Miscellaneous Studies	
a. BRAC related Misc. studies	12
b. GO-NGO Collaboration in RD	4
c. Floods & Cyclones	8
d. Non-BRAC Studies	3
	180

2.2 Some Methodological Issues on the Impact Studies

The term impact in the context of the BRAC studies need to be defined clearly because from the review of the research studies one may get somewhat confused by the use of the term in a rather broad and loose sense. The report on the BRAC Impact Assessment Study (IAS) refers to the term as a long run or lasting effect of a programme which involves sustained structural changes in well being.

Impact is distinguished from the terms 'output' and 'effect'. Outputs are the results of the programme inputs in relation to its planned performance, such as amount of credit disbursed, number of borrowers, etc. Again, effects of development interventions are the immediate changes while impact refers to their long run changes or lasting effects.

The connotation of the term 'impact' has not been the same in all the studies under review. The IAS distinguishes the term impact from effect. However, most other studies do not clearly make any such distinction. However, to cover the contents of all the studies reviewed, the term is used in a broad sense. Thus studies narrating 'outputs' and studies assessing 'effects' of various programmes are also discussed along with impact studies.

There are also some methodological problems involved in the RED studies. There is heterogeneity in the methodologies used in conducting the studies. The IAS uses a sound methodology that includes household survey, village profiles and VO case studies. Care has been taken to deal with problems of variation in socio-economic environment for better comparability and seasonal variability. Quantitative and qualitative data have been generated and both simple tabular analysis and regression analyses have been made according to necessity to arrive at reliable results.

Among other studies many have been well designed with fairly representative data base and have quantitative analysis and high quality of presentation. At the same time there are studies which could be improved in any one or more of the following aspects. These are sampling design, data collection, analysis and presentation of results. Again, some studies are descriptive while a few covers an

inadequate time frame which affect the reliability of results. Among other things, results of adhoc studies with insufficient evidence create problems of programme's acceptance of research results. Some examples may be cited.

The study on Monohardi Brick Fields (Zaman and Khan : 1986) evaluates the enterprise at the end of its first year of operation; an impact of DTW on output and input combination was studied (Huq : 1992) after its first year of operation and relative profitability of seven micro-enterprises were determined (Zaman and Rahman : 1994) considering a very short period of time. In such cases there are chances of the results being biased and non-representative. A descriptive study on poultry (Mallick : 1989) based on a small sample size was conducted at a very early stage whose results are likely to be different from a study conducted at a much later stage with larger number of samples. Tabular presentation of data in S. Jahan's (1990) study on utilization of small trading loans was very weak while in D. Banu's (1992) case study on women in poverty alleviation, the data collection, processing, analysis and presentation could be further improved. In M. I. Khan's (1991) sociological impact study on landless irrigation groups, the selection of study area appears to be somewhat biased. In another study on issue based meetings (Chowdhury, et. al. : 1991) it is interesting to find that one of the reasons for not organizing the meetings was natural disaster (flood, inclement weather, etc.). A close scrutiny shows that data were collected for the period from April to September during which incidentally the frequency of 'natural disasters' was likely to be much more than during the other six months of the year. Thus timeframe of data may also create bias in research results.

However, in many research studies the authors were aware of the limitations of their study and acknowledged the same. Again, it is encouraging to observe that

the quality of research studies shows a consistent trend towards improvement in course of time. The studies in the '90s are for more analytical and better organized than the ones in the eighties. Hopefully, after the IAS, which has set a new milestone in RED research, the output of research would further improve in the future and would be able to make valuable contribution in evaluating the RDP and in suggesting improvements for its greater sustainability.

A brief review of all the studies conducted by RED including those on the impact of RDP on its participants is presented for reference in Annexure I.

3. SYNTHESIS OF STUDIES ON THE IMPACT OF RDP ON PARTICIPANTS

3.1 Broad Impact Studies on RDP

The most comprehensive and well organized study on the impact of RDP on participants using analytical methods was the Impact Assessment Study (1993-94). The study used four indicators to determine impact of the programme on poverty alleviation viz. (a) material wellbeing, (b) vulnerability to seasonality and economic security, (c) changes in women's lives and (d) development of VOs as institutions. RDP members joining within 11 months preceding the IAS survey were compared with those who joined more than four years ago.

The study findings show significantly positive economic impact of the RDP on its participants. There was consistent movement along the path to greater wealth and expenditures, according to loansize and membership age. Older members' gross household assets were 112% higher. Their average household fixed and working capital were 100% higher in value, weekly household expenditure was 26% higher and average percapita expenditure on food was 15% higher than 'new' or recently joined members. Another interesting finding was that the impact was relatively higher for less well off households. Focus on female members was more effective in bringing benefits to BRAC target group because they were poorer than male members and gained relatively more than their male counterparts. Findings on changes in nature of household assets, with increases in monetary value of productive fixed and working capital, along with investment in housing structures suggest both greater economic security and improved standard of living for 'older' members. The enhanced security is confirmed by reduced seasonal fluctuation in income, expenditure, food

consumption and stocks of RDP members having a membership age of two and half years or more and receiving at least Tk. 7500.00 of cumulative RDP credit.

Vulnerability of such households decreased markedly. Enhanced coping capacity was found to be generally positive. This was reflected by a trend in declining informal credit, reduction in average amount of credit by older members and reduction in the use of both RDP and informal credit on consumption or hardship purposes.

The impact on female members' lives was not found to be very high, but findings showed positive evidences of some gradual changes brought about by the RDP. Their status in the households improved, some experienced greater mobility, many female VO members gained control over their income and improved their ability to decide about how and how much to save and spend on themselves and their children. However, there were evidences that majority of rural household women have few opportunities to use loans by themselves without some assistance from male family members, and many had to hand over their loan to male kins for which they could not exercise control over their credit.

The results of the IAS on institution building were not very encouraging. Discipline and enthusiasm were found more among newer and female VOs than among 'older' and male VOs. Over time discipline declined and attendance became more erratic. The development of autonomy and cohesion among members was also not satisfactory as evidenced by visible inadequacy of collective activities undertaken by VO members.

The IAS also determined the impact of NFPE programme on certain aspects such as VO member children's participation and member participation in school

management, etc. It was found that after second or third cycle of NFPE school, degree of VO involvement tends to decline. However, VO members take a pride in the schools and the quality of education was high. Except the absence of religious education, the curricula was considered to be good and many non-TG students were also found to have enrolled in NFPE schools.

Many studies conducted earlier reinforce the findings of the IAS on the impact of RDP on participants. These are briefly presented below.

AMR Chowdhury and M. Mahmud (1988) assess the impact of RDP on income, employment and possession of household goods and assets of the programme participants. The participants with seven years membership earned significantly higher income, had higher employment and acquired more household goods and assets than the control group members (new members who had not yet received credit). However, the study did not consider other aspects of programme impact. The authors, due to shortcomings in methodology, could not ascertain whether the differences between the programme and control households were exclusively due to the RDP or not.

Z. Ahmed's (1988) study on economic empowerment of the rural poor also shows that the programme households gained significantly in their rise in income and in the improvement of household conditions over those of control households. During the same period (1981-87) non-member households' real income declined and more of them went below the poverty line along with reduction in employment level. This study also did not consider other aspects of impact including gender issues.

The same author in a study in 1991 examined the impact of BRAC programmes considering certain indicators including dependency, literacy, death and birth rates, land ownership, indebtedness, occupation, income and employment. Changes from 1983 to 1990 were considered to arrive at results which showed reduction in dependency ratio, increase in literacy, improvement in the status of women, decrease in differentials between birth and death rates, more increase in indebtedness with a reduction in credit use for consumption, and decline in unemployment for members and better overall improvement in the quality of life of members than non-members.

AMR Chowdhury, M. Ahmed and F. H. Abed's (1991) paper on 'Credit for the Rural Poor' evaluates BRAC's programme on rural development and a survey of four earliest RDP branches show that percapita annual income of programme households was 26% higher than that of control households. Average household income was also higher by 29%. On occupation, the study found that more households had second or third sources of income due to the programme while their relative dependence on wage labour declined. Employment creation for programme households was 19% higher with larger gains for female participants. Ownership of household goods and assets were also assessed to be higher for programme households.

There were also other studies covering assessment of RDP's impact on participants such as two RRA/PRA studies made in 1993 which noted positive impact of RDP considering a few indicators such as access to resources, income, employment, women's position, cohesiveness of VOs, etc. Another study made by M. Rafi (1994) considered specific variables like labour force participation, income, expenditure but no consistent findings could be derived due to weaknesses in methodology.

3.2 Impact on Women's Lives

Twenty one studies have been conducted by RED which are related to impact of various BRAC programmes on women's lives and related socio-economic issues. Ten of these studies including four case studies deal with one or more aspects of the impact of RDP on women's lives. There are five studies dealing with some sociological issues including marriage, divorce, menstruation, violence in marriage and social constraints for working women. Five other studies are general studies either related to characteristics of women VO members or to role of NGOs in developing women. One recent study deals with risk factors for women headed households.

Z. Ahmed's study on "Gender Differences and Role of Women in the Households: The Case of Female Loanees of BRAC" (1990) identifies women's role in family activities, and the extent of their control in decision making. Eleven categories of schemes both agricultural and non-agricultural, were studied and the findings show that a number of household economic activities are performed by women and their role in decision making was prominent in some areas. RDP credit had raised their status within the households.

Another study by Z. Ahmed and M. Hasan "BRAC and Women's Development: An Exploratory Study" (1990) shows that percentage of women in BRAC membership was increasing at a fast rate, women's freedom and mobility had increased and they even showed examples of becoming powerful negotiating groups. The findings are similar to those of the IAS.

Z. Ahmed in his paper "Group Approach to Empowering Women : An Emerging Paradigm for South Asia" (1991) discusses impact of various programmes on

women and states that significant change in income and employment resulted from RDP activities. Per capita real income increased by 116% between 1981 and 1987. Women could also enjoy better freedom in movement and gained in self-confidence and respect.

M. R. Khan and S. Mustafa's case study on "Managing Women's Income Generating Activities : A Case of Mirzapur" (1992) shows that women decided either by herself or jointly with husbands on going for an income generation activity.

Another study by M. R. Khan (1993) on Suruchi Restaurants found that the enterprises yielded modest profit but women gained in social mobility. Little change in their status occurred due to presence of men's discriminatory attitude towards women.

S. Huda and N. Hossain's study on "Involvement in non-traditional activities : The Implications for women's empowerment" (1994) found among other things that there was no marked difference in gender relation between sample families but assert that economic dependence of women determined male-female relations.

M. R. Khan's study on "The Effects of Wage Employment and Credit for Women in Bangladesh" (1995) found that in many cases women participated in deciding the use of their loan, exerted control and their wage income and spent it on household consumption over welfare. Income gave women more leverage over a wide range of household decision making including sex and reduced family violence.

S. M. Ahmed et. al. (1994) in their study on the effect of wage earning on different aspects of life of currently married women found that in the 60 villages of Matlab under study only four percent were engaged in income earning in traditional jobs. Their wage income had favourable impact on their desire to reduce family size through adoption of contraceptives and change in their attitude.

A survey of five villages in Jamalpur to determine the effect of BRAC credit programme in the socioeconomic development of rural women by S. A. Begum (1995) found that loan from Mohajan decreased, utilization of loan for consumption decreased from 38% to 16% and investment in business or trade increased from 5% to 32%. She also found better performance of women in loan utilization and entry of women into new areas of economic activities including agriculture and trading. Results also showed an improvement in the role of women in decision making due to their involvement in BRAC activities.

There were three case studies, one by D. Shahnuz (1988), one by D. Banu (1992) and one by P.L. Biswas (1994) which emunerated the efforts of poor women in changing their economic and social status by paticipating in BRAC's rural development programme.

There are three general studies related to women and gender issues, one by S. Mustafa (1987) and two by Z. Ahmed (1989, 1990) which relate to certain aspects such as socioeconomic characteristics, activities performed, problems faced by women and the scope for development of women through rural development programmes.

One recent study conducted in Uddomdi, Matlab (N. Hossain and S. Huda : 1995) determines the risk factors for women headed households. The findings show that the economic constraints included poverty, especially in case of the widowed and the abandoned; lack of entitlement to land and other assets; inadequate sources of employment and lack of saleable skills. Among the socio-cultural constraints were restriction imposed on mobility by the purdah system, especially for relatively younger women; dependence on males as guardians; their mental and physical insecurity; chances of family disintegration and legal/political powerlessness.

The poorest women headed households which were BRAC members did not participate actively and even felt discouraged to take loans because of inability to repay. This implies special measures to be taken to bring positive impact on such households by providing them with effective legal awareness and employment/income generation activities.

Five miscellaneous sociological studies on different sociological aspects were also conducted covering issues such as beliefs and practices of adolescent girls on menstruation, social constraints for working women, violence against women in marriage, adolescent girls' views on marriage and socioeconomic determinants of marriage. These do not really fall under impact studies.

3.3 Summing up the Impact of RDP

Findings of the research studies conducted by RED on different aspects of impact of RDP on participants have been briefly presented above. The findings of the IAS showed positive impact of RDP on the improvement in the standard

of living of the participants as reflected by higher household assets, capital and better housing facilities, reduction in vulnerability and reduced use of credit on consumption or hardship purpose.

Other studies undertaken on a smaller scale using various methods also came up with similar results, showing significant improvement in wellbeing as reflected by higher income, assets, employment opportunities, lower poverty level, better access to credit and higher volume of household goods.

On the impact of RDP on women's lives, the IAS provided indications of improvement in their status at the household level, greater mobility and participation in decision making along with more control over spending their income. However, RDP could not totally break the existing social barriers and gender discrimination. Women were still found to have dependence on male members in many respects including the use of credit. Other studies also found more or less similar results. Findings show improvement in status within the household, greater mobility and better self confidence. Some enterprises like suruchi restaurant and poultry could provide only modest increase in income while gender relations were found to be dependent on the level of their economic dependence on male members.

Thus, the impact studies showed, in general, highly encouraging impact of RDP in economic spheres and significant positive impact on social status of its participants, particularly that of women.

4. IMPACT STUDIES ON SECTOR PROGRAMMES

4.1 Credit and Savings Programmes

There are thirteen studies related to credit and savings programme of BRAC, some of which relate to determining impact of the programme component and some others relate to either presenting the various aspects of the programme or on certain policy issues related to it.

Z. Ahmed in a paper (1989) determines the effect of RDP credit on the nature of indebtedness of beneficiaries. Results show that over the period from 1981 to 1987 overall indebtedness of both members and non-members increased with higher increase for members. Again, for member households non-institutional credit declined while institutional credit increased sharply over the period for both members and non-members. The study did not find any notable change in the allocation of credit over different heads of expenditure for any group, though in many cases, expenditures on marriage, dowry, etc. increased for member households. However, programme households spent more of non-institutional loans and less of institutional loans on consumption and non-productive heads.

S. Rahman's study (1990) shows that per capita income and value of household assets of loanees were lower than those of non-loanees, but managing committee members have greater access to BRAC loans than ordinary members. The greater access of M. C. members to loans indicate an weakness in the VO management and inadequate institutional development of the VO and relatively inadequate staff-VO member interaction.

S. Jahan's (1990) study indicates that 89% respondents utilized loan for the purpose it was taken. Reasons for diversion of loan included need to meet

consumption requirement, incapability to handle scheme, diversion to more profitable or less risky enterprises, etc. The study reveals weaknesses in the loan management programme of BRAC which may be taken care of to help improve the impact of credit on participants by improving selection procedures of schemes and determining size of loan more rationally.

A. Hossain and AMR Chowdhury's (1991) study on determination of reasons for loan overdue reveals weakness of the BRAC loan programme such as mismanagement of Area Office and dishonesty and mismanagement of VOs which may be corrected.

S. Akter's study (1994) on credit management actually discusses some credit problems such as high indebtedness of villagers, predominance of non-institutional sources of credit and presence of multiple sources of institutional credit in the village. The last factor mentioned hinders assessment of impact of BRAC credit on members.

On savings one study by I. U. Ahmed, R. D. Roy and S. Akter deal with reasons for savings default which included lack of proper utilization of credit, loss in the project and seasonal vulnerability. Thus, indirectly, the findings indicate weaknesses in the programme and its inability to reduce the seasonal vulnerability of all members. They also suggest allowing withdrawal of savings by members but do not explain the reason.

H. Zaman, Z. Chowdhury and N. Chowdhury (1994) in their study on pilot savings scheme show positive impact of the current account system which allows withdrawal of savings by members. It helped increased savings mobilization and

improvement in the attitude of VO members towards BRAC. Since primary reason for withdrawal was stated to be unforeseen expenditure, conditional withdrawal may be allowed, or at least the pilot project may be further continued to more effectively assess its impact on savings mobilization and sustainability of VOs.

N. Mobassera and H. Zaman (1995) in their analysis of a comparative picture on savings schemes of different institutions find that opportunity to withdraw savings is valued more by the poor. They suggest introduction of such facilities by BRAC.

4.2 Irrigation Projects for the Landless

There are six studies on landless irrigation project of BRAC under the R. D. programme.

Z. Ahmed's paper (1986) on introduction of new technology in agriculture makes an economic and financial analysis of the project which shows increase in production, satisfactory return on investment and increased income of farmers and landless group members. It also identified some management problems and constraints.

K. Huq's study (1992) on two DTW groups discusses effects of DTW project on increase in output and growth, input-output combination, capital productivity and increase in employment. The findings show an increase of 159% in the income of farming families in the post-intervention period. But the results may not be taken as conclusive since the study is limited to the first year of operation of the DTWs.

Z. Ahmed's (1986) paper based on a M. S. thesis studies influence of DTW projects on the credit market in the command area. Overall indebtedness of farmers and total amount of non-institutional credit as percentage of total credit declined. Credit from money lenders also declined.

M. I. Khan's (1991) study on landless irrigation groups deals with social impact of the BRAC DTW project and findings showed 'resource empowerment' contributed positively to improve the feeling of social importance. However, kinship network was not influenced much. Group interest of the landless could not crystalize to the point of structural contradiction because of mutuality of interests. Thus the project could not reduce the structural gap between the poor and the rich, for which other group solidarity programmes are needed.

Another paper by S. Mustafa and S. Rahman (1989) did not really deal with finding out impact of a DTW project but dealt with the planning process of such a project.

4.3 Poultry (including IGVGD)

Eight studies have been conducted on BRAC poultry programme including the IGVGD programme. Most studies were made at an early stage of the programme and on a micro-level. No broad based comprehensive study has been undertaken to objectively determine the impact of the programme on the participants who are among the poorest rural women.

N. C. Mallick conducted three studies in 1989. His first study covers seven poultry rearers on their perception of HYV poultry breed vis-a-vis local and cross breeds. Results show that they did not have a favourable view on HYV poultry because of relatively poor yield and high mortality.

His second paper more or less repeats the first one while in his third study he assesses the profitability of poultry chick rearers in some areas of Manikganj. Here also he found HYV poultry to be less profitable than cross bred and local poultry. Even BRAC group member rearers' performance was found to be worse than that of non-member rearers. The results may be taken as only tentative.

K. Huq, K. A. Khan., D. Barua, N. Amin, et. al. (1992) assessed the impact of poultry and chick rearing through their RRA survey. The results show the presence of seasonality both in rearing chicks and in mortality. According to them, the rearers showed preference for Fiom, Sonali and White Leghorn among HYV birds for their better performance. This finding indicates a marked change in the attitude of rearers towards HYV birds which is obvious because Mallick's study conducted earlier was conducted at a preliminary stage of the programme when rearers did not have experience and clear ideas about rearing HYV birds. In course of time by a process of selection and discarding, rearers became better able to assess the suitability of particular breeds of HYV birds.

Again in this study chick rearing was found to be profitable though many problems were associated with it.

M. N. Amin's study (1994) is the latest study dealing with the poultry rearing programme. His findings from a small sample showed a relatively small size of units (7 birds on average), poor housing, high mortality of birds (24% to 37%), predominance of local birds (82%), unbalanced feed and nominal income from the activity. However, rearer women had rights to spend their income which they usually did on education of children, loan repayment, treatment and clothes.

S. Mustafa conducted two studies on the IGVGD programme the first of which (Mustafa : 1990) only provides a general picture of the programme with rearers receiving monthly income ranging from Tk. 40.00 to Tk. 130.00 and the project showing a prospect for transfer of technology (in poultry rearing).

His second study (Mustafa : 1991) is again an exploratory study on poultry workers mainly to generate questions and dimensions to formulate future study design. He found that income from this work was very low and only 21% could reduce their borrowing. Half of them consumed some eggs and chicken. Incidence of poultry disease was reduced in the area.

S. M. Z. Hyder (1993) in his qualitative assessment of the poultry workers' perception and views on the programme found their positive attitude towards the programme and that their monthly income ranged from Tk. 250/- to Tk. 350/- per month including sale of eggs and chicks, besides service charges etc. received as poultry workers. Their status within the household and in the community was also found to have improved which shows positive impact of the programme.

4.4 Fisheries Project

Only three studies have been conducted on BRAC fisheries programme by RED one of which relates to the involvement of women members of fishermen households in fishing related activities, their coping strategies and status in the household.

Among the two impact studies one made by M. Hasan (1991) on the impact of sweet water fisheries programme on the lives of the rural poor explores the efficiency of the programme in empowering the poor and relates to input use,

income generation, employment and allocation of resources. Cost benefit analysis showed positive net benefits. Economic analysis also indicated positive results. The farmers' perception indicate an improvement in employment, income and social status.

The study made by S. Mustafa, et. al. (1995) examines the impact of the oxbow lakes project on participating households. The study has not yet been completed, and the present report deals with two aspects of the impact assessment on material well being of participants.

Findings show major improvement for the participant households (LFTs). The 'before' and 'after' differences show that total fish consumption increased by 38%, consumption of carp by 360% and total expenditure (per capita/per month) by 30%. Inequality in consumption was also reduced but there was displacement of some fishermen families by the project.

4.5 Sericulture Programme

There are only three studies on sericulture programme under RDP one of which reviews the sericulture sector of Bangladesh and also analyses the BRAC's sericulture programme to determine its potentiality and identify related problems (M. R. Khan : 1992).

The second study conducted through a RRA method, focuses on BRAC's sericulture programme showing prospects of high return but limited scope for expansion in a particular area. On the basis of problems identified, the paper recommends on establishment of a BRAC grainage, reduction in average plot size, improved survival rate of plants and improvement in training of rearers, etc.

A third study (S. Rahman : 1994) found that roadside mulberry plantation was remunerative for poor women but the programme had certain limitations such as inadequate supply of quality DFLs, low price and uncertain market.

More comprehensive studies are needed to determine impact of the programme on participants of this potentially profitable programme.

4.6 Rural Enterprises

Seven research studies are listed on the BRAC's rural enterprises but most of them do not have primary focus on impact of the programme on participants.

K. Zaman and F. Khan's study (1986) on Monohordi Brick fields makes a cost benefit analysis of the enterprise's first year of operation the results of which showed economic 'viability' and profitability. The findings also showed creation of additional employment for the poor and an improvement in their income and management capacity.

Z. Ahmed's (1987) paper on processes, policies and empirical issues in rural industrialization deals with certain empirical issues involved in the rural industries project of BRAC and suggests some policy framework.

M. R. Khan's (1990) study assesses the performance of one AAF sub-centre, Betila by examining its profitability, distribution aspects and wages paid to women workers. Costs and return analysis shows high profits but wage rate was found to be relatively lower than the average rate in the area. Average rate of wage paid was Tk. 11.93 per day. The rate was also found to be lower than that

paid to similar workers in Narsingdi. However, the basis of comparisons perhaps could be improved. The study also found lower wage for female workers than for male workers.

Z. Ahmed (1990) studied the profitability and capital productivity of 48 BRAC schemes. He found that some conventional technologies had comparative advantage over labour replacing technologies (e.g. Dheki vs rice mill). He also identified areas of high labour and capital productivity enterprises. However, the study did not specifically deal with impact on participants.

H. Zaman and S. Rahman (1994) analysed the profitability of seven microenterprises of BRAC and determined their relative returns to participants. Differences between accounting and economic profit were calculated. Results showed highest return on potato cultivation, poultry, net making. Bull fattening was found to have earned loss. Since the period covered by the study is very short (three months) and the size of sample also very small, no generalization can be made from these findings.

4.7 Social Forestry

Strictly speaking no study has been made on the impact of BRAC's social forestry programme on its participants. S. Rahman has made three studies on social forestry one of which makes an appraisal of the experiences gained in social forestry in Bangladesh, another discusses the nature of problems associated with deforestation and consequent environmental degradation and the third discusses BRAC's social forestry programme and also raises certain issues for future strategy formulation. This study also includes a summary of findings

of the Manikganj Household Forestry Survey and the results of the feasibility study on providing credit to landless BRAC groups for raising seedlings for household forestry in Sherpur.

4.8 Summing up the Impact of Sector Programmes

Studies on specific aspects of the RDP also produced valuable results. Studies on credit showed some positive impact on participants but also pointed out short comings of the programme. Minor variations were there in the findings of these studies. Some reported increased indebtedness while others showed reduction in indebtedness. However, many studies agree on increase in relative importance of institutional credit to participants and reduced allocation of credit on consumption purposes with the exception of one study which did not find notable change in credit allocation (Z. Ahmed : 1987). A number of studies pointed out weakness in credit management and one study (Rahman:1990) found managing committee members having greater access to credit than ordinary VO members. The problem created by existence of multiple sources of credit in assessing impact of RDP was also pointed out.

On savings only three studies were conducted, but a very important issue was covered which is the rigidity in savings withdrawal. The studies on savings presented a strong case for allowing conditional withdrawal of savings which would have positive impact on savings mobilization and would help improve the sustainability of rural development programmes.

However, the findings on the pilot savings scheme, though may not be regarded as conclusive, may further be substantiated by extending the scheme and evaluating its performance in the future.

On irrigation groups for the landless, though a number of studies cover certain aspects of the project, no comprehensive study has been undertaken to make it representative with coverage of adequate operational period of DTWs. One sociological study brings out some interesting social implications of the project but has methodological weakness.

The poultry project including the IGVDG programme is another area where representative and well designed evaluation studies are virtually absent. Most studies were undertaken at an early stage of the project when the poultry rearers' experience and perception on poultry raising were inadequate which resulted in poor results in the poultry scheme. In course of time, as the rearers gathered more experience and confidence, their perceptions improved and the level of income earned also increased as reflected in a study (Hyder : 1993) which shows more positive perception and higher income earned by poultry rearers than found in earlier studies.

Only three studies were conducted on the fisheries programme two of which found positive impact through increased income, employment and social status. One of the studies was restricted to finding the economic involvement of women in fishermen households. Their involvement was limited to net making, katha stitching and mulberry plantation.

On rural enterprises a variety of studies were conducted. A study on Brick field covers only the first year's operation though finds fourable results on income and employment. A study on a subcentre of Ayesha Abed Foundation (AAF) found relatively low wage for female workers and gender discrimination. Two studies on relative profitability and other aspects of various projects found out

encouraging results on many enterprises and discouraging results in some. However, the study on seven micro-enterprises in Matlab (Hasan and Rahman : 1994) covers only a very short assessment period and a limited number of samples which might provide misleading results and hence the results may not be accepted as conclusive. The studies conducted on social forestry may not be strictly termed as impact studies on BRAC programmes.

5. STUDIES ON INSTITUTION BUILDING

The RDP Impact Assessment Study conducted during 1993-94 included institutional development of VOs as one of the four indicators in assessing the impact of the RDP on its participants. Besides, nine more studies have been completed by RED which deal with various aspects of institution building.

5.1 The IAS on Institution Building

The IAS conducted case studies on 24 VOs and assessed a number of issues such as cohesion, perception of members, leadership, and group autonomy to arrive at conclusions on the institutional development of the VOs. Findings show that discipline declined and attendance in meetings became erratic over time. However, financial discipline was maintained. Discipline was better in the newer and in the women's VOs. Cohesiveness of VOs also did not develop well. Women groups which were relatively newer, showed increased social awareness. There was also a decline in the incidence of collective activities - both economic and social - among VOs. In VO management, the study found that though there were formal management committees, in many cases they were dominated by one member who was either the chairperson or the secretary of the respective committee. Thus, according to the findings of the IAS, the institutional development was not fully satisfactory.

5.2 Other Studies on Institution Building

One paper (M. Mannan, AMR Chowdhury, et. al., : 1994) was on VO formation process, though the study period was restricted to first three months - a period before members received credit. Problems in forming a VO were investigated

which found many barriers and constraints to women's participation in VOs. However, the results may be taken as merely tentative since the behaviour pattern of members are likely to be different after they received credit. Again, on the basis of such a short period of study the findings cannot reveal wholly, the 'new dynamics' or the implications of VO for women.

Another paper on issue based meetings (AMR Chowdhury, et. al. : 1991) found that only 27% meetings were held with average attendance of 42% members. Relative performance of women VOs was better. Again, 40% meetings were conducted by POs. The findings indicate poor institutional development of VOs. The reasons for poor performance included assigning low priority on such meetings, lack of sincerity of POs, heavy work load and frequent transfer of POs and inadequate supervision by Area Managers. As in the RD-9 project of BRDB, in addition to exclusively assigning PAs the responsibility of conducting the social development programme of VOs higher level supervisory staff may also be appointed for the same purpose.

A study on member drop out (MKA Khan and AMR Chowdhury : 1994) identified the various reasons of member drop out / expulsion and the characteristics of those dropped out or expelled. Among the reasons were nonrepayment of loans, over expectations from BRAC, displeasure with certain activities of local management, diminishing loyalty, lack of farsightedness of BRAC staff, their frequent transfer and reduced attention on motivational activities. Rigidity in savings withdrawal was also cited to be a reason. Thus inadequate institutional development and cohesiveness of VOs were among various reasons for member dropout.

Three studies dealt with federating village organizations. S. Islam (1987) presents two workshop reports on federating VOs. The idea of union level federation is suggested along with the need for intergroup economic cooperation in poverty alleviation and empowerment of the rural poor. The third study (A. Alam, AMR Chowdhury, et al., : 1991) presents the recommendation of a task force on federating VOs giving a framework for union level federation and the objectives and functions of such a federation.

N. Khan and E. Stewart (1993)* studied three BRAC women's VOs of different ages in Jamalpur to determine the process of institution building with special reference to nature of participation, sense of ownership and growth of autonomy. Findings show that the process of institutionalization was taking place but not adequately. Critical thinking progressed in course of time but not consistently. The VO members were aware about legal and social rights but could not translate them into action. BRAC helped establish a formal system but the VO members lacked a sense of BRAC's vision or direction for the future. The case studies also showed that group autonomy did not progress satisfactorily as exemplified by monopolization of leadership in the oldest VO.

Participation, instead of being spontaneous, was either induced or directed which point out shortcoming in the institution building process of the VOs. However, the results should not be generalized as they are devived from study of only three VOs.

There are two other studies, one on management development process of BRAC with some training modules and the other on member participation in VOs. The

*The paper was published in Grassroots, Vol.3, IX, 1993, pp.5-20

latter study finds that in only one out of four villages studied, one kin group dominated both male and female VOs while in each VO certain groups benefited more than others with the poorest being the most deprived. The study also indicates inadequate institutional development of BRAC village organizations as per goals and objectives.

5.3 Summing up the Impact on Institutional Development

Results of the IAS on institution building were not very encouraging. There was dwindling enthusiasm among VO members over time, discipline slackened and there was lack of autonomy of VOs and unsatisfactory cohesion among members. Institution building was found to have received low priority even from BRAC staff members. Similar results were derived by other studies as well. These include weaknesses of local management, member dropout, dependence on POs in conducting meetings in many cases, and presence of certain groups of people who benefited more than others. One study (Sattar and Ahmed : 1992) even finds the poorest members participating the least and consequently remaining the least 'empowered' which is somewhat in contrast with the findings of the IAS. However, one study (Khan and Stewart : 1993) finds that the process of institutionalization was taking place in VOs though not adequately.

6. OTHER BRAC STUDIES

6.1 Training

Six studies have been conducted on training and related aspects of which one is on planning and management training to VO members, one on POs, one on NFPE teachers and three on para legal education/training programme.

S. Jahan's (1991) paper on planning and management training to VO members identified some favourable impact of training on VO members especially with respect to their attendance and participation in meetings and in improving their savings habit. All trained members were found to have maintained minimum attendance (75%) in meetings, females had fulfilled the required savings rate (90%) while males had a little less than the required rate.

S. Jahan (1992) in her study on post training utilization of knowledge by selected POs reviews one ARD course. Selection of trainees was not appropriate since only 42% had taken the prerequisite training. However, 57% felt the course content to be relevant and 92% agreed that they gained substantial knowledge. Also 81% fulfilled the post training utilization.

S. A. Ahmed (1994) assessed the basic training course for teachers of BRAC's NFPE programme by analysing the views of 25 teachers' course content, teaching technique, trainer-trainee relationship, duration of course, etc. The study suggests that the trainee teachers learnt many new things through the course but could do better if course duration was extended.

One of the three studies related to the paralegal programme examined the nature of conflict in a Bangladesh village (AA Ahmed : 1986) as a preproject research to

develop a paralegal programme. Another study in evaluating the para-legal programme (A. Sattar and S. Jahan: 1991) found very high level of knowledge retention by the course participants but very little application or utilization of the same.

The third study by S. A. Ahmed and S. Mustafa (1993) established benchmark data on paralegal programme to use them in measuring its impact in the future. Findings showed no significant difference in the knowledge on paralegal matters between VO members and non-VO members.

6.2 NFPE Programme

The largest number of studies have been conducted on the NFPE programme. Thirty two studies on the programme deal with different aspects including base line surveys on primary education, evaluation of the programme, study on two BRAC urban schools, assessment of basic competencies, life skills learnt, general studies on NFPE, suitability and evaluation of NFPE teachers and some general studies on primary education.

A base line survey was conducted on primary education in 20 villages of Manikganj (S. R. Chowdhury, et. al. : 1988) to help in planning the NFPE programme. Data were collected and analyzed on enrolment, drop out and the reasons thereof, socioeconomic background of dropped out children, etc. Another benchmark survey was conducted by A. Hadi and S. R. Nath (1994) in Kutubdia to generate relevant data for future use. Fourteen studies on evaluation of NFPE schools primarily deal with frequency of drop out and its reasons. Reasons for drop out included inadequate facilities available in the school, less literacy and

poor socioeconomic condition of parents, high cost of education, etc. Occupational status of parents was also found to have influence over enrolment and dropout. Enrolment was better in case of children of households with service and business as occupation while it was lowest among wage earning landless families.

The study conducted by M. Mohsin and AMR Chowdhury (1991) found enrolment rate of 68% children, 9% dropout and 23% non-enrolment in the study villages.

A. Hadi (1994) in trying to determine the contribution of development intervention on the enrolment among rural children found the importance of socio-economic variability in school enrolment. The paper reveals that chances to be enrolled in a school by the children of labour class, landless households and religious minorities are far less than others even in the presence of development programmes. It also shows that gender variation narrows if development intervention is carefully tailored and implemented. If the programme is targeted to younger children by motivating parents to send them to school earlier, the actual enrolment rate would increase significantly.

An assessment of two BRAC urban schools was made by N. Khan and K. A. Khan (1993). They found that poverty was not the cause of poor performance or dropout among children. Community or parental interest was very poor. Many parents send their children to earn money to support the family as chances of employment of child labour are greater in cities than in rural areas. Parents also do not give high value to education of their children. There is also a lack of security for which parents feel discouraged to send children especially girls, to

schools. The authors feel that if parents could be motivated, enrolment in urban schools would increase.

There are two studies related to life skills knowledge of children. One study (M. Mohsin, S. R. Nath and AMR Chowdhury : 1993) presents the opinions of parents about what they felt their children should learn to live a decent life. Results show that their opinions were influenced, to various extent, by their socio economic characteristics. Forty six specific opinions may be grouped under the following : (a) general education, (b) relationship with family members and neighbours (c) personal health hygiene, (d) prevention of diseases, (e) households and agricultural work, (f) knowledge of neighbouring areas or country, (g) sports and culture, (h) career development, (i) religious norms and practices, (j) morality, (k) carefulness, (l) natural disasters and (m) humanism and patriotism.

The other study on life skills by S. R. Nath, M. Mohsin. and AMR Chowdhury (1993) investigates socioeconomic factors influencing life skills knowledge of children and found that years of schooling, parents' education level and area of residence of children have highest influence on life skills knowledge of children.

There are three studies on assessment of basic competency level of children. S. R. Nath, M. Mohsin and AMR Chowdhury (1993) conducted surveys which showed that 26% have expected basic competencies. In another study of the same authors the effects of selected socioeconomic and demographic variables on basic competencies were studied. The findings showed that children's residence, gender, years of schooling, parental level of education and access to electricity are important determinants of basic competencies.

S. R. Nath, MKA Khan and AMR Chowdhury (1994) investigated the progress made in basic competencies by graduates of BRAC NFPE schools. Basic competencies were fulfilled by 56% in 1992 while it went up to 59% in 1994. Rate of improvement was higher for girls and PEOC graduates.

One study on suitability of Imams as NFPE teachers was conducted by F. Karim and AMR Chowdhury (1990) which identified problems and prospects relating to their suitability. Another study by MKA Khan and AMR Chowdhury (1992) assesses the competence of NFPE teachers and results of written tests found that 40% and 38.1% of them obtained 60% marks or above in English and Mathematics respectively.

There are eight RED studies on different aspects of primary education in Bangladesh four of which deal with a general assessment of the system including determination of potentials and constraints; three deal with enrolment rate (with one discussing general variation as well), and one study relates to basic education level attained by children.

6.3 Research Areas and Methodological Issues

Out of twelve studies one deals with identification of research areas, three deal with methodological aspects of conducting research studies on impact assessment, four on specific aspects of research such as organizing studies, framing questionnaires, preparing outline of field work and organizing data; and four studies deal with BRAC programme processes and strategies. These are briefly discussed in Annexure I.

The results of the studies may be helpful in improving research designs and methods.

6.4 Miscellaneous Studies

Twenty seven studies have been classified as miscellaneous studies of which five are directly related to BRAC programmes. These include a study on RDP staff assessment, a study on programme response to research recommendations, one on BRAC housing programme and two on health and child care programmes. Nineteen more studies are available on issues of BRAC interest viz. eight on floods and cyclones; two on environment, one on wildlife, one on fish culture and three on land related issues. There are four studies on GO-NGO collaboration. In addition, there are three studies which are not related to BRAC viz. one study on patti rationing and two related to Jamuna Multipurpose Bridge Project.

The staff assessment study relates to the problem faced by female POs in their daily life. The findings revealed many on the job problems faced by them including overwork and fatigue and other psychological and family problems. Among other problems were low salary, restricted mobility and discrimination between male and female staff.

The paper on programme response to research recommendations studied the responses and reactions of Regional Managers on recommendations made by four research studies. The programme personnel critically evaluated the recommendation expressing their opinion and discussing actions taken on recommendations where found necessary.

On two studies by R. C. Mallick on poultry workers they pointed out their main shortcomings and limitations.

On the irrigation planning and appraisal study by S. Mustafa and S. Rahman, the RMs termed the recommendations as based on too theoretical and conceptual

contexts, sometimes not in line with actual field situations. Also on a social forestry study by S. Rahman, they maintained that the recommendations did not relate to the social forestry programme of BRAC but were general recommendations relating to such programmes undertaken by GOs and NGOs. There appears to be some communication gap between RED and programme personnel and inadequate feedback between them which need to be corrected for greater interest of BRAC and its success of development programmes.

The study on housing based on a sample survey of housing loaness in Mirzapur considered certain aspects of the programme and found that housing loans helped provide better accommodation to RDP members but the quality of structure was not satisfactory nor did the loanees fulfill all necessary conditions of the loan. Fifty eight percent of loanees utilized the loan for the propose it was taken with female members showing better performance than males. In many cases the construction cost was higher than the loan amount. Seventy five percent women and 63% men repaid loan installments regularly.

The study suggested more stringent regulations for advancing housing loans and better supervision over their use.

6.5 Summing up the Impact of Training and NFPE Programmes

The studies related to training produced some valuable results. The study on VO members' training showed that it helped members to improve their attendance in meetings and savings performance. Another study found that POs gained in knowledge and utilized it well while another study on training of NFPE teachers also found substantial gain in knowledge.

One study on paralegal education found a high level of knowledge retention but very poor utilization while another study found no significant differences between VO members and non-members. BRAC intervention on paralegal matters is a very difficult task. Its rural development programmes have been able to significantly change the economic well being of the participants but the results in the socio-cultural field have not been that much successful, especially in breaking away the bondage of rural women and wiping out the traditional gender discriminatory practices.

On the NFPE programme the IAS found the popularity of NFPE schools which attracted many non-TG students and the pride taken by VO members in their schools but enrolment of VO members' children was not found to be highly satisfactory. A large number of other studies were conducted on NFPE programme which dealt with various aspects including student enrolment and dropout, the factors influencing them, assessment of basic learning and life skills learned, etc. Landless families had relatively the lowest rate of enrolment. Thus BRAC programmes need to motivate parents more effectively to send their children to school. A study on two BRAC urban schools, however, found that poverty was not the primary factor for low enrolment but there were other factors such as easier availability of jobs for the children and lack of security.

7. ON FUTURE IMPACT STUDIES

7.1 Removing Gaps in Programme and Coverage of Areas

The purposes of BRAC impact studies, in general, may be termed as identifying the level of success attained by its rural development programme in achieving its twin goals of poverty alleviation and empowerment of the rural poor, to suggest gaps and lapses in these programmes and to suggest measures for improving their sustainability.

On the achievement of these purposes, the results of research studies on impact indicate significant improvement in poverty alleviation but the level of success in certain areas such as changes in women's lives and institutional development has not been that much encouraging. To sustain the process of poverty alleviation and to attain success in empowerment, the target groups' participation and access to decision making in the development process have to be ensured. Institution building is a key element in participation for which viable organizations have to be developed. Without strong institutional development, the sustainability of the programme and empowerment of the rural poor would be difficult to achieve.

On institution building the results of impact studies show that adequate progress has not been achieved in creating strong, cohesive, self-sustaining and autonomous VOs. Participation of VO members has been more 'induced' or 'directed' than 'spontaneous' and as one study remarks, (Khan and Stewart : 1993) BRAC's model for participation in development has remained poorly defined and understood. The weaknesses in this area are reflected by relatively high dropout, dwindling attendance and group discipline, inadequate VO cohesion with poor performance/development in collective activities, weak

leadership and management development with lack of 'participatory' and 'revolving' leadership and weak VO autonomy with high dependence on BRAC staff in management and lack of initiative in taking independent decisions. Thus, institution building deserves high priority and more indepth analysis of the factors related to it may be made.

Impact of individual programme components have not been thoroughly studied by the IAS in addition to its impact assessment of the RDP as a whole. Though many other RED studies provide valuable insight into the impact of related programme components on the participants, more comprehensive studies are needed to be undertaken to have a better assessment on the efficacy of these programmes, such as poultry, irrigation, fisheries, sericulture and rural enterprises.

Increased focus on other areas and related issues - Mobilizing the poor and giving them access to production inputs including credit has been important elements in the BRAC rural development programme. However, enhancing the effective utilization capacity of the target people is also considered as a key factor in the success of the programme. Thus skill development remains a vital area of analysis in assessing the impact of the RDP.

Areas to be investigated under skill development may include utilization of training as reflected in new occupation and development of employment opportunities : adequacy of training, trainees' skill, fields of training in relation to local demand, and followup support for utilization of skills.

Another area of inquiry may be savings mobilization. To sustain the impact of credit, building up capital is necessary which again would be influenced by

mobilization of savings. The rigidity in savings withdrawal has its effect on savings mobilization and other related aspects of capital formation which may be thoroughly investigated.

Close staff-VO member interaction is also a determinant factor in VO development and institution building. It is not conducive for the sustainability of RDP when members perceive their VOs as 'a little more than a mechanism for financial transactions' (Proposal for RDP IV)*.

Research findings indicate that BRAC staff have to keep themselves busy with credit functions, they are overworked, frequently transferred or give low priority to functions related to institutional development. It may be worthwhile to have an indepth analysis of these factors especially to determine whether the POs/PAs have too many functions to perform which stand in the way of giving higher priority on social awareness education and other motivational training to participants, and to take necessary policy measures to solve the problem accordingly.

One way to deal with the problem may be to assign special responsibility of social development issues on separate POs/PAs which, it is reported, has already been done; and another way may be to adopt a special operational/management tool known as performance target agreements (PTA) as done in the case of Palli Bidyut Samities (PBS), under the Rural Electrification Board (REB) to improve work performance and for ensuring accountability (see Annexure 3 for further discussion on PTAs).

* Quoted from IAS Draft Report, p/160

7.2 Designing Future Impact Studies

It is planned to conduct two more impact assessment studies during the fourth phase of the RDP (RDP-proposal for phase IV : 1995)

The recently conducted IAS can very well form a basis and provide a guideline for the impact studies planned for the immediate future. However, on the basis of experiences gathered and the results of the IAS, certain additions and alternations may be incorporated. In this respect, the following aspects may be considered.

IAS as benchmark - Because of absence of benchmark data the IAS made comparisons between households which had less than one year's membership with those which joined more than four years ago to determine impact of RDP on the participants. Future impact studies may use the IAS (1993-94) data as benchmark to go for some sort of 'before' and 'after' analysis. Again, the mid-term IAS to be conducted in 1996 may provide a benchmark for assessment of RDP phase IV and also a baseline situation for the new members joining the RDP during the year.

Wider coverage: In future IASs, some changes may be incorporated by broadening the sample size and better coverage of geographical areas. In the IAS, through primary health care and education were included as variables, the draft report does not contain any analysis of these variables. These may be used as dependent variables as wellbeing indicators. Again, additional programme areas especially the RDP sector programmes may also be included for impact assessment on participants.

Methodology : In general, the integrated methodology used in the IAS may be used for the next impact study also. However, based on the actual experience of the researchers, some minor modifications and additions may be made. For example, the RRA/PRA technique used may be further sharpened by going for more 'probing' to generate more reliable data.

At the same time, more indepth analysis may be made in certain aspects such as changes in women's lives and institution building based on more broad based and more quantitative data, wherever possible. To expand the data base, possibilities may be explored to use the field research staff for generation of data on a continuous basis.

It may be noted here that for generation of longitudinal data the village study project (VSP) was initiated by RED in 1990. Before this project, RED had to conduct ad hoc studies which could not adequately bring out changes or impact of RDP on its participants. Twelve field researchers were engaged in collecting longitudinal data from 10 RDP and 4 non-RDP villages in Jamalpur and Jessore. A large volume of data have been generated during the period 1991-1994 which could not be duly processed and analysed. Data collection has been suspended in 1995 and efforts are in place for analysing the data already collected.

In the meantime, a major project has started operation in Matlab which is the BRAC-ICDDR,B joint research project. It aims at assessing the impact of RDP on human wellbeing and determining the pathways of measuring such changes. With a large multi-disciplinary research team working in the project, it has created a new opportunity and potential for socioeconomic research and impact studies. Already some studies have been completed by analysing the data

collected by the project. Using the project data in conducting future impact studies may well be explored.

Valuable lessons may also be learnt from the experiences of some well-conducted ad hoc studies and other collaborative studies between BRAC and other institutions, both national and international.

7.3 Concluding Remarks

BRAC research has grown in size, content and quality. Initially exploratory studies were conducted, mostly on an adhoc basis. With gradual growth in strength and maturity, the scope of studies expanded and more analytical studies are now being undertaken. A trend in adopting new methodologies in research undertaking has also been observed.

It is needless to say that RED research is primarily aimed at strengthening BRAC's rural development programmes. Success of programmes depends to a large extent upon their constant monitoring and evaluation. Being aware of this need, BRAC has developed an independent monitoring unit and the Research and Evaluation Division (RED). Besides, RDP has recently established its own MIS unit. The separation of Monitoring unit and RED from programme (RDP) is justified at least from the point of view of providing for checks and balances in management and to develop expertise and cadres of specialised persons in individual fields. However, to obtain best results, a close coordination between RDP and monitoring/research is needed. Evidences suggest (e.g. Khan : 1991 and RED : 1994) that the coordination and cooperation between, RDP and RED have plenty of scope for improvement, in the greater interest of BRAC and its development. Closer interaction between RDP and RED in planning, designing

and conducting research and in disseminating research results would help both acceptability of research results by programme as well as increased efficiency of the programme. It may be noted here that there is already some positive evidences of this interaction between the two units through joint seminars, meetings and identification of research areas. This should be continued and further strengthened.

Since RDP itself has been building up its own MIS, the functions of the monitoring unit which is at present limited to providing feedback to programme by undertaking sporadic evaluation of various segment of the RDP as and when needed, its function have become closer to that of RED. Under the circumstances, the author suggests that the possibility of integration of the monitoring unit with RED may be explored considering smooth and economic functioning of the monitoring and evaluation of BRAC's rural development programmes.

Various research studies have indicated the relatively inadequate success of BRAC's social development aspects including institution building. Though credit is a vital instrument for poverty alleviation, in the context of Bangladesh rural society, along with easier access to resources, the poor need to be motivated and organized into viable groups with autonomy, solidarity and leadership well developed to sustain the benefits accrued to them. In other words, without both social and economic empowerment, the development programme for the rural poor may fall into what is called the subsistence level development trap.

Social empowerment is undoubtedly a very difficult and complex goal to achieve. Nevertheless, BRAC cannot perhaps afford to neglect this task in pursuing its development efforts to achieve the twin goals of poverty alleviation and empowerment of the poor. Nor should it perhaps aim at turning BRAC into

another 'Grameen Bank'. One study (Khan and Stewart : 1993) mentioned that BRAC helped establish a formal system in the VOs but the members lacked a sense of BRAC's vision or direction for the future. Thus, the activities of the field staff in this respect need to be reinforced and strengthened. Another strategy may be to further strengthen the small groups within the VOs for better institutional development.

To improve the quality of future research in general, and to make the impact studies more effective in particular, certain steps may be taken to improve the research capabilities of RED researcher wherever necessary. The IAS used some RRA/PRA techniques to collect some data - both quantitative and qualitative. Such techniques required experienced and skilled researchers to generate reliable data free from bias. Increasing facilities for staff training on different aspects of research may be provided along with further improvement in research facilities of RED. A workshop on the present and future of Research at BRAC, held in December, 1989 made some valuable recommendations in this respect which might be given due consideration.

Among other things, the recommendations include research priority on BRAC programmes and new research areas such as environment and gender issues, development of research capability and increased collaboration with other institutions. To improve quality of research, the workshop suggests better time budgeting, securing services of national experts, to include literature review and analytical framework in each research proposal, external review of research reports to promote staff development and increased facilities. A stronger and better equipped RED will certainly be able to contribute significantly in

improving the quality of impact studies and other research activities of BRAC in future.

In assessing the future research needs in RDP, the important points incorporated in the Research and Evaluation chapter of the RDP IV project proposal may be duly considered.

Finally, a synthesis of all research studies completed during each year may be prepared by RED to help in the impact assessment of the RDP.

BRIEF REVIEW OF BRAC ECONOMIC AND SOCIAL STUDIES

1. Studies On Impact of RDP On Participants

M. Ahmed in his case study -- Jamaluddin: From Frontier to Battle of life (1987) depicts the study of one ex-soldier who changed his life by joining BRAC as a programme participant. This is a narrative social study on the improvement of well-being of his family but lacks quantitative analysis.

S. Islam and AMR Chowdhury's study : "From Progress to Development in Sulla" (1987) assesses the 15 year activities of the Sulla Project, discusses its impact and makes suggestion on future activities that may be undertaken in the area. Since the project studied is different from RDP in many respects, its findings are not discussed here. However, their emphasis on development of local infrastructure to facilitate rural development programmes deserves consideration by BRAC.

AMR Chowdhury and M. Mahmud in their study titled : "Impact of Credit for the Rural Poor : The case of Bangladesh Rural Advancement Committee" (1988) assess the impact of RDP" on income, employment and possession of household goods and assets of the programme participants. From four areas male and female participants who are VO members for at least seven years were selected as study group samples whose performance was compared with another control group of newly recruited VO members who had not yet received credit from BRAC.

* In fact, the period covered mostly dealt with the "Outreach" and the "RCTP" programme period beginning 1979 and partly the RDP period.

Results of survey showed that income level of study group was significantly higher than that of the control group. Increase in employment and acquisition of households goods and assets were also found to be higher for the study group.

This was really the first study on the impact of RDP, made at an early stage. There was no baseline data to compare in arriving at the results and the analytical techniques have scope for improvement. The authors realised the shortcoming in the methodology and were thus not sure whether the differences between the study and control groups were exclusively due to RDP intervention.

Z. Ahmed in his study "Economic Empowerment of the Rural Poor: Changes in Household Income, Employment and Resources" (1988) determines the relative changes in income (both in money and real terms), employment and resource ownership brought about by RDP. One programme group of 65 households is compared with a control (non-programme) group of 40 households.

Results are arrived at by measuring changes in the selected indicators by comparing base line data collected in 1981 with data for 1987 for the two sample groups in two BRAC programme areas.

The programme households gained significantly in their rise in income and in improvement of household conditions. During the same time, non-member households' real income declined and more of them went below the poverty line along with reduction in employment level.

This is a valuable study on RDP impact at an early stage showing positive impact of BRAC programmes. However, the study restricts itself to economic indicators only. Gender issues were also not considered. The sample size was also very small.

* In this study also most of the period covered belongs to the 'Outreach' and 'RCTP' period.

V. Kasch and S. Islam in their study on "Manikganj Integrated project (MIP) of BRAC" (1988) evaluate the project especially analysing its dynamics and potentials, and achievements. This social study attempted to analyse the institutional development, empowerment, income and employment generation for the target groups. However, no indepth survey was possible to make and the results were arrived at from participatory discussions with target group members and selective individual interviews along with collection of secondary data.

The findings suggest that the MIP worked well towards self sustainable development and met a wide range of development needs of the target group. Some limitations were also observed in institutional development.

Z. Ahmed, in another study on "Intervention and Change in Rural Development: Impact of selected Indicators" (1991) examines the impact of BRAC programmes considering certain indicators including dependence, literacy, death and birth rates, land ownership, indebtedness, occupation, income and employment.

Changes occurring during a seven year period from 1983 to 1990 were considered with data from the two periods covering 510 households in Mymensingh and Pabna.

Results showed reduction in dependence ratio, increase in literacy, improvement in the status of women, decrease in differentials between birth and death rate, more increase in indebtedness of members than non-members, reduction in credit use for consumption, and decline in unemployment. The study indicated better improvement in the quality of life of members than non-members and revealed positive impact of RDP on participants.

AMR Chowdhury, M. Ahmed and F. H. Abed's paper on "Credit for the Rural Poor -- the case of BRAC in Bangladesh" (1991) evaluates the success of RDP in generating income and employment to the rural poor through small business and building up assets.

Four hundred male and female members from four earliest RDP branches were selected for the study. Same number of members who had just joined but had not received loan were selected as a control group for comparison.

Results of the survey showed that per capita annual income of programme households were 26% higher than that of control households. The difference was statistically significant. Average household income was also 29% higher. As a result of programme, more programme households had second and third sources of income while their relative dependence on wage labour also reduced. Employment creation was also found to be 19% higher for programme households. Increase in employment was relatively much higher in case of female household members. Ownership of household goods and assets were also assessed to be higher for programme households.

Though based on a study of a small size of samples the findings of the study provides valuable insight into the positive impact of RDP on the improvement in income, employment and households status of participants.

K. Huq's paper "Profile of RDP Activity in 10 villages under VSP" (1991) delineates the different RDP activities carried out in 10 VOs in the VSP area and makes tabular presentation of findings. No analytical interpretation of the data is made to determine impact on the participants.

The use of RRA/PRA technique in conducting quick impact studies is exemplified by two studies, one led by M. Howes (The Impact of BRAC's Rural Development Programme in Gilanda Village, Manikganj: 1993) and the other conducted by nine authors led by S.A. Ahmed (The Impact of BRAC's Rural Development Programme in Gurki Village, Manikganj: 1993). The study findings could provide some valuable insights on the impact of RDP considering a few indicators such as access to resources, income, employment, womens' position, cohesiveness of VOs, etc. The studies found positive impact of RDP on participants but the results of the studies could not be termed as conclusive because of small data base and other limitations posed by methodological problems of the studies.

M. Rafi in a "Study on the Seasonal Variation in Hours Worked, Income and Expenditure" (1994) observed some specific variables such as labour force participation, income and expenditure and their correlation with crop seasons in an attempt to determine the impact of RDP on participants. The difference in performance between members and non-members of RDP were considered to arrive at results.

Results show that there was a decline in the number of hours worked and in cash earning by the households of all groups. In case of cash spending in a fortnight, TG BRAC had a gradual increase whereas it declined for others. TG BRAC and TG non-BRAC had increase in cost of food they consumed and for TG control it declined.

The study does not show consistent findings which is mainly due to weaknesses in methodology, analysis and interpretation of data and method of presentation.

The Impact Assessment Study of BRAC's RD programme (1993-94) is the latest and the most comprehensive study on determining impact of RDP on participants. Two

reports have come out on this study viz. The Main Findings Report (Feb'95) and the Draft Final Report (August '95). The IAS was carried out by BRAC with consultancy assistance from Centre for Development Studies, Swansea, UK.

The study considered the RDP's impact on (a) material well-being of participants, (b) vulnerability and coping capacity, (c) changes in women's lives and (d) institution building. In addition, impact of NFPE schools on VO member children's participation and VO member participation in school management were also studied.

Three instruments of data collection were used in this well designed study: (i) household survey of BRAC and non-BRAC households in two rounds (ii) village profiles using structured form and (ii) VO case studies using RRA/PRA techniques.

The household survey covered 1500 BRAC and 750 non-BRAC households, village studies were conducted in 225 (150+75) villages through small group key informants and for case studies 24 VOs from 16 locations were selected. Both quantitative and qualitative analyses were made in arriving at results.

The findings of the study show a consistent movement along the path to greater wealth and expenditure of participants according to loan size and membership length. RDP impacted more on less well off households and focus on females (who were poorer) was found more effective in bringing benefits to target group participants.

Changes in the nature of household assets, with increases in monetary value of productive fixed and working capital, along with investment in housing structures, suggest both greater economic security and improved standard of living of 'older' members. There were clear signs of reduction in vulnerability of households.

Enhanced coping capacity was found to be generally positive. A Gradual change was visible in the lives of BRAC women participants. Their status in the households improved, many gained greater mobility and control over their income and the ability to decide about savings and expenditure.

However, case studies showed that majority of women had few opportunities to use loans by themselves without some assistance from their male family members for which their control over their credit was limited.

Institution building was also not found very encouraging. Group cohesion and autonomy had not developed well.

The findings on economic aspects were relatively more objective and reliable than socio-cultural aspects for which data base and survey coverage were limited. Further studies on these aspects may be conducted on a more representative basis to further substantiate the results obtained on these aspects. The study itself has recommended some issues for further research.

S. R. Halder's paper on "BRAC's achievements in Generating Employment in Jhikargacha RDP Area : A Quantitative Study" (1995) specifically deals with the employment opportunities created by BRAC in an RDP area which relates to both BRAC employees and the RDP participants.

Results show the person years of employment under different programme components. Another finding was that credit encouraged shift from wage employment to self-employment among the rural poor especially the women. Ninety two percent loans were used for productive purpose. Women's participation in income generating activities affected their behaviour pattern and raised their status and self confidence. There was also a positive effect on their decision making process.

2. Impact of RDP on Women's Lives

S. Mustafa's study on "Searching for Employment : A Preliminary Report on the Female Haat Traders of Jamalpur" (1987) presents some information on women engaged in trading in village markets including their socioeconomic characteristics, the activities performed, and problems faced. This study does not aim at being a true impact study.

D. Shahnuz's study on "Changing Bangladesh Village Women: Four Case Studies" (1988) is another descriptive study of four women BRAC members on how they were trying to change their economic and social status by RDP activities. They could overcome difficulties and increase their income and also raise their self-confidence and dignity.

Z. Ahmed's study on "Employment and Training Opportunities for Women in Bangladesh : The Role of NGOs" (1989) deals with the important role of NGOs in creating employment and training opportunities for women in Bangladesh. Based on secondary data, the paper puts argument on the inadequacy of the role of govt. in the development of women and suggests effective programmes to be taken for reaching poor women for their development.

Another paper presented in a National workshop by the same author with same title (Ahmed : 1990) makes the same discussions and arguments.

The author in his paper "Gender Differences and Role of Women in the Households : The Case of Female Loanees of BRAC" (1990) identifies the role women play in the family activities and the extent of their control in decision making and in performing the BRAC financed economic schemes, and also brings out their perception on their needs. Both agricultural and non-agricultural activities were considered.

Eleven categories of schemes in four BRAC areas were studied. Findings show that quite a number of household economic activities are performed by women and in some areas their role in decision making was prominent, especially in non-agricultural activities. The paper concluded that BRAC credit helped raise the importance of women and increased their rights in the households.

Z. Ahmed and M. Hasan's study, "BRAC and Women's Development : An Exploratory Study" (1990) covers some specific aspects of BRAC's development programme for women. Findings show that percentage of women in BRAC membership was increasing at a high rate, the enrolment of female students in NFPE schools was 72% of all students, number of women receiving functional education was increasing and their drop out rates declining. Increasing focus on women was also reflected by increasing loan disbursement to women. Their repayment rate was also higher.

Women's freedom and mobility had increased and they even showed examples of becoming powerful negotiating groups. The results are similar to those found by the IAS.

Z. Ahmed's paper on "Group Approach to Empowering Women: An Emerging Paradigm for South Asia" (1991) reviews the performance of BRAC's group approach in the development of rural women over time.

The effect (impact) of various programmes on women were presented which suggested significant change in the income and employment of women. Labour Productivity of women increased, per capita real income increased by 116% between 1981 and 1987, women could enjoy better freedom in movement and gained in self-confidence and respect. Impact on institution building was also positive. Their recovery performance

of credit was also better than male VO members (89% against 80% for men in 1985, 97% against 91% of male in 1989). There was positive impact of BRAC programme on women's empowerment. The paper suggests greater emphasis on women in BRAC's rural development programme.

M R Khan and S. Mustafa's case study on "Managing Women's Income Generating Activities : A Case of Mirzapur" (1992) presents findings on some management issues related to women's income earning activities under RDP. Findings show that the women decided either by themselves or jointly with husbands on going for an income generation activity. They usually go for less risky activities and take the help of male household members for marketing or procuring activities. They are aware about cost reduction but cannot always keep records of their accounts. This was not an impact study.

D. Banu's paper "Women in Poverty Alleviation : Six Case Studies" (1992) reports the process of involvement of six poor women in BRAC programmes for their poverty alleviation.

This sociological analysis shows the capability of the six women VO members in earning income for their families. They attained greater self-sufficiency involving themselves in economic activities which has also changed their position in family and in the society.

M. R. Khan's study on "Women's Entrepreneurship in the Restaurant Business: Case of Suruchi" (1993) assesses the performance of Suruchi restaurants with special reference to development of entrepreneurship of women involved in them, their use of income and control over the business.

Results from study of six restaurants run by women showed that wrong selection of women created their dependence on male household members. All except one used family labour to run them and depended on others for keeping accounts. The enterprises yielded modest profit but the women gained in social mobility. There was, however, little change in the discriminatory attitude of men towards women.

S. M. Ahmed, M. Mohsin, AMR Chowdhury, A. Bhuiya and S. R. Khan in their study on "Women as Wage Earners : Does This Make Any Difference?" (1994) investigate the socioeconomic characteristics and the effect of wage earning on different aspects of life of currently married women of reproductive age in 60 villages of Matlab. Results showed that only 4% of these women were engaged in income earning in traditional jobs. Their wage earning had favourable effect on their desire to reduce family size, adopt contraceptive, and change in attitude. This is not a study on impact of RDP but generated valuable information on a particular group of women.

P. L. Biswas in her Bangla paper on "History of success of 5 VO Members of BRAC" (1994) presents results of case studies on 5 women VO members and focuses on their success stories.

Results identified the successes achieved in their social and economic life by joining BRAC and how they could serve in their struggle for poverty alleviation by taking BRAC loan and skill training.

S. Huda and N. Hossain's study on "Involvement in Non-traditional Activities: The Implications for Women's Empowerment" (1994) examines the different impacts of the involvement in non-traditional work on women's lives and implications for women's empowerment. Findings show that women's main concerns were economic stability, and some women were working full time at two jobs even at the cost of overburdening themselves or their children. They put emphasis on education and faced

resistance in undertaking men's jobs and in going out to market their poultry products. There was no marked difference in gender relations between sample families but economic dependence of women determined male-female relations. Women worked outside home because they had no other alternative. Certain recommendations were made on the basis of the findings, such as women's activities should take account of their domestic involvement and economically sustainable activities should be preferred for them.

S. A. Begum in her Bangla paper on "Effect of BRAC Credit Programme in Socioeconomic Development of Rural Women : A Survey of Five Villages in Jamalpur" (1995) looks into the effects of BRAC RDP on the women participants by comparing their situation before and after joining the programme, especially on loan sources, male-female loanees, change in the purpose of loan, change in utilization pattern, effect on their socioeconomic conditions and change in role of women in decision making.

Analysis of data for five villages show that loan from mohajon decreased, utilization of loan for consumption also decreased from 38% to 16% and investment in business/trade increased from 5% to 32% Role of women in decision making also improved. The performance of women was relatively better in loan utilization for the purpose it was taken. They also entered new areas of economic activities including agriculture and trading.

M. R. Khan in her study "The Effects of Wage Employment and Credit for Women in Bangladesh" (1995) explores the effects of wage employment on women's work, both within and outside home, and any change in gender relation that might occur. The study was conducted on 345 rural women from Jamalpur AAF centre. Both quantitative and quantitative data were collected.

Results showed that 65% wage earning women received loan but in many cases they did not use the amount themselves though they participated in deciding the use. The women exerted control over their wage income and spent it on homestead consumption and welfare. Income gave women more coverage over a wide range of household decision making including sex and had reduced family violence.

Young unmarried girls could delay their marriage and their income had influence on dowry. However, they faced unfavourable working conditions in the centre which should be improved. She suggested further research on areas like socioeconomic impact on credit and nutrition aspects.

N. Hossain and S. Huda, in their study on "Risk Factors for Women Headed Households: What Makes them Vulnerable?" (1995) try to identify risk factors for female headed households by indepth interview of 32 such households out of 41 in the village Uddamdi in Matlab and with supplementary information collected through key informants including other villagers and BRAC staff. In the study, women headed households were termed as those where adult women manage the households from which their husbands are absent either permanently or for extended periods of time and included widows, divorced, abandoned women and those whose husbands were migrant workers.

The findings show that the most pressing economic constraint of women headed households was poverty, especially in case of widowed and the abandoned. Another economic constraint was their lack of entitlement to land and other assets, lack of sources of paid employment and sources of income and lack of saleable skills. One socio-cultural constraint was restrictions imposed on mobility by the purdah system.

Age was also a constraint since younger women were more vulnerable to this constraint. Among others were dependence on male as guardian, their mental and physical insecurity, chances of family disintegration and their legal and political powerlessness. The authors found these constraints as not isolable but interdependent and interacting with each other.

The poorest women-headed households which were members of BRAC did not participate well. They even did not feel encouraged to take loan from BRAC because of their inability to repay them. This implies that BRAC should take special care in bringing positive impact on them by providing them with effective legal awareness and employment/income generation activities.

Miscellaneous sociological studies on women – There were five studies on women related to various sociological aspects. N. Huq and M R Khan (1991) investigate beliefs and practices of adolescent girls on menstruation, R. Sen (1992) studies social constraints for working women; RD Roy (1992) examines violence against women in marriage; A. Sattar and N. Huq (1992) study adolescent girls' views on marriage, and A. Hadi (1994) reports on the socioeconomic determinants of divorce.

3. Studies on Impact of RDP Programme Components

a. Credit and Savings

Z. Ahmed in his study "Credit Infusion in an Integrated Development Strategy : The BRAC Approach, Principles, Processes and Mechanisms" (1987) outlines the main characteristics of the credit programme of BRAC and points out certain policy implications. However, this study does not assess the impact of credit on beneficiaries.

The author in another paper entitled "The Economics and Sociology of Loan Repayment in an Expanding Rural Development Programme" (1988) identifies factors related to recovery of BRAC loan and the nature and pattern of repayment of over due loans.

Findings show that most loans were eventually repaid with females showing better recovery rate than males. Females also did better in collective schemes than males who performed better in individually run schemes. Smaller loan showed better recovery rates while rate of interest did not have any relationship with recovery rate. Profitability of schemes had significant association with loan repayment. The causes affecting default included natural calamities in agriculture related schemes and wrong use of funds along with consumption use in case of business loans.

In another general study on credit, "The Role of NGOs in Agricultural Credit and Rural Development" (1989), the same author discusses the role of NGOs in rural development with special reference to credit and the impact of such programmes on beneficiaries such as change in income and assets. A comparative assessment of credit programmes of a number of institutions is also made.

The author in his study "Transformation of Informal Market for Rural Finance through Grassroots Intervention: Baseline Households Revisited" (1989) determines the effect of RDP credit programme on the nature of indebtedness of beneficiaries. From a comparison of data for two periods (1981 and 1987) he finds that overall indebtedness of both member and non-member households increased over time with higher increase for members.

Influence of non-institutional sources of credit declined in member households but increased in non-member households, while there was sharp rise in institutional

credit for both categories. No notable change in allocation of credit over different heads of expenditure occurred for any group of households though in many cases expenditure on marriage, dowry etc. increased for programme households. However, non-institutional loans remained an important source of credit for both groups while programme households spent more of non-institutional loans and less of institutional loans on consumption and non-productive heads.

S. Rahman, in his study "Who Don't Get Loan and Why: A look Into Unequal Credit Mobility in Landless Groups" (1990) evaluates the access pattern of VO members to RDP credit. The loanee households were characterized by larger family size, lower percentage of active labour force and higher percentage of females than non-loanees. Per capita income and value of household assets of loanees were lower than non-loanees. However, Managing Committee members were better represented as loanees and they received more loans than non M.C. members. Reason for differences in access to loans included weak VO management, inadequate institutional development of VOs, inadequate Staff-VO member interaction and relative inflexibility of credit.

S. Jahan in the study "Utilization of Small Trading Loan Under RDP/RCP of BRAC : Summary of Major Findings and Conclusion" (1990) discusses the effectiveness of loan utilization for small trading activities in two BRAC areas. Findings show that 89% of respondents utilized loan for the purpose it was taken. Main reasons for diversion of loan were to meet family consumption needs, incapability to handle scheme, diversion to higher profit schemes, change in trading items, investment in less risky enterprise and the unprofitability of the scheme. Loan problems included relatively long time to process loan, poor transport facilities and inadequate capital.

Z. Ahmed's study "Loan Recovery Performance of Rural Poor : Variation and Inter-relationships" (1991) analyses the relationship of RDP loan recovery performance with variables like region, age of VO, gender of loanees, types of schemes size and duration of loan realization rates, outstanding loans, etc. Findings though not relevant to impact on participants, have valuable policy implications for the credit programme of BRAC.

A. Hossain and AMR Chowdhury, in their study on "Why Do Loans Become Overdue? Causes of Overdue Loan in RDP (a) Gheor I, RDP, (b) Atgharia, RDP and (c) Rangpur, RCP" (1991) attempt to determine the causes of overdue old collective loans (which were not rescheduled) through an opinion survey of BRAC staff and programme participants in three areas. The respondents mentioned project damage, mismanagement and dishonesty of VO members and mismanagement of Area Offices as the main reasons for non-repayment. The respondents also opined on the possibility of repayment of the loans. The results had policy implications for BRAC management and called for closed supervision and staff-beneficiary interaction for improving efficiency of loan recovery.

I. U. Ahmed's study "Rural Credit Project of BRAC : A Review of the Performance of Nabagram Union" (1992) aims at reviewing the performance of the RCP in a selected area in Manikganj. However, due to limitations of the study and its weak organization and presentation no logical conclusion on the findings may be drawn.

S. Akhter's study on "Pattern of Rural Credit in Bangladesh : A Study of Narayanpur Village in Jamalpur (1994) discusses in Bangla various aspects of rural credit of a village such as sources of loan, socio-economic classification of

loanees, utilization of loan and the effect of credit on the village economy. The title is somewhat misleading since the study does not really study credit management.

Findings show the presence of both institutional and non-institutional loans in the village of which the latter is predominant. Loanees were found to be entrenched in indebtedness.

Due to access to multiple sources of loans, the impact of BRAC credit on loanees was difficult to measure. The paper suggests to provide human and skill development training to loanees, provision for consumption loan, adequate volume and timely disposal of loans to improve effectiveness of BRAC credit.

There are three studies on different aspects of RDP member savings one of which deals with savings default by VO members, another bring out the findings of the pilot savings scheme (Current Account) and the other is a general study on comparative savings schemes of different NGOs/institutions in Bangladesh.

I. U. Ahmed, R. D. Roy and S. Akhter in their study "Savings Default by the VO members : An Exploratory Study" (1993) identify the reasons for savings default by VO members which include the lack of proper utilization and diversion of loan, loss in projects and inability to save, and seasonal vulnerability as important factors of savings default. They also identified some organizational and management weaknesses of the RDP in this respect. Performance of females was found to be better than males in savings. They suggest certain measures to reduce savings default among which are allowing withdrawal of savings, reorganization of VOs and increasing interaction and effectiveness of programme staff.

H. Zaman, Z. Chowdhury and N. Chowdhury in their study on "Current Accounts for the Rural Poor : A Study on BRAC's Pilot Savings Scheme" (1994) evaluates the open accounts system - a pilot experimental scheme facilitating withdrawal of savings by VO members considering three issues viz its viability; its operation in different forms highlighting their relative merits and demerits and the popularity of the system among VO members.

Findings show positive impact on savings mobilization and improvement in the VO members' attitude towards BRAC. Primary reason for withdrawal was to meet unforeseen expenditure. There was diversity in the operation of the scheme but a common feature was that those with large outstanding loan amount were discouraged to withdraw savings.

The study suggests that to make it more profitable, savings services to non-VO members may be opened and separate long term savings deposit A/C may be started. Even lower interest rate was found to be acceptable to VO members.

Projection analysis showed that branch operating costs could be levelled off in seven years or even earlier with growth of savings. The study recommends replacing savings A/C by the current A/C system.

The study has important policy implications, but was restricted to a small sample. A more representative study might be undertaken to further substantiate the results.

N. Mobassera and H. Zaman's study on "Savings Schemes for the Rural Poor: A Comparative Picture" (1995) presents a comparative picture of the savings schemes of different selected NGOs and financial institutions in Bangladesh and makes a comparative analysis of their merits and demerits. The study is, however, reported to be an incomplete one.

The message that may be derived from this study is that opportunity to withdraw savings is valued more by the poor and it should be introduced. Again, savings may be increased to provide a security substitute for loans and to strengthen a revolving loan fund. Easier and more lucrative savings schemes could help mobilization of rural savings and also national savings mobilization besides increasing sustainability of loan programmes.

b. Irrigation Projects for the Landless

Z. Ahmed's paper "Introduction of New Technology in Agriculture : Resource Allocation and Distribution in an Alternative Framework" (1986) is a Masters' thesis dealing with the effects of irrigation technology by landless groups on resource allocation and its distribution aspects. Economic and financial analysis showed increased production, satisfactory returns on investment and increased income of farmer and landless group members. Structured and institutional forces hindered efficient expansion of command area and water supply. Due to varying interest groups, management inefficiencies crept in. Major impact was ownership of irrigation assets by the landless and favourable distribution effects on them.

Z. Ahmed 's paper "Indebtedness and Supply of Credit in an Alternative Setting : Trend and Pattern in Three DTW Areas" (1986) is adapted from his M. S. thesis referred above and focuses on the influence of the projects in the total credit market in the command areas.

Findings show that overall indebtedness of the farmers declined over three years under study and total amount of non-institutional credit as percentage of total credit also declined. Among non-institutional credit, amount received from money lenders steadily declined and credit from friends and relatives declined to a lesser extent. Involvement of the rural poor with institutional credit sources increased.

S. Mustafa and S. Rahman in their study "Planning and Project Appraisal : A Brief on the Deep Tubewell Irrigation Programme of BRAC" (1989) consider the planning process with particular emphasis on the components of project appraisal based on an impressionistic evaluation of BRAC DTW programmes.

It is really a policy paper rather than one dealing with evaluation of DTW programmes. Findings are related to suggestions on better planning of DTW projects for their efficient operation and providing benefits to the poor.

M. I. Khan's study on "Landless Irrigation and Social Relations : A Study on the Social Impact of a BRAC programme" (1991) aims at determining the social impact of a BRAC landless DTW Irrigation Project.

According to the findings, resource empowerment had a positive contribution to improve the feeling of social importance. Kinship network in terms of matrimonial relation was not influenced by irrigation resource empowerment. Hierarchical perception of social status largely derived from land ownership. However, irrigation ownership infused a feeling of elevation in social status. Group interest of landless was somewhat crystallized but not to the point of structural contradiction because of presence of mutuality of interest. The rich were not happy though they reaped the benefits of landless irrigation without any managerial responsibility.

Thus such projects could not reduce the structural gap between the poor and the rich. Other group solidarity increasing programmes are needed to achieve this. The study highlighted some important social phenomena related to irrigation management by landless groups but there are some methodological weaknesses in the study, especially in the selection of study area and samples. Also analysis could be further improved.

K. Huq, R. Sen and M. Howes in their study on "Rapid Rural Appraisal Field Training and Research Exercise (Including an assessment of the impact of a BRAC DTW group)" (1991) discuss the findings of a short field exercise on the RRA technique which also includes the assessment of the performance of a BRAC supported DTW group.

The findings on the DTW group suggest that inspite of several problems faced by the group, the members expressed hope to ensure better success of the project. Problems were faced in establishment and operation of the DTW and the yield of the crop was also not satisfactory. There was some adverse environmental effects such as reduction in surface water and hence possible reduction in fishing opportunities.

K. Huq's study "DTW Irrigation Technology in Rice Agriculture in Bangladesh : Its Impact on Output and Input Combination" (1992) deals with the effects of DTW irrigation technology in increasing output and growth; input-output combination, capital productivity and employment increase.

However, the analysis is based on the first years' operation of the DTW project which may not be acceptable as conclusive and may even be misleading.

c. Poultry (including IGVGD) Projects

N. C. Mallick's paper on "Perceptions of Poultry Birds : Seven Brief Case Studies" (1989) presents results of case studies of seven poultry rearers about their perception of HYV poultry breed vis-a-vis cross breed and local chicks. They did not have a favourable view of HYV hen since their performance was not found to be better. However, this study is not a representative one. Again, this was done at a

very early stage of the programme. Follow up studies with wider coverage could provide better results.

Another study by the same author on "An Assessment of Economic Profitability of Rearing High Yielding Variety of Chicks and its Comparability With Other Varieties: Seven Brief Case Studies" (1989) is more or less a repetition of the study referred above.

In his third study, "Longitudinal Study on Poultry Rearing in Manikganj : A Preliminary Assessment for the First Quarter", (1989) N.C. Mallick assesses the profitability of VGD poultry/chick rearers in selected areas of Manikganj. HYV poultry was found less profitable than local or cross-breed poultry. Even performance of BRAC groups was worse than that of control group. Lack of balanced feed and high mortality were the loss factors.

The results of the study are only tentative since the study covered a very short period. More carefully framed representative studies could yield better and more reliable results.

K. Huq, K. A. Khan, D. Banu, N. Amin, et al. in their paper "Rapid Rural Appraisal Field Training and Research Exercise : An Assessment of the Impact of Poultry and Chick Rearing" (1992) present the results of RRA exercise, which partly includes the assessment of the poultry enterprise

Findings show the presence of seasonality in rearing chicks and in mortality. Rearers showed preference for Fiormi, Sonali and White leghorn among HYV birds for their better performance. Profitability depended on number of eggs laid. Local

birds were found more resistant to diseases. Chick rearing was found to be profitable but had many problems associated with it.

M. N. Amin in his study on "Poultry Rearing by Rural Women: Cases from Five Villages (1994) assesses the prospects and problems of rearing poultry especially. HYV birds by rural women.

From a small sample survey the study findings showed a relatively small size of units (7 birds per unit) with predominantly local birds (82%), poor housing conditions, high mortality (24% to 37%), unbalanced feed and a nominal income from poultry rearing.

However, mostly women did the poultry keeping and they had the rights over spending their income from poultry and they usually spent it for education of children, loan repayment, treatment and clothes.

S. Mustafa in his study on "Impact of IGVGD : Case Studies of Poultry Workers" (1990) examines ten cases of poultry workers under IGVGD programme to assess its impact on womens' lives, potentials and constraints. Tentative results showed that they were among the poorest women and their meagre income (Tk. 40.00 to Tk. 130.00 pm.) was inadequate to sustain them. However, the project helped popularise demand for poultry vaccine and necessary support from livestock department would help these poor women to increase their income and reduce poultry mortality.

Another study by the same author "Impact of IGVGD : An Exploratory Study of Poultry Workers in One Upazila" (1991) was more on determining a study design

than on impact of the programme. However, results showed that 49% of the poor women retained their participation as poultry workers under IGVGD programme, 63% supported their families and 21% could reduce their borrowing. Income from this work was very low and half of them consumed some eggs and chicken. There was some reduction in the incidence of poultry diseases in the area.

S. M. Z. Hyder in his study on “Destitute Women and Sustainable Rural Development: Poultry Workers of the IGVGD of BRAC” (1993) makes a qualitative assessment of the IGVGD programme based on poultry workers’ perceptions and views. They held generally positive attitude towards the programme and their income ranged from Tk. 250/- to Tk. 350/- per month for programme related activities including vaccination fees, sales of poultry eggs and birds. Their status within the households and the community improved and their role in decision making at household level also increased. There were problems relating to supply of vaccines and chicks. The study suggests establishment of BRAC hatcheries and developing poultry raising as a rural development project.

Studies on poultry and IGVGD are insufficient and micro level studies conducted at a relatively early stage of the programme. More broad based studies at later stages need to be undertaken.

d. Fisheries Projects

M. Hasan’s study on “The Impact of Sweet Water Fisheries (SWF) on the Lives of the Rural Poor” (1991) explores the efficiency of the SWF programme in serving BRAC’s objective of empowering the poor and relates to input use, income generation, employment and allocation of resources.

Cost benefit analysis showed positive net benefits. Economic analysis also indicated positive results. The farmers have the perception that fisheries schemes have greatly improved their income, employment and social status. The paper contributes to new knowledge on BRAC's fisheries project.

D. Banu & S. Mustafa's study on "Women behind the Net : A Profile of an Inland Fishing Community" (1992) assesses the involvement of a fishing community's women in income earning, their coping strategies and their status in the households.

Respondent women's involvement was restricted to net making (66.7% women participated in this work) and some earned income from katha stitching and mulberry plantation besides attending household business. They often borrow from neighbours, relatives and shopkeepers. They feel that by earning money they can share in decision making. The study does not evaluate any fisheries project.

S. Mustafa, et. al., in their study on "Impact of the Oxbow Lakes Project on Participant Households" (1995) deal with two aspects of impact assessment on the material wellbeing of project participants. Final report is forthcoming.

The findings show major improvements for the fishermen (LFT) households. The 'before' and 'after' differences show that total fish consumption increased by 38%, consumption of carp by 360% and total expenditure percapita, permonth, by 30%. T-tests were used to verify the results. Inequality in consumption was also reduced but there was also some displacement of fishermen's families by the project due to high fishing charge, limitation in numbers selected, intra-community conflict, nepotism, inefficient targetting, self-exclusion and for possessing higher land holding.

e. Sericulture

There are three studies on sericulture, one by M. R. Khan (Sericulture : A Survey of Its Problems and Prospect in Bangladesh (1992) which reviews the sericulture sector of Bangladesh and also analyses the BRAC's sericulture programme to determine the potentiality of BRAC's programme and identify problems to be tackled for future expansion of the same.

The second study made by D. Banu, et. al., (A Rapid Rural Appraisal of the Present Status and Future Prospects of BRAC's Sericulture Programme, 1993) focuses on BRAC's sericulture programme providing useful insight into it.

The findings show prospects of high return but scope for expansion of the programme was limited in a particular area. On the basis of problems identified a number of recommendations were made which included establishment of a BRAC grainage, reduction in average plot size, improved survival rate of plants, improving training of rearers/expediting payment for caretakers, etc.

S. Rahman's study on "Roadside Mulberry Plantation for Sericulture" (1994) describes the Sericulture Programme of BRAC especially the roadside plantation of mulberry and its impact.

He argues that this was a remunerative activity for poor women and also contributed to silk production and production of biomass. He pointed out the limitations such as inadequate supply and low quality of DFLs from government source, variable quality of cocoons and their low price, along with uncertain market.

He suggests the establishment of BRAC grainage for supply of quality DFLs, to explore international markets and to improve the skill of rearers.

f. Rural Enterprises

K. Zaman and F. Khan in their study "Monohordi Brick Field. A Collective Enterprise of the Rural Poor" (1986) determine the prospects of collectively run enterprise making a cost-benefit analysis of its operation for one year (first year). Results indicated economic 'viability' and profitability. Additional employment for the poor was created and their income and management capacity developed.

Since this study relates to the first year of operation, the results may not be conclusive though valuable information was generated. Follow up studies are needed.

Z. Ahmed's paper on "Processes, Policies and Empirical Issues in Rural Industrialization from a Historical Perspective : Implications for BRAC's Industrialization Approaches" (1987), is not an impact study but deals with certain empirical issues involved in the rural industries project of BRAC and suggests some policy framework by reviewing the programme.

M. R. Khan's study on "Production and Employment Aspects of Small Enterprises for Women: A Case of Betila Production Centre" (1990) assesses the performance of one AAF subcentre by examining its profitability, distribution aspects and wages paid to women workers.

Cost and returns show high profits earned by the centre. However, wage rates paid to workers appeared to be lower than the average rate in the area. The average wage was Tk. 11.93 per day. Wage earned by similar workers in Narsingdi was compared which also showed a relatively low wage rate in Betila. However, the comparisons may not be strictly rational since conditions might be different in the two areas. Female workers were also found to have earned less income than male

workers. They also did not find regular work. A few more problems were identified.

Z. Ahmed's paper on "Profitability, Capital and Labour. Productivity of Economic Enterprises" (1990) covers 48 BRAC financed economic schemes for which profitability analyses were made to determine their relative profitability and productive efficiency. They covered agricultural, non-agricultural, traditional and technology based schemes.

Findings showed some conventional technologies to have comparative advantage over labour replacing technologies (e.g., Dheki vs. rice mill). Capital productivity was higher in schemes like carpentry, oilseed crushing, small trading, sugarcane cultivation, poultry, etc.

Labour productivity was high ranging from Tk. 8.8 in paddy husking to Tk. 260.6 in sugarcane cultivation. Value added as percentage of output was highest in technology based activities and low in traditional activities. BRAC schemes showed high profitability in general.

This is not a direct impact study but a policy related one.

Another study by the same author under the same title was found (1991) which was merely a reproduction of the above study.

N. A. Khan in her study on "Development of 'Entrepreneurship' in Ayesha Abed Foundation, Manikganj : A Brief Analysis" (1993) deals with the question of relationship between leadership and participation with reference to AAF and

assesses how responsive is AAF's environment to the emergence of entrepreneurship and also analyses one case of leadership development to augment a large, more theoretical study on the subject.

She found a conflict in the goals of AAF between poverty alleviation and making a commercial success of AAF for women producers.

H. Zaman and S. Rahman in their study on "The Profitability of BRAC Financial Projects: A Study of Seven Microenterprise in Matlab" (1994) determine the rates of return made by VO members out of investments financed by BRAC. The profits earned by those who received loan from BRAC alone were compared with those who received loan from both BRAC and ICDDR,B.

Differences between accounting and economic profit were calculated for seven enterprises. Results showed that potato cultivation, poultry and net making earned substantial profit (over Tk. 1000 per month). Grocery shops came next followed by goat rearing and paddy cultivation. Bull fattening was found to have incurred loss.

Since the sample size is too small and the period covered also very much limited, the results may be taken very cautiously and in no way should be generalized.

g. Social Forestry

S. Rahman has contributed three papers on social forestry. The first paper, "Social Forestry in Bangladesh Context : Problems, Responses and Recommendations" (1989) reviews the works done and makes an appraisal of the experiences gained on social forestry with special reference to Bangladesh. He also makes recommendations to cope with the dwindling forest resources in Bangladesh.

His second paper, "BRAC Social Forestry Programme" (1989) discusses BRAC's programmes including social forestry. Certain issues and constraints are discussed and a future expansion strategy is presented.

The paper also presents a summary of findings of the Manikganj Homestead Forestry Survey and feasibility study on providing credit to landless groups of BRAC for raising seedlings in the homesteads of Sherpur district.

The survey findings on Manikganj show that species diversification is a key characteristic of homesteads. Size of homestead also affected number and type of trees to be grown. Female headed households had almost twice as many trees as in male headed households. In high elevation areas the number of trees were a little higher.

The Sherpur study found that fruit trees had greater demand and exotic fuel wood trees are not well accepted.

The third paper on social forestry by the same author, "Agro Forestry in Bangladesh" (1993) provides an insight into the nature of problems associated with deforestation and consequent environmental degradation and the experiences gained by both GO and NGOs using agro-forestry practices to combat the problem. Some constraints are mentioned and some suggestions made to make the programme more effective.

4. Institution Building

C. Lovell and S. Ahmed's "Management Development - A Case Study on Management Development Process in BRAC" (1986) is a case study on BRAC's management development process covering one and a half year period which also provides some training modules.

S. Islam in his "Institution Building in Mirzapur : A workshop Report" (1987) briefly presents discussion of a workshop held in Mirzapur on some aspects of thana level federation of BRAC village organizations. The structure of the thana level institution was discussed and certain recommendations were made including the formation of union level organizations of VOs.

The same author discusses the results of another workshop on institution building held at Monohordi (Islam : 1987) and suggests the idea of union based committees and also intergroup economic cooperation in poverty alleviation for greater empowerment of the rural poor.

AMR Chowdhury, et. al. in a study on "Issue Based Meetings of RDP - A Status Study" (1991) evaluate issue based meetings of 40 VOs. They found that only 27% meetings were held and on an average 42% members attended these meetings. The performance of women VO members was better than male members. These meetings were mostly lecture type (56%) and usually conducted by Pos.

The reason for poor performance of the issue based meetings included low priority of POs and supervisions by Area Managers, heavy workload and frequent transfers of POs and natural calamities. The study suggests greater priority to be given on the issue based meetings to promote institution building.

A Alam, AMR Chowdhury, et al. in their Task Force Report on "Federating Village Level Organizations : Recommendations of a Task Force" (1991) suggest formation of union level federations of VOs after they become mature. The thana federation may be constituted at a second stage. On objectives, they suggest assistance in consolidation of empowerment process, taking up issues of common interest to VOs

along with other political, economic and social objectives. They may also act as a link between the poor and the nation building departments in deriving services more effectively. The report also contains suggestion on the management structure of the federation which may be constituted with two representatives from each VO and have a five member Executive Committee.

A. Sattar and S. A. Ahmed's "The BRAC Samity : Collective Participation or Control by a Few? Case Studies from Four Villages" (1992) investigates if there was a small group within the Samity and if so, whether such a group was based on kinship or factional ties. Findings show that in only one out of four villages studied one kin group was predominantly represented in all the male and female samities (VOs). In each Samity certain group of people were found to benefit more than others and the poorest participated the least in the group process and consequently were the least empowered. Participation in Samities was not found to be spontaneous.

M. Mannan, AMR Chowdhury et. al. in their study on "The First Three Months: An Observation on the process of Formation of Village Organization" (1994) try to find out the process of VO development for the first three months, the period before they start receiving credit. One VO in Matlab was studied in its formative stage. The study found several barriers and constraints hindering women's participation in VOs emanating from husbands and religious beliefs. However, in a 'cash-hungry' society, the easy term credit facilities offered by BRAC tempt husbands to allow their wives to join a VO. Nevertheless, the first three months of participation in a VO causes some changes in the life of women. They feel about the changes going to occur in their lives like going out of home and shaking off some social customs that keep rural women under seclusion and totally dependent on husbands.

M. K. A. Khan and AMR Chowdhury in their study on "Reasons for Dropout of Members from BRAC's Village Organization" (1994) identify the background of dropped out/expelled VO members and determine the reasons for member dropout. The reasons included over expectation of VO members from BRAC, non-payment of loans, existence of other organizations/institution, displeasure with certain activities of local management, diminishing loyalty, lack of farsightedness of BRAC staff, the frequent transfer of staff and their reduced attention on motivational activities, illness, etc., Rigidity in savings withdrawal and force used in loan repayment also created dissatisfaction among members.

The study suggested that measures should be taken to reduce drop outs in the interest of institutional development and success of RD programmes. Measures include more care in recruiting VO members, better interaction between staff and VO members and simplification of certain operational procedures. No separate analysis on drop out and expulsion could be made in the study.

N. Khan and E. Stewart's study on "Institution Building and Development in Three Women's Organizations of BRAC : Participation, Ownership and Autonomy" (1993) discusses the process of institution building with special reference to nature of participation, sense of ownership and growth of autonomy by investigating these issues in three BRAC women's VOs of different ages ranging from one to 12 years, in Jamalpur.

In the study, the set of indicators used to study institutional development were critical thinking by VO members, their involvement in social change, the development of formal systems, a sense of local ownership and the development of autonomy.

Findings show that the process of institutionalization was taking place in the three selected VOs studied. Critical thinking progressed in course of time though not consistently. Women in all three VOs were aware of their legal and social rights. However, their translation into action appeared to be slow. The establishment of formal systems which included knowledge of meeting procedures, election of their leaders and credit management also progressed over time but the VOs lacked a sense of BRAC's vision or direction for the future.

Development of local leadership, another element of autonomy, did not progress satisfactorily as exemplified by monopolization of leadership by a small group in the oldest VO.

Participation by members has to be spontaneous and include their involvement in decision making. However, in the case of BRAC VOs studied, participation was found to be either 'induced' or 'directed' and not spontaneous. Again, according to the author, BRAC's model for participation in development has remained poorly defined and understood.

Since the results have been derived from a study of only three VOs they may be accepted cautiously and may not be generalized.

5. Some Studies on Socioeconomic Issues

S. Mustafa's study on "Power and Organization : A Study on the Political Empowerment of the Rural Poor" (1986) discusses some aspects of the elected UP members from BRAC landless group - their identify, process of selection and performance of UP members.

Findings show how organized, motivated and united groups of the poor can tilt the balance of power in their favour. Through better socioeconomic development of VO members more collective action can be generated - the study concludes. Institutional development of RDP also needs attention.

Q. Islam in his study on "Dependency Relationship and Development : Case of Two Villages" (1992) explores the relations in two rural areas and the impact of BRAC intervention on such relations.

Findings show that majority of rural population are tied by the patron-client bondage which is counter - emancipatory. There was no significant difference in dependency tie between BRAC member and non-member households. Development efforts must aim at freeing men and women from the structure that exploits and oppresses them.

M. I. Khan's paper on "Social Significance of Conflicting Labour Relations: The Case of a Village" (1994) deals with the nature of conflicts in labour-relations in a village from Jossore and the social significance of the problem.

Findings show existence of different types of labour relations. There are grievances but no collective manifestation visible. The poor internalize both the conflicting and cohesive elements and devise their survival strategy accordingly. The study explores interacting social phenomena and mechanism of class conflict and survival strategies.

A. Hadi's paper in "Outmigration Among Adult Men From Two Rural Areas in Bangladesh : Causes and Determinants" (1994) analyses WATCH outmigration data and compares data of 1988 with that of 1993. In the study area outmigration rate was 6% in 1993 which was higher than national rate. Younger men, particularly single men, migrated more than older and married men. Also outmigration was high

among highly educated and among labourers. Push factors were dominant and responsible for outmigration. Exodus was higher among Hindus than Muslims.

M. Q. Islam and S. A. Ahmed in a study on "Coping with Everyday Life : A Study on Household Problems and Options in Two Villages of Bangladesh" (1992) analyse VSP data on household problems and related data on coping mechanism from two villages to throw light on the villagers' perception of household problems and their coping mechanism.

Main problems identified in a village include high cost of input, shortage of draft animal and irrigation problems. To cope with problems people approach money lender, some sell standing crops and some mortgage out land. Dowry, cattle sale and additional labour sale are supplementary options. On familial problems young unmarried daughters pose a serious problem. Early marriage occurs to cope with this problem. In another village the problem of destitution was foremost and wage labour was predominant. Common to both villages were indebtedness. Aged people are helpless and dependent on kins. Most think about short run or present needs rather than making long run plans to cope with problems.

6. Some General Studies on BRAC/RDP

AMR Chowdhury's paper on "Non-governmental Organizations from the Third World : Their Role in Development Cooperation" (1988) delineates the origin and the need for NGOs, classifies them into three generations on the basis of programmes, and deals with other issues of NGOs e.g. their involvement in different tasks, their relationship with governments and donors.

The same issues are discussed in another paper presented by S. Ahmed (1989) in a conference in Bremen, Switzerland (A repetition of the above paper).

AMR Chowdhury in his paper on "Towards Peace, Justice and Ecologically Sustainable Development : Views from BRAC in Bangladesh" (1989) discusses the actions and programmes of BRAC towards achieving the real goals of peace, justice and ecologically sustainable development, through empowerment of the poor by organizing them, giving them functional education for skill development, educating the children, educating the women on diarrhoeal treatment (ORT), legal rights and other programmes.

Z. Ahmed's paper on "Recent and Prospective Developments in Asia : The Role of Southern and Northern NGOs" (1989) discusses the role of northern donors and southern NGOs, identifies problems and future prospects for better cooperation and understanding to effectively deal with the problems of development in the south through effective NGOs.

The same author in a paper on "Adoption of Appropriate Technology for the Majority : Targetting the Poorest First" (1990) discusses the adoption of technology by BRAC to attain its objectives of providing employment to landless households and gradually replacing or supplementing conventional employment through introduction of appropriate technology. He discusses a three level technology package, provides justification for such strategies and makes policy prescription on the same.

Another study made by the same author, "The Price of BRAC's Development Intervention : How Costly is too Costly" (1991) estimates the cost effectiveness of

BRAC's development interventions. Analyses show significant success of BRAC in achieving the goals of bringing changes in the lives of the rural poor. Profitability was significantly high. There was also positive changes in the quality of life of target groups and in initiating a process of institutional development process.

K. Huq's study on "Development Activities of Government and other NGOs in VSP Villages" (1991) documents the development activities carried out by government and other NGOs in BRAC's VSP villages. Findings show that contribution of organizations other than BRAC were not very strong. However, multiplicity of organizations operating in one village creates conflict and again, under such circumstances, the measurement of impact of each becomes difficult.

R. Chakraborty and I.Ara's study on "The Daily Life of the Landless People in Bangladesh : A Case Study (1991) identifies the basic internal problems of the poor landless families, their strategies, both short and long term, to cope with these problems and the effectiveness of workplan and initiatives taken at family level to solve them.

M. I. Khan and M. K. Huq in their study on "Problems, Options and Strategies of Rural Households in Bangladesh" (1994) analysed data from six VSP villages to show selected socioeconomic features of rural society such as landownership, occupation, education, socioeconomic problems of households, provisions and sources of support at household level, etc. Information were presented in descriptive form without carrying out a causal analysis. Findings show a high magnitude of poverty, lack of access to resources and presence of multifarious social problems (such as dowry, beating of wives, etc.). They depend on both traditional sources like patrons, kins and relatives and modern sources like NGOs to tackle their problems.

K. Huq and S. Ahmed's "Socio-economic Baseline Survey : Post-Cyclone Rural Development Programme (PCRDP), Kutubdia" (1994) generates benchmark data from six Kutubdia villages for future use to assess the impact of RDP. The survey covered household size, age and sex distribution, religion, occupation, education, housing facilities, ownership of assets and total annual income from different sources. Data on skills, credit and indebtedness and wage labour employment , etc. were also included.

A. Mahbub, M. Mayeed and R. D. Roy in their study on "A Qualitative Exploration of some socioeconomic Issues in South Uddamdi, Matlab" (1995) explore the baseline situation on socioeconomic issues like income, occupation, wealth category, kinship, power structure, education, cohesiveness, poverty situation and coping in crisis in a Matlab village. The study also found out perception of villagers about economic stratification which was mainly dependent upon regularity of income earned. The study produced valuable information on socio-economic baseline situation which might be utilised in determining programme strategies and policies for socioeconomic changes in the village.

7. Training

Six studies have been recorded on training related aspects - one on planning and management training to VO members, one on POs, one on NFPE teachers and three on para-legal education programme. The main findings of these studies are presented below.

S. Jahan's study on "Planning and Management Training to the VO Members : A Look Into Some Aspects" (1991) examines some aspects of planning and

management training to VO members such as selection of trainees, dissemination to other VO members, modes and cases of implementation of the knowledge in actual working situation.

From one RCP branch 109 VO members were studied. The age range of trainees was satisfactory but 50% male and 56% female trainees were illiterate. Fourteen percent of trainees were from top leaderships and others were ordinary members and 90% were selected in VO meetings. The trainees maintained fixed minimum attendance in meetings and almost all fulfilled minimum savings needs. Within 10 months 91 % retained their lessons. They also disseminated their lesson to VO members though this performance varied widely from 87% to 17%. The importance of training was well realized by participants. Literacy was found to be desirable for trainees and increased allocation of time for dissemination meetings was also suggested. The main impact of VO member training was improvement in attendance in meetings and increased savings of trained members.

S. Jahan's study on "Post Training Utilization : The Approach to Rural Development Course of BRAC" (1992) reviews one approach to rural development (ARD) course offered to 14 POs with special reference to fulfillment of selection criteria, factors related to post training utilization and their assessment of course content, etc.

Results showed that only 42% had taken the pre-requisite training, 57% felt that the course content was relevant, 92% agreed that they gained substantial knowledge and 81% fulfilled post-training utilization. Constraints included lack of interest of colleagues to discuss ARD course contents, large size of VO members to be handled and limited time to discuss, etc.

S. A. Ahmed's study on "Basic Training Course for the Teachers of BRAC's NFPE Programme" (1994) analyses views of 25 trainee teachers of NFPE on certain issues such as course content, teaching technique, teacher-trainee relationship, duration of course, etc. relating to their basic training course.

Findings show that the trainees learnt many new things but they could learn better if course duration had been longer. The impact of the programme on participants does not appear to be significant.

A. A. Ahmed in his study on "Nature of Conflict" (1986) briefly studies the nature of conflict in Bangladesh village as a pre-project research to develop a para-legal programme. The main types of conflict included inheritance disputes, dowry, ill treatment of wife and children, desertion, divorce, rape, multiple marriage, domestic trouble besides problems related to provision of tubewell, daily wage labour, loan repayment, pond excavation, beneficiaries of DTWs and STWs, stealing of chicken and fruits, etc.

A. Sattar and S. Jahan's study on "The Paralegal Programme : A Study of Knowledge Retention" (1991) evaluates the BRAC paralegal programme, especially the knowledge retention of the course participations and their perception of the programme.

Survey results from five areas show that knowledge retention level was very high and the course was found to be useful. However, application or utilization of knowledge was found only in a few cases.

S. A. Ahmed and S. Mustafa's study on "Legal Knowledge of the Poor : Selected Baseline Information" (1993) establishes bench mark data for future use in

measuring impact of the paralegal programme. Findings show that knowledge of VO and non-VO members on concerned legal aspects like family laws, citizen's rights, inheritance and land laws, laws on marriage, divorce and dowry was more or less similar.

8. NFPE Programme

S. R. Chowdhury, et. al., in their study on "Baseline survey in 20 Villages of Manikganj : Prior to Opening of Non-formal Schools" (1988) provide the report of a baseline survey on education to help initiate a NFPE programme. It studied children's school enrolment, prevalence of drop out, reasons for dropout and non-enrolment, socioeconomic background of non-enrolled and dropped out for utilization in understanding the problems and for planning the NFPE programme more carefully.

M. Ahmed's study on "Pre-primary Students in Formal Schools : An Early Assessment of their School Attendance" (1988) determines the number of dropouts and causes thereof among pre-school attending students enrolled in formal primary schools. Two hundred and fifty students were surveyed out of which 241 got enrolled. Within the first three months of schooling 9% dropped out and the reasons found included non supply of books, quarrel with fellow students, absence of sitting arrangements, threat of punishment, etc. The results may be taken as only tentative since the study was limited to three months of attendance only.

C. R. Das in his study on "Primary Education in Bangladesh in Retrospect : A Review of Potentials and Constraints" (1988) reviews primary education in Bangladesh giving a historical background, current developments and discussing the

potentials and constraints of the system. The study touches on certain issues relevant to BRAC in planning and implementing its NFPE programme.

F. Karim and AMR Chowdhury's study on "Can Imams Teach in NFPE School: Report of a Survey from Four Rural Areas" (1990) reports the results of a survey conducted in eight unions of four districts on 100 Imams to explore their potentiality as NFPE school teachers and for using the mosques as schools. Results showed that 48% attended formal schools or colleges and 51% attended Madrasah. Nearly half had secondary or equivalent education. Their knowledge of language and with arithmetic was fairly good and most expressed willingness to teach but many objected to using pictorial charts, singing, etc. Another problem was to use mosques for non-muslim students.

K. A. Khan and AMR Chowdhury in their study on "Performance of Former NFPE Students in Formal Schools" (1991) determined the proportion of NFPE students admitted to formal schools, their performance, dropouts and causes of dropouts. Out of 327 students, 98% got admitted to formal schools with 90% going to class IV. 42% dropped out from class IV and 14% in class V. Dropout rate however fell to 26% (from 42%) during the second year of study. Performance of NFPE graduated students were similar to other students. Reasons for dropout included less literacy of parents, lower density of schools, enrolment of very young or old students and poor socioeconomic condition of parents. The results were useful for reviewing the strategy of NFPE programme to improve its performance.

J. A. Chowdhury and AMR Chowdhury's "Case Studies on Primary Education : The Bastia School" (1991) identify the constraints that affect primary education in Bangladesh. Results showed a pitiable situation. The teachers wasted 62% of their total teaching time, teaching methods were poor and coverage of curricula was

inadequate. In classes I and II attendance of students was 50% while 45% eligible students did not even enrol.

The study also found very poor school management and supervision. Progress of students was also poor and the guardians do not feel encouraged to send their children to such schools. Primary education was not 'free' and the students pay different fees ranging from Tk. 100 to Tk. 300 per year. The case study thus reveals a very deplorable condition of primary education.

M. Mohsin and AMR Chowdhury's study on "Literacy in Rural Bangladesh : Enrolment and Dropout in Selected NFPE Villages" (1991) estimates enrolment status of children (6-16 years), identifying the possible linkages between enrolment status and various socioeconomic characteristics and assessing the role of BRAC in raising literacy in the study villages.

All students of 19 schools were studied and findings showed that over 68% children enrolled, 22.9% never enrolled and 8.7% dropped out during the survey period. Enrolment rate was higher among girls. Parental level of education, households ownership of land holdings and occupational status of parents were found to have important influence on both enrolment and dropout.

A smaller proportion of BRAC households children were enrolled than non-BRAC households and despite presence of BRAC schools enrolment rate was considered to be far below the acceptable level. However, considering the fact that BRAC household children are poorer and enrol at a relatively higher age, the role of BRAC in raising literacy in the study villages was considered to be encouraging. Further continuation of such schools in the study areas was recommended.

M. K. A. Khan and AMR Chowdhury's study on "The NFPE Teachers : Competencies in English and Mathematics and their Personal Background" (1992) documents the background of NFPE teachers and their problems and measures their teaching competence to teach the students of class IV level. Through a structured questionnaire 197 teachers were interviewed and written tests on English and Mathematics were administered.

Results showed that all teachers belonged to an age range of 17-42 years, 87.1% male and 72.9% female teachers were married and 95.9% had nine or more years of schooling. Majority of male teachers were from farm households and majority of females from service holders' households and 34.5% owned 3.0 areas or more land while 17.8% were landless and 25.4% had land below 0.50 acre. Thirty two percent teachers mentioned problems like inadequate leave, lack of skills on extra-curricular activities and economic hardship. Written tests showed 40.1% teachers in English and 38.1% teachers in Math obtained 60% marks or above.

The study suggested improved recruitment policy and better facilities for teachers.

AMR Chowdhury, M. Mohsin and S. R. Nath in their study on "Assessment of Basic Education of Children in Bangladesh" (1992) assess the basic education level of children by sex, urban-rural and rich-poor sub-groups. They also try to develop measureable standard for basic education and instruments for measuring basic education.

Results showed that 28.8% of children (10-12 years) satisfied the criteria of basic education and boys did better than girls. Urban children also performed better than rural children. The results of this broadbased study would be useful for NGOs and policy makers in assessing their education programmes.

S. R. Nath, M. Mohsin and AMR Chowdhury's study on "Assessment of Basic Education of NFPE and PEOC graduates" (1992) is a follow-up study on the assessment of basic education of NFPE and PEOC/KK graduates in five areas with 200 samples.

On an average 55.5% of the graduates satisfied the basic learning criteria. Performance of NFPE girls were better but in case of KK programmes boys did better. NFPE graduates also did far better than KK graduates. No conclusion was drawn from the findings.

M. Mohsin in his study on "Literacy in Rural Bangladesh : Enrolment and Dropout in Selected NFPE Villages" (1992) estimates enrolment status of children (6-16 years), tries to identify the possible linkages between enrolment status and various socioeconomic characteristics and assesses the role of BRAC in raising literacy in 18 study villages.

Results showed 68.4% children were enrolled, 22.9% never enrolled and 8.3 dropped out. Enrolment was found to be higher among girls. Factors affecting enrolment and dropout included parental level of education, household ownership of landholding and occupational status of parents. BRAC household children's enrolment rate was lower than others. Results of this study were similar to the one conducted by the author a year earlier.

J. A. Chowdhury, AMR Chowdhury and A. Hadi in their case studies on "The Neglected Outpost : A Closer Look at Rural Schools in Bangladesh" (1992) try to find out the learning process in primary schools, assess the quality of teaching, estimate rates of attendance and dropout, and identify the management problems of schools.

The findings show poor maintenance of primary schools which are unattractive and even hazardous for children. Quality of output was also unacceptable. School hours were largely abused by teachers and coverage of curricula was poor. Actual enrolment was much less than registered enrolment.

In brief, the study found great deterioration in the quality of primary education. Some suggestions were made to improve the situation.

F. Karim and A. H. Chowdhury's study on "An Assessment of Selection Criteria for Enrolment of Adolescent Girls in Non-formal Primary Education Schools" (1992) examines the selection process of adolescent girls for NFPE schools who would be expected to work as health activists. Results show that 6% were below 10 years and only 23.6% were selected from the preferential age group of 14-18 years. Again 31% were selected from non-target group population while 20% were enrolled from formal schools (which was not desirable). Thus overall results showed that criteria of selection were not strictly followed.

S. R. Nath, M. Mohsin and AMR Chowdhury's study on "Assessment of Basic Competencies (ABC) of Children in Bangladesh" (1993) follows up a survey conducted a year before to determine the competency level of children (11-12 years). Results show that only 26.7% have expected basic competency which was slightly lower than that of the previous year.

M. Mohsin, S. R. Nath and AMR Chowdhury in their study on "Opinion of Parents on what life skill their children should possess/learn" (1993) present the opinions of three groups of randomly selected parents on what they felt their children (11-12 years) should learn to live a decent life. Forty six specific opinions were found.

Regression analysis made to identify relationship of these opinion with some of their socioeconomic characteristics show that all of the opinion are influenced to some extent, by selected socioeconomic characteristics of the parents.

N. Khan and K. A. Khan's study on "Education for Freedom - The Children of BRAC's Urban Schools" (1993) is an assessment of BRAC's two urban NFPE schools (in Dhaka). Results showed that poverty was not the cause of poor performance or drop out among children. More relevant factors were parent's attitude towards children's education, greater opportunities for employment of child labour and lack of security.

S. R. Nath, M. Mohsin and AMR Chowdhury in their study on "Factors Associated with Basic Competencies of Children in Bangladesh" (1993) examine the effects of selected socioeconomic and demographic variables on basic competencies of children. Regression analysis of data collected from 2100 children were made.

Analysis shows that children's residence (urban or rural), gender, years of schooling, parental level of education and access to electricity were important determinants of the basic competencies among which residence of the child was the most influential factor.

S. R. Nath, M. Mohsin and AMR Chowdhury's study on "Influences of Selected Socioeconomic Factors on Life Skills Knowledge of Children in Bangladesh : Multivariate Analysis" (1993) investigates the socioeconomic factors influencing the life skill knowledge of children. Statistical analyses show that years of schooling, parents' education level and area of residence of children have highest influence on life skills knowledge of children. The results are similar to other studies conducted earlier.

M. K. A. Khan and M. Mohsin's study on "Enrolment Status of Children in Selected Villages of Bangladesh - A Survey on Reopening of BRAC's NFPE Schools" (1993) inquires about the possibility of reopening/continuing NFPE schools in villages where at least two cycles have been completed and other aspects of these schools.

Findings suggest that in 22 out of 45 villages the schools should be continued/reopened.

M. K. A. Khan and AMR Chowdhury's study on "Identifying the Reasons for Dropout of Former NFPE Students in Formal Schools at Manikganj and Narsingdi" (1993) identifies reasons for dropout of NFPE/KK (PEOC) students before completing secondary education.

Results of data collected from two areas show that among reasons for dropout were illiteracy of adult family members, poor socioeconomic status, high cost of education in high schools, late enrolment, poor performance of former NFPE teachers, lack of proper supervision in formal schools, traditional teaching methods, etc. Educated family background, good socioeconomic condition and strong commitment to education of students and portents were considered to be essential for continuing schooling.

F. M. Kamal's paper in "Education System in Bangladesh : An Overview" (1993) highlights the main features of the education system in Bangladesh and points out its shortcomings. The system is found to be in the wrong track, towards a wrong end. As the most important sector for human development, the country must search for a right form of education, the paper suggested.

M. G. Sattar's paper on "Social Movement through Basic Education - Experience of BRAC in Bangladesh" (1993) highlights the distinctive feature of BRAC's NFPE

programme as a contributor to its social development programme for the poor which gives new vision to establish a better society. He asserts that the NFPE has demonstrated its superiority as a model of providing basic education to the rural poor and has been working as a supplement to government efforts in removing illiteracy in the country.

M. R. Khan's study on "The Sharshi Village of Barisal : A Survey for NFPE through RRA/PRA" (1993) presents the findings of a survey using the RRA/PRA technique to determine the feasibility of opening up NFPE schools in a village. The technique was found to be effective in determining the feasibility of opening NFPE school in a time and cost effective manner.

A. Hadi in his "Report on Education Surveillance : November 1993 Data" (1994) examines the changes in enrolment rate and its variation by age and sex in two areas of Bangladesh from 1991 to 1993.

The findings indicate some improvement in enrolment rate but considers the current rate to be below satisfactory level. School hours are being abused by teachers and the quality of teaching was unacceptable. The study suggests both increase in demand by motivating parents and making the teaching community more accountable for retention of students to improve overall performance of schools.

A. Hadi's study "Enrolment in Rural Schools in Bangladesh : Can it be Revised Further?" (1994) uses WATCH data on children (6-16 years) and finds enrolment rate as 74%. Children of labourers were found to have lower enrolment rate than owner-cultivators, traders or those employed in formal sectors. Household ownership of land was found to be positively associated with enrolment.

S. R. Nath's study on "Gender Variation in School Enrolment of Children in Rural Bangladesh" (1994) also uses WATCH data to show gender variation in school enrolment. Girls were found less likely to be enrolled. Enrolment was also lower among younger children. Education of mothers and land ownership were found to be positively associated with enrolment of both boys and girls. Labour households were found to be less likely to enrol. The findings have similarity with some other studies on the problem.

A. Hadi and S. R. Nath's study on "Kutubdia 1992, Vol-II : Report on the Education Survey" (1994) generated benchmark data on education such as general literacy among adults, assessment of basic competencies, and functional knowledge for future use.

Results showed a very low level of literacy in Kutubdia. Illiteracy was relatively lower in cases of illiterate parents, target household girls and landless or poorer section of the community. There was no significant variation in perception and functional knowledge between BRAC and non-BRAC households. Educated men discriminated more against women in property distribution but were more liberal in allowing women to go out and work. However, involvement with BRAC activities tends to diminish gender discrimination among men. But overall findings show Kutubdia as remaining very conservative and traditional to the distribution of inherited property, mobility among adult female and their involvement in income generation activities, age at marriage, etc.

A. Hadi's study on "Development Intervention, Social Variables and School Enrolment : A Logit Regression Analysis of the Case of BRAC, Bangladesh" (1994) examines the contribution of development intervention on the enrolment among rural

children regardless of the existence of socio-economic inequality within the community by analysing WATCH data from six areas in Manikganj and Joypurhat.

Mean age of study children was found to be higher for BRAC than non-BRAC areas. Sex ratio was favourable to male in both groups while overall enrolment rate was slightly lower in BRAC area. The study found the importance of socio-economic variability in school enrolment.

The paper also reveals that gender variation narrows down if development intervention is carefully tailored and implemented. It suggests that if the programme is targeted to younger children by motivating parents to send them to school earlier, the enrolment rate would increase significantly.

However, the comparison between the two regions may not be fully justified because of variation in socio-economic and cultural factors prevailing in the two areas. Again, to measure the impact of development intervention on enrolment, it might be better to compare the differences over time in both the areas, which has not been done.

S. Rashid and AMR Chowdhury's study on "An Inside Look at Two BRAC Schools in Matlab Thana" (1994) tries to provide insight into the character and relationship of the school with the community and looks at overall factors that may affect rural schools such as classroom atmosphere, parents' involvement, quality of school, teacher quality, teaching practices, management, internal conflict, etc.

Findings show that one school suffers from high drop out whose initial setup was disorganized due to inadequate resources and shortage of staff. There was also lack

of motivation of parents, teacher and POs in case of this school. Other factors which adversely affected this school was inferior teaching style and propaganda by religious leaders against the school. The study identified certain problems of NFPE schools which might be taken care of by BRAC.

S. R. Nath, M. K. A. Khan and AMR Chowdhury, in their study on "Progress in Basic Competencies of NFPE and PEOC Graduates Over Time" (1994) investigate the progress made in basic competencies by BRAC school graduates.

There was a drop out of 16% students in two years. But basic competencies improved from 56% to 69% during the period. Rate of improvement was higher for girls and for PEOC graduates.

M. K. A. Khan and AMR Chowdhury in their study report in Bangla on "Probable Ways to Utilize the Knowledge Gained by Graduates of BRAC Schools: Some Proposals" (1994) investigate the possibilities of utilizing the knowledge derived by NFPE graduates in a planned way. NFPE graduates, their parents, NFPE teachers and RDP local staff were interviewed in four Divisions for the purpose.

The respondents opined that in addition to utilizing the knowledge in family and social spheres, the NFPE graduates should utilize it in economic activities such as cottage industries, technical fields, poultry and livestock projects, agriculture, small trade and food processing. Ancillary services should be provided to them. If they are involved in VOs the leadership and management of VOs may be improved. However, there was difference of opinion on whether they should be included in existing VOs or be organized into separate VOs.

M. Hasan, S. Rashid and AMR Chowdhury in their study on "Linking the School and Family : Community Participation in BRAC Schools" (1994) make an indepth evaluation of guardian meetings of NFPE schools in two areas.

In both areas meetings were held during day time. Most mothers attended but male members were mostly absent in such meetings. In Jamalpur the performance of meetings in terms of regularity, participation and participatory nature of meetings was better than Matlab. About 90% guardians favoured monthly meetings. Topics discussed in meetings included attendance of children, home gardening, cleanliness and hygiene, responsibility of parents towards children, etc. Frequent transfer of POs was a serious problem in Matlab which adversely affected performance of meetings. Improvement in the quality of BRAC staff and better interaction between NFPE teachers and local elites and guardians were suggested for improving performance of schools.

9. Research Areas and Methodological Issues

There are twelve studies on identification of research areas and various methodological issues in research and evaluation programmes/impact studies on BRAC rural development programme.

S. Mustafa in "Some Research Areas in the study of Rural Development Programme" (1987) indicates a number of research areas for making socio-economic analyses of the RDP. However, the basis of determining this list is not discussed. The list is also not exhaustive.

S. Islam and AMR Chowdhury's study on "The Ujangaon Women's Organization in Sulla: Preliminary Results from Pre-study" (1987) presents the results from a pretest

survey in a Sulla village which may help researchers in framing more effective/useful questionnaires for future studies.

Z. Ahmed in his paper on "Self-employment promotion : BRAC Approaches, Technologies and an Outlook to Future" (1988) discusses the approaches and strategies of BRAC in promoting self-employment of the rural poor and points out the beneficial effects of such programmes on poverty alleviation and development. Suggestions are also made to improve and coordinate the programmes on self-employment, dissemination and compilation of experiences, etc.

The same author in another paper "Subsistence Level Development Trap In an Empowerment Strategy : Is BRAC Coming Out of It?" (1988) raises one basic policy issue that would guide BRAC's future programme strategy. It suggests that BRAC's programme should be so designed as to be able to upgrade the economic base of the rural poor and enable them to assert their own position in society. According to the author, what BRAC needs to promote is social change, not just a survival strategy for the poor.

In another paper "Sectoral Programmes of BRAC : Principles and Operations", (Z. Ahmed : 1988) the author briefly discusses the sectoral economic activities undertaken by the target groups and the processes involved in them.

The same author in "NGO Approach : Is it a Formal Theory of Development". (1989) presents a case for the NGO approach of development to be treated as an alternative approach as different from the 'capitalistic' and the 'dependency theorists' approaches or theories and provides arguments on the superiority of the NGO approach over the two.

details. He also discusses other essential factors to be considered in effectively monitoring and evaluating programmes.

Z. Ahmed in his paper on "Village Study Project of BRAC : The Methodological Framework for Analyzing the Household Economy" (1991) discusses some conceptual aspects of defining a household, its income and expenditure, imputation of certain items and aspects of household accounts to be considered in analysing the household in the village study project (VSP). It also suggests a methodological framework for the calculation of households' current account aggregates based on the VSP data.

K. Huq's "The Statistical Digest-I : Focusing on Selected Demographic and Socioeconomic Indicators" (1991) reports statistical data in a digest form providing selected demographic and socioeconomic indicators in 16 villages under the VSP. These baseline data may form a basis for comparison with data for subsequent periods in analysing the impact of BRAC programmes.

N. Amin and S. N. Mili's study on "Case Tracking : An Outline of Field Work" (1994) is designed to elaborate findings from a pilot study to follow up a group of female loaness over a period of three months to document how BRAC loans are used and by whom. After a brief discussion on different aspects of loan utilization, they present an outline for such a case tracking method.

S. P. F. Senaratne, et al., in their Study on "Systems, strategies and Behaviour: A Study of a Village in Jamalpur District" (1994) presents the findings of the study which aimed at identifying and analyzing the collection of strategies, the context in which they were generated and how the context and strategies together form a social

Outlining the contents of the NGO approach he asserts that “impending performance of the approach in addressing the reality will unfold its operational viability as a development paradigm or as an acceptable theory of social change”.

C. R. Das in his “Approach to Village Studies : A Tentative Scheme for BRAC” (1989) presents a tentative scheme or approach for conducting village studies by BRAC. A three phase scheme was prepared which would use informant sessions, individual interviews and observations. The topics/issues to be included are also mentioned.

M. G. Sattar in his paper “Assessing the Impact of NGO Interventions : Experiences of BRAC in Bangladesh” (1990) discusses some issues on how to assess the impact of development programmes with special reference to that of BRAC.

His discussions relate to (i) conceptual and methodological issues, (ii) strategies developed at BRAC for evaluating its multidimensional programme and (iii) suggestive conclusions drawn on the basis of above points. On conceptual and methodological issues he mentions problems relating to use of appropriate methods and instruments, problems created due to broad and qualitative statement of goals and objectives and the short duration of some programmes. He also mentions the difficulties in determining impact of a programme where exogenous factors inject uncontrollable influences, where there is lack of reliable and adequate data, where programmes imbibe ideological contents of abstract nature and where programmes are growing in scale and dimensions.

On impact evaluation strategies he enumerates the development of research and evaluation facilities at BRAC and the methods and framework of evaluation in

system in a village. One important objective was to develop a 'model' type of village investigation which might be replicated in different cultural-ecological zones to facilitate planning and evaluation of development activities.

It is an useful study for BRAC in designing future model of socioeconomic inquiry into villages.

10. Miscellaneous Studies

a. BRAC Programmes and Related Issues

A. K. Kar and AMR Chowdhury's study on "Roof Over My Head : A Study of BRAC's Housing Programme for the Poor" (1991) aims at gathering information on various aspects of the BRAC housing loan including its use, adequacy, socioeconomic background of the beneficiaries, repayment, impact on construction of houses, etc. from a survey conducted at Mohera, Mirzapur.

Findings show that 58% of the loanees used the loan for the intended purpose with female loanees showing better performance in this respect. Differences in loan amount influenced the utilization pattern with those having lowest amount of loan making maximum utilization.

Occupancy rate of loanees was lower than non-loanees. Quality of housing materials was not satisfactory and none constructed hygienic latrines. Loan repayment rate was 75% for women and 63% for men and savings rate of loanees was found to be higher for loanees than non-loanees.

The study concluded that though quality of structure and utilization of loan were not satisfactory, housing loans resulted in providing better accommodation

facilities for BRAC members. They suggested more stringent loan regulations and better supervision.

M. R. Khan's study on "Programme Response to Research Recommendations" (1991) follows up the recommendations of four RED studies to elicit the responses, and reactions of programme personnel (Regional Managers) on them and derives the research-programme interaction on BRAC's programmes.

On the two studies related to poultry programme^{*} the research recommendations related to balanced feed, need for research work on selection of breeds, to make balance between profits of chick rearers and poultry rearers, and to provide intensive training to rearers. The programme differed on certain points while they explained actions being taken on others. For example, programme personnel did not agree with the need to provide balanced feed to the chicks because they felt it was not appropriate for a system where the scavenging system of rearing is practiced. They explained that experiments were being made on selection of improved breeds and that training package developed by BRAC was already appreciated by the government.

On the recommendations made by S. Mustafa and S. Rahman in their study on "Planning and project Appraisal Irrigation programme of BRAC" (1989) on decentralization of target setting decision, fixation of proper time frame by Area office on implementation and setting deadline for certain actions, on the need to have region based planning and management of input supply and the need for proper training and arrangements for problem solving in management, the

* N. C. Mallick's studies on "An Assessment of Economic Profitability Case Studies" (1989) and "Longitudinal Study on for the First Quarter" (1989).

programme explained their positions and in some cases the actions already taken on the problem stated.

On social forestry also, the paper on "BRAC Social Forestry Programme" (1989) made some recommendations on future strategy for expansion of the social forestry programme and related issue. The programme personnel maintained that the recommendations were not based on BRAC programmes but were general recommendations related to social forestry programmes undertaken by GO/NGOs in Bangladesh.

The programme personnel had a general feeling that research reports were not very useful for their programmes. They also expressed the view that researchers should take suggestions from them before selecting a research area. In general, the results imply that there appears to be some communication gap between BRAC research and programme and inadequate feedback between them. These need to be taken care of in the greater interest of BRAC.

There are two studies related to environment and sustainable development made by S. Rahman. The first study, "Addressing Poverty and Environment: An Overview of BRAC's Approach to Sustainable Development" (1994), discusses issues related to poverty and environment; and also evaluates BRAC's role in sustainable development that takes care of environmental harmony. The paper also makes certain recommendations for future action in this respect which include increased GO-NGO collaboration and networking, provision of environmental education and awareness for all, reduction of population growth and poverty, research and monitoring on environment, environmental impact assessment of all projects and the identification and development of appropriate technology for resource development.

S. Rahman's second paper on "People, Environmental and Sustainable Development : Role of NGOs" (1994) discusses various concepts related to environment and sustainable development and the role of NGOs in sustainable development. He mentions the significant contributions made by NGOs in sustainable development and suggests that they must avoid mistakes and gather strength in promoting environment friendly development strategies. The government should also provide clear guidelines in this respect, he concluded.

S. Rahman also made a study on "Wildlife in Bangladesh : A Diminishing Resource" (1994) which discusses some aspects of wildlife resources in Bangladesh. Large-scale denudation of forests has added to the fast decline in wildlife resources besides commercial exploitation of selected species and natural calamities. He briefly discusses certain conservation measures taken by the government and problems related to conservation and their implication for future development of wildlife resources.

K. Afsana, AMR Chowdhury and H. Nasreen in their study on "Women Programme Organizers' Problems in BRAC - A Critical Assessment" (1994) identify problems faced by women POs of BRAC in their daily working life to determine the role of BRAC in dealing with these problems.

The findings indicated that women POs suffer from various job related problems and also problems at family level. They were over worked and had to work beyond normal office hours and even at weekends which made them exhausted, fatigued and ill tempered. Family life was disturbed, resulting in tensions and fear of conflict in conjugal life. Unmarried women staff living in office-cum-residence buildings found the atmosphere not congenial to mental peace. Married POs

faced problems during pregnancy in riding motor bikes, faced problems in taking child care and had inadequate leave. Their mobility was relatively more restricted than men and they had low salary and suffered from other gender discriminatory practices.

The study suggested that steps should be taken to reduce their work load, increase facilities and benefits among other measures to be taken.

Z. Ahmed, S. Rahman and AKMA Rahman's paper on "Summary of Findings : Bangladesh Shrimp Culture Project" (1989) presents a brief report on the benchmark survey on a non-BRAC shrimp culture project conducted in 1988. It relates to socioeconomic characteristics of the inhabitants of shrimp producing areas of Khulna and Cox's Bazar. It is not a study on any BRAC fisheries programme.

Z. Ahmed in his paper on "Landless and Landlessness in Bangladesh : The Process of Desegregation and Polarization" (1986) deals with an issue that concern BRAC and its programme viz. the issue of landlessness. The paper presents a discussion on factors that affect and accentuate the process of landlessness.

S. Biswas, K. Huq and I. U. Ahmed's study on "Landownership Pattern and Farming Practice : Case of a Village in Bangladesh" (1992) analyses data collected from one VSP area, Monoharpur and provides a glimpse of the situation relating to the pattern of land distribution and tenural/leasing pattern in a village. The title is somewhat misleading since farming practices are not really covered in the study.

S. Biswas, K. Huq and M. Rafi's study on "Landownership Pattern and Land Tenure Practice : Case of a Village in Bangladesh" (1993) is a similar study as the above one but removes the confusion in the title and modifies the analysis of data. The study finds considerable polarization of land ownership with a large number of landless and a small group having 'decent' amount of land in the village.

There are two social studies which really belong to the category of health studies : One is on the growth monitoring component of the child survival programme and the other is a report of field visit on PHC programme of BRAC. These are briefly discussed below.

Z. N. Kabir in his "The Growth Monitoring Component Under Child Survival Programme - An Early Assessment" (1988) reports findings of a preliminary study on the growth monitoring component of BRAC's CSP in four selected areas.

The results brought out many shortcomings in the growth monitoring system including ignorance of parents, superstition, lack of due attention paid by health workers, etc. Some suggestions are made to improve the operation of the programme.

F. Karim, N. Islam, S. R. Chowdhury and Z. N. Kabir's study "A Report on the Field Visit to Some Areas Under the PHC Programme of BRAC" (1988) presents a report on field visits made by four RED members on PHC programme to have an orientation for designing a methodology for initiating a research study.

The report makes an observation on the working of the programme including pointing out its shortcomings, and also making suggestions for future improvement of the programme. It is, however, not clearly visible what gains were derived in realizing the stated objective of the field visit.

b. GO-NGO Collaboration

Z. Ahmed in his paper "Economic Upliftment of Poor Women: A Strategy of NGO Collaboration with the Government" (1988) briefly describes the collaboration of BRAC with the government departments of Relief & Rehabilitation and Livestock Services in the IGVDG programme to turn a relief oriented programme into a development programme by organizing the poorest women, giving them skill training, credit and other services for poultry raising. The impact of the programme on participants was not discussed.

S. Mustafa, S. Rahman and G. Sattar in a paper an "Technology Development and Diffusion : A Case Study of Collaboration between BRAC and the GOB" (1991) present two cases where BRAC collaborated with GOB in diffusing technology viz. the poultry under the IGVDG programme and the irrigation programme for the landless. Besides narrating different aspects of the two programmes, some impact of the poultry programme is touched upon based on another study. The programme had increased the knowledge of the participants on poultry care and vaccination and had contributed supplementary income for these poor women. They were active in 65% of the months since their first vaccination work and earned on average Tk. 76.00 per active month (ranging from Tk. 43.00 to 131.00). A large majority of workers could not change their indebtedness situation and only 21% had reduced their borrowing.

S. Mustafa's case study on "The State and BRAC : A Case Study of Joint Policy Action in Bangladesh" (1993) presents the outline of the evolution, programme strategy and collaboration mechanism between BRAC and the GOB in the IGVGD programme. The study was undertaken to show usefulness of such collaborative programmes to effectively provide social security to the rural poor.

K. Huq and G. Sattar in their paper "Go and NGO Co-operation in Human Resource Development in Bangladesh" (1991) discuss some theoretical and conceptual aspects of human resource development (HRD), present the role of NGOs in HRD and cite examples of useful GO-NGO (BRAC) cooperation in EPI, FAPE and IGVGD programmes. They suggest to promote such cooperation delineating the tasks and responsibilities of each, for effective development of the poor.

c. Floods and Cyclones

Eight studies have been conducted on issues related to floods and cyclones such as estimating losses and determining their causes, the coping mechanism and survival strategies adopted against such disasters.

N. Huq and C. R. Das in their study on "The Flood of 1988 and Peoples' Survival - Seven Cases Studies From Gheor" (1989) presents results of case studies on the 1988 flood and how affected households strived hard to cope with the unprecedented flood.

A. K. M. A. Rahman, in his study on "Tornado in Manikganj : An Assessment of Losses" (1989) makes a quick assessment of the lives and property damaged by the tornado that hit Manikganj in April 1989. The needs for relief and rehabilitation were also estimated.

N. Huq's study on "Issues for Survival : The Flood of 1988 and People's Response" (1990) identifies certain issues for survival as deduced from previous case studies. The issues include preparation for the flood, peoples' condition during the flood, relief received, hygiene and sanitation, special concern for women, strategies for survival and economic impact. Findings show that inspite of great hardship and heavy loss of assets/properties, the flood affected people struggled hard for survival with new hopes for the future.

R. Sen and AMR Chowdhury, in their study on "Cyclone '91 Alert: What People Knew and Did" (1991) try to find out why inspite of fore warning, many people died during the cyclone and tidal bore in April, 1991 and address other issues such as the people's perception of the warning signals, why precantionary measures were not taken in some cases, etc.

Findings show a major proportion of people received the warning but many received not before three hours of the cyclone. For several reasons they did not believe that a severe cyclone would occur. Many people took precaution but did not go out of their houses because of shortage of space and other problems of cyclone shelters. The warning system also needs modification to make it more effective.

AMR Chowdhury's study on "Cyclone 1991 : A Study on Shelter" (1991) aims at identifying different types of shelters that people used for survival during the cyclone and tidal bore of 1991. and other related issues.

There were both formal and informal shelters (public buildings) which helped a lot in saving lives. But certain aspects need to be taken care of to make better utilization of such shelters.

A "Survey on Semi-pucca Buildings of Banshkhali and Kutubdia Thana Damaged by the Devastating Cyclone" (1991) was conducted jointly by BRAC and Engineers Associates to gather structural data on damaged semi-pucca buildings, to determine causes of structural failure during the cyclone and to recommend cyclone proof low price structure suitable for coastal areas.

Findings show that construction materials used were of unspecified and substandard quality, there was low grade of workmanship standard, engineering practices were not followed and no proper supervision was done in the construction of the affected structures. Traditional type of semi-pucca buildings were costly but not suitable for resisting cyclonic forces. They suggested two different types of low cost structures having adequate strength to withstand cyclonic forces and onslaught of tidal waves.

AMR Chowdhury, et al. in their study on "Research on the Fallout of Cyclone" (1991) present the results of review of a number of studies conducted on different aspects of the cyclone of 1991. The issues covered include health and epidemiological aspects, cyclone shelters, people's knowledge about warnings and survey of semi-pucca structures.

AMR Chowdhury, AU Bhuiya, A Y Chaudhury and R. Sen in their study on "Bangladesh Cyclone of 1991 : Why So Many People Died" (1991) summarize the results of a number of studies on the cyclone of 1991 on different aspects such as loss of life and properties, cyclone shelters, and cyclone warning, etc.

d. Non-BRAC Studies

S. R. Nath, G. Sattar and AMR Chowdhury in their study on "Grains for the Poor: A Look at Palli Rationing System in Bangladesh" (1991) evaluate the palli

rationing system with special reference to study whether, under the system, food grains were sold (i) in approved quantity, (ii) to actual card holders, (iii) at fixed prices and (iv) on regular basis.

Findings show that out of 623 'cardholders' 14% could not be traced. Of the rest, 65% actually received card. Only 37% cardholders met all the selection criteria and over 13% paid 'fees' for securing a card. In 46.5% cases dealers kept the card with them. Among the respondents, 57% informed that ration was distributed once a week. 13% said once a fortnight and 17% mentioned there was no fixed interval. 93% did not know the amount of rice entitled while only 13% drew rations regularly and 30% did not draw any ration at all. About price, 62% reported that they received ration goods at government fixed price. Among the dealers 84% said they distributed ration once a week and 62% admitted that all cardholders did not draw ration regularly, and 47% admitted to have sold ration to non card holders also. The dealers considered the commission rate (Tk. 16.00 per quintal) to be insufficient to meet expenses.

Thus it was found that palli rationing largely failed to attain its goals. There were a lot of irregularities. Dealers' commission was also insufficient.

T. K. Barua, S. R. Nath and S. Jahan's study on "Jamuna Multipurpose Bridge : Survey of Residual Land and Project Affected Persons" (1993) presents results of a survey conducted on the residual land and socioeconomic characteristics of the households losing property or affected indirectly by the project to help the JMBA to prepare a resettlement plan.

Results indicated a lot of weaknesses and shortcomings of the compensation and resettlement process including high rate of corruption among land settlement

officials. Certain suggestions were made including training and other aspects of rehabilitating the project affected people.

S. R. Nath and M. Rafi's study on "Jamuna Multipurpose Bridge Project : Survey of Residual Land and Persons Likely to be Affected Due to Additional Land Acquisition in Tangail District" (1994) is a follow up study on the similar study conducted a year ago and determines the number of households to be affected directly or indirectly by additional land acquisition for the JMB project, determines socioeconomic characteristics of the people/households to be affected, and finds out some effects of the project on these households.

LIST OF BRAC RESEARCH STUDIES REVIEWED

I. Economic Studies

Sl. No.	Author(s)/Year	Title
01.	Z. Ahmed (1986)	Introduction of new technology in agriculture : Resource allocation and distribution in an alternative framework.
02.	Z. Ahmed (1986)	Landless and landlessness in Bangladesh : The process of desegregation and polarization.
03.	K. Zaman and F. Khan (1986)	A collective enterprise of the rural poor : Monohardi brick field.
04.	Z. Ahmed (1986)	Indebtedness and supply of credit in an alternative setting : Trend and pattern in the deep tubewell areas.
05.	S. Mustafa (1987)	Searching for employment : A preiiminary report on the female haat traders in Jamalpur.
06.	Z. Ahmed (1987)	Credit infusion in an integrated development strategy : The BRAC approaches, principles nad mechanisms.
07.	Z. Ahmed (1987)	Process, policies and empirical issues in rural industrialization from historical perspective : Implications for BRAC's industrialization approaches.
08.	AMR Chowdhury and M. Mahmood (1988)	Impact of credit for the rural poor : The case of Bangladesh Rural Advancement Committee.
09.	Z. Ahmed (1988)	Subsistence level development trap in an empowerment strategy : Is BRAC coming out of it?
10.	Z. Ahmed (1988)	Economic empowerment of rural poor : changes in households income, employment and resources.
11.	Z. Ahmed (1988)	Economic upliftment of poor women : A strategy of NGO collaboration with the government.

Sl. No.	Author(s)/Year	Title
12.	Z. Ahmed and S. R. Chowdhury (1988)	The economics and sociology of loan repayment in an expanding rural development programme.
13.	Z. Ahmed (1988)	Self employment promotion : BRAC approaches, technologies and outlook to future.
14.	Z. Ahmed (1988)	Sectoral programmes of BRAC : Principles and operation.
15.	Z. Ahmed (1989)	The role of NGO's in agricultural credit and rural development.
16.	N. C. Mallick (1989)	Perception of poultry rearers about different varieties of poultry birds : Seven brief case studies.
17.	Z. Ahmed (1989)	Transformation of informal market for rural finance through grassroots intervention : Baseline household revisited.
18.	N. C. Mallick (1989)	An assessment of economic profitability of rearing high yielding chicks and its comparability with other varieties : Seven brief case studies.
19.	S. Mustafa and S. Rahman (1989)	Planning and project appraisal : A brief on the deep tubewell (DTW) irrigation programme of BRAC
20.	N. C. Mallick (1989)	Longitudinal study on poultry rearing in Manikganj : A preliminary assessment for the first quarter.
21.	Z. Ahmed (1989)	Employment and training opportunities for women in Bangladesh : The role of NGOs.
22.	Z. Ahmed, S. Rahman and AKMA Rahman (1989)	Summary of findings : Bangladesh shrimp culture project.
23.	S. Rahman (1990)	Who do not get loan and why : A look into unequal credit mobility in landless group.
24.	Z. Ahmed K. Chowdhury and M. Hasan (1990)	Gender differences and role of women in the households: The case of female loanees of BRAC.

Sl. No.	Author(s)/Year	Title
25.	S. Jahan (1990)	Utilization of small trading loans under RDP/RCP of BRAC.
26.	M. R. Khan (1990)	Production and employment aspects of small enterprises for women : A case of Betila production centre.
27.	S. Mustafa (1990)	Impact of IGVD : Case studies of poultry workers.
28.	Z. Ahmed (1990)	Profitability, capital and labour productivity of economic enterprises.
29.	Z. Ahmed (1991)	Price of BRAC's development intervention : How costly is too costly.
30.	Z. Ahmed (1991)	Profitability, capital and labour productivity.
31.	Z. Ahmed (1991)	Intervention and change in rural Bangladesh: Impact on selected socio-economic indicators.
32.	K. Huq, R. Sen and M. Howes (1991)	Rapid rural appraisal of a BRAC deep tubewell group.
33.	M. Hasan (1991)	Impact of sweet water fisheries on the lives of the rural poor.
34.	Z. Ahmed (1991)	Loan recovery performance of the rural poor : Variations and inter-relationship.
35.	A. Hossain and AMR Chowdhury (1991)	Causes of overdue loan in RDP (a) Gheor-1, RDP, (b) Atgharia, RDP, (c) Paglapir, RCP
36.	S. R. Nath and M. G. Sattar (1991)	Grains for the poor : A look at palli rationing system in Bangladesh.
37.	M. R. Khan (1991)	Programme Response to Research recommendations.
38.	S. Mustafa (1991)	Impact of IGVD : An exploratory study on poultry workers in one upazila.
39.	S. Mustafa, S. Rahman and M. G. Sattar (1991)	Technology development and diffusion : A case study of collaboration between BRAC and the Government of Bangladesh.

Sl. No.	Author(s)/Year	Title
40.	Z. Ahmed (1991)	Village study project of BRAC : The methodological framework for analysing the household economy.
41.	K. Huq (1991)	The statistical digest-1 :Focussing on selected demographic and socioeconomic indicators.
42.	AMR Chowdhury, M. Mahmood and F. H. Abed (1991)	Credit for the rural poor-the case of BRAC in Bangladesh.
43.	M. R. Khan and S. Mustafa (1992)	Managing women's income generating activities : A case of Mirzapur.
44.	D. Banu (1992)	Women in poverty alleviation : Six case studies.
45.	I. U. Ahmed (1992)	Rural credit project of BRAC : A review of performance of Nabagram union.
46.	K. Huq, K. A. Khan, R. Sen and D. Banu (1992)	Rapid rural appraisal field training and research exercises : Assessment of the impact of poultry and chick rearing.
47.	K. Huq (1992)	DTW irrigation technology in rice agriculture in Bangladesh : Its impact on output and input combination.
48.	M. R. Khan (1992)	Sericulture programme : A summary of the problems and prospects in Bangladesh.
49.	D. Banu and S. Mustafa (1992)	Women behind the net : A profile of an inland fishing community.
50.	S. Jahan (1992)	Post-training utilization : The approach to rural development training of BRAC.
51.	S. Biswas, K. Huq and I. U. Ahmed (1992)	Land ownership pattern and farming practice : Case of a village in Bangladesh.
52.	M. Q. Islam S. A. Ahmed (1992)	Coping with everyday life : A study on household problem and option in two villages of Bangladesh.

Sl. No.	Author(s)/Year	Title
53.	S. M. Z. Hyder (1993)	Disadvantaged women and sustainable rural development: Poultry workers of the IGVGDP of BRAC.
54.	S. Mustafa (1993)	The state and BRAC : A case study of joint public action.
55.	T. K. Barua, S. R. Nath and S. Jahan	Jamuna Multipurpose Bridge : Survey of residual land and project affected persons (Executive summary).
56.	D. Banu, et. al. (1993)	A rapid rural appraisal of the present status and future prospects of BRAC's sericulture programme.
57.	M. R. Khan (1993)	Women's entrepreneurship in the restaurant business : Case of Suruchi.
58.	I. U. Ahmed, R. D. Roy S. Akter (1993)	Savings default by the VO members : An exploratory study.
59.	N. Khan (1993)	Development of 'entrepreneurship' in Ayesha Abed Foundation, Manikganj : A brief Analysis.
60.	S. Biwas, K. Huq, M.Rafi (1993)	Land ownership pattern and land tenure practice : Case of a village in Bangladesh.
61.	M. Howes, et. al. (1993)	The Impact of BRAC's rural development programme in Gilanda village, Manikganj.
62.	S. A. Ahmed et. al. (1993)	The impact of BRAC's rural development programme in Gurki village, Manikganj.
63.	S. Akter (1994)	Pattern of rural credit in Bangladesh : A study of Narayanpur village in Jamalpur.
64.	N. Amin (1994)	Poultry rearing by rural women : Cases from five villages.
65.	H. Zaman, et. al. (1994)	Current accounts for the rural poor : A study on BRAC's pilot savings scheme.
66.	K. A. Khan AMR Chowdhury (1994)	Identifying the reasons for expulsion and dropout of VO members from village organization.

Sl. No.	Author(s)/Year	Title
67.	S. R. Nath, M. Rafi (1994)	Jamuna Multipurpose bridge project : Survey of residual land and persons likely to be affected due to additional land acquisition in Tangail district (Executive summary).
68.	M. Rafi (1994)	A study on the seasonal variation in houses worked, income and expenditure.
69.	H. Zaman, et al. (1994)	The profitability of BRAC financed projects : A study of seven micro-enterprises in Matlab.
70.	S. M. Ahmed, et al. (1994)	Women as wage earner : Does this make any difference.
71.	S. R. Halder (1995)	BRAC's achievements in generating employment in Jhikargacha RDP Area : A quantitative study.
72.	S. A. Begum (1995)	Impact of BRAC programme on socioeconomic development of Rural women : A survey of five villages in Jamalpur (Bangla).
73.	N. Momberra H. Zaman (1995)	Savings schemes for the rural poor : A comparative picture.
74.	M. R. Khan (1995)	The effects of wage employment and credit for women in Bangladesh.
75.	A. Mahbub M. Mayeed R. D. Roy (1995)	A qualitative exploration of some socioeconomic issues in south Uddomdi, Matlab.
76.	S. Mustafa et. al. 1995)	Impact of Ox-bow Lakes project on participant households.
77.	S. Mustafa, et. al. (1995)	Impact Assessment Study on RDP : Main findings report.
78.	S. Musfata et. al. (1995)	Impact assessment study of BRAC's Rural Development Programme : Final report (Draft).
<u>Social Studies</u>		
79.	A. A. Ahmed (1986)	Nature of conflict.
80.	C. Lovell and S. Ahmed (1986)	Management development - A case study of management development process in BRAC.

Sl. No.	Author(s)/Year	Title
81.	S. Mustafa (1986)	Power and organization : A study in the political empowerment of the rural poor.
82.	S. Islam AMR Chowdhury (1987)	From progress to development in Sulla.
83.	S. Islam AMR Chowdhury (1987)	The Ujangaon women's organization in Sulla : Preliminary results from a pre-study.
84.	S. Mustafa (1987)	Some research areas in the study of the rural development programme.
85.	S. Islam (1987)	Institution building in Mirzapur : A workshop report.
86.	S. Islam (1987)	Report of Monohordi workshop on Institution Building.
87.	M. Ahmed (1987)	Jamaluddin : From frontier to battle of life : A case study.
88.	D. Shahnaz (1988)	Changing Bangladesh village women : Four case studies.
89.	V. Kashch S. Islam (1988)	Manikganj integrated project of Bangladesh Rural Advancement Committee.
90.	S. R. Chowdhury et.al. (1988)	Baseline survey in 20 villages of Manikganj prior to opening of non formal schools.
91.	M. Ahmed (1988)	Pre-primary students in schools : An early assessment of their school attendance.
92.	AMR Chowdhury (1988)	Non-governmental organization from the third world : Their Role in Development cooperaiton.
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PERFORMANCE TARGET AGREEMENT (PTA)

A performance target agreement (PTA) may be made between an organization and its staff (or any constituent unit of the organization) to make the staff accountable to the organization and at the same time to use it as a system for evaluating the staff and providing incentives to them for improving their performance.

The Rural Electrification Board (REB) in Bangladesh has been using this effective operational/management tool. Every year each Palli Bidyut Samity (PBS) enters into an agreement with the REB to develop their work performance to a certain level and to make them accountable for fulfilment of the target. The targets of PTA are fixed according to the overall position of the PBS, especially its financial status. There are 18 parameters which are used to measure performance.

One unique feature of the PTA is the introduction of bonus and penalty for PBSs. Those PBSs which attain the specific targets assigned get a bonus for their employees at the rate of 6% to 15% on basic pay depending upon their degree of achievement. Those who cannot achieve the performance targets are liable to get penalty by the way of cut in the salary.