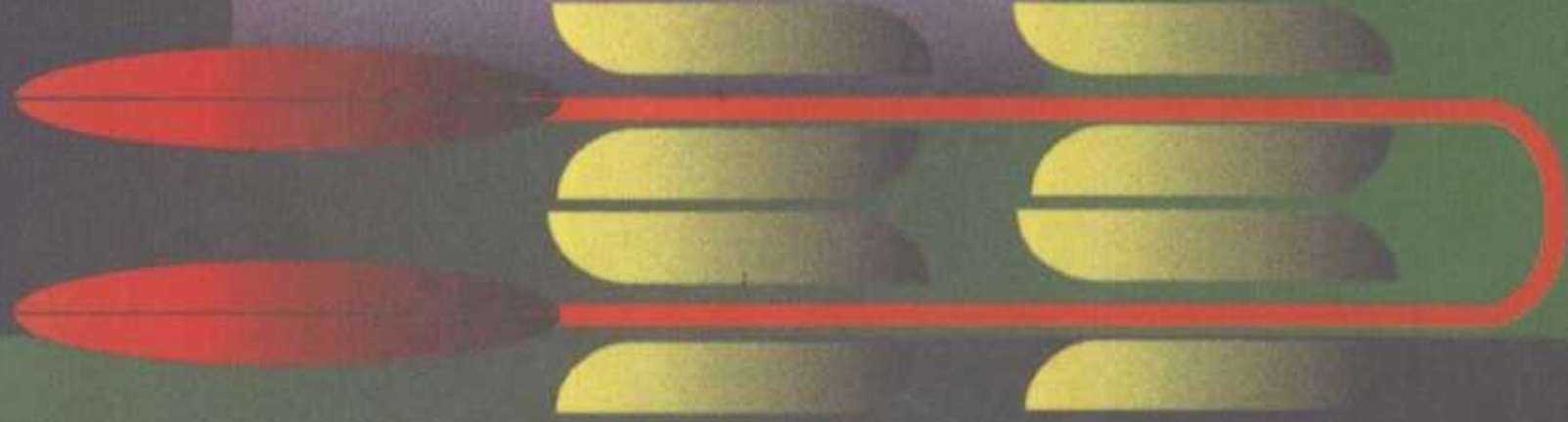


1994





GOVERNING BODY

Syed Humayun Kabir
Chairman
F. H. Abed
Executive Director
Taherunnessa Abdullah
Monowar Hossain
Kazi Aminul Huque
A. S. Mahmud
Salma Sobhan

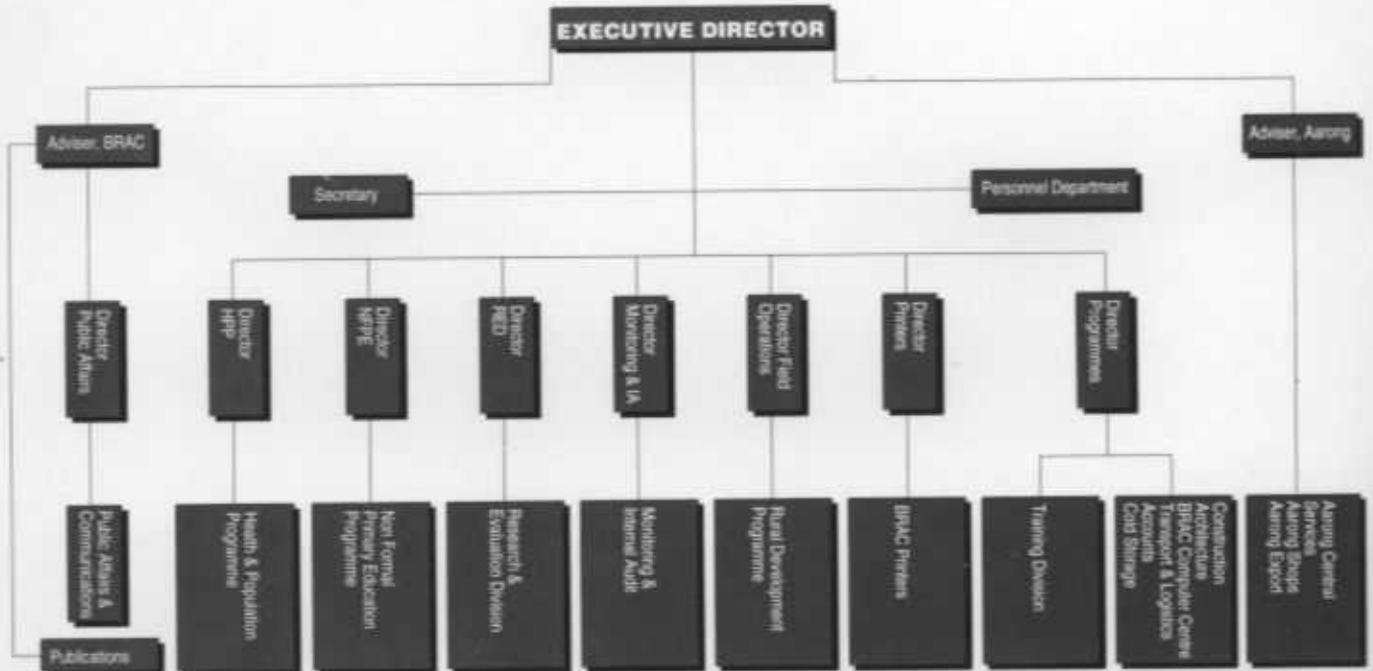
ADVISERS

Shilu Abed
Faruq A. Choudhury

DIRECTORS

Salehuddin Ahmed	Director Programmes
Aminul Alam	Director Field Operations, RDP
A. M. R. Chowdhury	Director Research
Sadia A. Chowdhury	Director WHDP
Kaniz Fatema	Director NFPE
Muazzem Hasan	Director BRAC Printers
Tajul M. Islam	Director Public Affairs & Communications
S. K. Sarkar	Director Monitoring and Special Programmes

BRAC ORGANOGRAM



STAFF POSITION

Full-Time Staff		Income Generating Projects		Part-Time (Locally Employed)		
					Female	Male
Female	1,624	Female	2,477	NFPE Teachers	25,984	1,366
Male	10,273	Male	10,737	HPP Health Workers	158	-
Total	11,897	Total	13,214	Grand Total	27,508	

RURAL DEVELOPMENT PROGRAMME RDP

Villages covered	35,961
Village Organizations	35,504
Membership	1.39 mil.
Members' savings	Tk. 641 mil. (US \$ 16.03 m.)
Loan disbursed	Tk. 2,138 m. (US \$ 53.45 m.)
Loan outstanding	Tk. 1,500 m. (US \$ 37.5 m)
Poultry Programme	
No. of Key Rearers	33,652
No. of Chick Rearers	9,822
No. of Feed Sellers	1,515
No. of Egg Collectors	2,581
No. of VGD members	257,352
Loan disbursed	Tk. 301 m. (US \$ 7 m)
No. of borrowers	180,971
Rural Enterprise Project	
Restaurants	788
Carpentry workshops	29
Grocery stores	2,097
Fisheries Programme	
No. of programme participants	44,244
Acreage under fish culture	12,538
Vegetable Cultivation Programme	
No. of active growers	32,190
Cultivated land (acres)	10,625

NON FORMAL PRIMARY EDUCATION NFPE

Villages covered	16,946
No. of schools in operation	28,274
No. of students	896,385
No. of teachers	27,031

HEALTH & POPULATION PROGRAMME HPP

Villages covered	12,056
Population covered	
Women's Health & Development Programme (WHDP)	1.8 million
EPI-Facilitation Programme	9.4 million
Family Planning Facilitation	2.5 million
Antenatal Care Centres	932

LIST OF ACRONYMS

AVC	Audio Visual Centre
BEOC	Basic Education for Older Children
CSP	Child Survival Programme
DANIDA	Danish International Development Agency
DLS	Directorate of Livestock Services
DRR	Department of Relief and Rehabilitation
EHC	Essential Health Care
EPI	Expanded Programme on Immunization
EPI-F	Expanded Programme on Immunization Facilitation
ESARO	Eastern and South African Regional Office
ESP	Education Support Programme
FP-F	Family Planning Facilitation
GM	Growth Monitoring
HPP	Health & Population Programme
HRLE	Human Rights and Legal Education
IFAD	International Fund for Agricultural Development
IGVGD	Income Generation for Vulnerable Group Development
MDP	Management Development Programme
NFPE	Non Formal Primary Education
NGO	Non Governmental Organization
OTEP	Oral Therapy Extension Programme
PCRDP	Post Cyclone Rehabilitation and Development Project
PO	Programme Organizer
RCP	Rural Credit Programme
RDP	Rural Development Programme
RED	Reserach and Evaluation Division
REP	Rural Enterprise Project
SLDP	Smallholder Livestock Development Programme
S.S.C	Secondary School Certificate
TARC	Training and Resource Centre
TBA	Traditional Birth Attendants
UNICEF	United Nations Children's Fund
VGD	Vulnerable Group Development
VO	Village Organization
WFP	World Food Programme
WHDP	Women's Health and Development Programme
WTC	Women's Training Centre

Introduction

Looking back on the past twenty two years of BRAC's activities in the development field, what becomes most visible is the amazing growth of the organization - both in terms of programme content and coverage. What had begun in February 1972 as a small committee pledged to bring relief and rehabilitation to the returning refugees of a remote rural district in a war torn country, is today transformed into an organization implementing multi-sectoral programmes with nearly 12 thousand staff. However, this transformation - though dramatic, has not been sudden.

In 1972, following Bangladesh's War of Independence, BRAC worked on the resettlement of refugees in the Sulla area of Sylhet district in the north-eastern part of the country. It organized relief and rehabilitation for war victims whose homes, cattle, fishing boats and other means of livelihood had been destroyed. What made BRAC set out on its remarkable journey was the realization that relief-oriented activities could only serve as a stop-gap measure. From then on the new pledge was to provide sustainable measures to improve the conditions of the rural poor by developing their ability to mobilize, manage and control local and external resources by themselves. BRAC's programmes have never been determined by a rigid set of strategies. The organization's success is attributable largely to its flexibility in responding to the needs of the people.

Another factor that has contributed to BRAC's transformation is its capacity to learn through trials and errors. In 1973, BRAC adapted in its work the basic rural development community strategy, focusing on entire village communities. It was at this point that BRAC realized that in fact, there was a community within the larger village community comprising the poor. By 1976, it therefore became apparent that the community approach would not work, as the poor who outnumbered the others in the community benefited very little from the interventions. This was because those who owned land and other productive assets were able to secure for themselves the larger share of the benefits. From here on began BRAC's involvement with the poorest of the poor - the landless, small farmers, artisans, and vulnerable women. The time had also come to fix the organization's goals which were identified as :

- **Poverty Alleviation**
- **Empowerment of the Poor**

BRAC's definition of the poor refers to those people who own less than half an acre of land (including the homestead) and to those who earn their living by selling manual labour. Efforts to empower this group have been evaluated and adjusted many times over the years in the light of BRAC's growing capacity and the needs of the programme participants. Today, working as a development organization in the private sector, BRAC strives to attain its two goals by implementing such programmes as :

1. Rural Development which involves development of Village Organizations (VO) of the poor, credit disbursement, and facilitation of savings habit. The VOs are designed to mobilize

BRAC TIME LINE : MAJOR EVENTS

- 1972 BRAC starts in Sulla (Sylhet) as a relief agency
- 1973 Transition to a development programme
- 1974 Relief work among famine and flood victims of Rowmart, Kurigram
- 1975 RED established; Jamalpur Women's Project commences
- 1976 Manikganj Integrated Project
- 1977 BRAC commences 'targeted' development approach through VOs
- 1978 TARC set up at Savar; Aarong set up in Dhaka; sericulture starts in Manikganj
- 1979 Outreach, RCTP, Poultry Programme
- 1980 OTEP
- 1983 Livestock Programme
- 1985 NFPE, REP
- 1986 RDP formed by merging RCTP and Outreach; CSP commences
- 1987 IGVGD
- 1988 Monitoring Department set up
- 1990 RCP commences, MDP set up; vegetable cultivation becomes separate programme
- 1991 WHDP commences
- 1993 RDP III, and cost recovery commence
- 1994 NFPE sets up desk in Nairobi under the auspices of UNICEF, to advise some African countries in primary education; Aarong opens branch in London, U.K., and Vancouver, Canada

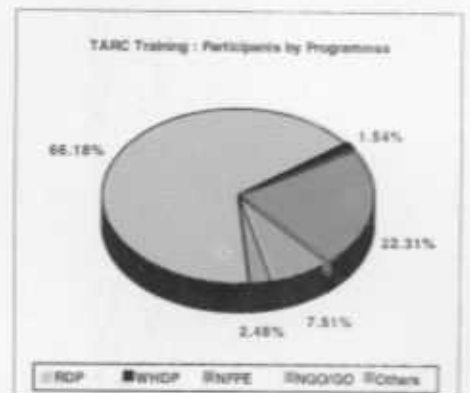
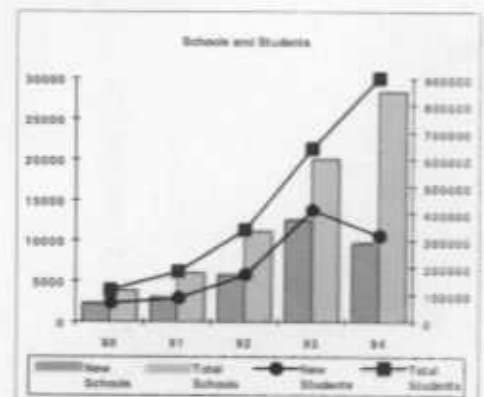
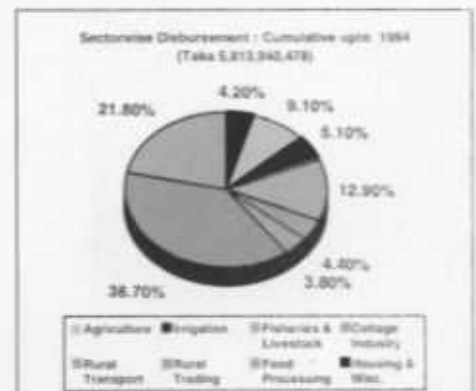
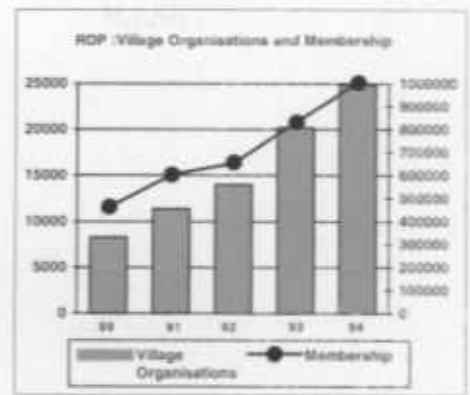
collective strength of the poor with a view to empowering them to be self-reliant. BRAC has a Human Rights and Legal Education Programme (HRLE) to further the initiatives aimed at empowering the VO members. BRAC's Rural Development Programme (RDP) implements these initiatives along with several income and employment generating programmes, designed particularly for the women VO members. The women VO members are provided with credit and training to carry out these activities. There are also some special programmes that have been introduced under the Income Generation for Vulnerable Group Development (IGVGD) initiative. These too are implemented through RDP.

2. Education initiatives in the form of the Non Formal Primary Education Programme (NFPE) for the children of the disadvantaged rural people.
3. Health programmes addressing the health and nutritional status of women and children in the country. These initiatives seek to develop and strengthen the capacity of communities to sustain health related activities.
4. Administrative and technical support services that facilitate BRAC's programme activities, e.g., Training, Research, Monitoring, the 'Aarong' marketing outlet, Publications, Public Affairs & Communications, Accounts & Audit Logistics, Computer service, and Construction service.
5. Furthermore, in order to attain budgetary self-reliance the organization has set up its own revenue generating enterprises i.e., the BRAC Printing Press, BRAC Cold Storage and the BRAC garments factories.

The management system within BRAC is participatory and decentralized, and programme planning draws upon the experience and expertise of workers at all levels. Women comprise 23% of the staff.

In a country where almost half of the population lives below the poverty line, BRAC has been working to reach people who face the basic problems of poverty, i.e., unemployment, malnutrition, illiteracy, diseases, mortality and population growth. Bangladesh has 122 million people living in an area of 144,000 square kilometers with 80 percent of the people living in the rural areas. Of the 86,038 villages of the country, BRAC's Rural Development Programme covers 35,961 villages, with the Non Formal Primary Education Programme coverage in 16,946 villages and the Health & Population Programme in 12,056. In certain areas these three programmes overlap.

BRAC's confidence in its capacity for expansion comes from the strength that is natural in a learning organization - an organization that believes in leadership multiplication and team work. The trend in it to scale up has been set by its desire to face the challenges that have come its way. Founded by Mr. Fazle Hasan Abed in 1972, BRAC has now grown into an organization in which capacity building of the individual worker and the programme participants is given the topmost priority. BRAC also attaches the utmost importance to the institutionalization of the organization so that it may withstand and overcome the challenges of the future.





Rural Development

The year 1979 was an important landmark for BRAC. The learning experiences up to that point had given BRAC the confidence to experiment with new programmes and to embark on expansion and replication. The first concrete step towards the organization's goals was the introduction of the 'Outreach Programme'. It was introduced to organize the village organizations of the landless to help themselves re-negotiate their positions and their production relations within the prevailing social and economic framework.

The inspiration to go one step further into sustainable development brought on a modified formula of the Outreach Programme as the Rural Credit and Training Programme (RCTP). This was created for the purpose of advancing credit to the landless poor and the marginal farmers without collateral. RCTP strengthened the idea within BRAC that with adequate local organization credit and self-employment activities could enable the poor to become increasingly independent of the local elite for loans, employment and the prevailing adverse relationship pattern. The present Rural Development Programme (RDP), introduced in 1986, thus grew out of the experiences of both the Outreach Programme and the RCTP. The current strategy, combining institution building with credit, is designed to transfer an area which has been under RDP for four years to a BRAC 'Bank' known as the Rural Credit Programme (RCP). At the end of the four year period the VOs in an RDP area are expected to have matured to the stage where they can continue their credit and development activities without outside assistance. By 1994 a total of 120 RDP branches were transferred to RCP.

The spirit that had moved the designers of the Rural Development Programme eight years earlier, and which today strengthens those who implement it, is essentially the belief that the poor can be empowered if provided with training, organization, financial assistance and moral support. As many as 1.42 million rural households have been reached so far by RDP through its Area Offices. Several of the Area Offices are clustered into a region for



management purposes. Each Area Office covers 120 - 140 VOs with 6,000 - 7,000 members, and is run by a Manager, with Programme Organizers (POs) who hold weekly meetings to review their work and plan future activities. The POs help mobilize twenty to forty men and women from a given locality to form female and male Village Organizations (VOs). The members of these organizations, which today number 35,504, receive training on human resource development, and occupational skills development. Weekly and monthly meetings are held to stimulate the members to themselves identify common problems and find possible solutions. This develops and fosters a sense of group solidarity. Once this is achieved, the next step is developing savings habit and financial resource management capability. There are actually two ways that a VO member saves money : she saves Tk. 2 (50 US cents) per week on the average, and she deposits 5% of the loan she takes from BRAC into her own savings account. In 1994 BRAC's group members, numbering 1.39 million (80% women), generated a savings of Tk. 641 million (US \$ 16.03 million).

BRAC provides loans to VO members for projects with economic and social profitability potential. No collateral is required for the loans and the loan size varies from Tk. 500 to Tk. 7,000 (US \$ 12.5 - 175). A member may receive more than one loan at a time for different schemes. Loans can be short term, mid term and long term with repayment periods of one, two or three years, with a flat interest rate of 15 per cent. In 1994, BRAC provided credit amounting to Tk. 2,138 million (US \$ 53.45 m) to the VO members.

Eighty two percent of BRAC's target population are women and seventy four percent of BRAC's credit is disbursed to them. The women who now have access to BRAC loans have more influence than before over household affairs. They can take part in important family decisions, and are shown more respect in the house as well as in the community.

INCOME GENERATING



Activities related to rural development have helped BRAC's understanding of the realities of the poor. Better, down to earth programmes have come out as a result. New areas of employment have been explored, while placing special emphasis on improving the efficiency and productivity of the existing ones. One of the major constraints to improving the lives of the rural people, particularly of women, is the lack of employment opportunities. In order to find a solution to this problem BRAC began to seek out both traditional and non-traditional areas of employment - providing training to develop entrepreneurship.

PROGRAMMES IN RDP



Poultry

Poultry rearing at the homestead is one of the most common activities seen in the villages of Bangladesh. Women find it easier than other income generating activities as they are not required to venture outside their homes. This is also the only activity where large numbers of landless women can participate, with ownership entirely in their hands. Yet, due to the high chicken mortality rate of 40%, poultry rearing has not until recently been viewed as being profitable enough. BRAC however, has shown that with management training in poultry rearing, vaccine facilities and proper poultry feed, it can be developed into an effective means of income generation. In the 199 RDP areas where 23,188 women are actively involved in poultry rearing and earning on the average Tk. 200 (US \$ 5.00) per month, credit and training are provided by BRAC.

IGVGD & SLDP

The Income Generation for Vulnerable Group Development (IGVGD) is implemented in cooperation with three other organizations - the World Food Programme (WFP), Directorate of Relief and Rehabilitation (DRR) and the Department of Livestock Services (DLS) of the Government of Bangladesh. Originally, VGD cardholders simply received 31.25 kg of wheat per month for two years. In 1987, when BRAC provided training in different trades to 700 women cardholders under the WTC (Women Training Centre) project, it was discovered that by the time their training period ended, they were in a position to start trades with their newly acquired skills, and earn at least an amount equivalent to the price of the wheat they had received during the training period. The possibility of such long term benefits promoted the replication of the WTC strategy in the VGD programme. The idea of training the VGD women to acquire a few skills and of providing them with credit assured an element of sustainability in the development efforts of the programme. Instead of simply handing out food and deactivating them from work, BRAC began to train them in various income generating skills so that these women could stand on their own feet even after the two year supply of wheat ran out. In 1994, there were



Kabita's Story

Kabita lives in a small village in the Tangail district. Her life used to be very different from what it is now. When her husband was alive, her only worry was how to keep her children healthy and happy. After her husband's death in '91, she suddenly found herself with 3 hungry children and with no one to turn to. Just about this time when her health began to fail and things took a turn for the worse, BRAC commenced its Vulnerable Group Development Programme in Tangail.

As Kabita was eligible for the programme, the local Chairman helped her get a VGD card. This step opened up a new chapter in Kabita's life. She found herself actually earning money. She received a 3 day training on chick rearing, followed by another 3 day training on rearing one-day chicks. She took a loan of Tk. 6000 (US \$ 150) from BRAC to start her own poultry business. She found the work very hard in the beginning when she worked with her first batch of chickens. But when she sold the batch at the end and earned her first income in life, her self-confidence increased. She bought a goat next, and also encouraged her neighbours to become interested in the programme. Today, Kabita has 10 batches of chickens, and on an average makes a net profit of Tk. 1,000 (US \$ 25) a month. She also has 7 goats and a cow. She can now afford to send her children to school, and has built two rooms with tin roofs.

Kabita's health has improved, and so has her position in society. She still remembers how abandoned she had felt in the days following her husband's death, and how BRAC has changed it all. She says: 'As long as BRAC is there, I too will be with BRAC.'

approximately 257,352 VGD members and Tk. 301,724,870 (US \$ 7.5 m) were disbursed to them for various income generating activities.

Following the success of the IGVGD programme, interest grew in expanding it further. Consequently, BRAC set up a DLS (Department of Livestock Services, Government of Bangladesh) approved model for poultry rearing known as the Smallholder Livestock Development Programme (SLDP). The difference between the IGVGD programme and the SLDP lies in the fact that the payment in wheat component is absent in the SLDP. IFAD provides fund for training through DLS and credit through the Bangladesh Krishi Bank and DANIDA provides the operational cost of SLDP. The programme participants are approximately 0.2 million women.

BRAC has also been successful with its Livestock Development Programme. Like poultry, livestock rearing is an idea that is easily acceptable to rural women. In addition to bringing in more income to the village households, the programme aims to reduce livestock mortality rate with regular vaccination and treatment provided by trained paravets.



Fisheries

Pisciculture is another traditional activity in Bangladesh. Yet, most fisherman in Bangladesh have little power over the water bodies they cultivate. BRAC introduced the Baor Fisheries Programme (Baors are landlocked water bodies) to put a stop to the Jotdars' (landlords) complete control over these water bodies. It is a joint project that BRAC undertook with the Fisheries Department of the Bangladesh Government and DANIDA. Besides the Baor Fisheries Programme, there is also a BRAC Fisheries Programme that includes re-excavation and reconstruction of derelict ponds for fish culture. Among the 933 farmers who are involved in this, 80% are VGD women. Twenty percent of the lease value of the ponds (the derelict ponds are leased usually for ten years within which the entire lease money has to be repaid) goes to the VGD members on a yearly basis, while 80% of it goes to a Revolving Loan Fund.

Irrigation

BRAC's Irrigation Programme, set up in the late seventies, not only empowers the VO members by enabling them to own deep tubewells, but is also assisting farmers to break free from their dependence on landlords for irrigation water. Since 1980, when the programme introduced deep tubewells, the VO members have been able to buy, install, operate, and manage their own tubewells. As a result, the farmers no longer have to depend on water supply from the landlords at fluctuating rates, being now able to directly buy water from the BRAC VO members. In recent years, over 600 deep tubewells have been installed, bringing thousands of acres of land into productivity, improving yields and creating jobs. It is also helping to enhance the social position of the poor as they have become owners of a vital asset.

Sericulture

BRAC's search for new ways to empower women has led to some unusual programmes. Sericulture was not seriously considered until recently as an occupation for income generation all over Bangladesh. Before BRAC became involved with this activity, sericulture was restricted to the northern Rajshahi Division. BRAC brought it out of the region, introducing it in almost all of its working areas. Starting out with just five mulberry trees collected from Rajshahi, the programme in 1994 could boast of a total of 6.7 million mulberry trees planted in programme areas, with 16.8 metric tonnes of silk produced in the same year. In addition to increasing the country's silk production, the programme offers BRAC's women group members an opportunity to acquire skills in sericulture activities, exposing them to new technologies and providing linkages to the market.

Low quality lands, not suitable for traditional crops, are used for the programme. This is a labour intensive programme that involves a series of activities, e.g., mulberry sapling planting, setting up nurseries, roadside and homestead plantation, rearing, reeling, weaving and marketing.

Khudeja's Story

The Sericulture Programme has brought a lot of positive changes in the lives of many women. Khudeja Begum is one of them. Khudeja grew up in absolute poverty in a village in Sherpur, and was married off very young by her family to a poor man. After some years, she was back with her parents as she and her 2 children were driven out by her husband. At her parent's place, she heard of BRAC's Village Organizations and decided to join and find out what good it could do for someone in her position. Initially, she found it difficult to come up with the weekly savings money required from each VO member. Her search for a solution ended when she took up caretaking work at a roadside mulberry plantation under BRAC's Sericulture Programme. Khudeja was now finally in a position to feed her family properly with the wheat she received in return for her services. She was now also able to save for the weekly VO meetings.

Khudeja next received a 5 day training on silkworm rearing. With some money from her savings, she bought a tray and began rearing silkworms herself. Income from her first sale of cocoons encouraged Khudeja to take a loan of Tk. 6,000 (US \$ 150) from BRAC and build a one-room hut to rear silkworms in larger quantities. For further training, BRAC sent her to the Jamalpur Sericulture Research Centre. There she received a month long training on Model Silkworm Rearing which prepared her to take up chawki rearing. The term 'chawki rearing' describes the stage when the cocoons are reared on a bamboo tray with spiral grooves.

During the year, she earned a total of Tk. 11,650 (US \$ 291.25) from selling cocoons and the chawkis. From this money Khudeja spent Tk. 5,000 (US \$ 75) to lease land and another Tk. 3,000 to buy a rickshaw cart which she rented out to others on a daily basis. With the rest of her money, she looked after her family and bought a cow, 3 goats and some chickens.

As Khudeja, with her new-found self-confidence, has gradually begun to move towards better times, her husband's interest in a reconciliation has increased. The decision as to whether she will go back to her husband now rests with her.

Rural Enterprise Project (REP)

Among the non-traditional projects that BRAC has undertaken, the women-owned restaurants called 'Shuruchi' ('Good Taste') and the women run 'Shuponno' ('Quality Goods') grocery stores deserve a special mention. These two projects – which already have 788 Shuruchi restaurants and 2,097 Shuponno stores, fall under the Rural Enterprise Project (REP). Through REP, BRAC explores new income generating opportunities in both farm and non-farm sectors.

REP's approach to enterprise development includes formulating project proposals, conducting feasibility studies, selecting projects, developing project plans and implementing, monitoring and evaluating the projects. BRAC provides training and management support to group members to carry out those enterprises which are technologically sound and financially viable. REP also provides consultancy, technical support and management development services to the income generating projects. Some other projects under REP that are keeping pace with the Shuruchi and Shuponno projects are the apiculture project, brickmaking, rice milling, shrimp culture, yarn and cloth dyeing, yarn twisting, horticulture, and the experimental carpentry workshop. The carpentry workshop project has recently completed its first year of operation. Some of the women participating in this project have been selected to receive financial and technical support to start their own business in carpentry.

Shuruchi Restaurant – yet another success

Ayesha Begum has four daughters and five grandchildren. She has spent her whole life working so that her family could eat well and clothe themselves adequately. She has helped her husband in the field, worked as a cleaning woman at the local hospital, and nursed patients. Finally, in 1985 she heard of BRAC and decided to join as a group member.

Ayesha gathered together 25 friends and neighbours and approached BRAC. They elected a chairperson, a secretary, a cashier, and saved Tk. 300 (US \$ 7.5). Upon showing their accounts to BRAC they were informed that they were now eligible for a BRAC loan to start their own businesses.

Ayesha received training on restaurant management and started her own 'Shuruchi' restaurant. Her daily sale is between Tk. 500-700 (US \$ 12.5-17.5), with a profit of Tk. 45-100 (US \$ 1.25 - 2.5). She runs the restaurant with the help of a female employee who helps to cook and clean.

Ayesha purchases her grocery herself from the market. When she first started the business, there were people who criticised her. But now she maintains excellent relations with her customers and is well respected in the area. She wishes to expand the business and would like to take out a loan of Tk. 20,000 (US \$ 500) to create better facilities for her customers.

Vegetable & Maize Cultivation

Technical support is also given to women selected for the Vegetable and Maize Cultivation Programme. The Vegetable Cultivation programme was introduced to make effective use of family labour and local resources. Participants themselves lease land from landowners, or use their homesteads for growing vegetables. BRAC also encourages the cultivation of maize in marginal land to make effective use of land resources and to increase poultry and livestock feed.

Social Forestry

While designing programmes for its group members, BRAC has also been concerned with the increasing deforestation in the country, and the consequent impact on the environment. The Social Forestry Programme is an initiative that was taken up with the purpose of making the rural people more aware about the environment and about the need to plant trees to restore ecological balance. By promoting better use of the limited land resources and ensuring a sustainable supply of seedlings at the grassroots level, the programme has been able to set up rural based nurseries, agro-forestry projects, coastal afforestation projects, and strip plantations under the Thana Afforestation and Nursery Development Project of the Bangladesh Forest Department.

Post-Cyclone Rehabilitation and Development Project

Coastal Afforestation projects have become absolutely necessary in cyclone-prone Bangladesh. Cyclones and tidal waves frequent the country's coastal belt every year, with ones as in 1970, 1985 and 1991 being particularly devastating. The cyclone and tidal surge of April 1991 claimed thousand of lives and caused damage to crops and infrastructure in excess of Tk. 50 billion (US \$ 1b 250 m), with hundreds of thousands of farm animals and poultry killed. BRAC's response to this has been the creation of a Post-Cyclone Rehabilitation and Development Project (PCRDP). The project was first launched in the offshore island of Kutubdia, which was the worst hit during the '91 cyclone. Besides setting up cyclone shelters (nineteen of which have already been constructed – 16 in Kutubdia, 2 in Chokuria, and 1 in Bashkhali), PCRDP implements institution building, health and family planning, and credit activities to bring a change for the better in the lives of the people in the project areas.

Paralegal

Any change – whether in health, literacy or environment, depends on the participation of the poor people. Bringing an overall change in their lives – especially in the lives of women, requires building awareness on their own rights and privileges. BRAC's paralegal programme, known as the Human Rights and Legal Education Programme (HRLE), was started in 1986 based on the assumption that legal awareness would help VO members protect themselves against illegal, unfair or discriminatory practices by others. The programme is designed and implemented as a part of RDP.

HRLE aims to empower the rural poor by raising their awareness about basic rights, and by bringing women out from the state of isolation from information that render them helpless against exploitation. Providing access to information about law, which is clarified through legal literacy classes, also helps to decrease the incidence of litigation among the landless, a time consuming and costly process they can ill afford. Under the programme, VO members are therefore provided with information on family law, citizen's rights (which include fundamental rights in the Constitution and some information from the Criminal Procedure Code), the law of inheritance and the land law.

Non Formal Primary Education

BRAC's mission to alleviate poverty and empower the poor is not restricted to the economic sector. Social mobilization and development, with special emphasis on literacy and legal awareness, plays a major role in the organization's development strategy. The organization has felt it necessary to place emphasis on education as this country has an adult literacy rate of 34%, with 78% of women unable to read and write or understand numbers at a functional level. Although primary enrolment in schools is over 70%, no more than 31% of school children pass the primary education level, with 32% of the girl students completing primary school. Children of rural Bangladesh are especially deprived of the right to education due to lack of resources, ignorance about the importance of education, and societal and cultural values.

NFPE

It is for this reason, and to educate the usually neglected female population, that the Non Formal Primary Education (NFPE) programme was initiated. The programme was conceived in 1984 in response to a VO member's question 'But what about our children - what does BRAC intend to do for them?'. The simple question led to an education programme that, having launched in 1985 with just 22 experimental schools, expanded by the end of 1994 to 28,274 schools with an enrolment of over 800,000 children. The NFPE programme complements the government's Universal Primary Education Programme in its aim to reduce mass illiteracy by providing basic education to the poor children of the country. The Programme is designed to develop the children's interest in continuing learning through a relevant curriculum and through singing, dancing, arts and crafts, physical exercise, games, and story book reading.

BRAC operates two school models based on the age group it serves. The Non Formal Primary Education (NFPE) model for children between ages 8-10 and the Basic Education for Older Children - referred to as the BEOC, for children between 11-14 years. These children have either never been to school or have dropped out in their early years. In order to ensure that the programme educates as many children as possible, an extensive selection process is conducted, including surveying, talking to community members and parents, and finalizing a list of eligible children and potential teachers.

In each school there is one teacher for 33 students. The students are taught by the same teacher throughout the three year course. Despite the traditional preference to educate boys rather than girls, over 72% of the students who come to BRAC schools are girls, while 95% of the teachers are women. Factors that have made the BRAC schools a success are flexible schools hours, relevant curriculum, motivated teachers, an intensive management system, reasonable class size, community support and an emphasis on parent involvement.





"I really learnt a lot at the Basic Teacher Training Course and enjoyed it too. At first people at home were hesitant to have me gone for 12 days to the Savar Training Centre. But the trainers were convincing and reassuring. The trainers taught us through discussions, videos, and we continued role playing for these 12 days. Moreover, we had to get up early to do some "morning work", which included gardening and cleaning. This morning session brought us together as we worked together with nature to clean up the garden. This instilled a sense of cooperation and well-being. We also learnt songs and dance steps that we can teach in school. So it was a lot of work and a lot of fun too."

Majeda Begum
NEPE school teacher

During teacher selection for NFPE schools preference is given to the local married women with at least nine years of schooling. Once selected, she is given an initial 12 day training at one of BRAC's training centres (TARC), followed by a periodical training at the beginning of each year. Regular monthly one-day refresher courses are provided regardless of the school year the teacher is in. These refresher courses address day to day teaching and learning issues and refreshes teaching methodologies.

BRAC recognizes the ever changing processes of teaching and learning and this is reflected in the NFPE Programme where materials are continually being updated and revised to better serve its children. A major strength of the BRAC school is the fact that its teaching methods and classroom practices are increasingly becoming more learner-centred and participatory. Currently, the NFPE curriculum consists of lessons in Bengali, Mathematics, Social Studies, and the English language, taught from the second year of school. English was introduced in NFPE classes when programme planners realized that it was necessary to do so to enable the NFPE children to enter the government schools where English is taught from class 1.

A common concern among BRAC educators, (especially with regard to children from poorer families for whom educational opportunities outside the classroom are few), is what happens when the child completes her NFPE school? This concern has led to the creation of the Kishori Libraries, which are small village libraries for female graduates from BEOC schools. The 1,858 Kishori Libraries set up so far, provide an opportunity for more than 42,824 adolescent girls to continue their reading habits after graduating from BRAC schools. In 1994 some new activities were introduced through the libraries, such as training in homestead poultry farming and tailoring. In addition to books and games available at the libraries, essential vegetable seeds are also distributed to the members so that they can grow vegetable gardens in their own homes. This helps to reinforce the health and nutrition information received in school.

Making the NFPE children aware of the importance of nutrition has been a deep concern for the programme planners. In April 1994, BRAC introduced a home gardening project in NFPE and BEOC schools to inform children about healthy foods, encourage the planting of such foods and increase their consumption at the home level. Seeds of a variety of essential vegetables were distributed to 55,570 children in class III of the NFPE and the BEOC schools. Along with the seeds, orientation and demonstration on sowing, caring and harvesting of these vegetables were also given. An agronomist and Programme Assistants have been appointed specially to follow-up and monitor the project.



Urban Schools

There have been some very interesting developments in the NFPE Programme in 1994 such as the expansion of the schools to the slums and under-served areas in the metropolitan cities of Dhaka, Chittagong, Rajshahi and Khulna. This expansion has been brought about to fight illiteracy in the cities where the population has been increasing at 5% every year (more than double the national rate). In view of the success of the NFPE schools, there came a strong demand from the public and the government to open BRAC schools in the urban areas. The basic NFPE structures were adapted in these schools with a few changes in the curricula to make its contents more relevant to the lifestyle and environment in the urban slums. The 349 schools in the four metropolitan cities, including the 190 schools in Dhaka alone, speak of the success of this initiative.



ESP

There are at present, many NGOs in Bangladesh who are also trying to help eradicate the problem of illiteracy and provide educational services to poor children through non-formal basic education. BRAC's Education Support Programme (ESP) facilitates interested NGOs with training, counselling, financial and material support in their NFE endeavours. By December 1994, ESP had extended its support to a total of 137 NGOs for 1,150 schools.

Interactive Radio Instruction

BRAC too is experimenting with what many developing countries have been using in classrooms to teach children. In a number of countries, the Interactive Radio Instruction is a method that has been quite successful in teaching Mathematics and Language, particularly because of the novelty of the radio as a teacher. Children look forward to hearing the lessons on the radio and then following the instructions, which include conversation, games, songs, physical activity and written work. BRAC decided to pilot this approach in a small sample of schools in 1994 to teach English as a second language. Instead of using the radio, the pilot programme is experimenting with cassette tape recorders with an emphasis on active learning and to help broaden the students' and teachers' concept of the subjects.





Scholarship

The NFPE experience has shown BRAC that even if children complete the BRAC school cycle, that in itself is no guarantee for their continuation in government schools. One major reason for discontinuation is the expenses that have to be incurred in the formal system. BRAC children, coming as they do from "high risk backgrounds" have a greater likelihood of not continuing in formal schools. Therefore, a scholarship fund - the Catherine Lovell and Peter Thompson Memorial Scholarship, was created in September 1994 to facilitate BRAC graduates to continue their education in the formal system. The scholarship is awarded to NFPE graduates, preferably to girls, who come from poor and landless families. The candidates must have interest and potential for successful completion of junior secondary school (up to class VIII). Once a student is selected, she is awarded Tk. 60 per month while in class VI. Based on good performance and attendance, the award will continue for class VII and class VIII so that she is able to finish junior secondary school. By the end of 1994, BRAC awarded scholarships to 135 children. In 1994, some of the first BRAC graduates continuing in the formal education system, completed the Secondary School Certificate (S.S.C) exam (equivalent to 10th grade).

A Dream Fulfilled

Fatema Aktar is a young woman who lives in a village called Khilinda. Shamsul Huq, the father, is a landless farmer. At present he has established a grocery shop near the Manikganj bus stop. Fatema has one sister and two brothers. She is the eldest. When she was old enough to go to school, she pleaded to her father to let her go to school. Since her father was illiterate himself and since it was too costly for him to send his daughter to school, he never took the matter seriously.

Soon BRAC opened a school in Nabagram. Mamtaj Begum, the teacher, searched out Fatema and that is how it all began : the journey towards fulfilling Fatema's dream. As Fatema looks back and recalls her schools days, she says they had a very caring teacher and regular schooling although there was not as much singing and dancing in her time as they have now. After completing the BRAC NFPE school, Fatema was enrolled in the Nabagram Government Primary School in class IV (4th grade). She finished her 5th grade from that school and moved on to the 6th grade of Motta High School. It was from this school that Fatema has passed her S.S.C. Examination this year with a second division.

Fatema is not only studying, she is working as a seamstress at the BRAC run Ayesha Abed Foundation and is earning Tk. 700 (US \$ 17.5) a month.

Fatema wishes to become a teacher after completing her graduation. She thinks of this profession as being the most respectable in society. She also sees illiteracy as being the worst drawback in our society. She wants to fight against it.

BRAC's NFPE programme is an investment in the longer-run sustainability of education, and of the population as a whole. It is a means by which the future generation is being prepared for increased economic productivity, opening their minds to new outlooks and attitudes, and thus becoming more competitive in the society.

BRAC's health interventions currently use three major approaches. One is the Women's Health and Development Programme (WHDP), focusing on improving the health and nutrition status of women and children. These activities are carried out by facilitating government programmes, reaching areas where there are gaps in service delivery, and by developing the community's capacity to sustain these activities. Another approach is the facilitation of government programmes to strengthen them in terms of management, logistics and impact, while working towards sustainability of the impact. The two approaches, i.e., WHDP and the Facilitation programmes are managed by BRAC's Health and Population Programme.

Then there is the Essential Health Care approach, managed by BRAC's Rural Development Programme. This approach aims to ensure provision of essential health care to all of BRAC's programme participants, combining improvement of their status with financial sustainability. This approach pivots around the Shastho Shebikas (Health Workers) who operate as self-financing service providers, i.e., selling drugs and contraceptives, mobilizing the community to install latrines and tubewells, etc.



Health Interventions

A most important aspect of BRAC's drive for social mobilization and development has been its health interventions. Even in 1972, when the organization first began operating in Sulla, its relief activities addressed the health sector to a great extent. During those early days, the focus was simply on curative care through paramedics and a self-financing health insurance scheme - small initiatives that prepared the ground for larger and more complete health programmes.

BRAC's current health programmes have evolved from its past experiences, reaching the present maturity through a series of lessons on the people's potential. BRAC has learned that for lasting impact on the health and nutritional status, the community must develop a health consciousness, look after some of its own health needs, along with increasing income generating capacities, and develop an ability to utilize and make demands upon the existing health infrastructure. Its first major health initiative - the Oral Therapy Extension Project (QTEP), was actually the beginning of a learning process that showed how the community can be involved to transform a small experimental initiative into a national programme.

Diarrhoea has been until recent years, one of the main causes of high infant and child mortality in Bangladesh. Specially children under the age of five have the highest rates of diarrhoea and are particularly prone to severe illness and mortality. In July 1980, BRAC started its crusade against diarrhoea, rapidly scaling up to a national level to spread the ORT (Oral Rehydration Therapy) to every home in every village of the country. BRAC decided to teach the ORT method to rural mothers/women at home using female workers as their teachers. By the middle of 1990, 13 million households in Bangladesh were introduced to ORT.



A very important part was played by the women who had taken the ORT message from door to door. They defied physical and often emotional hardship, focusing on the important responsibility they carried. This was the first time that teams of female workers were able to go out to the fields, disproving the notion that the community would object to it. The experience has shown that projects that require female workers to go out to the fields can work if cultural practices are taken into consideration during project planning. The ORT experience has proven that it is possible for the Bangladeshi women to work side by side with men.



The success of the Oral Therapy Extension Programme had given the BRAC management the confidence to take up similar projects to fight the problem of high child mortality in the country. BRAC therefore introduced a Child Survival Programme (CSP). Launched in 1986, CSP focused on the preventive health measures of immunization, vitamin A distribution and oral rehydration. BRAC next introduced its Primary Health Care initiative (later renamed as Essential Health Care)- a programme that combined the CSP with safe motherhood through training of TBAs (Traditional Birth Attendants).

In the early nineties, BRAC integrated its diverse experiences in health areas to establish the Women's Health and Development Programme (WHDP). This programme combined a new initiative with its on-going health projects: the EPI-F programme and RDP's Essential Health Care (EHC) programme to form BRAC's health strategy.

There are five important elements in EHC, i.e., family planning, water and sanitation, immunization, health and nutrition education and basic curative services. These have emerged as essential public health intervention issues, that deal with diarrhoea, dysentery, tetanus, measles, tuberculosis, malnutrition and other illnesses responsible for the significant morbidity and mortality among the rural poor. These interventions are simple and cost effective, and are easy to manage through RDP's organizational frame. The health worker or the Shasthyo Shebika is the nucleus of the EHC programme. She lives in the community she serves, and therefore its members feel comfortable in approaching her for advices and services.

The EPI-F or the Expanded Programme on Immunization Facilitation Programme is BRAC's attempt at immunizing the Bangladeshi children against communicable diseases. A UNICEF estimation shows that 277,400 children under five die of communicable diseases each year in Bangladesh, which could be prevented by immunization. Although the government has undertaken the Expanded Programme on Immunization (EPI), BRAC has joined in to facilitate the effort with management support for enhanced EPI service delivery, disease surveillance and monitoring - reaching a population of 9.7 million in 42 thanas.

By the end of 1994, BRAC's health programme was renamed as the Health and Population Programme (HPP), so as to accurately reflect its broadened focus on population/family planning activities along with the other on-going programmes. One part of the programme comprises WHDP and several operations research projects while the other aims at facilitating government projects such as the national EPI Programme and the Family Planning Programme, Control of TB and the Community based Nutrition Programme.

BRAC assists the national family planning activities with its Family Planning Facilitation Programme (FP-F). The overwhelmingly large population, with a density of over 800 persons per sq. km. is driving the country towards a frightening demographic situation.

Sixteen year old Rahima from Ragurampur had been a BRAC NFPE school learner for only a year when she was married off to Azmal, a rickshaw puller of the same village. She did not want to marry so young as she had dreamt of finishing at least the three years of BRAC schooling, if not more.

Rahima had learnt in school the importance of taking care of a mother's health during pregnancy, but she could not do anything for herself. However, once her child was born, she resolved to take care of her as she was taught in school. When her daughter was a month old, she took her to the Growth Monitoring and EPI Centre.

Rahima is determined to make sure that her child is growing well and is immunized against the six killer diseases. Although she herself was deprived of proper health care, she is determined to fight for her child's right to basic health care and education. She wants her daughter to learn about contraception and birth spacing, so that she might be physically and mentally prepared for her first pregnancy when her time comes.



The FP-F is BRAC's attempt to curb the alarming population growth. BRAC's success in this area is largely due to the fact that the family planning methods are not just thrust on the population. Rather, the programme strategy is client focused - with the needs of the clients taken into consideration when advocating methods appropriate for them. The programme thus seeks to improve the quality of life by reducing maternal and child mortality through an enhanced family planning initiative. A special focus is on making the national family planning programme sustainable by supplementing service delivery in areas with limitations, and by developing government capacity through management support and training. The FP-F also attempts to enhance and assure quality of care and services, implementing innovative means of social mobilization, including education. The family planning facilitation and adolescent education project has been initiated from 1994 to ensure that among other critical needs of young girls, the needs of those who become mothers too early and too frequently are met.

Like diarrhoea, tuberculosis is another demon that has had the country in its clutches for as long as one can remember. TB is a killer disease which is responsible for 80 thousand deaths every year in the country. Seeing that no concrete headway was being made in eradicating this disease, BRAC, drawing from its early experiences, initiated a community based TB control activity under WHDP.



Arzu lives in Paikasimul with her share cropper husband and five children. She is regularly visited by the BRAC Programme Organizer Rashida, who advises her on various health and nutrition related issues. Arzu also attends the Women's Forum meetings held in her community where health related issues are discussed.

Following the birth of Arzu's fifth child, Rashida tried to motivate her to take her daughter to the Growth Monitoring (GM) centre. But Arzu was too tired after finishing her household work and she could not also spare the time. Moreover she felt that being a mother of four other children she would know if this one was not growing well.

One day however, when her daughter was of seven months, Arzu decided to take the child to the GM Centre. Her decision to give in finally was influenced by the fact that Rashida had often helped her to make the correct decisions about her family's health care.

The child's weight was 6 kg which was already in the mildly malnourished zone. Arzu was asked to take her daughter daily to the BRAC feeding centre for further nutrition education and feeding demonstration. At the feeding centre she was taught that she must feed her child with the available food at home in small amounts four to five times each day.

Three months later, the child was gaining weight and was on the road to making a healthy recovery. Arzu is now thankful that she had taken the decision to take her child to the GM Centre. She realizes that she would otherwise have never been able to detect the weight loss.



WHDP has also initiated a Community Based Nutrition Project to combat the endemic nutrition problems prevailing in the country. The project is an integrated development effort which combines education and rural development interventions. WHDP's wider national facilitation role has in fact, emanated from its pilot project in nutrition. The government has sought BRAC's assistance for project management, implementation, social mobilization and for human resource development.

As a part of BRAC's plan to integrate health activities with its other programmes, and to educate adolescent girls, health education has been introduced in the BRAC school curriculum. Although the initiative to educate adolescent girls began as a pilot project between WHDP and NFPE, the success of the joint effort has led to the integration of health education into the general NFPE curriculum. Issues of health nutrition, sanitation and family planning are stressed in the classroom as the NFPE students are the future mothers and fathers.

BRAC's health related activities reiterate the role of women in the country's overall progress, indicating that progress cannot be made on health issues without the full involvement and leadership of women. Mothers, who served as the principal catalyst for the Oral Rehydration Therapy education, proved themselves every bit capable of understanding and responding to the messages. They have demonstrated their capacity to learn when provided the right kind of training. When a female member of a household receive training the entire household benefits from it as what she learns is actually passed on from one generation to another. It is particularly important to train one woman in the community as a Shasthyo Shebika (health worker), so that she may be approached, discreetly if necessary, by other women for guidance in health matters.

THE BRAC TREE

BRAC PROGRAMMES



Programme Support

With the organization's growing confidence over the years has come the capacity to develop expertise in the fields of training, research and evaluation, monitoring and logistics. By building essential support systems within BRAC, the rapid scale-up of the organization was made possible.

The experiences indicated that what was required was a gradual strengthening of the services that facilitate the different programmes in the forms of support and service delivery. As a part of the service delivery system, a professional personnel office recruits and enrolls programme organizers and teachers, and keeps their records. There is also a logistics office to handle materials distribution, transportation and purchasing. The Accounts and Audit Department which handles the payroll and field expenses, accounts for government and donor money and helps with budgets. This department has been playing a very important role in the accountability of the organization. As BRAC began to enter the commercial arena with its own press, a cold storage and a computer centre that charge clients for services, BRAC's accountability to the public increased. Therefore, external and internal audits, donor and government reviews, evaluation and monitoring are carried out on a regular basis to achieve organizational transparency.

Training

Programme support services combine training with research and monitoring. Training is an integral part of BRAC. Although technically it is a support service, its coverage and impact on all the programmes and on the village organizations themselves give it the nature of a separate programme. Training in BRAC has taken up an institutional shape since the establishment of its first Training and Resource Centre (TARC) in 1978, fourteen of which have been set up so far in the organization's working areas. TARC was later followed by the creation of the Management Development Programme (MDP), the Education Support Programme (ESP), and the Audio Visual Centre (AVC). The main purpose behind the training initiative is to develop the VO member's skills through trainings on human resource development and occupational skills development. Another purpose behind the training programme is capacity building - building cadres both at the grassroots level and at government and non-government levels. The training centres with expert trainers provide training knowhow and facilities for teacher and field staff training.

Research

Research is an essential prerequisite for the programmes in BRAC. The necessity of understanding the rural society of what made the programmes succeed or fail and of remembering the lessons so that failures would not be repeated, directed BRAC to set up a Research and Evaluation Division (RED) in 1975. Over the years, more than 300 studies have been completed, many of

BRAC ABROAD

The year 1994 has seen BRAC go international in terms of expansion as well as project replication by other countries. This has actually been a glorious year of achievement for the Bangladeshi rural artisans and craftsman whom BRAC addresses. This is because Aarong, the largest producer and exporter of handicrafts of the country, has entered the global arena by opening a Sales Centre in London, U.K. and another in Vancouver, Canada. Up until now, the Aarong marketing outlets have been providing within the country, a stable and gainful employment for the artisans, bringing local support services and marketing facilities within their reach by linking them and the producers with customers. Now in '94 new possibilities await the Bangladeshi craftsman with the establishment of a link between them and the market both at the national and international level.

The proposal put forward at the Mauritius meeting of the African Education Ministers to replicate the BRAC model of non formal primary education in the eastern and southern African countries has been another step outside the country's borders for BRAC. In October of 1994, UNICEF's Eastern and South Africa Regional Office (ESARO) in Nairobi invited BRAC to facilitate countries in East and Southern Africa in their efforts to improve children's access to basic education, particularly girl children. The process would involve networking with UNICEF, the Ministry of Education and Non-Government Organizations working prominently in education in the region and providing a strategy for planning and implementing Non Formal Basic Education in ESA countries.

BRAC has also been invited to be involved in a joint venture on poverty alleviation in Vietnam, an event that offers a unique example of south-south cooperation.

which were published in national and international journals. RED has proved itself to be important in influencing policies and programmes within and outside BRAC. The division has also been undertaking studies on requests from other organizations - NGOs, government organizations and international development agencies. It is also working jointly with a number of research and academic institutions within and outside Bangladesh.

Monitoring

The increasingly expanding BRAC programmes have made it difficult to keep a track of their developments. Monitoring all BRAC activities is too big a task for the management to carry out on its own. An independent and professional Monitoring Department has therefore been set up to handle reporting and data analysis. The department provides continuous feedback to the management, facilitating the decision making process.

Public Affairs & Communications

The need for advocacy is in keeping with BRAC's recently stepped up public relations activities. BRAC has also realized that propaganda against its activities based on misinformation and distortion of facts by some reactionary and vested interest groups can only be dispelled by furnishing the public with updated information about its activities. Through the Public Affairs and Communications Department the organization maintains contact with the media, issues press releases and provides information on BRAC's on-going activities. The organization's newsletters also serve as its important source of information. The English newsletter 'Access', brought out by the department, disseminates information on BRAC activities to an international readership, while the two Bengali newsletters, 'Shetu' and 'Gonokendra', brought out by the Publications Department, reach the people at the grassroots. 'Shetu' is an internal newsletter, intended mainly for the BRAC staff, and 'Gonokendra' has a wide circulation in all the programme areas, read by both children and adults.

Publications

The Publications Department has been sharing some of the advocacy responsibilities. The book fairs BRAC participates in offer an opportunity to keep in touch with people of all walks of life. However, the main aim of BRAC Publications is to provide neoliterates, particularly in rural areas, access to low cost literature, which it publishes on a selective manner in good numbers.

Commercial Projects

As BRAC grows in scale and as donor funding is getting increasingly uncertain, self-reliance in programme financing has become a growing concern for the organization. BRAC's various commercial ventures, such as the BRAC Printing Press, the Cold Storage and its garments factories, have been contributing substantially to its revenue. In 1994, these ventures contributed 31% of BRAC's budget.

LESSONS

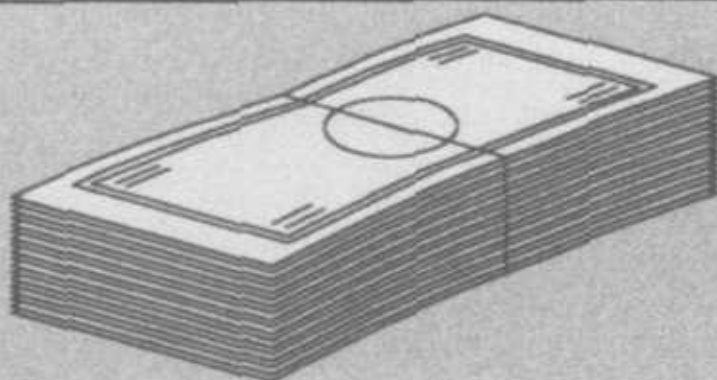
BRAC is a learning organization and over the last twenty two years it has learnt by working with the people it seeks to serve.

The lessons learnt by BRAC may appear simple, but those have had profound influence in shaping and adjusting its development strategy. The first major lesson in BRAC's experience was the realization that relief could not be a permanent solution to the problems of the poor. BRAC, therefore, decided to focus on developmental activities by working with the community in a given area. But soon enough this strategy gave way to the realization that the community based approach to development allows the elite and the resourceful in the society to derive the maximum benefit of the developmental resources at the cost of the poor. That realization led BRAC to its present target approach and work directly with the poor. It also learnt that with good organization the poor can quickly be empowered.

BRAC has learnt that the problems in Bangladesh are so massive that small programmes can hardly make any worthwhile difference. BRAC has, therefore, never fought shy of scaling up its programmes, at times in collaboration with the government and at times on its own. BRAC has discovered that collaboration with the government works well in those sectors where government attaches top priority, such as the Expanded Programme for Immunization. With its Oral Rehydration Therapy (ORT), BRAC went on a national scale with a programme that was at once simple yet effective. In the field of education the most encouraging lesson that BRAC has learnt is that the rural illiterate poor of Bangladesh value education for their children and that women of limited education can be good teachers given proper training and supervision. These two realizations have helped BRAC bring about eight hundred thousand children of the rural poor under thousands of its thatched school roofs all over the country.

The last twenty two years in the field has only strengthened BRAC's belief that the poor can never be a permanent liability to the society. In fact, BRAC is confident that basic education, development of skills for income generating activities, and awareness of basic health issues can radically turn the poor into valuable partners in development.





Financing of BRAC

The Flow of Funds

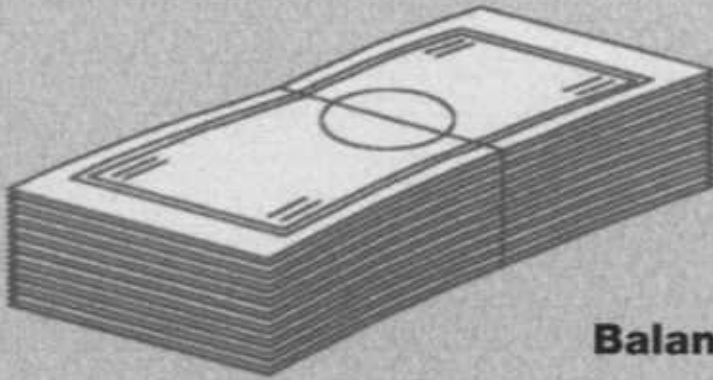
Sl. No.	Sources	Taka	US\$	%
01.	Contribution from Donors	1,841,296,167	46,032,404	66
02.	Loan Fund received from-			
a)	The Govt. of Bangladesh	21,280,076	532,252	1
b)	Bangladesh Krishi Bank	61,536,000	1,558,400	2
03.	Project income	881,326,636	22,033,166	31
	Total	2,805,448,879	70,136,222	100

Donors' Funds for BRAC Projects in 1994

Sl. No.	Donors	Taka	US\$	%
01.	ODA, UK	373,519,842	9,337,996	20.28
02.	The Netherlands Embassy	284,919,529	7,122,988	15.47
03.	EEC	233,119,008	5,827,975	12.66
04.	KFW, Germany	209,664,142	5,241,604	11.39
05.	NOVIB, Holland	200,645,644	5,016,141	10.89
06.	AKF/CIDA	136,430,461	3,410,762	7.41
07.	DANIDA	124,105,471	3,102,637	6.75
08.	SIDA	109,057,525	2,726,438	5.92
09.	Govt. of Bangladesh	49,736,081	1,243,402	2.70
10.	UNICEF	47,104,587	1,177,615	2.56
11.	NORAD	34,600,000	865,000	1.88
12.	SDC	12,000,000	300,000	0.65
13.	The Ford Foundation	11,976,000	299,400	0.65
14.	EZE, Germany	5,828,719	145,718	0.32
15.	British Red Cross	4,906,301	122,657	0.27
16.	Foster Parents Plan Int.	1,889,367	47,234	0.10
17.	OXFAM, UK	1,600,000	40,000	0.09
18.	Miscellaneous	193,490	4,837	0.01
	Total	1,841,296,167	46,032,404	100.00

Expenditure for BRAC Projects in 1994

Sl. No.	Projects	Taka	US\$	%
01.	Rural Development and Credit Programme	1,467,214,564	36,680,364	57.36
02.	Non-Formal Primary Education	393,880,813	9,986,921	15.40
03.	Aarong Rural Craft Centre	240,183,559	6,004,589	9.39
04.	BRAC Printers	101,629,904	2,540,748	3.97
05.	Women's Health and Development Programme	80,686,084	2,017,152	3.15
06.	Small Holder Livestock Development Programme	78,716,710	1,967,918	3.07
07.	Post-Cyclone Rehabilitation & Development Programme	45,662,108	1,067,703	1.78
08.	Vulnerable Group Development Credit Programme	40,155,233	1,003,881	1.57
09.	Training and Resource Centre	35,654,161	891,354	1.39
10.	Cyclone & Rehabilitation Programme	9,127,538	228,188	0.35
11.	Cyclone Shelter at Chokoria & Bashkhali	8,924,889	223,122	0.35
12.	Baor Development Programme	7,112,530	177,813	0.28
13.	BRAC Publications	6,667,874	166,697	0.26
14.	Strengthening Research & Evaluation Activities	4,760,104	119,003	0.19
15.	Ganakendra Journal	1,442,964	34,039	0.07
16.	Miscellaneous	36,183,532	904,588	1.42
	Total	2,558,002,567	64,014,080	100.00



Balance Sheet

BRAC Summary Balance Sheet As at December 31, 1994

	<u>1994 (Taka)</u>	<u>1993 (Taka)</u>
Property and Assets		
Land and Building	684,919,187	461,542,102
Furniture, machinery and transport	289,219,109	242,364,903
Investments	806,455,852	920,075,657
Prepayments	602,094,411	492,394,628
Loans to VO members	1,623,684,548	992,531,051
Cash and Bank Balance	502,424,896	44,019,080
	<u>4,508,798,003</u>	<u>3,152,927,421</u>
Funds and Liabilities		
Capital and other funds	3,752,299,411	2,528,127,815
Creditors	756,498,592	531,671,467
Bank Overdraft	Nil	93,128,139
	<u>4,508,798,003</u>	<u>3,152,927,421</u>

Auditor S F Ahmed & Co., Chartered Accountants, Dhaka



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