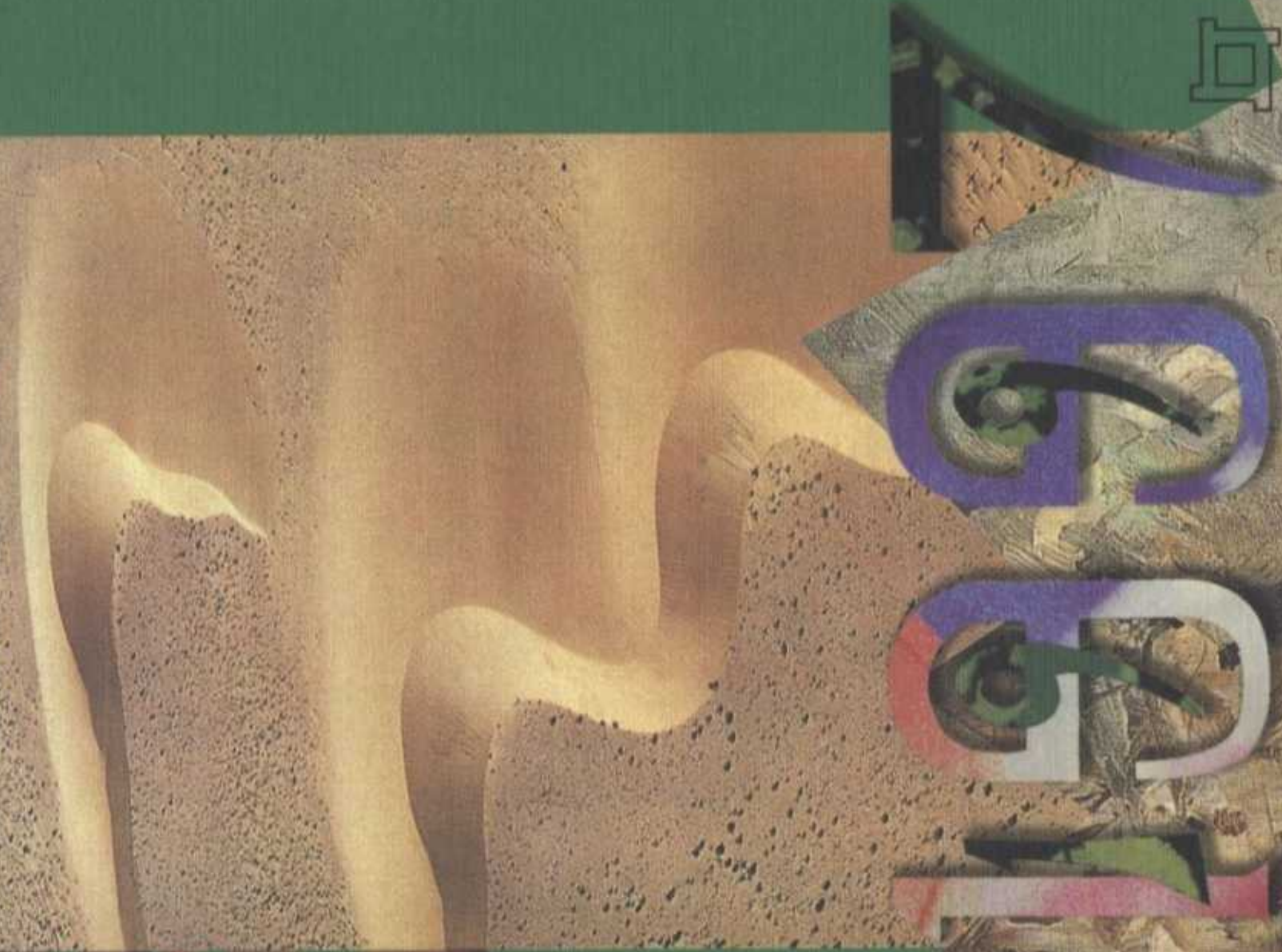
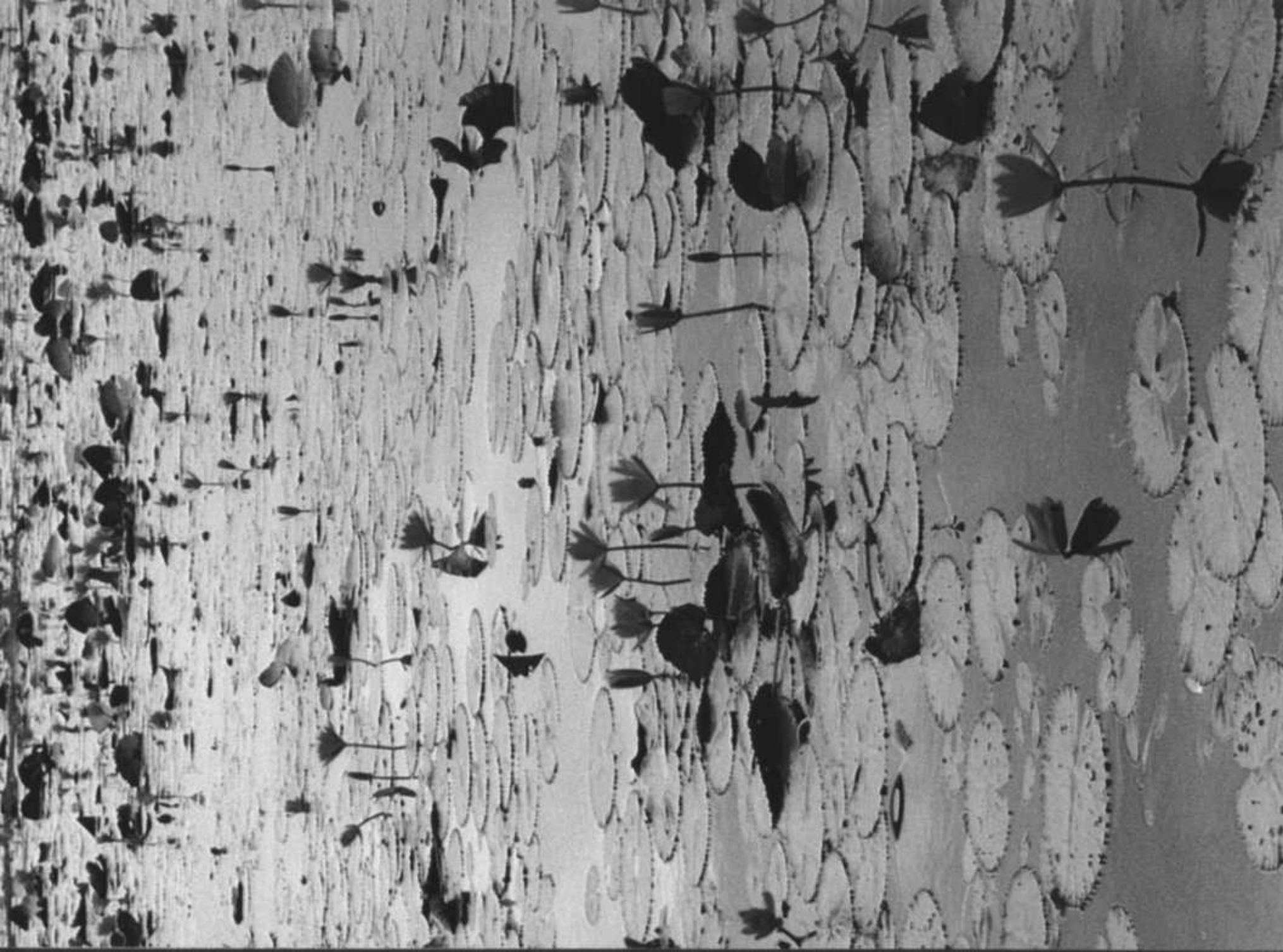


BRAC

REPORT



BRAC 1997



Governing Body

Syed Humayun Kabir
Chairman

F. H. Abed
Taherunnessa Abdullah
V. I. Chowdhury
Kazi Aminul Huque
A. S. Mahmud
Salma Sobhan

Founding Executive Director

F. H. Abed

Adviser

Faruq A. Choudhury

Deputy Executive Directors

Salehuddin Ahmed, Ph.D.
Aminul Alam

Directors

A. M. R. Chowdhury, Ph.D.
Dr. Sadia A. Chowdhury
Mohammad Golam Samdani Fakir, Ph.D.
Kaniz Fatema
Muazzem Hasan
M. Tajul Islam
Abul Hasnat Khan
Sukhendra K. Sarker

Director Research and Evaluation Division
Director Health and Population Division
Director Training Division
Director Non-Formal Primary Education
Director BRAC Printers
Director Public Affairs and Communications
Director Commercial Programme
Director Monitoring and Internal Audit

LIST OF ACRONYMS

ABC	Assessment of Basic Competencies
AO	Area Office
ARI	Acute Respiratory Infections
BEOC	Basic Education for Older Children
BGMEA	Bangladesh Garments Manufacturing Employer's Association
BINP	Bangladesh Integrated Nutrition Programme
CDM	Centre for Development Management
CSP	Child Survival Programme
DANIDA	Danish International Development Agency
DFID	Department for International Development
DLS	Department of Livestock Services
DOC	Day Old Chicks
DP	Democracy Partnership
DRR	Department of Relief & Rehabilitation
EPI	Expanded Programme on Immunization
EHC	Essential Health Care
ESP	Education Support Programme
FP-FP	Family Planning Facilitation Programme
GAAC	Gender Awareness & Analysis Course
GP	Global Partnership
GQAL	Gender Quality Action Learning
GRC	Gender Resource Centre
HPD	Health & Population Division
HRLE	Human Rights & Legal Education
IFAD	International Fund for Agricultural Development
IGVGD	Income Generation for Vulnerable Group Development
ILO	International Labour Organization
IRI	Interactive Radio Interaction
MT	Metric Tonne
NFPE	Non Formal Primary Education
NIPHP	National Integrated Health and Population Programme
OTEP	Oral Therapy Extension Programme
PKSF	Polli Kormo Shohayok Foundation
RCTP	Rural Credit & Training Programme
RDP	Rural Development Programme
RCP	Rural Credit Project
RED	Research & Evaluation Division
REP	Rural Enterprise Project
RHDC	Reproductive Health & Disease Control
SIT	School for International Training
SLDP	Smallholder Livestock Development Programme
SS	Shastho Shebika (Female Health Volunteer)
TARC	Training And Resource Centre
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
VDG	Vulnerable Group Development
VO	Village Organisation
WAC	Women's Advisory Committee
WFP	World Food Programme
WHDP	Women's Health & Development Programme

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 Rowmari, Kurigram
- 1975 RED established; Jamalpur Women's Project commences
- 1976 Manikganj Integrated Project
- 1977 BRAC commences 'targeted' development approach through VOs, BRAC Printers
- 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
- 1992 CDM
- 1993 Training Division, WAC set up,
- 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.
- 1995 Fifteen Adult Literacy Centres opened under NFPE; BRAC enters global partnership for NGO studies, education and training; GQAL and GRC established.
- 1996 RDP IV commences; MELA launched; BRAC Dairy and BRAC University underway.
- 1997 Urban Development Project

BRAC AT A GLANCE

DECEMBER 1997

Target Group	People living below poverty line
Districts Covered	All of 64
Budget 1997	US \$ 104 Million

STAFF POSITION

Full time staff

	Male	Female	Total
Head Office	515	173	688
Field	14,532	5,213	19,745
Total	15,047	5,386	20,433

Part time staff

	Male	Female	Total
Head Office	--	--	--
Field	1,202	29,807	31,009
Total	1,202	29,807	31,009

Total BRAC Staff	51,442
------------------	--------

Rural Development Programme (RDP)

Villages covered	37,740
Village Organisations (V.O.)	63,846
V.O. Membership	2.23m.
Current Members' Savings	Tk. 1,770m. (US\$ 38m.)
Loans Disbursed in 1997	Tk. 6880m. (US\$ 150m.)
Loans Disbursed till 1997	Tk. 21,606m. (US\$ 470m.)
Loans Outstanding	Tk. 3,887m. (US\$ 85m.)
Number of Poultry Rearers	1.19m.
Poultry Workers (vaccinators)	41,228
Number of Livestock Rearers	136,708
Number of Para-veterinarians	2,934
Number of Silkworm Rearers	21,445
Number of Fish Farmers	98,067
Area under Fish Culture (acres)	19,105
Number of Vegetable Growers	58,723
Area under Vegetable Cultivation (acres)	20,623
Women-run Restaurants and Grocery Stores	2,898

BRAC AT A GLANCE

DECEMBER 1997

Non Formal Education

Non Formal Primary Education Programme

Schools in operation	34,334
No. of students	1,103,378
No. of teachers	33,535

Adult Literacy

AL Centres	2,625
Students	78,750
Teachers	2,625

Continuing Education

School Libraries	5,640
School Library members	181,990
Union Libraries	175

Health and Population Programme (HPP)

Villages Covered	25,200
Population Covered	34.3m.
Antenatal Care Centres	1,576
Community Health Volunteers	19,263
TB Control Programme (thana)	34
Pneumonia/ARI Control (thana)	10
Nutrition Facilitation/BINP (thana)	11
Village Sanitation Centre	856
BRAC Health Centres	29

Training Provided by BRAC

Field-based Skills Training to Programme Participants

Fisheries	51,447
Poultry & Livestock	412,817
Social Forestry	1,701
Sericulture	10,249
Agriculture	21,449
Total	497,663

(Over 95% of participants are female)

Health and Population Programme Training

Basic Training EHC Health Volunteers (SS), participants	2,400
Refresher Training SS/DH, participant days	97,410
Basic Training staff, participants (BRAC and other health workers)	6,383
Refresher Training staff, participant days	12,754

Human Rights and Legal Education Programme (HRLE) Training

Orientation courses conducted in 1997	11,575
Total Orientation Course Conducted	35,513
VO Members trained in 1997	276,181
Total V. O. Members Trained	836,247

Training Centre (TARC) based training

	Female	Male	Total
VO Members	3,274	445	3,719
BRAC Staff	11,069	29,926	40,995
Programme Functionaries (Teachers, Nutrition Organisers, Library Assistants)	16,079	1,215	17,290
Others (NGOs, Government)	1,046	3,692	4,738
Total	31,468	35,278	66,746

BRAC's Mission

BRAC works with people whose lives are dominated by extreme poverty, illiteracy, disease and other handicaps. With multifaceted development interventions, BRAC strives to bring about positive change in the quality of life of these people.

BRAC is committed to making its programmes socially, financially, and environmentally sustainable using new methods and technologies. Brac firmly believes and is actively involved in promoting human rights and dignity, and gender equity.

Although the emphasis of BRAC's work is at the individual levels, the sustenance of work of the organisation depends on a pro-poor policy environment and on supportive infrastructure. To achieve that, BRAC will continue its efforts to bring about change in macro-level policy environment.

The fulfilment of BRAC's mission requires the services of competent professionals committed to the goals and values of BRAC. BRAC, therefore, believes in development of institutions of excellence that will produce leaders of society with competence and commitment.



BRAC started small. A committee formed to aid thousands of refugees who returned home after the War of Independence in 1971, its objective was to reach the people in Sulla, a remote region in Sylhet that was out of path of conventional relief organisations. Twenty six years later, through many experiences and experiments, BRAC has evolved into a large and complex development organisation, with programmes specifically designed to reach the poorest and the most vulnerable. In the backdrop of the rapidly changing socio-economic conditions of the country, BRAC is constantly revisiting its approaches to ensure its programmes' effectiveness so that they can meet the needs of present as well as the future. In fact, more than anything else, BRAC's ability to meet its objectives is due to the diverse and innovative programmes it has developed over the years. Within its limited scope, this report attempts to outline BRAC's programmes in their historical perspective and discuss their recent achievements, so that readers at home and abroad may get a comprehensive view of the organisation and its evolution.

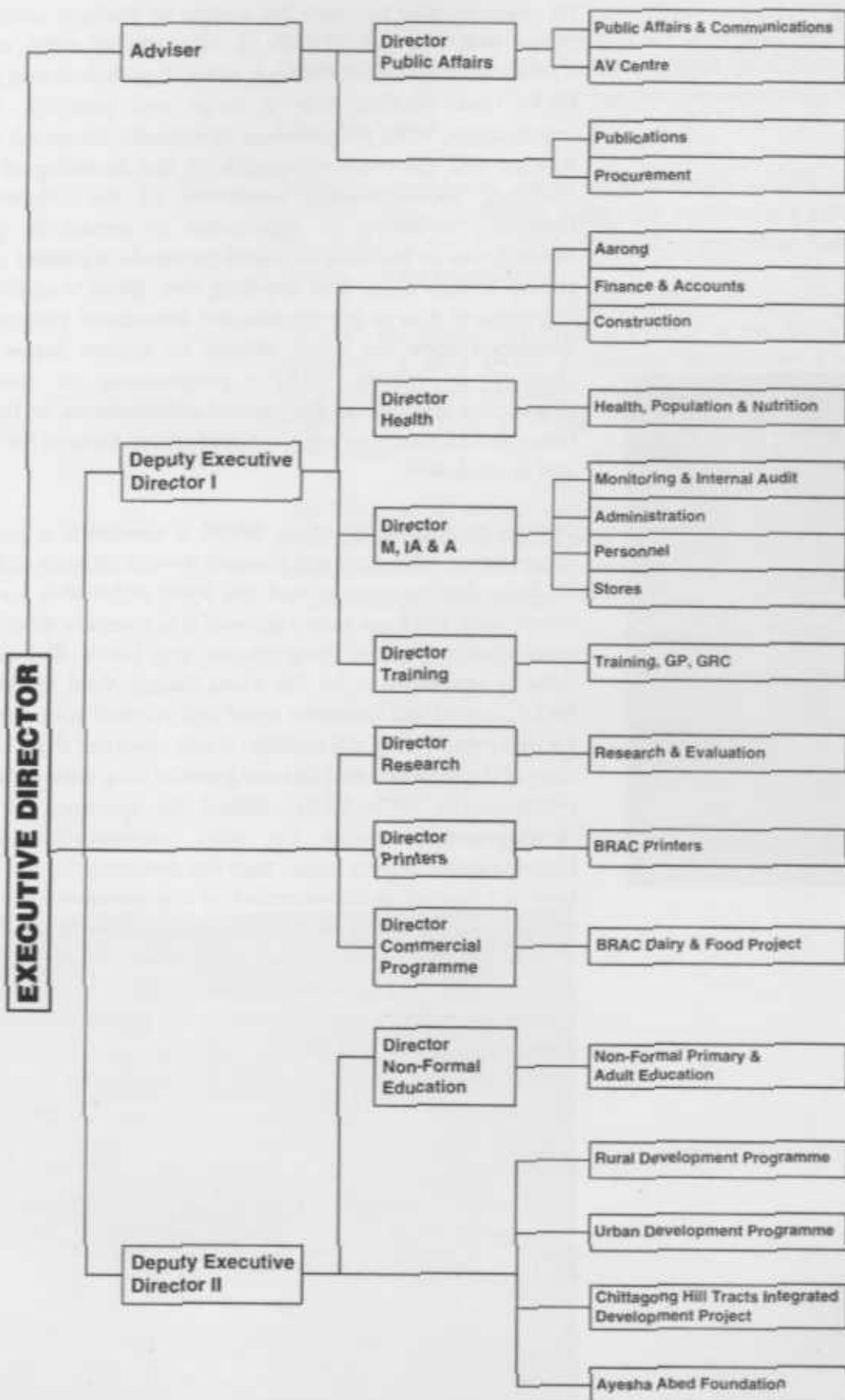


Despite its massive structure, BRAC is essentially a grassroots level organisation. The shifts and changes it went through did not obscure its focus on the poorest and the most vulnerable sections of the community, but have rather allowed it to intensify its efforts through more clearly planned programmes and better defined objectives. After it was founded by Mr. Fazole Hasan Abed in February 1972, BRAC carried out intensive relief and rehabilitation efforts in Sulla for one year. During the process, it was observed that relief created a state of dependency and did not provide long term solutions for the problems. In 1973, BRAC shifted its approach to community development involving the rural communities as a whole. Unfortunately, it was found that the dynamics of the rural power structure created an unwarranted *net* that prevented resource flow to the most needy. With a view to reaching the most disadvantaged, in 1976 BRAC developed a *target group* approach that would by-pass the rural elite and work directly with those who are well below the poverty line. The target population consists of the poorest of the poor; day labourers, fishermen without tools or adequate fishing rights, artisans, and other petty traders. These people are either landless or do not have enough land to support their families and have to sell manual labour to survive.

Believing that this approach can give maximum benefit to those who need it most, BRAC has identified its goals as:

- Poverty Alleviation
- Empowerment of the poor

BRAC Organogram



Within the target group BRAC's activities focus primarily on women. Although women are responsible for a major portion of work in and outside the household, they are for the most part illiterate, and economically and socially deprived. Women, however, have the maximum potential to bring change in the family in particular and community in general. BRAC's experience shows that as the poor rural women are constrained to manage the entire household with extremely limited resources, they develop as better managers than their male counterparts. When a woman benefits, her entire household benefits and the impact is more sustainable. This knowledge has led BRAC to design its programmes for the greatest benefit of women.



BRAC has four core programmes in the areas of rural development, education, health and capacity building. Activities in social and economic development of rural women and their capacity building are carried out by the Rural Development Programme. The Non Formal Primary Education programme provides education for millions of poor children. The Health and Population Division implements and supports different health related programmes at the community and national level. Efforts are made to ensure that the core programmes overlap each other so that the rural households may be covered through an integrated approach. In order to make these programmes most effective, the Training Division carries out different training programmes to increase the capacity of the programme participants and BRAC staff. BRAC also has independent monitoring and research and evaluation divisions that provide valuable feedback on programme performance and help in future planning. Unlike most development organisations, BRAC also has some commercial projects that have been set up to establish linkages between the national/international markets and the rural poor.

Despite rapid growth, BRAC has been careful to maintain a participatory and decentralised management system. At present, only 3% of its more than 20,000 full time staff are based at the head office in Dhaka. Team work and sharing of responsibilities are two important values in BRAC and, through its work, it has tried to give real meaning to words like accountability and transparency. The strength it finds among its staff is not merely due to the number; they are a source of new and innovative ideas, and many have proved to be capable role models for future development practitioners.

BRAC PROGRAMME AREAS



RURAL
DEVELOPMENT
PROGRAMME
(RDP)





Strategic Directions for RDP

- *Develop appropriate, effective and functional organisations of participating households.*
- *Develop self-sustaining credit entities.*
- *Increase employment and income generation in poultry, livestock, fisheries, sericulture, social forestry, and vegetable production.*
- *Increase knowledge and action by villagers with respect to their legal and human rights.*
- *Increase income for the poorest women in the poverty group.*
- *Improved health of participating households.*
- *Improved organisational capacity of BRAC.*
- *Improved efficiency of partner organisations.*

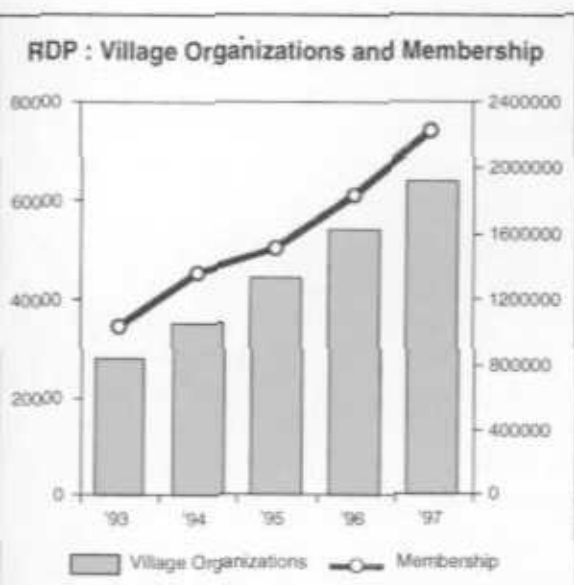
The Rural Development Programme (RDP) was established in 1986 to provide a comprehensive service to the poorest rural population incorporating awareness building, training, savings generation, credit disbursement and income generating activities. RDP was established by merging the **Outreach Programme** and the **Rural Credit and Training Programme (RCTP)** that were both launched in 1979. The Outreach Programme organised landless poor and helped them re-negotiate their position in the society through social mobilisation. On the other hand, RCTP provided credit and training to the poorest women and men and helped them initiate activities for generating additional income for their families. By 1985, experiences from these two programmes showed that incorporating elements of social mobilisation and awareness building with adequate financial and technical assistance was the most effective approach in eradicating poverty - which led BRAC to commence its current Rural Development Programme. RDP has been rapidly expanding since its inception and by the end of 1997, it was serving more than 2.2 million households in 337 out of 460 Thanas (sub-districts) in all of the 64 districts of the country.

The nucleus of all RDP activities is the Village Organisation (VO). Each VO consists of approximately 40 members, with eight to ten small groups within the VO. Members must have no or less than five decimals of land, and be between the age of 18 to 54 years. They have to attend the VO meetings every two weeks and must pledge to follow the *eighteen principles* that guide all the VO members. Initially, separate VOs were formed for both women and men. However, since the early 90s, BRAC has been forming only women's VOs and currently 95% of the VO members are women. By the end of 1997, there were 51,239 VOs. There are approximately 160 VOs under an RDP Area Office which is run by an Area Manager, with Programme Organisers and Programme Assistants establishing direct links between BRAC and the VOs.

RDP, the largest core programme of BRAC, operates with the knowledge that the poorest women in Bangladesh are disadvantaged especially because they do not have access to information and resource. They, however, have a strong desire to increase their well being and are willing to engage in activities that would empower them socially and economically. Being an advocate of social change, BRAC is constantly looking for ways to involve these women and enhance their participation in the development process, ultimately bringing them out of the cycle of poverty. BRAC sees these women as an engine for change within the family and the community, and directs all its development efforts towards them. BRAC's view of

empowerment is rooted in sustainable gain for women through measures like awareness building, credit and savings, and profitable income generating activities. It encourages its members only to carry out those income generating activities that would not only provide short-term gains but would also introduce them to a mechanism to progressively and sustainably improve their lives.

As a matter of fact, the concept of sustainability is embedded in BRAC's overall development philosophy and it is expected that all activities and programmes will become institutionally, socially, financially, and environmentally sustainable. As the VO members continue their association with BRAC, they are expected to play a more active role in their communities and be able to confer with BRAC or any other organisation in equal terms. Organisationally, RDP Area Offices are modelled to become financially sustainable after four years of operation. Offices that become sustainable are designated as Rural Credit Project (RCP) - which is still a continuation of RDP activities. As the largest private development organisation of the country, BRAC itself is also undertaking initiatives that would make it sustainable at all levels.



RDP
INTERVENTIONS





In order to make a sustainable impact on the lives of the poor, BRAC has felt the need to carry out different social development activities concurrently with economic development. As one of BRAC's earliest programmes, the Outreach programme has been mobilising and empowering the rural poor since the late seventies. The primary objective of the current social development programme is to foster sustainable human development of the group members. Issue Based Meetings are held every month where the group members discuss many pressing issues about their lives and the community. Under the auspices of the Village Organisations and forums like Issue Based Meetings, BRAC is disseminating knowledge and information to the VO members on matters like education, sanitation, gender, law, human rights and voter education.

When they become VO members, poor rural women not only gain access to credit but other services as well. Immediately after becoming members they become part of a Life Insurance Plan and have different options to save with BRAC. They receive a free health check-up service once a year and can also take a housing loan. BRAC provides them technical and input support for their income generating activities and run classes on legal and social issues. The VO is an important avenue for BRAC to provide services in health and education; and the poor use it as a platform to mobilise their resources to bring about change in their communities.

Human Rights and Legal Education (HRLE) is a programme that is focused towards socially empowering the group members. It first began in 1986, with a belief that if the group members, who were mostly women, were aware of their rights and had knowledge of some basic laws, they would be able to protect themselves against many illegal, unfair, and discriminatory social practices. The specific objectives of this programme are:

- to give the VO members access to information about law
- to demystify the law through legal literary classes
- to raise their awareness about their legal rights
- to empower the rural poor legally and socially

All the group members attend 28 HRLE classes, over a period of 5 to 6 weeks, which is taught by one of their fellow members. The HRLE teachers are trained at BRAC's training centres on four basic rights and laws, which are family laws, inheritance laws, land laws, and citizen's rights (which includes fundamental rights in the Constitution and some information from the Criminal Procedure Code).

In 1997, with more than 2,000 volunteer teachers, the programme trained 276,181 VO members from RDP areas. The knowledge gained from these classes enabled the group members not only to respond against oppression in their family, but also, collectively, they have been able to create consciousness in their villages against illegal divorces, polygamy, dowry, violence against women and many other social issues. In co-operation with Ain O Shalish Kendra (a legal aid organisation), the programme has also started to provide limited legal aid to BRAC group members in two RDP Regions.

There are two ways a VO member can save money. On average they save Taka 10 (25 US cents) once every two weeks, when they come to the VO meetings. Also, when they take loans, they deposit 5% of the sum to their savings account. The interest rate for the savings is 6%. In addition, BRAC has recently introduced Current Savings Accounts that bear no interest but allow the group members to make unlimited withdrawals. All loans are collateral free. The loan sizes range from Tk. 1,000 to 10,000 and the members are free to initiate any feasible activities. There is a 15% flat interest.

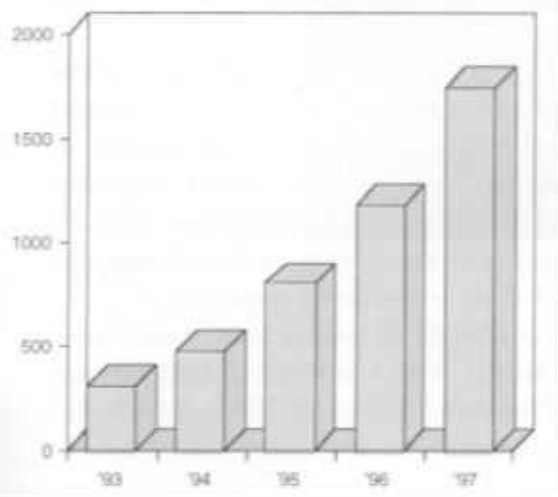
Although BRAC's work is directed towards the poorest women and children, they are, however, part of a larger community. Along with the development of the target group, it is also essential that other members of the community are aware of the many social and economic issues that exist in the society. The **Community Leaders Workshop** is a programme that brings different religious, political, and social leaders of the village communities where BRAC works and provides them with an avenue to discuss many social, legal and economic matters. In 1997, more than 771 workshops were held, which has created crucial public opinion against issues such as dowry, illegal divorce and violence against women.

BRAC believes in the innate ability of the poor and that they are willing to embark on activities to better their lives. Through years of experience BRAC has learned that credit can be a valuable input to facilitate these activities. The aim of BRAC's **Savings and Credit** programme is to help create a financial base for the group members through savings mobilisation and credit so that they can carry out different income generating activities. Although first experiments in credit were carried out in the early 70s, the RCTP programme, launched in 1979, was the first major initiative where credit was an important component. BRAC's current credit programme, developed over the years through many trial and error, is now one of the largest in the world with more than 38 million US dollars in members' savings and 469 million US dollars as loans disbursed. The group members are free to initiate any legitimate activities with economic and social potential. No collateral is needed for the loans. So far, the group members have shown a strong willingness to participate in this programme with 80% of them making regular savings deposits and 98% of them repay the loans.



Total Savings by Group Members

(Taka in million)



A new addition to the vegetable programme is the production of quality vegetables for export. During the initial phase, BRAC has organised some group members who have received training from the Hortex Foundation and have produced high quality French beans. Funded by the World Bank, the aim of this project is to build the capacity of the local growers in producing quality vegetables for international markets.

Since the very early days, BRAC has learned that besides a lack of financial resources, two major constraints that have prevented the poorest from improving their lives are the absence of self employment opportunities and a lack of skills to sustain those activities. BRAC also realised that if different employment opportunities were developed, along with sufficient training and refreshers for capacity development, the poor could be linked with the mainstream economy - which would ultimately bring them out of poverty. Thus, although BRAC group members are free to initiate any feasible income generating activity, this particular understanding has led BRAC to develop different **Sector Programmes**, to strengthen the income generating opportunities.

BRAC's Poultry Programme is its largest and one of its earliest sector programmes. For most rural women, whose daily activities are primarily restricted within the household, poultry rearing is a simple income generating activity with a potential for consistent long term returns. Moreover, BRAC found that this sector can be made highly profitable if the poultry mortality rate is reduced through quality technical assistance and input supply. Thus, BRAC has been actively involved in training the group members in poultry rearing, vaccination, egg collection, and feed production. At the same time it supplies better quality day old chicks and feed to the poultry farmers. By 1997, 1.2 million women were involved in the poultry sector and a total of 9.37 million day old chicks were being reared. By the end of the year the number of group members who were trained in poultry vaccination stood at 41,228.

In addition to poultry, BRAC also carries out a **Livestock Programme** that provides assistance to the group members who initiate livestock rearing activities. By 1997, there were 2,934 paraveterinarians with 136,708 livestock rearers under the programme.

The Small Holder Livestock Development Programme (SLDP) was launched in 1993 in collaboration with the government, where BRAC is the implementing agency and the funds are provided by IFAD, Krishi Bank, and DANIDA. The aim of this programme is to generate income and create employment opportunities through poultry and duck rearing for the poorest rural women. By the end of December 1997, a total of 240,551 women have been trained under SLDP.

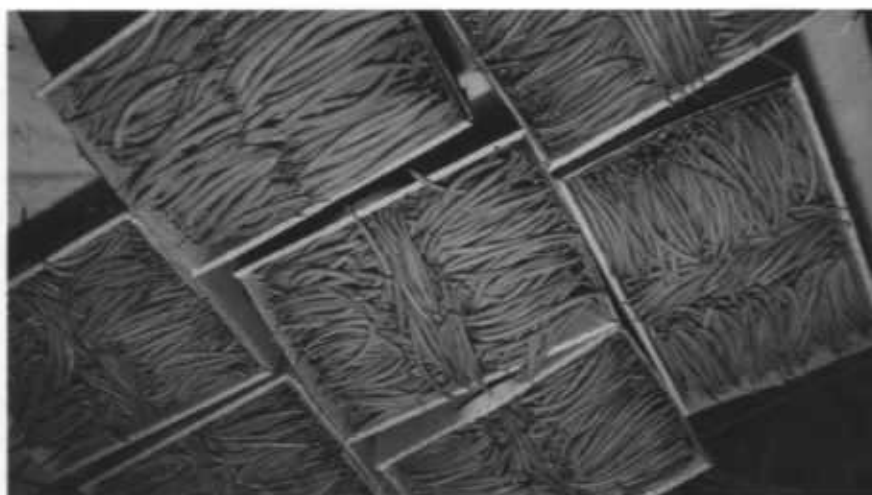
Although BRAC has been assisting its group members in vegetable production since 1979, the programme has recently been organised under the **Agriculture Programme**, as BRAC has started to assist its

One of the factors attributable to low productivity of the country's agriculture is mono-cropping, which is overwhelmingly dominated by the year after year production of rice. In an attempt to diversify crop production BRAC encourages farmers to produce maize, sunflower and cotton in suitable areas by providing them hybrid as well as improved quality seeds, technical support, limited credit, and market information. In 1997, nearly 20,000 acres of land were brought under maize cultivation. During the same year, cotton and sunflower were produced on 6,150 and 750 acres of land respectively. BRAC has made a significant step by initiating hybrid maize seed production in the country. In 1997, BRAC procured parent seed of hybrid maize from abroad and brought 74 acres of land under hybrid maize seed cultivation. Since the production is relatively knowledge intensive and requires higher level of technical know-how; hybrid maize seed producing farmers receive intensive training, close supervision, credit and input supply from BRAC. Until recently, maize was mostly consumed as poultry feed in Bangladesh. In 1997, BRAC initiated an effort to encourage diversified use of maize, particularly as ingredients of biscuits and chips.

members in vegetable production with training, technical services, inputs, and credit. More than 50,000 members are involved in this programme and in 1997, more than 11,000 farmers were brought under this programme with a total of 2,687 acres of land under vegetable cultivation. Most of the participants are women. BRAC's vegetable extension network now covers 25,000 villages and employs 500 staff, a fifth of whom are graduate agriculturists.

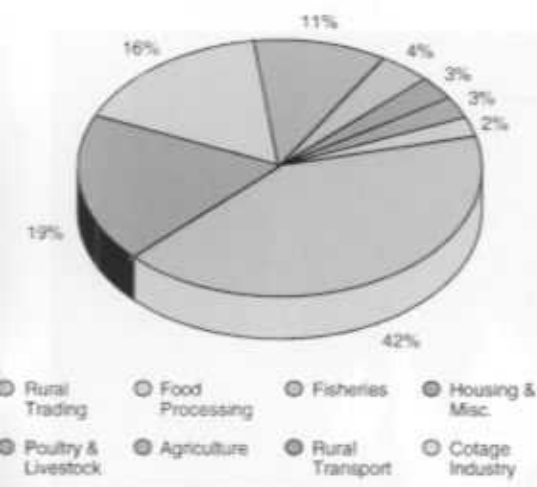
The current vegetable sector of the country is dominated by low quality seeds. According to an FAO estimate, more than 80 per cent of the required vegetable seeds come from unorganised sources of production. Thus, to increase the supply of good quality vegetable seeds, BRAC multiplies selected varieties of vegetables through contract growing. The contract growers receive technical support, credit, input, supervision, and most importantly a guaranteed price for seed. During 1997, BRAC produced 22 metric tons of improved varieties of 19 types of vegetables. Seed processing activities are carried out at BRAC's Seed Processing Centre at Tongi, which also serves as a conditioned storage facility.

Social Forestry is a programme that involves the group members in preserving the environment in an effective way. The purpose of the programme is to carry out extensive plantations on under utilised and marginal lands. Trees that have long term economic value are planted by the farmers on their homesteads, on river banks, and in unutilised spaces on farm lands, road sides, and embankments. By the end of 1997 this programme had developed 3,606 nurseries (forest/fruit trees) and 276 grafting nurseries. In 1997 alone it produced and distributed nearly 32 million seedlings. A new dimension was added to this programme when an **Agroforestry and Block Plantation** initiative was launched in 1997, under the assistance of the European Union's Food Security Programme. The purpose of this programme is to plant trees that would, on one hand, increase the availability of nutritional food for the group members, and on the other hand, provide long term economic benefit to the members through the sale of fuel wood. At the same time the increased number of nitrogen fixing trees will conserve and improve soil quality. Agroforestry will plant strips of large trees at regular intervals on agricultural land while Block Plantation will utilise small chunks of land at the homesteads. By the end of 1997, 297,519 trees were planted under Agroforestry and 315,511 trees were planted under Block Plantation. A total of 1,909 farmers have been involved with the programme so far.



BRAC's **Sericulture Programme** started in the early 80s with the planting of five mulberry trees. By the end of 1997, over 25 million mulberry trees had been planted and Sericulture has developed into a programme with many linkages. Although silk has been produced in Bangladesh for a long time, it has been confined to a particular region. However, sericulture is a home based activity requiring little time that can be a source of additional income for women. It requires minimal investment but has a potential of high returns if carried out successfully. This has led BRAC to involve rural women in different aspects of silk production. Mulberry trees were planted to increase the availability of mulberry leaves - which serve as the food for silkworms, and women were involved in guarding these trees. At the same time, women were trained as mulberry sapling growers and silkworm rearers. By the end of 1997, more than 21,000 women were involved as silkworm rearers.

Sectorwise Disbursement : Cumulative up to Dec. 1997
(Taka 21,585 million)



Note : Figures include all VOs members and disbursement — RDP, RCP, IGVGDP & SLDP

Fisheries play an important role in the economy of Bangladesh and constitutes approximately 6% of the country's GDP and 12% of its export earnings. Fish is an integral part of traditional Bangladeshi diet and an important source of nutrition. Many different varieties of fish are available in the country's thousands of water bodies. The poorest section of the community, however, does not receive the benefits from this sector for a number of reasons, one of which is lack of access to the water bodies. The **BRAC Fisheries Programme** initially began in 1976 by re-excavating 16 ponds in Manikganj, Jamalpur and Sulla. At present, it has developed into one of the most attractive income generating activities for rural women and men, due to its high return, low time commitment, and quality support from BRAC. The programme currently includes pond and

aquaculture development and extension of Baor Fisheries (Oxbow Lakes). It works in association with the Government of Bangladesh and a number of international agencies like DANIDA, WFP, IFAD, DFID, the Ford Foundation, and the Fisheries Research Institute. By the end 1997, 93,045 participants were involved in pond aquaculture while 5,022 were involved in Baor Fisheries. 90% of these participants were women. The participants are producing different species of fish and prawn in 15,466 acres of pond and 3,629 acres of Oxbow Lakes.

One major factor for the success of BRAC's sector programmes has been the supply of quality inputs. For example, the high demand for quality feed and day old chicks (DOC) was not fulfilled by the government and private sources. Thus, as a part of its **Programme Support Enterprise (PSE)**, BRAC has set up two feed mills and two poultry farms to supply the villagers with quality poultry feed and high yield variety DOCs. In 1997, the feed mills produced 6,002 Metric Tons of poultry feed and one of the poultry farms produced 429,912 DOCs that were supplied to the group members. The other poultry farm will begin its operation in 1998. Similarly, in the sericulture sector, seven grainages have been set up which, in 1997, supplied the BRAC silkworm rearers with 3.84 million disease free laying. In the fisheries sector, BRAC has set up five sweet water prawn hatcheries with a view to supply the group members with environmentally safe post larvae. Currently, BRAC has set up another hatchery that is experimenting with raising a variety of catfish suitable for pond water. In order to supply the group members with better quality vegetable seeds, two seed production centres have also been planned to be established.





BRAC's success also reflects its flexibility and willingness to encourage its group members to undertake many creative and often non-traditional projects. The women-owned restaurants called **Shuruchi** (good taste) and women run grocery stores called **Shuponno** (quality goods) are two projects that deserve special mention. Currently there are more than 2,800 grocery stores and restaurants operated by women members in different parts of the country.

The **Rural Enterprise Project (REP)**, an experimental wing within RDP, is involved with innovating these non-traditional activities and introducing them to the programme participants. REP identifies different self employment schemes for women and 'experiments' them in limited numbers. Feasibility studies are done in light of the economic and market conditions of rural Bangladesh, and the technical and financial requirements for the projects. When different projects prove to be successful they are 'piloted' in several Areas under RDP before scaling up. In 1997 the project was experimenting with and piloting several projects including women run laundries, tailoring shops, carpentry workshops, and biodigester ovens. These innovative projects are not only involving women in activities previously thought to be unsuitable for them, but are also creating new markets and employment opportunities in the rural economies.

By associating with the VO, a member makes 18 pledges regarding her life and role in the community. She pledges to eat a proper diet, treat her children equally and send them to school, be aware of her rights and obligations, and so on. She has to reiterate these promises at the VO meetings along with her colleagues. This has proved to be an effective mechanism to further raise a VO member's awareness and increase the effectiveness of services provided by BRAC.



A major strength of BRAC's development initiative is that it advocates active participation by the poorest of the poor in the programmes designed to alleviate their poverty. There are, however, many rural women who are not able to participate in these activities due to their extremely vulnerable status. Being from the poorest 10% of the population, they are the most disadvantaged and have no land or income. **Income Generation for Vulnerable Group Development (IGVGD)** is a programme that is specifically designed to link this particular group with the mainstream development activities. It is a joint intervention by the government and BRAC, and is supported by the World Food Programme (WFP) and Palli Kormo Shohayak Foundation (PKSF).

The primary selection of the Vulnerable Group Cardholders is done by the Chairperson and members of the local Union Parishad (Council), and is finalised by the Department of Relief and Rehabilitation (DRR), Department of Livestock Services, Union Parishad, and BRAC. There are usually 50-150 cardholders in each Union Council who receive 30 kg of wheat per month for eighteen months. At the same time, the women are trained by BRAC in different poultry related income generating activities. Thus, by the time the IGVGD cycle ends, most of these women are able to initiate self employment projects and continue to have a steady flow of income. A total of 249,878 women have been trained during the year in poultry related activities under the current cycle of the programme.

In a similar effort, BRAC has signed an agreement with WFP and the Water Development Board (WDB), and another one with WFP and the Local Government and Engineering Department (LGED) to involve group members in the maintenance of rural roads and embankments. So far, 7,294 women are involved in such maintenance work and are receiving a daily wage of 5 kg of wheat.

During the last twenty five years, BRAC has been involved with many projects and activities and a large number of group members have successfully utilised its assistance. Many of the enterprises run by the group members are now in need for more capital and larger investments to continue their growth. **Micro Enterprise Lending and Assistance (MELA)** is a programme that is designed to stimulate growth of small enterprises in the semi-urban and rural areas. With loan sizes between 20,000 to 200,000 taka, the primary objective of this programme is to create wage employment opportunities for the poor and to provide credit to entrepreneurs starting up or expanding their businesses. Preference is given to artisans and women, and non

group members are also eligible to apply. By the end of 1997, MELA had given out loans to 672 rural entrepreneurs in areas such as textile, cottage industry, small transport, food processing and agro-based farming.

In Bangladesh, many of the NGOs are small and specialise in implementing particular components in certain localities. With the aim of maximising the development efforts of such NGOs and BRAC, an **NGO Co-operation Unit (NCU)** has been set up to assist the small NGOs. The broad objective of this effort is to foster a better understanding among the development organisations where they can learn from each other and increase the effectiveness and efficiency of development activities. Despite the existence of numerous NGOs, a large number of poor are yet to be reached. It is hoped that NCU will be able to assist its partner organisations in addressing this matter in a concerted manner. During 1997, NCU has identified 15 partner NGOs and has provided funds for credit disbursements. It has also trained 45 staff from these NGOs in credit and accounts management.



Flying Colours

For Safia Begum, poor, and a woman, it was an unknown environment. Yet, she survived with flying colours. Safia is one of BRAC's 1,415 group members who have won a place at the recent Union Parishad (Council) elections.

When Safia became a BRAC group member six years ago, all she had in mind was to get some financial assistance. The small piece of land that her husband owned was not cultivable and the only source of income was his job as a rickshaw puller. Her first loan was for paddy husking. After she paid up the loan, she took her second loan to buy a cow. Currently, she is on her fourth loan. With her third and fourth loans, she has been leasing land to grow potato, which has turned out to be quite profitable. In the meantime, she has sold her cow and purchased a rickshaw for her husband.

Safia's newly found prosperity and her interaction with the fellow group members has, however, influenced her in one other way. She was inspired to become involved with the social issues of her community. She always felt strongly about the eighteen promises she made when she joined her village organisation, and BRAC responded to her enthusiasm by asking her to become one of its Human Rights and Legal Education teachers. Many poor women in Bangladesh are exploited due to their ignorance of laws and rights. As a teacher, she taught the group members about their social and legal rights, and some basic laws. Outside the classes, she helped and advised many of her community members in protecting their rights. When the election was announced, her students persuaded her to run.

According to Safia, the best thing about being a member of the Parishad is that she can not only teach, but also has the opportunity to protect the rights of her colleagues - in practice. She now has the responsibility to arbitrate many of the local disputes and ensure that resources for the community are properly allocated. Safia has little education and scant experiences in community leadership. Nevertheless, she is confident that with the help of her friends and colleagues, she will be able to make some valuable contribution to her community.

EDUCATION
INTERVENTIONS





Awareness building, skills training and providing access to information have been an integral part of BRAC's development strategy. In 1985, in response to the demand of its group members, BRAC added a new dimension to its development efforts by initiating an education programme for the children of the rural poor. The programme started with 22 experimental schools in Manikganj. Today, in little over a decade, the number of schools in operation has stabilised at 34,000, with an average of 1.2 million students each year.

One of the most unfortunate chapters in Bangladesh's history has been a stagnant education sector, where achievement in reducing illiteracy has been minimal. In rural Bangladesh, and especially among rural women, literacy is low due to a number of contributing factors. With a view to improve this situation, BRAC started its **Non Formal Primary Education (NFPE)** programme giving particular emphasis to the educational needs of the girl child. NFPE complements the Universal Primary Education Programme of the government by providing basic education to the poorest children of the country. The programme is designed to develop children's interest in learning through a relevant and an innovative curriculum and through different co-curricular activities.

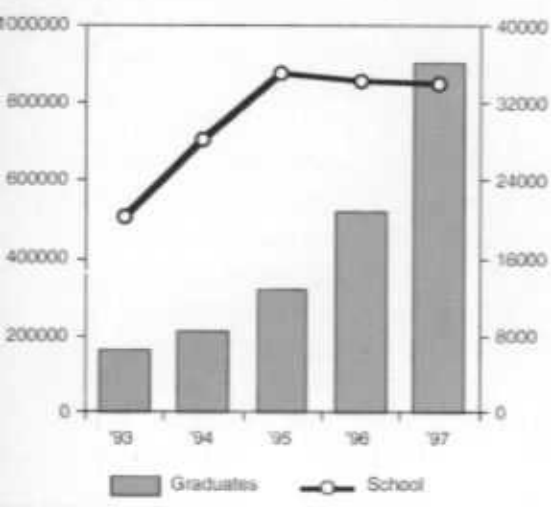
NFPE teachers

- *More than 90% are women*
- *Married and local resident*
- *Usually graduates of class nine*
- *Trained for 15 days to become para teacher*
- *Receive Refresher Training every month*
- *Sees a school through a full cycle of three years*

The target group for these schools are children who have never enrolled into the formal schooling system or have dropped out for reasons like extreme poverty and impediments to mobility. Currently BRAC operates two types of schools based on the age group of the students. The **NFPE** model is for children between ages 8 and 10 and the **BEOC Model** (Basic Education for Older Children) is for adolescents between 11 and 14 years of age. Each school has 33 students and one teacher. These are all one-classroom schools where the students study with the same teacher for three years before moving on to the formal schooling system. More than 70% of the students are girls and 96% of the teachers are women. While selecting the teachers, preference is given to a local married woman, with at least nine years of education. Once a teacher is selected, she receives initial training at a BRAC Training And Resource Centre (TARC). She also receives training at the beginning of each of the three years and monthly one-day refresher courses held in offices close to her school. The refresher courses address new concepts, issues for the following month and help them to brush up on their teaching methodologies.

The curriculum consists of lessons in Bengali, Mathematics, Social Studies, English - which is taught from the second year and religious education, from the third year. In addition, the curriculum of the BEOC model also includes health education and science. Each year, more than 90% of the students who graduate from the BRAC schools

On-going Schools & Cumulative Graduates



Features that made NFPE schools successful in the Bangladeshi context:

- Focus on girls
- Reasonable class size
- Active parent and community involvement
- Flexible school timing
- Easy accessibility
- One-room school house
- Participatory and life related curriculum
- Learning through co-curricular activities
- Very little or no homework
- Female teachers

enrol into the formal schools. The drop-out rate for these schools is less than five percent, which is significantly less than the national average. The success of these schools is attributable to factors like flexible school hours, attractive and relevant curriculum, and the involvement of parents and the community. Currently, the programme is piloting a new curriculum in 1,000 schools that would teach the five year Primary curriculum in four years.

BRAC has identified that the community and the parents will encourage their children to go to school as long as they perceive the gain from education to be much higher than the opportunity cost. Their participation plays a critical role in the success of a school and the continuation of the children's education. With this in mind, **Parents Meetings** are organised once a month for each school, where the parents discuss their children's progress, attendance, cleanliness and other relevant matters. On average, over 80% parents regularly attend these meetings. Incidentally, these sessions also provide them with an avenue to discuss other social matters. Each school also has a management committee of three parents, a community leader, and a teacher who ensure the smooth operation of the school.

The success of BRAC's non-formal education has encouraged many NGOs to carry out similar programmes to eradicate illiteracy. The **Education Support Programme (ESP)** offers training, counselling, financial and material support to the NGOs who are interested to replicate the NFPE and the BEOC models. By the end of 1997, ESP had extended its support to 268 NGOs who were running 2,345 schools in different parts of the country.

With a large number of people migrating to the urban areas each year, the need to set up NFPE schools in the urban areas became evident when a 1991 survey found that a significant portion of urban children living in the slums did not have access to education. Ten **Urban Schools** were piloted in 1992, and the programme has been scaling-up ever since. By the end of 1997, there were 1,503 Urban Schools with 875 and 203 schools operating in Dhaka and Chittagong metropolitan areas respectively. These schools follow the NFPE curriculum and methodology with some modifications made to adapt to the urban environment. All the teachers for the Urban Schools are women.

Along with basic education, NFPE has sought to teach its students, especially the adolescent girls, some skills and information that they might utilise in the future. A 'Banasri' project was carried out in 1997, in co-operation with the Rural Development Programme, under which the NFPE children planted 600,000 saplings. The objective of this programme was to raise the students awareness about preserving the environment.



NFPE believes that after finishing the BEOC cycle, students, particularly girls, need to be in touch with reading materials regularly to retain what they have learnt. It has been observed that few rural households have access to books and newspapers. This has led BRAC to develop programmes in continuing education, so that the students and members of the community in general can have access to reading materials. Once every week, immediately after a BEOC school ends for the day the premise is used as a **Kishori or School Library**. This gives BRAC students, graduates, and their female friends an opportunity to read and borrow books - and sustain their learning. Currently there are 5,640 School Libraries operated by the programme with a membership of 181,990 girls and boys. **Reading Circles** or Path Kendras were similar initiatives that were opened in places where there were no sufficient members to open a School Library. These consisted of small reading groups of 6 to 7 members who received their reading materials from the NFPE Programme Assistants or Programme Organisers. The Reading Circles were difficult to monitor and safeguard and in the middle of 1997 they were merged to the nearby School Libraries to increase the level of interaction among the members and to increase their access to reading materials.

The libraries are equipped with 100 to 150 titles and the average membership per library is 30. The libraries are maintained by the teachers who receive additional stipends for their time. Kishori Libraries offer other services as well. In order to develop a savings habit, the members are encouraged to save 2 taka per month. The members are also provided with life-skills training such as tailoring, poultry rearing, vegetable gardening etc. In 1997, a total of 13,348 participants received such training.

In order to foster a learning environment in the rural areas, BRAC had opened 175 **Union Libraries** or Gono Kendras across the country by the end of 1997. In villages, especially among the students, there is a great demand for reading materials. These libraries are community based reading centres set up at the union level (lowest level of local government) using the local schools or union council offices as the premise. Each library subscribes to one or two dailies, journals, and has nearly 1,000 books. The library is open for six hours during the week days and is maintained by a BRAC trained Librarian. By the end of 1997 these libraries had nearly 90,000 readers who usually pay a small subscription fee for the service.

Encouraged by the mandate of Education For All by the year 2000; BRAC set out in 1995 to explore adult literacy, and subsequently opened 57 **Adult Literacy Centres**. Given the enthusiasm of many adults about the centres, BRAC is now operating 2,625 Adult



Literacy Centres, funded by the government, across the country. These centres teach not only basic literacy and numeracy, but also utilises a supplementary and innovative curriculum that develops reading habit by using materials like posters, packets, marriage and bank forms, etc. At the centres, discussions are also held on different social, health and legal issues. The main curriculum is obtained from the government and the subjects taught are Bengali and Mathematics.

In co-operation with the government, BRAC is also operating 105 schools in the Dhaka metropolitan area for a special group of children between 8 and 14 years of age. These children have been identified as a group that is **Hard to Reach** through the formal schooling system, as most of them work in the informal sector and have no permanent residence. A total of 3,199 students are studying at the BRAC Hard to Reach schools. These schools are also operated by a number of other NGOs who received teacher training from BRAC. The programme is also collaborating with UNICEF, ILO and the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) to provide schooling for children below fourteen years of age, who used to work in the garment industry. Based on the BEOC model, BRAC is operating 256 **Schools for Former Garment Workers** in areas like Dhaka and Narayanganj. By the end of 1997, 4,726 students were enrolled in these schools.

One of the most important aspects of BRAC's education programme is its head office based **Material Development Unit (MDU)** that aims to bring innovation into the curriculum. The unit carries out a continuous process of writing, field testing, and monitoring the curriculum on subjects like Bengali, Social Studies and Mathematics, often with the help of renowned local and international educationists. The MDU is also piloting two innovative programmes.

During one of his visits to the schools, a Program Organiser found a group of girls who had graduated from the BRAC schools. While talking to them, he found that a few of them were continuing their education in the government schools, while the rest were not. Out of curiosity, he tested them on their reading skills and found that those who were continuing their studies had no problem. However, the ones who were not going to the formal schools could not read effortlessly, except for one who had a brother who was still studying. Concerned by this, he asked if the girls were willing to come to the school in the evenings once a week. They were all eager. Hence, the program organiser requested the teacher to come on a voluntary basis once a week and supply reading materials that he would provide her, so the girls could practice reading.

This became very popular, and was brought to the notice of the head office.

Interactive Radio Instruction (IRI) is one such programme where BRAC is experimenting with teaching English through voice instructions. IRI has been successful in a number of other countries. The students find learning through IRI attractive as the lessons include conversations, games, songs, physical activities as well as written work. It is currently in use in 1,186 schools. BRAC is also conducting the **Chandina Learning Improvement Project (CLIP)** to improve the overall quality of its curriculum. Currently, CLIP is being piloted at 162 schools of the Comilla region. The main objective of this project is to innovate methods that would develop children as life long learners. Emphasis is given on group-work and the teacher plays the role of a facilitator rather than an instructor. CLIP is also experimenting with ways to address the needs of students with disabilities.

The success of BRAC's NFPE programme, in fact, has not been confined within Bangladesh only. It has gained **international** respect and recognition for its effective and efficient supervision, management and teaching methods. A number of countries in East and Southern Africa have incorporated different aspects of the NFPE schools with the help of a BRAC staff stationed in Nairobi. Other developing countries of south, east, and central Asia have also shown keen interest in NFPE and the model is now being replicated in many areas.

The NFPE programme is a long-term investment for the sustainable development of the country. From the thatched roof huts that house the schools to major global ventures that replicate the format, this programme has not only brought back the faded but simple concept of going to school, but is also planting the seeds of ambition and imagination, desperately needed in our future generation for the successful development of this society.



Saved by the bell!

When Mohammad Saeed was twelve he did not know how to write his name; and now, after a year, he wants to be a doctor. Saeed is one of more than ten thousand children who used to work in garment factories. Now, he is going to a school, run by BRAC, that has been set up specially for children who used to work at garment factories.

This has been the result of a combined effort of the International Labour Organization (ILO), UNICEF, BGMEA, and local NGOs. The garment industry of Bangladesh has identified workers under the age of fourteen, removed them from performing manual labour, and has arranged for their schooling with a monthly income supplement.

Had it not been for his sick mother and the overwhelming medical expenses, Mohammad Saeed would have gone to school much earlier. He is glad that now he is able to go to school and not to work every morning. Although more needs to be done to eliminate child labour from Bangladesh, this concerted effort is a strong first step. It has not only eliminated child labour from one of the key industries of the country, but has also set up a precedence for the others.

HEALTH
INTERVENTIONS





श्री - २२



एक ठो गाँवके दृश्य।
एक ठो गाँवके दृश्य।

आर्य समाज

Health interventions have been an important aspect of BRAC since the days of Sulla, where BRAC provided some curative health services to the refugees who returned home after the war of independence. At present, BRAC's health interventions are a combination of both curative and preventive health services with extensions up to the national level. During its course of providing relief and rehabilitation, it carried out **Experimental Health Care** services from 1973 to 1975 in Sulla, covering approximately 200,000 people. It primarily provided community/village based family planning services through paramedics - which was supported by static clinics staffed by physicians, and a self-financed health insurance scheme. These initial activities laid the ground work for BRAC's future health interventions. From 1975 to 1979, BRAC's **Integrated Health Care** approach attempted to integrate health services with the economic programmes directed to BRAC's target groups. Women and men from the target groups were trained to act as health volunteers to provide some basic preventive and curative health services in conjunction with the government services within their respective communities.

The decade-long **Oral Therapy Extension Programme** (OTEP, 1980 to 1990) marked the transformation of BRAC and its health programme from small location specific projects to an expanded programme making impacts at the national level. Diarrhoea has been one of the major causes of infant and child mortality in the country mainly because the rural community lacked the knowledge to tackle this issue. In 1980, BRAC launched a nation wide campaign to teach the rural communities how to make the 'lobon-gur' saline, which is a simple yet effective solution against diarrhoea. By 1990, 1,200 BRAC Oral Rehydration (ORS) workers had taught 12 million households how to make this saline - covering a large portion of rural Bangladesh previously thought unreachable. The inspiration that came from OTEP's success and the lessons that were learned from implementing such a large scale programme, gave BRAC the confidence to initiate more large scale programmes in health as well as in other sectors.

OTEP's initial success encouraged BRAC to implement the **Child Survival Programme** (CSP) from 1986 to 1990. It provided community based targeted primary health services focusing on childhood illnesses like diarrhoea, vitamin A supplementation, and immunisation of six preventable childhood diseases. To ensure safe birth practices, this set of interventions also included the training of women from the community as Traditional Birth Attendants (TBA) and the facilitation of the government satellite clinics to ensure that



these were staffed and equipped, and functioned to provide services critical to the women and children in the community. During this period, a facilitation programme was also carried out to assist the government's Expanded Programme on Immunisation (EPI). This programme facilitated the national programme through social mobilisation and demand creation on increased coverage for EPI. It also helped strengthen the government's capacity to deliver services through on-the-job training in management and planning to the EPI staff. This assistance was particularly expanded into areas that were low-performing and hard to reach, and required innovative strategies.

In the early nineties, BRAC integrated its diverse experiences in health areas to establish the **Women's Health and Development Programme (WHDP)**. The objective of the programme was to develop and implement interventions which would address the reproductive needs of women, including safe motherhood, contraception and nutrition - along with treating basic childhood diseases and promoting the use of safe water and sanitation practices. It brought together village-based initiatives and the government health system to maximise the health coverage available for the rural communities.

By 1995, BRAC had set up a **Health and Population Division** with the aim of carrying out programmes specifically for the target groups - the village organisation households - and for the community in general in partnership with the government and other organisations. The first and foremost goal of BRAC's current health and population programme is to attain a sustained health impact through reducing maternal, infant and child mortality and fertility; and by improving the nutritional status of children, adolescents and women. It also aims to provide critical services in reproductive health and disease control; train and mobilise women from the community; and assist in the implementation of national programmes through replication of experiences and models from BRAC.



Data collected for the Impact Assessment Study II shows that more BRAC households use tubewell water for washing clothes, dishes, and for bathing than the comparison group. Around 24% of BRAC and 9% of comparison households are using sanitary latrines. The rate of contraception use is 60% and 27% for BRAC and comparison households, respectively. The study also shows that average per capita calorie consumption and total food and non-food expenditure of a BRAC member households are significantly higher. The ratio of non-food to total food expenditure is also higher for BRAC which mainly increased with the increase in the household income. BRAC members are also consuming more vegetables, fish and meat - items rich in micro-nutrients. Among BRAC members, it was seen that the longer they remained with BRAC, the more they consumed calories and food items rich with micro-nutrients.

Nearly 2.98 million people are covered under **Reproductive Health and Disease Control (RHDC)**, which offers comprehensive integrated services for reproductive health and control of infectious diseases. RHDC works with the primary aim of reduced childhood and maternal morbidity and mortality; increased awareness on sexual health among adolescents; enhanced pregnancy related care and contraception; reduced prevalence of Reproductive Tract Infection (RTI) and Sexually Transmitted Illness (STI); awareness creation on HIV/AIDS; as well as reduction of deaths from tuberculosis (TB) and Acute Respiratory Infections (ARI). Its prime focus is the poor and marginalised population. RHDC has been at the forefront of carrying out the internationally acclaimed Directly Observed Therapy. Short-course (DOTS) for TB control which has proved to be one of the most efficient ways to tackle TB. The primary level services of the above activities are also supplemented by secondary level care through the BRAC Health Centres (Shashasthal).

Essential Health Care (EHC) programme is implemented by BRAC's Rural Development Programme with technical support from IFD. The elements of EHC are the issues that pose significant hazards to public health but are easily manageable through the framework of a rural development programme. EHC provides an 'essential package of health services' mainly through the Shastho Shubikas or the village health volunteers. Experience has shown that health intervention becomes more effective, sustainable and can be made available at the door-step, when women residing within the community are involved as volunteers. The Shubika is trained in identifying and curing some common diseases and on creating HIV/AIDS awareness in her community. She is also trained in providing services on family planning and rural sanitation, and in referring her patients - who require professional medical attention - to formal medical services. A new addition to this programme is rural health check-up which is provided to the VO members once every year. In response to widespread arsenic contamination in the country, EHC has recently started to train BRAC health workers in identifying and mitigating arsenic from ground water.

BRAC's involvement in the national family planning programme has been through the Family Planning Facilitation Programme (FP-FP) that provided management and training support to the national population programme, enhanced quality care of its services, implemented innovative means for social mobilising and communication, supplemented service delivery when required, and worked towards male involvement and on the sustainability of the programme's effects and achievements. From August 1997, this programme, which has been supported by USAID, has been further developed as **National Integrated Health and Population Programme (NIHP)** with the goal of enhancing the quality of life of

THE BRAC TREE

BRAC PROGRAMMES

DEVELOPMENT PROGRAMMES

COMMERCIAL PROGRAMMES

BRAC Printers
Cold Storage

CORE

SUPPORT

RDP

Institution Building
Credit
HRLE
REP
Employment & Income Generation
IGVGDP
PSEs

NFPE

NFPE Model
BEOC Model
Continued Education
Adult Literacy
Other Programmes

HPD

RHDC
BINP
NIPHP

Training

CDM
TARC
GP
ESP
NCU
GRC
GQAL
DP

Monitoring

RED
Aarong
Dairy Project
Library
Publications
Public Affairs, Communications & AV Centre

PROGRAMME SERVICES

Accounts
Audit
Logistics
Personnel
Computer
Construction

poor and under-privileged members of the society, by helping to reduce fertility and improve family health by directly supporting government's national health and population programme. With seven components, this seven year programme is a partnership of Bangladesh Government, USAID, and NGOs like BRAC. One of the components is Rural Service Delivery Programme (RSDP) where BRAC is involved as a partner. In RSDP, BRAC has two roles. On one hand it provides technical assistance to NGOs in the thanas under RSDP; and on the other hand, as an NGO provider, BRAC directly implements the programme in 29 thanas in five districts and facilitates government service provision through generalised support services.

BRAC is also involved as a partner in the implementation of **Bangladesh Integrated Nutrition Programme** which is being implemented with an ultimate goal of significantly reducing malnutrition in Bangladesh, so that nutrition ceases to be a public health problem - especially for children under five, women of reproductive age, and adolescent girls. A key strategy of this project is the involvement of non-governmental organisations as direct partners of the government in implementation of the community based nutrition component. Through this partnership, NGOs are involved in implementing the community based nutrition component through which all pregnant and lactating mothers receive intensive health and nutrition education and communication. The mothers and the children under two with faltering weight also receive daily supplementation as part of the communication programme. This constitutes only a part of an individual's daily nutritional requirement and is used to educate the mothers and family members on appropriate feeding practices and food selection form the locality. This project was replicated from BRAC's nutrition pilot project under RHDC. It is currently being implemented in six thanas by BRAC and in five other thanas by the government with BRAC's assistance. A total of 2,691,472 people are covered by this programme in the eleven thanas.



A letter from a field worker

On May 18th, according to my schedule, I was at Cox's Bazar. It was windy, and the radio kept on broadcasting danger forecasts. The signals were going up. Salil Da, our accountant, was the only one at the Regional Office. He asked me to stay. No one was on the street. We kept updated with the situation through the Cyclone Shelter near our office. I was getting worried, and it seemed, things could turn only worse.

The RM called in the evening and asked us to buy as much dry food and saline as possible. Salil Da and I had about five thousand takas between us. We put on our helmets and raincoats, and set off for the market. The roads were almost empty and hardly any stores were open. We found very little dried rice and molasses. One shop keeper told us that the local officials have bought all his stock for the forthcoming disaster. Nevertheless, by eight o' clock, we managed to collect about 10 kg of dried rice and molasses from different shops. We also bought one thousand packets of saline from the drug stores. After some searching, we took two rickshaws and brought the supplies to the office. When we came back, we found that the phone was dead. The electricity went out right after that. The wind was very strong and it was difficult to hear anything.

When we woke up in the morning on the 19th, the sky was red - as if a warning for what lies ahead. Since we were all out of money, Enum Bhai - our Manager, Salil Da, and I put on our helmets and raincoats and set out for a ten-minute walk to the bank. But withdrawing the money was all that we could do. As we watched from the window, corrugate tin sheets flew in the air like torn pieces of paper. The fences and the trees moved like pendulums. Splashes of rain hit the windows like stones, and we covered our ears to protect them from the roaring wind. We feared, that at any moment, the building will give up. It was a dreadful sight.

By three o' clock in the afternoon, the wind seemed to have died down a little. We knew we had to help the people at the shelters and decided to go back to the office. The wind was still very strong and we could hardly keep our eyes open. We guided ourselves by holding onto the shutters of the shops, the trees, and the walls. Fortunately, an hour later, we were home safe. None of us were hurt. Later that night, when the storm finally subsided, we set out for the market again and bought more dried food and saline. The next day, on the 20th, we started our relief work.

Although my home is not far from this region, I have never had such an experience before. I have never been this close to death. The cyclone destroyed everything - the homes, the families, the farms, the schools, and the dreams. Its effect on the people is immense; and I hope this will be last storm in this region for a long time to come.

*Montu Paul
Program Organiser (Agriculture)
RDP Cox's Bazar*

SUPPORT
PROGRAMMES





BRAC's steady growth for the past 26 years and its successful interventions in the field of rural development, health and education have, overwhelmingly, been the result of its ability to develop and strengthen vital support programmes to assist the core interventions. Often attributed as a learning organisation, BRAC has not only sought to learn from its practical experiences in the field; from the very beginning, it has pursued an institutional approach of learning through its programmes.

By working towards its goals of poverty alleviation and empowerment of the poor primarily with women, BRAC seeks to develop greater gender equity.

The two main objectives of BRAC's Policy on Gender are:

- *To integrate a Gender and Development/Sustainable Development approach in all programs, projects and policies and ensure gender equitable outcomes; and*
- *To create an enabling environment within BRAC for women and men to work on equal terms.*

In order to create an enabling environment for the poor, BRAC has incorporated training as an integral part of all its programmes. The first **Training and Resource Centre (TARC)** was set up in 1978 that trained BRAC staff and the programme participants on a diverse range of activities. At present, there are 12 TARCs and a Centre for Development Management (CDM) which has significantly enhanced BRAC's capacity to train its thousands of staff, volunteers and group members all over the country. Training for the group members is also provided at the Area Office level. Since 1993, a **Training Division** has been set up to implement and oversee all training related activities. It is responsible for human development and capacity building of BRAC staff, and includes courses such as Financial Management, Operation Management, Development Management and Team Building - to improve their specific skills. At the same time, skills and capacity development training is carried out for the programme participants and other BRAC volunteers like NFPE and HRLE teachers.

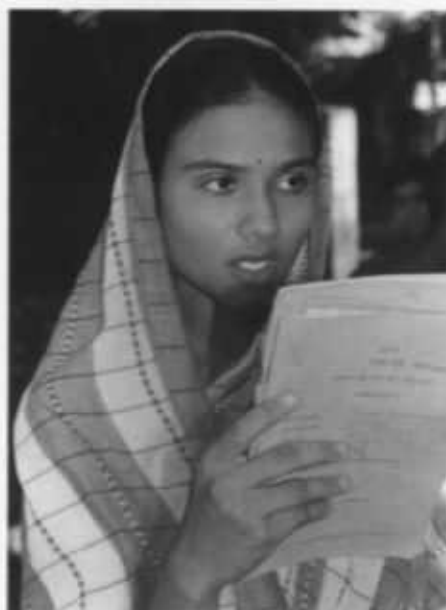
A salient aspect of BRAC training is that the modules are developed from the perspective of the participants. Most of the staff usually have past field experiences and are trained to carry out participatory discussions. Each year, training is also provided to a number of other governmental and non-governmental organisations. **Gender Quality Action Learning (GQAL)** is a programme carried out by the Training Division at all levels of the organisation with a view to gender sensitise the staff and to foster a better work environment for female and male staff. BRAC's training division also oversees programmes like the NGO Co-operation Unit and NGO Support Programme. It also has a **Gender Resource Centre (GRC)** that disseminates information on gender related issues to BRAC staff and others.

Global Partnership is an international programme conducted by the Training Division. It is a joint initiative of BRAC, the Organisation of Rural Associations for Progress (ORAP) Zimbabwe, and School of International Training (SIT), USA. The programme provides a Post Graduate Diploma in NGO Leadership and Management (NLM). The Diploma programme takes place at the CDM, while the Master's Degree is awarded at SIT. In 1997, a total of 20 students from eight different countries received the NLM diploma.

BRAC is one of the few grassroots level organisations that has a full fledged **Research and Evaluation Division (RED)** capable of conducting research of international standard. BRAC realises that in order to design effective programmes and properly measure their achievements, there is a need to conduct extensive and continuous research. Established as early as 1975, this independent division has played a crucial role in directing BRAC's course from the days of community approach. RED staff are based at the head office and at the field. They conduct long and short term research, surveys, Impact Assessment Studies etc., and provide vital insight into the world of development to BRAC and others. Dozens of RED's studies have been published in national and international journals. RED publishes a research compendium, *Nirjash*, in Bengali to share its findings with BRAC staff at all levels.

Recently RED has established an Environment Cell to work on the environmental implications of different programmes. It is also carrying out some significant research work in partnership with other organisations including the International Centre for Diarrhoeal Diseases and Research, Bangladesh, and has undertaken many studies on requests from other governmental and non-governmental organisations. Recently, one noteworthy partnership has been with the Jamuna Multipurpose Bridge Authority (JMBA) where RED has been conducting surveys to identify affected population due to the construction of the bridge and has been involved in providing them with compensation. This bridge is one of the largest construction projects ever undertaken in Bangladesh, and when completed, will be one of the longest bridges in Asia.

The **Monitoring Department** plays an important role in keeping BRAC staff and management informed of the programmes' performance. Initially set up as a cell, with the growing activities of BRAC, it soon became a department. Monitoring is conducted on not only the three core programmes, but also on effectiveness and efficiency of various departments, their staff, and their performance. Through its candid reports the Monitoring Department provides many pivotal information facilitating BRAC management to make suitable response to issues at hand.





BRAC's accomplishments in poverty alleviation and empowerment of the poor have generated domestic and international interest among media, academics, and different development practitioners.

BRAC has also realised the need for disseminating information on its activities to create an atmosphere of learning and discussion on development issues. BRAC carries out its advocacy work through the **Public Affairs and Communications Department**. Exposure programmes and detailed briefings on BRAC are held regularly, and the department also maintains regular contact with the media and inform them of new developments in the organisation. *Access*, an English newsletter, represents BRAC to an international readership. Its Audio Visual Centre makes documentaries and training videos on different programmes based on external and internal needs.

The main objective of BRAC's **Publications Department** is to provide low cost reading materials. Publications regularly participate in book fairs around the country to promote reading and sustain the reading habits of the needier ones. A large portion of its publications are for children, for whom there is a dearth of affordable reading materials. This department also brings out *Shetu* which is a Bengali newsletter for BRAC staff, and *Gauo Koudra* (an illustrated journal) which is targeted towards a rural readership, particularly the adolescent members of the School Based Libraries.

With a growing urban population, and consequently with the rise of urban poverty, illiteracy, and deteriorating health conditions, BRAC has recently undertaken an **Urban Development Project** to experiment with ways to address the needs of the urban poor, particularly the slum dwellers. It is currently experimenting with

savings and credit schemes and are involving group members with activities like garbage collection and food catering for offices. As the learning process continues, the programme is expected to develop further, incorporating various initiatives in urban poverty alleviation.

In response to the natural calamities that strike the country almost every year - and adversely affects economic progress - BRAC has developed a **disaster response** mechanism by undertaking timely relief and rehabilitation programmes. It has 19 Cyclone Shelters in the coastal region. BRAC staff who work in the disaster prone region are regularly briefed in responding to these calamities. They were rapidly mobilised in response to the cyclone that hit the coasts of Chittagong and Cox's Bazar on May 1997. The staff assisted the local population in reaching the shelters and in the aftermath, distributed relief material and assisted them with housing and other economic rehabilitation activities.



Like any large organisation, BRAC also has departments of **Personnel, Logistics, Procurement, Accounts, and Audit**. These departments have grown along with the organisation and instead of generating a complicated structure, they have fostered an environment of supportive bureaucracy by facilitating BRAC's growth and assisting with timely implementation of the core programmes. In addition, to meet its own infrastructure development requirements, BRAC has set up a **Construction Department**. A **BRAC Computer Centre (BCC)** has also been set up to support its extensive Management Information System. The **Ayesha Abed Library** at BRAC's head office in Dhaka has a well developed collection of development related materials, especially on areas like health, education, gender, and grassroots level development. The library serves as a prime source of information for BRAC management, researchers, and staff in general.

BRAC's achievements can, to a large extent, be ascribed to the considerable support it has received from the donor community. From the very beginning, donors played an important role by providing BRAC with necessary funds and technical assistance for its programmes. Each year, however, BRAC is becoming less donor dependent through its commercial programmes that provide a large share of its fund requirements. With the continuing growth of the organisation and the wide diversity of its activities, budgetary self-reliance is becoming a legitimate concern and is making these programmes more important. Nevertheless, BRAC's commercial programmes are not merely profit generating ventures. They have

social implications as well. **BRAC Cold Storage** was set up in the late seventies to help the potato farmers with the long term storage of their produce. BRAC's large organisational structure and the very nature of its programmes, NFPE for example, requires a large quantity of printed material. **BRAC Printers** was set up in 1977, initially to meet the in-house need for books and other materials on time. It is now a high quality and highly profitable commercial project providing printing services to various organisations and businesses. **Aarong**, which means village fair, was set up in 1978 to help some rural craftsmen market their products. At present, Aarong is supporting more than 30,000 rural artisans - most of whom are women - by linking them with local and international markets. Aarong has not only contributed to the revival of traditional crafts and designs, it has also been a trend-setter in establishing attractive marketing outlets for these products. While there has been a high demand for milk in the cities, the rural milk producers are not able to market their produce due to lack of fair price and regular buyers. **BRAC Dairy and Food Project** is an initiative that aims to link rural milk producers with the urban markets. The project will formally start in 1998. Work is also underway for a proposed BRAC Bank and a BRAC University.



Majeda's Story

It was tiring, hazardous, and demanding. And it was rewarding too. For Majeda Khanum, widowed, and mother of two, being part of BRAC's Non Formal Primary Education (NFPE) program has been all of these. Now, not only a teacher, but also a Resource Program Assistant (PA) for NFPE, she is using her teaching experience in helping the curriculum developers of the education program. Twelve years after that first day of teaching, Majeda has come a long way.

Majeda was one of the first teachers to take up the challenge of educating these children. One of the challenges was to actually motivate the students to come to school. "Before enrolling, they either played in the streets or worked for the family," said Majeda, during a break from one of the brain storming sessions with the NFPE Material Development Unit at BRAC Centre. "No one from their family or neighbourhood have been to schools, they did not have any role models either." Thus, along with teaching, she also had to find ways to motivate the students, and the parents, about finishing school and moving on to the formal schools. "I would always try to tell them about the world out there, that they will be better off if they complete their education. I often had to use myself as a role model, especially for the girls, since there was no one else they could look up to."

Since most of the parents were illiterate, the students never received help with homework at home. They also could not afford private tutors. "All the lessons were completed in class. If someone needed extra help, I took her to my house and showed her the lessons. This is a big difference from what is done at the formal schools."

There were other challenges too. Some did not accept her, as a woman, to go around the villages and pressured her family to restrain her. There were religious fundamentalists who discouraged the parents from sending their children to BRAC schools. "When I first joined BRAC, many said I would make the children Christians." Majeda took this as a sign that her work was making an impact. "I was so sad that I was ready to leave. But I did not give up. I promised myself that I would prove them wrong by my work. When the villagers saw the quality of our work and realised our intentions they became very cooperative."

Majeda now manages her time between her station in Chandina, the Head Office, and Manikganj, where her family remains. Some of Majeda's students are in high school now. They are planning to take part in the Secondary and Higher Secondary examinations and go to university. "I feel proud when they stop and talk to me. Once they had no future and now they are going to college. They know right from wrong and can teach others." This is her ultimate reward. "This is the best I can ask from these poor children for all my hard work."

Bangladesh declared its independence on March 26, 1971. This was followed by a short but unprecedented bloody struggle to establish this independence. Hundreds of thousands of civilians lost their lives and more fled the country as refugees. Considering the devastation this country went through, it has made some significant progress in human development during its post-independence era. Since independence, Bangladesh has significantly reduced its population growth rate from 2.6 to 2.1 percent and increased life expectancy by eight years. Over 97 percent of its 120 million people have access to safe water for drinking purposes and 70 percent of the children are now being immunised compared to only 2 percent in the seventies. Despite these successes, Bangladesh still remains one of the poorest countries in the world with much needed to be done. Thus, the future holds many challenges for organisations like BRAC, whose mission is to bring change in the quality of lives of people who remain in extreme poverty, illiteracy, disease and handicap. Younger than Bangladesh by only a few months, BRAC has always strived to contribute to the needs of the people by reaching the doorstep of the poorest and the most vulnerable. A quarter of a century involvement has given BRAC vast knowledge and some rare insights into the dynamics of development. Although the road ahead will be challenging and unpredictable, BRAC will continue to learn from its past and utilise all its resources to alleviate poverty and to empower the poor.



Financing of BRAC The Flow of Funds

Sources of Fund:

Particulars	1997 Taka	% of Total	1996 Taka	% of Total
Opening Balance as on 1st January	194,170,252	1.78%	218,630,212	2.71%
Contribution from Donors (Note 1)	1,835,252,394	16.80%	1,646,186,566	20.38%
Loan Fund Received/Paid (Note 2)	363,591,841	3.33%	140,101,286	1.73%
Project Income	1,859,296,181	17.02%	1,409,846,785	17.45%
Loan Realised from VO Members	6,095,655,534	55.81%	4,284,866,402	53.04%
Savings Deposits	573,992,060	5.26%	379,589,577	4.70%
Total	10,921,958,262	100.00%	8,079,220,828	100.00%

Application of Fund:

Income and Employment Generation Activity	2,143,013,833	19.62%	1,625,227,112	20.12%
Loan Disbursed to VO Members	6,888,636,132	63.07%	5,190,372,390	64.24%
Education	928,826,487	8.50%	867,604,167	10.74%
Health and Nutrition Activities	204,583,460	1.87%	88,772,395	1.10%
Increase in Working Capital	441,235,003	4.04%	113,074,512	1.40%
Sub Total	10,606,294,915	97.11%	7,885,050,576	97.60%
Closing Cash and Bank Balance	315,663,347	2.89%	194,170,252	2.40%
Total	10,921,958,262	100.00%	8,079,220,828	100.00%

Note : 1. Donor Wise Fund Received

Donors	1997 Taka	% of Total	1996 Taka	% of Total
DFID, UK	374,904,408	20.4%	602,078,173	36.6%
European Economic Community	417,152,500	22.7%	0	0.0%
NOVIB	157,158,751	8.6%	380,817,500	23.1%
DGIS, Netherlands	113,643,250	6.2%	346,620,400	21.1%
KFW, Germany	278,381,637	15.2%	75,377,766	4.6%
Govt. of Bangladesh	151,408,435	8.3%	69,697,104	4.2%
Pathfinder International	51,903,733	2.8%	52,877,765	3.2%
AKF/CIDA	117,390,598	6.4%	38,956,202	2.4%
UNICEF	53,141,807	2.9%	37,782,758	2.3%
DANIDA, Denmark	68,919,826	3.8%	8,852,880	0.5%
SIDA, Sweden	35,422,126	1.9%	0	0.0%
Royal Tropical Institute	4,305,424	0.2%	4,085,500	0.2%
Ford Foundation	7,215,813	0.4%	0	0.0%
OXFAM	2,404,510	0.1%	644,129	0.0%
CIDA, Canada	1,899,576	0.1%	934,531	0.1%
Others (Local Donors)	0	0.0%	26,970	0.0%
SDC, Switzerland	0	0.0%	1,800,661	0.1%
UNFPA	0	0.0%	25,634,226	1.6%
Total	1,835,252,394	100.00%	1,646,186,565	100.00

Note : 2. Loan Fund Received/Paid

Govt. of Bangladesh	6,676,741	1.8%	914,585	0.7%
Bangladesh Krishi Bank	(1,271,300)	-0.3%	7,137,500	5.1%
Al-Baraka Bank	42,000,000	11.6%	0	0.0%
Unibank, Denmark	(33,413,600)	-9.2%	81,049,201	57.9%
Palli Karmo Shohayok Foundation	349,600,000	96.2%	51,000,000	36.4%
Total	363,591,841	100.00%	140,101,286	100.00%

BRAC
Summary Balance Sheet
As at December 31, 1997

	1997 Taka	1996 Taka
Property and Assets		
Fixed Assets	1,943,617,909	1,603,907,037
Investments	1,474,191,324	938,526,016
Inventories	325,258,248	256,557,269
Prepayments	344,527,252	287,561,563
Accounts Receivable	426,483,825	330,370,758
Loans to VO Members	3,693,869,020	2,995,907,523
Cash and Bank Balance	315,663,347	194,170,252
	8,523,610,925	6,607,000,418
Fund and Liabilities		
Capital and Other Project Fund	5,403,207,951	4,647,884,748
Savings Deposits from VO Members	1,777,061,777	1,210,997,061
Accounts Payable	338,451,916	266,215,248
Creditors	31,817,916	23,286,879
Loans	791,961,801	428,369,960
Bank Overdraft	181,109,564	30,246,522
	8,523,610,925	6,607,000,418

Note : Audit Currently on-going

Auditor : Acnabin & Co., Chartered Accountant, Dhaka
 Arthur Andersen & Co., International

BRAC Centre
75 Mohakhali
Dhaka 1212
Bangladesh
Tel: PABX: 884180-7

Fax:
880-2-883542, 883614

Telex:
632327 BRAC BJ

Cable: BRAC Dhaka

E-mail :
general@bdmail.net



BRAC