



6 6 6 1



CAF BRAC ANNUAL REPORT



BRAC Report 1999



Table of Contents

Into the Next Millennium	3
BRAC's Mission	5
BRAC at a Glance	8
BRAC : From the Beginning	13
Rural Development Programme	14
Health, Nutrition and Population Programme	24
BRAC Education Programme	29
BRAC Urban Programme	37
Research and Evaluation	41
Support Programmes	44
Financial Statements	51

BRAC Report 1999

Published in April 2000

BRAC
BRAC Centre
75 Mohakhali, Dhaka 1212
Bangladesh

Tel : (880-2) 988-1265, (880-2) 882-4180

Fax : (880-2) 882-3542, (880-2) 882-3614

e-mail: brac@bdmail.net

<http://www.brac.net>

Into the Next Millennium: Forging Broad Support for Social Change

In 1999, BRAC finds itself on the cusp of a new millennium having worked for empowerment of the poor and poverty reduction for twenty-eight years. The beginning of a new era offers the opportunity for reflection on the past and contemplation of the future. BRAC has grown from a voluntary relief committee into a professional development organisation, one of the largest in the world. Tangible improvements are evident in Bangladesh today as a result of BRAC's interventions in credit and income generation, health, education and raising the status of women. BRAC programmes have become internationally recognised for demonstrating the capacity of development organisations to act as powerful agents of change, making a difference in the lives of individuals, families, communities and the nation itself.

From the beginning, social mobilisation has been a key aspect of BRAC's poverty reduction strategy. Mobilising the poor through Village Organisations has been the basis of BRAC's interventions. But the nature of this mobilisation has evolved with the changing needs of programme participants and BRAC's growing capacity. Beginning with programmes targeting the basic needs of the poorest of the poor, BRAC has sought to educate and mobilise poor rural women on their human rights and to enhance their access and understanding of the legal system. This is a significant grassroots effort to alter the powerful social forces that have historically enforced oppression and discrimination.

Over the last few years BRAC has broadened its approach to social mobilisation, involving a wider community in support of the plight of the poor. These initiatives acknowledge the reality that poverty is a local, national and global issue. This broadening can also be seen in BRAC's capacity building efforts. In the last few years, BRAC has piloted new initiatives that seek to improve the skills and enhance the knowledge of a community wider than that which has long been considered its target group. The BRAC Information Technology Institute is now in its second year offering state of the art technology training to create the skill base that will enable Bangladesh to capitalise on the revolution in communications technology. BRAC in association with IBM, the world's largest computer education organisation, is going to launch its latest Advanced Career Education Centre in Dhaka in early 2000. The planned IBM-ACE Centre will also contribute to training qualified professionals in the technology field. BRAC is seeking a broad-based mobilisation to enhance capacity and awareness on a national scale to build a base of support for even greater positive change in the future.

As BRAC looks forward its basic values and goals remain the same but its strategies have evolved with a changing world. A concern for the poorest of the poor, dedication to providing quality services through a professional organisation and a commitment to social change have meant that scope of programming has expanded with the capacity of the organisation and its ability to respond to the needs of the poor on a national scale. The experience and success of the last twenty-eight years has become the platform for even greater achievements that lie ahead.





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 the poor people of Bangladesh.

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

Although the emphasis of BRAC's work is at the individual level, sustaining the work of the organisation depends on an environment that permits the poor to break out of the cycle of poverty and hopelessness which frustrates them. To this end, BRAC endeavours to bring about change at the level of national and global policy on poverty reduction and social progress.

The fulfillment of BRAC's mission requires the contribution of competent professionals committed to the goals and values of BRAC. BRAC, therefore, fosters the development of the human potential of the members of the organisation and those they serve.



Governing Body

Syed Humayun Kabir

Chairman

F.H. Abed

Taherunnessa Abdullah

V.I. Chowdhury

Kazi Aminul Huque

A.S. Mahmud

Salma Sobhan

Founder Executive Director

F.H. Abed

Advisor

Faruq A. Choudhury

Deputy Executive Directors

Salehuddin Ahmed, Ph.D.

Md. Aminul Alam

A.M.R. Chowdhury, Ph.D.

Directors

Muazzem Hasan

Sukhendra Kumar Sarker

Kaniz Fatema

M. Tajul Islam

Md. Golam Samdani Fakir, Ph.D

Muhammad Sahool Afzal

Syed Rezaul Karim

Purabi Dutta, Ph.D

Md. Tajul Islam

Director, BRAC Printers

Director, Monitoring and Internal Audit

Director, BRAC Education Programme

Director, Public Affairs and Communications

Director, Training Division

Director, BRAC Information Technology Institute

Director, BRAC Dairy and Food Project

Director, Health, Nutrition and Population Programme

Director, Aarong



List of Acronyms

ARI	Acute Respiratory Infections
BEOC	Basic Education for Older Children
BINP	Bangladesh Integrated Nutrition Programme
BCDM	BRAC Centre for Development Management
CSP	Child Survival Programme
DLS	Department of Livestock Services
DRR	Department of Relief & Rehabilitation
EPI	Expanded Programme on Immunisation
EHC	Essential Health Care
ESP	Education Support Programme
FPPF	Family Planning Facilitation Programme
GAAC	Gender Awareness & Analysis Course
GQAL	Gender Quality Action Learning
HNPP	Health, Nutrition & Population Programme
HRLE	Human Rights & Legal Education
IFAD	International Fund for Agricultural Development
IGVGD	Income Generation for Vulnerable Group Development
ILO	International Labour Organisation
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
SLDP	Smallholder Livestock Development Programme
TARC	Training and Resource Centre
VO	Village Organisation
WAC	Women's Advisory Committee
WHDP	Women's Health & Development Programme

BRAC AT A GLANCE

As of December 1999

BRAC was established as a relief organisation in 1972 after the Liberation War. Over the years BRAC has gradually evolved into a large and multifaceted development organisation with the objectives of "Poverty reduction and empowerment of the poor."

Target	People living below poverty line. BRAC has developed a new strategy to take resource and services to the grassroots level.
Programmes	Rural Development Programme (RDP) BRAC Education Programme (BEP) Health, Nutrition & Population Programme (HNPP) BRAC Urban Programme (BUP)
Districts covered	64 (100%)
Thanas (lowest administrative unit)	400 (out of 464) : 84%
Villages	More than 50,000 out of 86,000

Rural Development Programme

This programme focuses on enterprise development through credit facilities and capacity building of the rural poor with an emphasis on women. The programme includes: poultry, livestock, vegetable cultivation, sericulture, fish culture, agriculture, plantation, small trade, Essential Health Care and Human Rights, Legal Education and Services.

Area Offices	431 (self financing-300)
Village Organisations (VO)	90,250
VO Members	3.3 million (one member from one household) 97% are women.
Target 2000 AD	4 million VO members with 431 offices (all self-financing)



Microfinance

Cumulative disbursement	US \$ 965 million (Tk.40.9 billion)
1999 disbursement	US \$ 218 million (Tk.10.8 billion) 95% to women borrowers Service charge on loan: 15% Outstanding : US \$ 141.20 million (Tk. 7.06 billion)
Repayment rate	98 %
Savings of VO members	US \$ 58 million (Tk. 2.9 billion)

Agriculture Programme

BRAC's Agriculture programme assists members and small farmers in increasing their agricultural productivity through the use of modern agricultural techniques and high quality inputs. The Agriculture Programme is composed of several components including: agriculture extension, social forestry, vegetable export, seed production and marketing, and tissue culture.

Micro Enterprise Lending and Assistance (MELA)

Loan range	US \$ 400 (TK 20,000) to US \$ 4,000 (Tk. 200,000)
Borrowers	6,822
Loan disbursement	US \$ 5.8 million (Tk 270 million)
Outstanding	US \$ 3.31 million (Tk 140 million)

BRAC Urban Programme (for urban poor)

Area Offices	50 (Dhaka, Chittagong, Khulna, Rajshahi)
Urban Poor's Organisation (UPO)	3,388
UPO Members	96,259
Loan Disbursement	US \$ 6.4 (Tk.320 million)
Savings	US \$ 1.6 (Tk.80 million)
Loan Repayment Rate	99.8%

Urban Programme activities include: small trade such as manufacture of candles, handicrafts, food supply, furniture, repair shops, garbage collection, polythene bags collection, and health check-ups for garments workers.

Non-Farm Activity

BRAC has encouraged women to start small, non-farm enterprises such as restaurants, and grocery, laundry and tailoring shops. Many of these are non-traditional activities for women in Bangladesh.

Restaurant (shuruchi)	2,346
Model restaurant (model shuruchi)	24
Grocery shop (shuponno)	8,975
Laundry (shucharu)	929
Tailoring shop (shubesh)	3,448
Micro Enterprise Development Business	375



Health, Nutrition & Population Programme

Programme components include: Reproductive Health & Disease Control Programme, Health and Family Planning Facilitation Project of Rural Service Delivery Partnership (RSDP)/National Integrated Population & Health Programme (NIPHP), Nutrition Facilitation Programme, Ante and Post -Natal Care and Essential Health Care.

Working Districts	64 30 (including Health Centres)
Villages Covered	31,033
Population Covered	31 million
Community Nutrition Centres	3,704
BRAC Health Centres (Shushastho)	141
Eligible Couples Served	5.5 million
Antenatal Care Centres	4,592
Health Volunteers	32,152

BRAC Education Programme

Non-Formal Primary Education	
No. of Schools	34,481 (including 2,550 through other NGOs under Education Support Programme)
Students	Over 1.1 million, of whom 66% are girls. Students are either not enrolled or have dropped out of formal schools. Aged 8-10 and 11-14 years, they come from poor families.
Education	5-year Primary Education in a span of 4 years.
Students graduated	1.5 million. 90% have moved to formal schools in higher classes.
Special features of school	Housed in rented, thatched structure with one room, one class, one teacher and 30-33 students. School timing is flexible.
Cost	US \$ 20 per child, per year.
BRAC Primary Schools	10
Pre-primary schools	1,434
Community Primary Schools	67 (36 handed over by the Government)

The BRAC School model has been adapted in Eastern and Southern African countries since 1995. Some organisations in South Asia, West Africa and Central America are restructuring their primary education system based on the BRAC experience.

BRAC Community Libraries

Union level Libraries	450
Members	202,900
School Libraries	7,169
Members	215,070 (These libraries also provide training in tailoring, poultry, vegetables and nursery services for members.)
Adult Literacy Centres	7,260 (Including 6720 completed)

Research & Evaluation

The Research and Evaluation Division undertakes the wide ranging research that is required to design BRAC's programmes and properly measure programme impact. In addition to research related to BRAC's programmes, RED collaborates with Government agencies and a number of international organisations. In 1999 alone, RED has undertaken 127 studies, 85 of which have been completed.

Support Programmes

Training (20 residential training centres), Monitoring, Publications, Personnel, Audit & Accounts, Computer Division, Logistics, Construction, Public Affairs & Communications.

BRAC Personnel	
Full time staff	24,709
Income Generating Project	139
Part time workers	34,044
Total	58,892



Aarong Shops (marketing outlets for rural artisans) : 7

Dhaka (4) Chittagong Sylhet Khulna
1999 Turnover US \$ 13.7 million (Tk. 656 million)

Programme Support Enterprises

1. BRAC Printers
2. Cold Storage
3. BRAC Food and Dairy Project
4. Poultry Farms
5. Poultry Feed Mills

Budget:

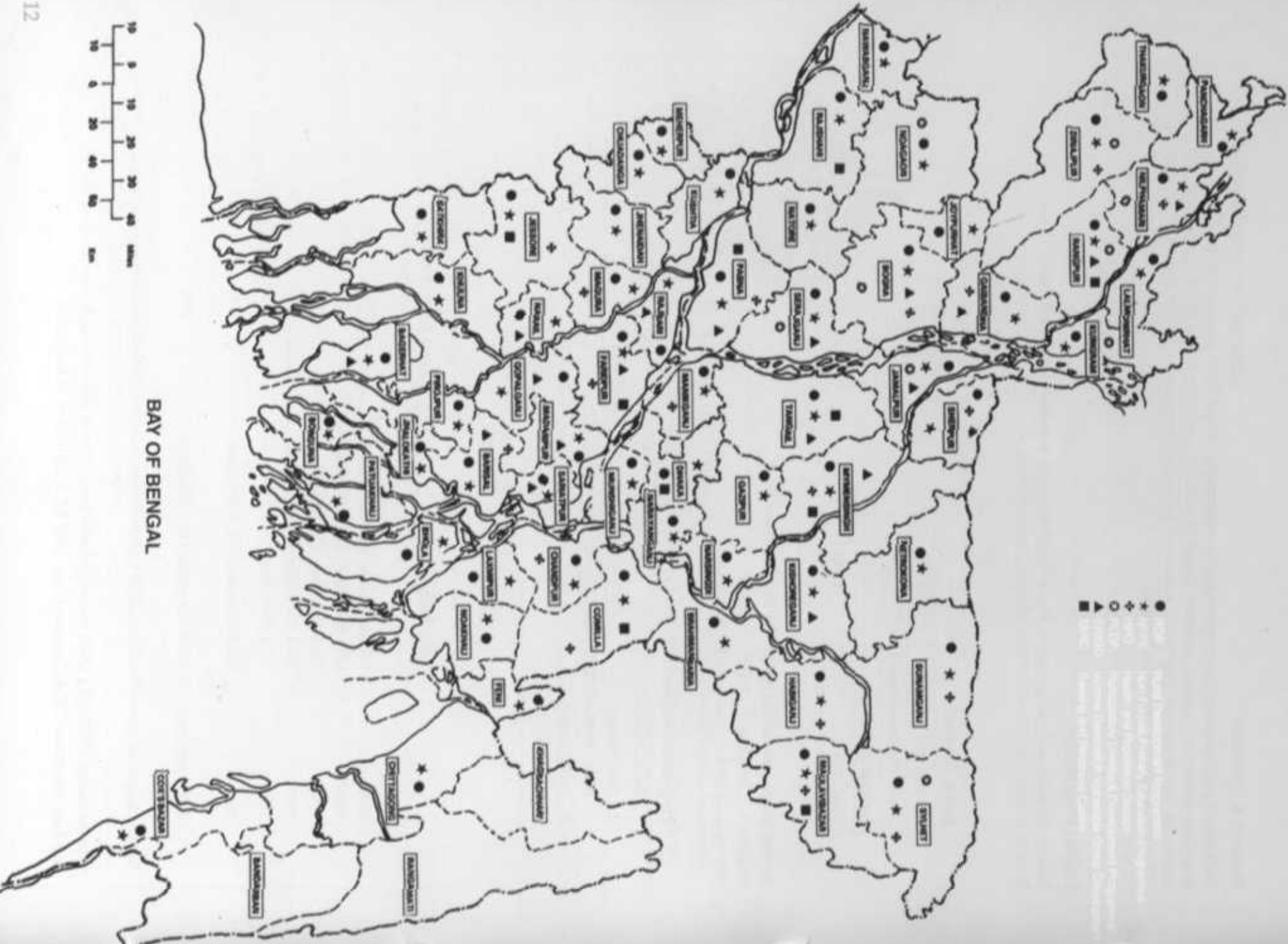
	Total Budget	Donor Contribution (as a Percentage of Total Budget)
1994	US \$ 64 million (Tk. 3.07 billion)	72%
1995	US \$ 82 million (Tk. 3.94 billion)	61%
1996	US \$ 90 million (Tk. 4.32 billion)	52%
1997	US \$ 102 million (Tk. 4.90 billion)	49%
1998	US \$ 108 million (Tk. 5.19 billion)	41%
1999	US \$ 131 million (Tk. 6.42 billion)	39%
2000 (projected)	US \$ 132 million (Tk 6.62 billion)	25%

Service charges and income from commercial ventures/programme support enterprises contribute to the budget.

Principal donors: DFID (UK), DGIS (the Netherlands Govt.) , NOVIB (the Netherlands), German Govt. (KFW) , Aga Khan Foundation /CIDA, European Union, UNICEF, USAID, Govt. of Bangladesh.

-
- +
-
- △
-

● District Headquarters
 + Sub-Divisional Headquarters
 ○ Block Headquarters
 △ Panchayat Headquarters
 ■ Gram Panchayat Headquarters



BAY OF BENGAL

BRAC was founded in 1972, by Mr. Fazle Hasan Abed, in response to the humanitarian needs of thousands of refugees returning to their homes after Bangladesh's War of Independence. During the year of intensive relief and rehabilitation operations in Sulla (Sylhet district), it became clear that pervasive poverty could not be addressed within the context of a short term relief operation. In 1973, BRAC shifted its focus from relief to long-term community development. Many challenges arose from working with rural communities as a whole, as they harboured deep divisions based on power, privilege, and access to resources. With the village elite controlling many of the social and economic opportunities of the poor, attempting to assist the whole community often meant entrenching the position of these already privileged members.

Learning from its field experience BRAC pioneered its 'targeted group approach' focusing on the community's poorest: those that were landless, possessed no assets and sold manual labour to survive. These people lacked the skills and opportunities to derive benefit from their own labour and were often exploited by middlemen and moneylenders. BRAC committed itself to poverty reduction and empowerment of the poor. The fulfillment of this commitment required more than awareness raising and skills training as people needed access to financial resources. The extension of credit became a cornerstone of BRAC's strategy.

BRAC's experience and research also showed that women played a vital and unacknowledged role in production both within and outside the household. While women experienced widespread discrimination and deprivation, their central role in the management of the household meant that they had the potential to bring profound change to their families and communities. Women were often the sole providers for their households due to the death of a spouse, divorce, desertion or the migration of men to look for paid labour. Recognising these factors and the low status of women in Bangladeshi society, BRAC targeted women in its programmes and made women's empowerment a pillar of its programming.

BRAC has always taken a holistic approach to poverty reduction which is reflected in the breadth of its programmes. Economic development, improved health care and education are interlinking interventions in the effort to break the cycle of poverty. BRAC's Rural Development Programme addresses the socio-economic development of underprivileged rural women through access to credit, capacity development, savings mobilization, institution building and awareness raising. The Education Programme provides for the unique needs of children of poor families while the Health, Nutrition and Population Programme addresses the health and nutritional status of women and children at the national and community levels. BRAC has also responded to increasing urbanisation by creating its Urban Programme to address the needs of urban slum dwellers with a focus on education, capacity building, microfinance and service delivery. The Research and Evaluation Division plays a key role in programme design, implementation, and impact assessment. In order to effectively undertake these initiatives on a national scale, BRAC has developed a network of support programmes including Training and Programme Monitoring.

A black and white photograph of a woman in profile, focused on weaving a large, circular basket. The basket's pattern is intricate, featuring concentric circles and interlocking geometric shapes. The woman is in the lower right foreground, her hands actively working with the threads. The background is bright, creating a silhouette effect for her. The title 'Rural Development Programme' is overlaid in the upper right quadrant.

Rural Development Programme

The Rural Development Programme (RDP) is one of BRAC's core programmes. Through Village Organisations BRAC organises the poor and provides them with credit, training, and other necessary support. Since its inception in 1976, RDP has organised over 3.3 million poor landless people into 90,250 Village Organisations. While BRAC believes that micro-credit is an important tool to use in breaking the cycle of poverty, it also places equal importance on training its members in income generating activities and facilitating linkages with the consumer markets in Bangladesh. RDP has also designed a Social Development Programme with a view to increasing the VO members' awareness of their rights, enabling them to protest against acts of injustice, discrimination, and violence against women and seek justice through the appropriate channels.

Savings and Credit Programme

Through years of experience, BRAC has learned that credit can be a valuable input to better the lives of the poor. The aim of BRAC's Savings and Credit programme is to help create a financial base for the VO members, through savings mobilisation and credit, in order to cater to different income generating activities. While BRAC first experimented with credit in 1974, it was through the Rural Credit and Training Programme (RCTP) launched in 1979, that credit became an important programme component. Savings opportunities with BRAC provide members with funds for consumption and other investments.

Social Development Programme

BRAC realises the importance of socio-political awareness and participation for its programme participants. In order to improve their quality of life people must be aware of social ills, have legal knowledge, access to legal services and political participation so they can work to transform unfair and discriminatory practices. Through its Social Development interventions, BRAC

is playing a significant role in enhancing people's ability to work as catalysts to bring forth changes in their circumstances. The programme emphasises **Institution Building and Awareness Raising** which are expected to translate into "empowerment". Social Development Interventions are carried out through a number of components including:

- Gram Shobha (Community meeting);
- Polli Shomaj (Ward Federation);
- Popular Theatre;
- Human Rights and Legal Education;
- Legal Aid Services;
- Local Community Leaders' Workshop;
- Human Rights Violation Issues and Cases.

The **Gram Shobha (Community meeting)** is a forum in which the Village Organisation (VO) members meet once a month and discuss various socio-economic and legal issues that impact their lives. Issues related to social injustice, violence against women, women's oppression and the importance of health and education are usually the topics of discussion. This forum is considered a step towards gaining voice and as preparation for participation in larger fora.



With the aim of giving an institutional voice to the Village Organisations, BRAC formed the **Polli Shomaj** or **Ward Federations** in mid-1998 when the Government of Bangladesh decided to divide each Union Council into nine Wards. With representatives from all the VOs (3 to 7) in each Ward, Polli Shomaj is designed to play an advocacy role to ensure the rights and privileges of its members. The members convene once every two months and work as pressure groups in their own localities to fight social ills such as illegal

divorce, dowry, under-age or child marriage, multiple marriage, corruption, and other acts of injustice that affect their daily lives. The success of the Polli Shomaj is indicated by: greater participation in conflict resolution through local arbitration (Shalish); the more active role played by women in advocating for VGD cards, *khash* land and ponds, and government services like education, health, agriculture, and livestock; along with representation in local committees and elected bodies.

Timely action saves Hajiron's life

In July 1998, thirty-year old Hajiron Begum of Manikganj was brutally attacked with sulfuric acid in her own home. The culprit, Badol Mia, was her husband's younger brother. Prior to the incident, Badol had wanted to establish an extramarital relationship with Hajiron. When she refused to comply with his wishes, Badol took offence and became vengeful. His actions left Hajiron disabled and disfigured for life.

Since, Hajiron is a BRAC Village Organisation member, the news of the tragic incident quickly reached BRAC's Head Office. Thanks to the prompt measures taken by its staff, Hajiron was shifted to the Burn Unit of Dhaka Medical College Hospital (the country's only hospital with adequate facilities to treat burn patients) where burn specialists treated her for almost a month. BRAC bore the expenses of Hajiron's treatment.

BRAC, with the assistance of Ain O Shalish Kendra, helped Hajiron's father file a criminal case against Badol under the Women and Children Repression Act of 1995. In November 1999, the court found Badol guilty, imposed a fine of Taka 10,000 and sentenced him to life imprisonment.

The **Popular Theatre** Programme sponsors the performance of dramas conveying social and legal messages to people in rural areas. The portrayal of real life stories and the solutions suggested within them help people to identify their own problems and find ways to solve them. Popular Theatre also presents gender sensitive messages to populations that experience gender discrimination and high incidences of violence against women. Eighty-three drama groups have staged 1,558 plays since the inception of the programme in late 1998.

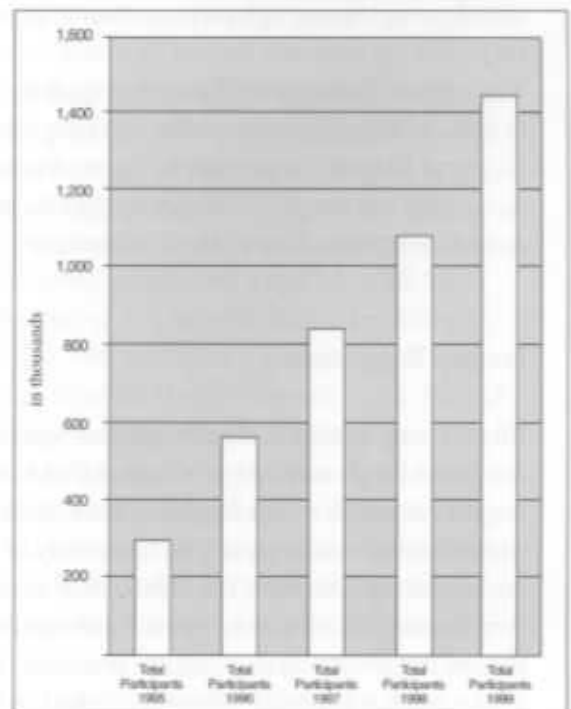
BRAC has been involved in raising awareness through providing **Human Rights and Legal Education** since 1986. More than 1.4 million programme participants (VO members) have completed the Human Rights and Legal Education (HRLE) classes. However, experience has indicated that education and knowledge alone do not enable people to solve their legal problems.

Recognising this BRAC, in cooperation with Ain O Shalish Kendra (ASK), started the **Legal Aid** programme in 1998. Through this programme legal services are provided to clients for cases that cannot be resolved through arbitration. By holding Legal Aid Clinics once a week in each BRAC Area Office, both BRAC staff and panel lawyers receive and process the cases that require court procedures. A total of 1,423 complaints have been taken, of which 625 have been resolved through arbitration. Thirteen of the 58 court cases filed have already been concluded.

The **LCL (Local Community Leaders) Workshop** is another integral component of the Social Development Programme. The one-day workshops bring local community leaders and elite group members together to discuss and review socio-political and legal issues in an open forum. Discussion of the realities of the disadvantaged sections of the community aims to make the local elite more accountable within their communities. A total of 4,127 workshops have been held.

Since early 1999, BRAC has also reinforced its activities by addressing Human Rights Violations. BRAC takes immediate measures upon the occurrence of any violation whether the victim is affiliated with BRAC or not. Appropriate actions are taken depending on the severity and urgency of cases which include: rape, acid burning, murder and the torture of women among others. In addition to its current activities with ASK and Bangladesh Manobadhikar Bastobayon

Number of HRLE Participants from 1995 to 1999



Shangstha, BRAC aims to work closely with several other legal and human rights organisations in this regard.

This range of Social Development interventions aims to make an impact on communities and Bangladeshi society as a whole. People must be regarded as active participants and not passive objects in their journey towards self-determination and empowerment.

Poultry Programme

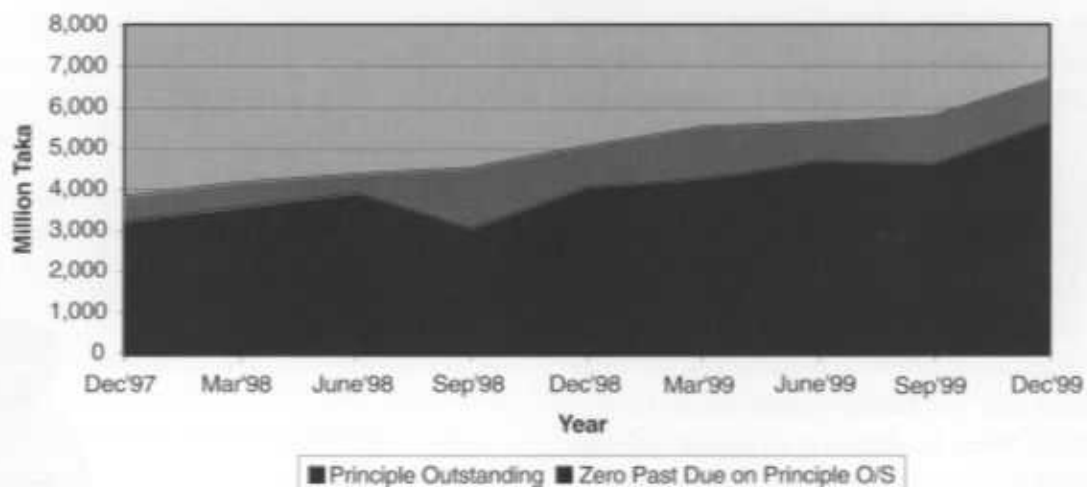
BRAC's long running Poultry Programme demonstrates that a well integrated package of technical and input support can enable a large number of poor, landless women to successfully participate in a variety of poultry rearing enterprises and significantly increase their income. BRAC's early research and experience showed that poultry rearing could be profitable if the local breed was improved, mortality checked and key inputs provided. Through the Poultry Programme, established in 1983, BRAC distributes vaccines and medicine to prevent disease. The programme's demand for more than one million day-old chicks each month is met by BRAC's five parent-stock farms, as well as Government and private farms. BRAC's three feed mills make balanced feed available to women trained in a variety of aspects of poultry rearing. Marketing support is also offered to ensure that women get fair prices for their rearing efforts. In 1999, 1.3 million



women participated in the Poultry Programme as poultry workers, chick and poultry rearers, feed sellers, and broiler rearers.

The Poultry Programme like many other BRAC initiatives has developed strong working relationships with the Government and private sector. In addition to utilising Government capacity for the production of vaccine and other inputs, BRAC is working with Government to implement the Poultry for Nutrition Project by providing services to 39,100 people in 23 thanas. The Poultry for Nutrition Programme, a part of the Bangladesh Integrated Nutrition Project (BINP), aims to improve the nutritional status of children, pregnant women, and lactating mothers from poor rural families through income generation and credit support. BRAC continues to collaborate with Government and

Principle Outstanding With No Past Due



international donors through the implementation of the Participatory Livestock Development Programme (PLDP) which works to create employment opportunities and generate income through home-based poultry rearing. BRAC implements the programme in 31 of the programme's 89 thanas working with 126,000 programme participants. The PLDP programme is funded by DANIDA and the Asian Development Bank through the Polli Kormo Shahayak Foundation (PKSF).

Livestock Programme

An integrated package of inputs, training and services also supports the 195,000 women participating in BRAC's Livestock Programme. Women from Village Organisations can choose to use BRAC credit support to start or expand their home-based livestock rearing enterprises. Other group members receive training and become Livestock Extension workers. These women then provide vaccines and primary livestock treatment to Village Organisation women and other members of the community. The Livestock programme also promotes artificial insemination to improve livestock development in rural areas. To support this initiative BRAC has recently set up Artificial Insemination Centres around the country.

BRAC's commitment to fostering linkages within and among sectors is clearly present in the Livestock Programme. In order to ensure the availability of different types of fodder, BRAC's Fodder Extension Programme distributes fodder seeds to local farmers. Rural cow-rearers are linked with the growing urban demand for milk through the BRAC Dairy Project. BRAC buys milk from local rearers, cools it in chilling centres and brings it to markets in Bangladesh's urban centres.

Income Generation for Vulnerable Group Development (IGVGD)

The Income Generation for Vulnerable Group Development Programme (IGVGD) works to provide the extreme poor with long-term, sustainable income

and employment opportunities through food assistance, training and access to credit. The extreme poor, the majority of whom are women, constitute the bottom ten percent of the population. They experience food insecurity, economic and social marginalisation, and lack access to regular employment, land, and basic housing. Through the IGVGD Programme, the Government and the World Food Programme provide a monthly stipend of 30kg. of wheat while BRAC provides training in a range of income generating activities, as well as Human Rights and Legal Education, Essential Health Care, and credit. Through this package of support the programme aims to prepare women to earn a regular income after the 18-month wheat subsidy has ended. The IGVGD programme is active in 274 thanas in Bangladesh and during the last cycle (July to December 1999) 193,378 women received training in income generating activities.

BRAC also implemented the Wheat Soya Blend Programme (WSB) which assisted extremely poor women and children that were seriously affected by the 1998 flood. The programme, renamed the Vulnerable Group Rehabilitation Programme (VGR), selected 42,180 women from the worst flood affected districts (Kurigram, Madaripur, Gaibandha, Sirajgonj and Shariatpur) to receive a food ration and the package of BRAC's support activities while training for income generating activities.

Rural Enterprise Programme (Non-farm Activities)

The Rural Enterprise Programme is responsible for supporting and promoting the development of non-farm enterprises in rural areas. The programme has encouraged women to take on non-traditional roles in creating and managing small enterprises such as: restaurants (shuruchi), grocery stores (shuponno), and laundry (shucharu) and tailoring (shubesh) shops. By the end of 1999, Village Organisation women with the support of the Rural Enterprise Programme had created 2,346 restaurants, 8,975 grocery shops, and 3,448 tailoring shops. These small enterprises supply needed services in the rural economy and create income for the women that own and run them.



Micro Enterprise Lending and Assistance (MELA)

The Micro Enterprise Lending and Assistance Programme (MELA) aims to stimulate the growth of small enterprises in semi-urban and rural areas. Unlike BRAC's micro credit programme, MELA is directed at those who have progressed from poverty to relative prosperity yet are not able to access the formal lending sectors to finance the further growth of their enterprises. Assisting the growth of these mid-sized entrepreneurs through credit provision aims to stimulate the rural economy and provide wage employment opportunities for the poor. MELA provides credit assistance to entrepreneurs in a range of sectors including: textile enterprises, cottage industries, transport and food processing services, agro-based farming, service and trading sectors. Since its founding in December 1996, the programme has disbursed 271.46 million Taka to 6,800 borrowers the majority of whom are women. MELA has achieved a repayment rate of more than 99% for its loans ranging from 20,000 to 200,000 Taka.

Agriculture Programme

BRAC's Agriculture programme assists members in increasing their agricultural productivity through the use of modern agricultural techniques and high quality inputs. The Agriculture Programme is composed of the long running Vegetable Programme, which has been expanded to include assistance in the growing of rice, wheat and maize; the Social Forestry Programme; the Vegetable Export Programme; the Seed Production and Marketing Programme and the Tissue Culture Laboratory.

Village women receive training from BRAC to become Agricultural Extension workers assisting Village Organisation members and small farmers by providing training, technical assistance and supplying inputs such as high quality seed and disease free seedlings. This year, 8,525 extension workers assisted 111,160 Village Organisation members and 50,757 small farmers growing vegetables, rice, maize and wheat.

The shortage of high quality seeds is one of the major constraints on increasing the productivity of agriculture in Bangladesh. Only 4.5% of the seed available to farmers is produced in controlled conditions to ensure that it is free of disease and of high quality. BRAC's

Seed Production Programme has eight seed production farms and uses contract growers to produce high quality seed for programme participants. This year BRAC distributed 99 metric tonnes of twenty-two different varieties of vegetable seeds in addition to 220 MT of rice seed, 177 MT of high yield maize seed and 50 MT of wheat seed. BRAC also produces potato seed and banana plantlets in its tissue culture lab where cuttings undergo rapid multiplication under controlled conditions. In 1999, three years after the opening of the lab in 1997, 100,000 microtubers potato seeds and 500,000 banana plantlets were produced. Due to the success of the tissue culture lab and increasing demand, BRAC has started construction on a larger tissue culture centre. The new facility will have four greenhouses with a combined area of more than 12,000 square feet and employ state of the art technology.

Vegetable Export Programme

BRAC realises that many small producers have difficulty getting fair prices for their produce at local markets where the bulk of profits are often realised by middlemen who take the produce on to the urban markets. BRAC's Vegetable Export Programme connects Village Organisation members and small farmers to the lucrative export markets of Europe and East Asia. The programme provides inputs and training to farmers, buys their produce and arranges for its packing and shipment to wholesalers in London, Amsterdam, Paris, Brussels and Singapore. Thirty-five MT of French Beans were exported in the 1998-1999 export season along with a range of experimental crops including green chili, baby pineapple, okra and bitter gourd. BRAC was also the first ever exporter of Bangladeshi potatoes to wholesalers in Singapore. The 1998-1999 export season witnessed a five-fold increase in the number of small farmers contracted to produce for the Vegetable Export Programme.

Social Forestry Programme

The Social Forestry Programme encourages women to plant trees on their homesteads and under-utilised land to mitigate some of the environmental results of deforestation and ensure a supply of fuel wood and timber for the future. Through homestead nurseries and roadside plantations, 40,058 women produce between

70 and 100 million seedlings per year. The seedlings are sold in local markets to others who have been encouraged to plant trees to ensure a long term and sustainable supply of forest products. The Agroforestry Programme encourages women to plant trees mixed with selected agricultural crops to provide them with short term income from the sale of fruit or vegetables in addition to the income from sale of twigs and branches. Started in 1991, this programme now provides assistance, training and support to more than 23,000 Village Organisation women.

Sericulture

Like many BRAC initiatives the Sericulture Programme started small, with just five mulberry trees in the early 1980's, and has been replicated around the country. Since its inception, BRAC members have planted over 25 million mulberry trees. The programme has evolved to include silkworm egg production, silkworm rearing and cocoon production, reeling, weaving and marketing. Through these various activities, Village Organisation women work to produce high quality silk that is in demand in national and international markets. At present, more than 25,000 women are involved in BRAC's sericulture activities and their efforts have resulted the production of 2,431 MT of cocoons and 131.5 MT of raw silk over the life of the programme. Support infrastructure includes nine silk seed production centres, five sericulture resource centres, and four reeling centres. One of the programme goals is to increase the quality of silk being produced and to this end BRAC has entered a joint venture with the Bangladesh Silk Foundation to promote the development of silk production in Bangladesh.

Fisheries

BRAC's Fisheries Programme capitalises on Bangladesh's vast water resources and is an attractive income generation option as high returns can be achieved for a relatively minimal time commitment. The programme promotes pond aquaculture and fisheries activities in large, semi-closed water bodies (Ox-bow lakes). In the early 1990's BRAC's Fisheries



Programme implemented a strategy to increase women's involvement in aquaculture activities. By the end of 1998, more than 90% of the participants in BRAC's aquaculture activities were women.

The Pond Aquaculture Development and Extension Programme provides training, inputs and technical advice to enable women to raise different species of fish (primarily carp polyculture and carp-prawn polyculture) to a marketable size. Fish extension workers are selected from local communities and trained to provide day-to-day technical assistance, and essential inputs to local fish farmers. Between 1996 and 1999, 191,000 participants have been provided with training and in 1999 alone 21,505 jobs have been created in perennial fisheries.

BRAC is involved in various initiatives promoting sustainable fisheries in Ox-bow lakes. In addition to the BRAC Baor (Ox-bow lake) Project initiated in parts of south-western Bangladesh, BRAC works with the Directorate of Fisheries (DOF) to implement the Oxbow Lakes Small Fishermen Development Project, funded by DANIDA and the International Fund for Agricultural Development (IFAD), and the Improved Management of Open Water Fisheries Programme (IMOF) which receives assistance from the Ford Foundation and ICLARM.

NGO Cooperation Unit

In 1995, BRAC set up the NGO Cooperation Unit to expand the scope of poverty alleviation activities by improving the coordination between BRAC and other NGOs working in its project areas. The unit works with many small NGOs helping them to develop their programmes and organisational capacity by facilitating information exchange and offering training, technical, logistic and financial support. In 1999, the Unit worked with 39 new NGOs dispersing Tk. 9.6 million to assist their credit programmes and providing management training to 181 NGO staff.

Chittagong Hill Tracts

Over the last two decades conflict in the Chittagong Hill Tracts (CHT), comprised of the districts of Rangamati, Bandarban and Khagrachari, has threatened people's health and security and destroyed the region's economic base. A peace agreement between the Government of Bangladesh and representatives of the Parbattya Chattagram Jana Sanghati Samity (PCJSS), a group representing tribal people in the region, was signed on December 2, 1997. This agreement signals the beginning of a process to offer development assistance to the people of the Hill Tracts.

BRAC has initiated the Chittagong Hill Tracts Integrated Development project to empower the poor of the region, both tribal and non-tribal, through social development, savings and credit, income generation and health and education programmes. The project aims to cover around 1.5 million people in all 25 thanas in the three Hill Tract districts. Special attention will be given to working with the tribal people in the region in a manner that is sensitive to their cultural practices. As always BRAC will also emphasise the inclusion and active participation of women.

Presently the Government of Bangladesh is preparing guidelines for NGOs that will be working in the Chittagong Hill Tracts. On completion of the manual, BRAC expects to initiate its programmes in the region. In 1999, BRAC's Research and Evaluation Division completed a study of the socio-economic and health profile of the region. This study, which will be published in early 2000, was designed to assist BRAC and others in planning their development programmes in CHT.





Health, Nutrition and Population Programme



B

RAC's Health, Nutrition and Population Programme (HNPP) takes a broad approach to the health needs of the poor. Trained health workers raise awareness on health issues and impart simple training in curative and preventive health measures that can greatly reduce mortality and morbidity. A comprehensive package of services, including complete reproductive health care, is delivered at community based outreach centres called Shushasthos. Through these centres and BRAC's health workers, the Shastho Shebikas, over 31 million people have access to BRAC's wide range of health services.

The Evolution of BRAC's Health, Nutrition and Population Programme

Diarrhoea has been a major public health problem in Bangladesh especially for children under the age of five. Rural communities were unable to cope with this problem as they lacked the appropriate knowledge and skills necessary to deal with incidents of diarrhoea. In July 1980, BRAC started the fight against this epidemic with the Oral Rehydration Therapy Programme (ORT). The ORT is a basic treatment consisting of the 'lobon-gur saline' (salt-sugar solution). By 1990, about 1,200 BRAC Oral Rehydration Saline (ORS) workers had introduced the *lobon-gur* saline to 13 million households initiating a revolution in the treatment of diarrhoea.

The success of the Oral Rehydration Therapy Programme led BRAC to venture into other large-scale programmes in the health sector. The Child Survival Programme (CSP) was introduced in 1986, providing preventive health services to infants through immunisation against six preventable childhood diseases, vitamin A supplementation and oral rehydration for diarrhoea. At the same time, BRAC assisted the Government in its Expanded Programme on Immunisation (EPI) by providing technical and management support and disease surveillance and monitoring for approximately 9.7 million people in 42 thanas.

In the early 1990s, BRAC established the Women's Health and Development Programme (WHDP) to ensure safe motherhood, contraception and proper nutrition of pregnant and lactating mothers and children. The programme also gave emphasis to the treatment and cure of tuberculosis (TB) cases and Acute Respiratory Tract Infections (ARI).

Current Interventions by the Health, Nutrition and Population Programme

Reproductive Health and Disease Control

Bangladesh faces many challenges in the reproductive health sector including: high maternal and infant mortality, widespread prevalence of unsafe abortion practices, and increasing incidence of reproductive tract infections and sexually transmitted diseases. The high maternal mortality rate (4.3 per 1000 live births) not only indicates poor status of women in society, it also reflects the failure of the health care system to effectively provide services.

BRAC introduced the Reproductive Health and Disease Control Programme (RHDC) to improve health products and services in rural Bangladesh. The project provides 10 million people, largely women and children, with community based primary care, services to control TB and ARI and clinic based secondary care for reproductive health. Community based health care is also provided by paramedics in antenatal care centres which are merged with the government's expanded programme on immunisation. BRAC's Health Care Centres (Shushastho) provide clinic based secondary care to complement the services of BRAC's large community based Reproductive Health Programme.

BRAC's RH package also contains family and sexual health information for unmarried adolescents, contraception education, pregnancy related care including safe deliveries, menstruation regulation (MR), RTI/STD treatment, HIV/AIDS awareness and ARI treatment. RHDC also carries out the Directly Observed Treatment Short Course (DOTS) for TB control.

Rural Service Delivery Partnership -Health & Family Planning Facilitation Programme

USAID has a bilateral agreement with the Government of Bangladesh to implement an Essential Services Package (ESP) under the National Integrated Health and Population Programme (NIPHP), a seven-year programme initiated in August 1997. This umbrella programme is designed to contribute to the Government's Health and Population Sector Programme (HPSP). The NIPHP implements its programme through

the Rural Service Delivery Partnership (RSDP) and Urban Family Health Partnership (UFHP) in collaboration with other partners. The strategic objectives of NIPHP are to reduce fertility and to improve family health through delivery of the Essential Services Package which includes: reproductive health, child health, limited curative care, communicable disease control and behavioural change communication.

BRAC's H&FPFP delivers services to 631,047 eligible couples, 95,767 pregnant women, 85,619 children under 1 year of age, 323,451 children between the ages of 1-4 years and 409,071 children under 5 years of age. The ESP delivery is offered through 36 Shushastho, 2,339 monthly BRAC Satellite Clinics and 3,373 Depotholders.

Nutrition Facilitation Programme

BRAC became a member of the core team responsible for the conceptualisation and design of the Bangladesh Integrated Nutrition Project (BINP) along with the Government of Bangladesh and other developmental partners. Since July 1996, this US \$ 65 million project, financed by a loan from the World Bank, is being implemented in 40 thanas. BRAC was also given responsibility for implementing the project activities in 18 thanas with a population of around five million. BRAC took on full responsibility for planning, management, social mobilisation, training, logistics support, procurement of equipment and supplies, and quality control through supportive supervision in these 18 thanas.

In 1999, BRAC organised meetings with 18 thanas, 194 Unions and 3,704 Village Nutrition Management Committees. Monthly refresher courses were provided to 369 Community Nutrition Organisers and 3,704 Community Nutrition Promoters recruited and trained by BRAC. Women's groups, consisting of 9 to 11 members, were also organised and these 3,704 groups met at the monthly refresher courses. All the government health functionaries (family welfare visitors, medical assistants, family welfare assistants, health assistants, family welfare inspectors, and health inspectors etc.), who participated in BRAC orientation





programmes, were motivated to combine the EPI and Satellite Clinic facilities with the 3,704 Community Nutrition Centres (CNC). This year, 51,267 mothers had the birth weight of their children recorded and were educated about newborn care. A total of 27,999 pregnant women and 122,721 mothers with children under two years of age were motivated to attend Growth/ Weight Monitoring and Promotion sessions. For education and food intake behaviour change, food supplementation promotion sessions were provided to 20,368 children under two years and 16,280 pregnant women. Food bills were also monitored and disbursed to the members of the women's groups. This programme is an example of Government and non-governmental organisation partnership and cooperation.

Shushastho / BRAC Health Centre

BRAC believes in taking a comprehensive approach to quality health services by emphasising continuity of care through follow-up and referral support. Shushastho (BRAC Health Centre), the community-based static health facilities in rural Bangladesh, has evolved as a

result of this commitment to providing quality health care services.

Shushasthos have been set up to provide technical back-up to BRAC's health programmes and to offer secondary level clinical services establishing and maintaining referral linkages with tertiary care facilities for further care. The Shushasthos are the highest level of BRAC's service delivery. The first level of provision is through Shastho Shebika (SS), Depot Holders (DH) and trained Traditional Birth Attendants (TBA). The second level of provision is the Antenatal Care Centres (ANCC)/ BRAC Satellite Clinics (SC) and the Community Nutrition Centres (CNC).

Shushasthos also fulfil the needs envisioned in the Government's health and population sector programmes through supplementing and complementing the existing system to ensure the delivery of the Essential Services Package (ESP). As of December 1999, a total of 140 Shushasthos were functioning in 122 thanas. Shushasthos provide outpatient care for treatment of common medical and minor surgical problems, essential drug services, and health and nutrition education and counseling.

Essential Health Care

Essential Health Care (EHC) provides a selective combination of basic health interventions linked to rural development. The essential package of health services is delivered mainly through 32,152 village health volunteers called Shastho Shebikas (SS). The package includes provision of basic curative care, providing latrines and tubewells for safe water and sanitation, pregnancy related care, health and nutrition education, HIV/AIDS awareness and community mobilisation for immunisation.

The major objectives of the EHC programme are to:

increase the rate of use of contraceptive methods to 55%, increase the number of slab latrine user families to 60%, ensure safe water for all purposes, increase and maintain vaccination of 85% of the target children and pregnant women, and increase and maintain vitamin A capsule distribution to 85% of target children (1-6 years) of age.

Under the EHC, VO members are provided with an annual health check-up that monitors weight, blood pressure, pulse rate, level of anaemia, and the presence of diseases like jaundice, diabetes etc. The presence of arsenic in ground water in many regions of Bangladesh has become a major threat to well-being in recent years. One of the most significant achievements of EHC is that 97% of RDP households use tubewell water for drinking purpose.



The image is a composite. The upper portion shows several lit candles of varying heights, with their flames glowing. The lower portion shows a group of six children, three boys and three girls, walking towards the camera. They are dressed in patterned dresses and shirts. The background behind them appears to be a rural setting with a simple building and some vegetation. The overall tone is soft and evocative.

BRAC's Education Programme

In 1985, twenty-two one-room schools were started as a pilot project to make education accessible to children who lacked educational opportunities due to poverty and gender bias. Presently, over 34,000 schools provide basic education to 1.1 million children, 66% of whom are girls. BRAC schools are designed keeping in mind the needs of students and their families. The flexible school hours and innovative curriculum allow children who have never been to school, or dropped out without any meaningful learning, to continue their schooling.

BRAC Schools

There are two primary school models in the BRAC Education Programme. The Non-Formal Primary Education Programme (NFPE), started in 1985, was a three-year programme for children aged 8 to 10 years who had never enrolled in school or who had dropped out without any meaningful learning. This has now been expanded to a four-year programme which covers the curriculum for classes I to V. The NFPE model has been successful in terms of high attendance, low dropout, positive gender ratio and low teacher-student ratio. The second model, Basic Education for Older Children (BEOC) or the Kishor-Kishori school initiated in 1987, is for children aged 11-14. The BEOC schools cover classes I through V within a three-year cycle. Both the NFPE and BEOC schools are provided with books and other materials free of charge. Approximately, 66% students in both the NFPE and BEOC schools are girls.

BEP's Educational Support Programme (ESP) forms partnerships for non-formal primary education with

other NGOs to develop their technical, conceptual and human skills to replicate the NFPE model. Since 1991, ESP has provided technical support and financial aid to 284 local NGOs operating 2,550 schools.

Teachers

BRAC teachers are chosen from among the literate people in the village. Most of them are high school graduates. Upon recruitment, they undergo a 15-day intensive training course followed by regular monthly refresher courses. Strong and continuous supervision are distinctive features of BRAC's school system. At present, 97% of the teachers are women. Most of them are married and are residents of the locality where the schools are situated. The same teacher teaches the full cycle of four years in NFPE or BEOC schools.

Curriculum and Cost

The BEP curriculum has been tailored to the needs of rural children. Students complete a five year primary school curriculum in a span of four years. Ninety per cent of the students go on to the formal schools. As continuous assessment is carried out on each child's performance, no examinations are required for promotion to the next class.

Currently, the BEP curriculum consists of lessons in Bangla, Mathematics and Social Studies. English is taught from class III. In addition, the BEOC model also includes Health Education and Science during the fourth and fifth phases of the school.

There are no tuition fees. All educational materials are supplied by BRAC and students contribute a token sum of Tk. 5 a month as material support. The cost of providing education in BRAC schools is US \$ 20 per child per year.

Continuing Education Programme

The Continuing Education Programme (CEP) was introduced in 1995 in order to mainstream the post-literacy activities of BEP and encourage the reading habits of rural citizens. The programme aims to stimulate interest in acquiring information and finding new ideas to create an environment conducive to a "learning society."



Reading Centres

A Reading Centre is set up with a BRAC-BEOC school. The centre is set up two months before the BEOC school completes its cycle. Although a reading centre is primarily set up to develop the reading habits among adolescent girls and women, it also provides training to develop entrepreneurial skills. Each centre has 20-30 members and is open once a week in the afternoon for two to three hours. Keeping in mind that women and young girls also need to socialise, the centre encourages indoor and cultural activities for women. As of December 1999, there were 7,169 Reading Centres in the country.

Union Libraries or Gonokendra Pathagar

The Union Libraries started in 1995 with the objective of creating access to reading materials in rural communities. The community provides at least one room and forms a local committee to organise library activities (e.g. maintenance of library room and mobilisation of subscribers). BRAC provides 1000 books and the necessary furniture for the library. A part-time librarian is responsible for the library's operation. The library remains open four to six hours a day, six days a week depending on the available funds. So far 446 Union Libraries have been set up. The current challenge for the programme is to develop the library into a sustainable community centre. The Union Libraries have hosted discussions, debates, courses and cultural events.

The Urban Programme

BEP started its Urban programme in 1992 with the aim of ascertaining whether the NFPE model, which had proved to be effective in the rural context, could produce the same results in urban areas. The programme has been designed keeping in mind the special needs of uprooted slum children who don't have access to the formal education system. Its two main components are NFPE-BEOC schools and Domestic Child Labour schools.

NFPE-BEOC Schools

BRAC's schools in urban slum areas aim to provide a basic education that is relevant and can provide opportunities for the children of the urban poor. To date, 1,182 schools have opened in the Dhaka urban area and 382 schools have completed their courses.

Domestic Child Labour School

A UNICEF survey carried out at the end of 1998 found that there is one domestic child labourer for every 5.5 person family in Dhaka and Chittagong. At the beginning of 1999, BRAC started bringing these domestic workers into its NFPE programme. Six schools have started as a pilot project catering to 180 boys and girls that are currently following their two-year cycle.



Links with the Government

The BEP programme, like other NGO programmes, is supplementing the work of the Government. It is not a parallel educational system, rather it aims to assist children that have no access to formal education. As a quality driven programme, it also seeks to build and share knowledge of new and more cost-effective ways of delivering primary education across the country. The Government of Bangladesh stated in the National Plan of Action for Children (1997-2002) that primary education for all can be achieved "only through effective implementation of its own efforts and NGO programmes." The National Plan also acknowledged the qualitative contribution of NGOs like BRAC to improving the state of education in Bangladesh. It also gave credit to NGOs for starting the integrated Non-Formal Education Programme in 1992.

Adult Education

In 1997, the Government initiated the Adult Education programme, operated in collaboration with the Directorate of Non-Formal Education (DNFE). Adult Education centres were set up with the aim of raising

awareness, and developing literacy and numeracy among the poor in rural communities. The centres offer ten-month literacy courses and four-month post literacy courses. Under the GO-NGO cooperation, BRAC has established 6,720 centres catering to 201,600 learners between the ages of 15 and 30 years, 75% of whom are women.

Garments Child Labour School

In response to an international focus on child labour issues in the garments industry, BRAC started this programme in 1996 with the cooperation of BGMEA (Bangladesh Garments Manufacturing and Exporting Association), UNICEF and ILO. These schools endeavor to provide child labourers with a basic education while providing them with a Taka 300 monthly stipend. In addition to basic education, vocational training schools such as the Underprivileged Children's Education Programme (UCEP) and Suravi provide skill improvement training in tailoring, knitting, stitching and carpentry. As of May 1999, 256 schools were opened in Dhaka, Narayanganj, Chittagong and Gazipur.

Hard to Reach Urban Working Children

This programme was initiated by UNICEF and DNFE (Government Directorate of Non-formal Education) to set up schools for children defined as "Hard To Reach": those between ages 8 and 14 who are involved in hazardous occupations. In 1997, BRAC opened 225 schools in Dhaka, Chittagong, Rajshahi and Khulna. The schools run for a two-year cycle, providing basic education for children who work as waste collectors, water bearers, shoe shiners and other occupations.

Community Schools

To encourage community participation in implementing its Universal Primary Education Programme (UPE), the Government established 3,259 low-cost community primary schools. These schools were set up in areas where the literacy rate was low, the density of population was high and where many children (particularly girls) were unable to attend other schools. It soon proved difficult for the community to successfully run these schools in some areas. In 1998, the Government handed over a number of 'non-functioning' community schools to NGOs. By May 1999, BRAC was able to reopen 33 of the 67 schools handed over to it. These revitalised Community Schools employ 61 teachers and are attended by 1,997 students.

New Initiatives :

Adolescent Family Life Education

The objectives of this programme are to raise social, environmental and reproductive health awareness among female adolescents attending the Reading Centres. The AFLE team, through frequent field visits and discussion sessions with growing girls and their mothers have assessed the needs of adolescent girls. Based on these assessments the goals and objectives of the programme were developed and a series of 20 books are planned to support this initiative.

BEP Timeline

- | | |
|------|---|
| 1999 | BRAC opens primary schools |
| 1998 | Master Trainers and Batch Trainers work to improve subject teaching
Community Schools in operation |
| 1997 | Hard to Reach Programme set up
English/maths training for Grades IV and V NFPE four-year cycle for classes I to V piloted
Baby class introduced |
| 1996 | Ex-Garment Workers' School set up |
| 1995 | Union Libraries opened under Continuing Education Programme
Resource Teachers introduced
Adult Literacy Centres created |
| 1994 | First BRAC students become S.S.C graduates |
| 1993 | Reading centres opened for adolescents |
| 1992 | Education Support Programme Established
First BRAC graduate becomes a BRAC teacher |
| 1991 | Urban schools opened |
| 1990 | BEOC extended to a three year cycle |
| 1987 | BEOC opened for 11-14 year olds for a two-year cycle |
| 1985 | BRAC NFPE schools opened for classes I to III |



Baby Class or Pre-Primary school

The Pre-Primary school was piloted in 1997 and by 1999 there were 1,434 pre-primary schools in operation. The impact of education for young children has been extensively studied and children are found to learn very effectively at this early age.

The pre-primary schools assign adolescent girls (graduates of BRAC BEOC schools) as teachers. Parents pay Taka 10 per month as school fees to bear the cost of the teachers and a lump sum of Taka 40 for materials. In addition to providing education to young children, adolescent girls get the opportunity to use what they have learned in BRAC schools and demonstrate that they are capable of handling the responsibility of a class of five-year olds.

BRAC Primary Schools

This programme aims to assist the Government in providing compulsory primary education and improving the quality of primary education through

innovative teaching methodologies. Implementation of the BRAC formal primary school programme has started with the establishment of 10 schools across the country. The children enrolled will be at least 6 years old. The course duration is five years. In addition to this five year curriculum, a pre-primary year has been included in the programme. BRAC primary schools aim at providing a supplementary education to the government education system.

Since 1985, more than 1.5 million children have graduated from BRAC schools and 90% of them have joined mainstream high schools. BEP has earned an international reputation and its system of management and teaching methodologies are being replicated in a number of countries in Eastern and Southern Africa and in parts of Asia.

Number of schools and students: April 1996 December 1999				
Year	New		Ongoing	
	Schools opened /Reopened	Enrollment	Schools	Students
April 1996 March 1997	11,937	385,428	34,000	1,096,263
April 1997 March 1998	11,139	354,699	34,000	1,090,468
April 1998 Dec 1999	10,839	345,891	34,000	1,089,327



Lessons Learnt

- Even the poor value education and are willing to send their children to school. Poverty and gender are no impediments to education.
- Poor children are able to study despite the fact that they often work to supplement their family income
- Housewives with high school education can be trained to be good teachers. However, teachers' development should be an on-going process conducted through carefully crafted refresher courses and supported by strong supervision.
- Illiterate parents are able to effectively participate in school management.
- School hours have to suit the work schedule of the children of poor families.
- Class size should be small to enable the teacher to give individual attention.
- Extra- curricular activities are important in every day class routine so that children enjoy being in school.
- Education materials must be relevant to the lives of rural children.
- Home work requiring adult supervision or assistance should be avoided as most parents are illiterate.
- The teaching method should be learner-centred and participatory.



BRAC Urban Programme

Like much of the developing world, Bangladesh has experienced an explosion in its urban population over the last few decades. The constant flow of people into the cities in search of employment has led to an urban population growth rate of 6% per year. Urban populations now account for one quarter of the total population of Bangladesh. Unfortunately the public services and infrastructure in the cities have not expanded quickly enough to keep up with the influx. This has led to a severe deterioration in the quality of life of the poor in urban areas. In the cities the majority of the poor live in overcrowded slums without access to safe water, sanitation, health care, education or other services.

The population density and lack of services in urban areas make life in the slums unhealthy and dangerous. Environmental degradation is rampant due to the lack of proper sewage treatment and disposal, and the presence of dangerous chemicals and daily wastes. Accidents, substance abuse and higher incidences of sexually transmitted diseases put pressure on the sub-standard health facilities that are accessible by the poor urban population. Inadequate educational facilities cannot provide proper education to the children of the expanding slums. Ironically, while many migrate to urban centres in search of employment, the lack of opportunity for those with few skills and little education leads to a lower standard of living than they might have had in the villages. At present, 61% of urban households fall below the poverty line, of which 40% are designated as the extreme poor.

Despite the obvious needs of the urban poor they have long been neglected by development practitioners who have concentrated their efforts on rural development. Despite efforts to develop the rural economies, they are not able to absorb the growing labour force. As a result the influx into the cities has continued. In 1991, BRAC

conducted a survey of urban slums to determine the residents' needs. As a result of the findings BRAC started several pilot projects in selected urban areas. BRAC opened ten Urban Schools in 1991 and started the Urban Credit Programme in 1997. The success of these projects and the intensifying needs of the urban poor led BRAC to expand its programme in 1998 to include interventions in health, credit and income generation, education, the environment, and policy advocacy for effective service delivery. BRAC's Urban Programme now operates in the metropolitan areas of Dhaka, Khulna, Chittagong and Rajshahi with 96,259 participants in 2,020 slums.

Urban Economic Programme

With the high cost of urban living and the lack of employment opportunities, economic development in the slums became a priority in BRAC's programming. A savings and micro credit programme was set up in 1997. As of the end of this year 67,191 group members have received loans of more than Taka 300 million. BRAC members have started businesses as food and vegetable sellers, rickshaw pullers, small traders, and have set up mobile restaurants and engaged in providing a variety of other services as a means of income generation.

Like other group members in BRAC's savings and credit programme, urban members are required to save to be eligible for credit assistance. Through its experience in urban communities BRAC found that many non-BRAC members were willing to save if they found a secure place to put their money. These people, while not in BRAC's target group, still did not have access to the formal financial sector. As a result they

were forced to resort to entrusting their savings to shop owners, moneylenders and landlords. In response, BRAC started its special savings programme in which both group and non-group members can save using three savings products. By the end of 1999, close to 8,000 women had deposited about Taka 5 million with the special savings programme in addition to the Taka 79 million saved by the urban credit and savings group members.

Urban Education Programme

BRAC's Education Programme in urban areas started in 1991 with a ten-school pilot project. Currently, BRAC has 1,495 urban schools providing education to 47,740 students. The curriculum in the urban schools seeks to reflect the realities of urban life by including topics related to road safety, water, sanitation and contagious diseases. BRAC's sensitivity to the different learning needs of urban children is also reflected in the creation of schools for Hard to Reach Urban Working Children and Schools for Garment Workers (for details see BRAC Education Programme Pg. 31-32)

Urban Health Programme

The Urban Health programme has undergone significant expansion in the last year. In addition to providing health check-ups and referrals to more than 21,000 garment factory workers, BRAC has expanded its force of community health workers (Shastho Shebikas) to distribute vitamin A and oral polio vaccine to children under five years of age. More than 200 Shastho Shebikas provide basic health and sanitary education to the more than 26,000 members of the Urban Health Forums. In an effort to deal with the sewage problem that exists in the slums, BRAC has piloted a programme to encourage the installation of sanitary latrines.

Urban Policy Advocacy Programme

Due to the expanding needs of the urban poor, advocacy has become an integral part of BRAC's Urban Programme. The advocacy programme focuses on lobbying government policy makers and other organisations to develop urban facilities. Priority issues within the advocacy programme include: building day



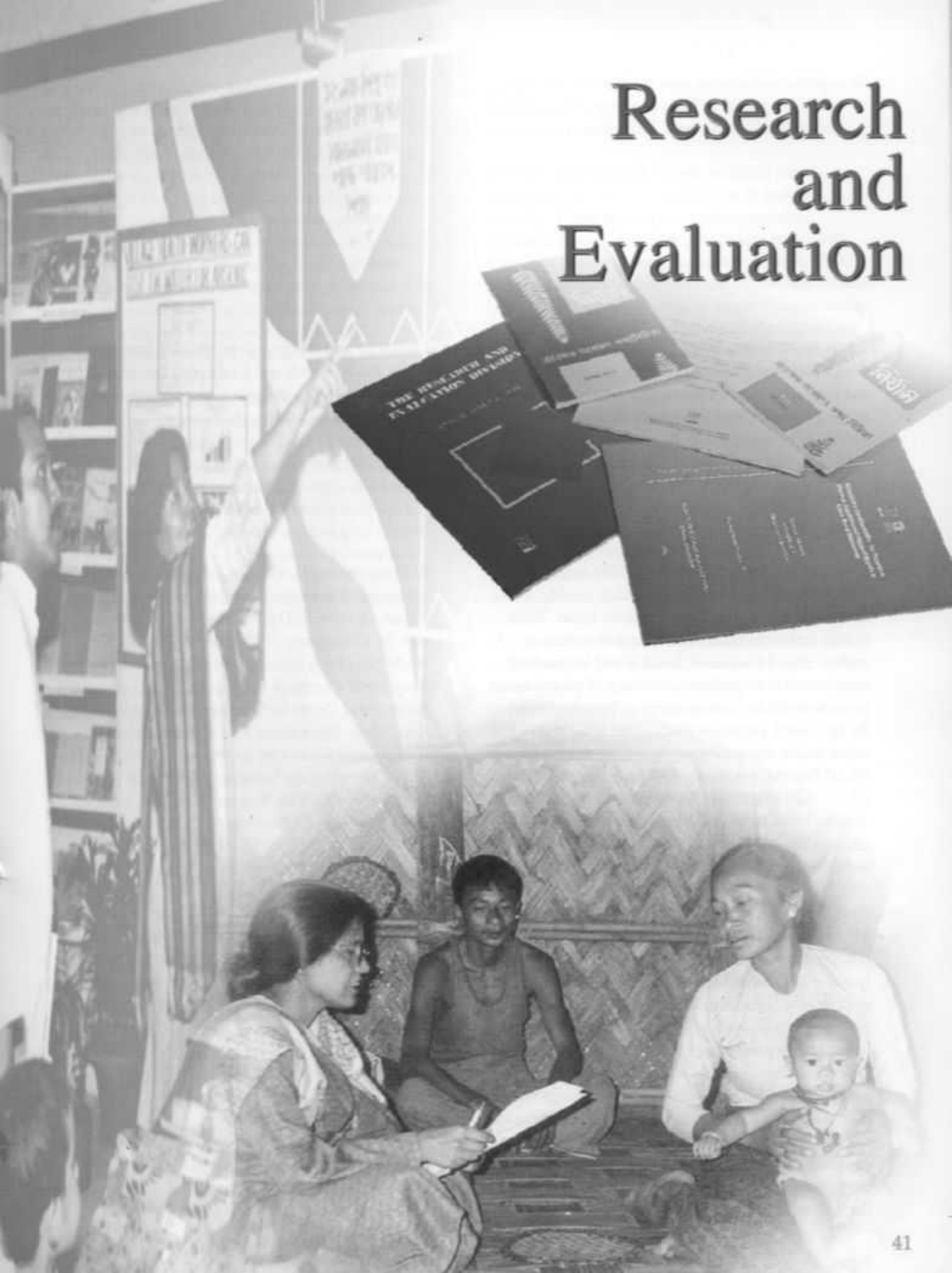
care facilities for the children of poor working mothers, organising and empowering domestic servants, developing youth programmes, and building hostels for low income women. In 1999, through the advocacy programme, BRAC held workshops with Ward Commissioners to mobilise them in an effort to broaden the installation of sanitary latrines. BRAC also assisted in setting up twenty-five hostels for low income working women by providing assistance in finding suitable rental property and advice on security and hygiene.

Urban Environment Programme

With pollution and environmental degradation having such a significant impact on the quality of life of the urban poor, BRAC has initiated a programme in which the poor themselves are active participants in ameliorating their own environment. Through the Environment Programme, BRAC members are employed to collect garbage from almost 14,000 households. This year BRAC set up a Vermiculture, or earthworm compost centre to use household waste in the production of valuable organic fertiliser. The programme also continues to employ its members to collect polythene bags that litter the streets and block drainage systems. Almost 1,000 members are involved in collecting and recycling this waste.



Research and Evaluation



From its inception, BRAC has emphasised the importance of research and its key role in effective programme design and implementation. In the years since its founding in 1975, the Research and Evaluation Division (RED) has evolved to become the largest NGO-based research unit in Bangladesh. The division undertakes the wide ranging research that is required to design programmes and properly measure their achievements.

RED conducts multi-disciplinary studies on poverty alleviation, socioeconomic development, health, education, the environment, and gender issues. These include action research, monitoring and evaluation studies, impact assessment, baseline and longitudinal surveys, and demographic surveillance. Topics of recent research on BRAC's programmes include: studies on the HIV/AIDS awareness programme, reproductive and sexual health, the quality and financial sustainability of BRAC Health Centres, nutritional supplements, effectiveness of teachers' training, performance of children in the BRAC Education Programme, cost-effectiveness and cost-benefit of sector programmes, and the sustainability of BRAC's support enterprises.

Apart from research focusing on BRAC's programmes, RED also undertakes collaborative studies with renowned national and international organisations on issues of national and global importance. Recent collaborative research includes: a nationwide primary education survey, studies on the sustainability of immunization programmes in Bangladesh, prevalence of lower limb clinical rickets, and nutrition and health equity issues. RED has undertaken action research such as arsenic testing and mitigation, monitoring and evaluation of other NGOs, as well as non-research activities including the implementation of a Government compensation project for people affected by erosion and flood in the Jamuna Multi-purpose Bridge Project area.

RED also maintains effective linkages with government agencies and academic institutions both at home and abroad. In 1999, RED pursued 17 collaborative projects with the Government of Bangladesh; UNICEF; the World Food Programme; Rickets Consortium Bangladesh; Campaign for Popular Education; International Centre for Diarrhoeal Disease Research, Bangladesh; International Rice Research Institute (Philippines); Society for International Development (Italy); Micronutrient Initiative; Asia-Pacific Resource & Research Centre for Women (Malaysia); Cornell University (USA); University of Manchester (UK); University of Dhaka (Bangladesh); Intermediate Technology Development Group (Sri Lanka); and other local NGOs.

RED regularly receives interns from universities and institutions throughout the world. In 1999, RED hosted 35 interns from Bangladesh and abroad who received an orientation to BRAC's research and development interventions. In some cases, they also received technical assistance, guidance, and supervision.

As of December 1999, RED has produced 738 research reports and papers that are available in BRAC's central library in Dhaka. In 1999 alone, RED has undertaken 127 studies, 85 of which have been completed. Many of these research findings were published in prestigious journals of the world.

Research is only complete when the findings are translated into action. The Research and Evaluation Division emphasises the importance of effectively disseminating its research findings to stakeholders at all levels including: BRAC management, policy makers, researchers at home and abroad, and the population at large. BRAC's research findings are disseminated through formal/informal research reports; a vernacular research compendium; monographs; books and book chapters; journal articles; and through popular articles in newspapers and newsletters. In addition to print media, research findings are also disseminated through presentations in conferences, seminars, and workshops.

The year 1999 was named a **year of dissemination** for RED. A variety of new avenues of dissemination were tried with success including: field level workshops, fixing of bulletin boards at important field offices, and increased publication of popular and journal articles. Organising four regional research dissemination workshops at different BRAC Training and Resource Centres (TARC) was a significant achievement in communicating research findings to the field level. In 1999, RED arranged 32 in-house seminars where study proposals

and preliminary findings were presented. In addition, 40 research papers were presented in various national and international conferences, seminars and workshops.

RED publishes research reports, scientific papers, monographs, a research compendium in Bangla (Nirjash), Watch reports, proceedings, manuals, flipcharts, posters, and other publications on subjects relating to income poverty, social development, health, education, gender, and environment. In addition to these internal publications, 27 original research papers were either published or accepted for publication in national and international journals in 1999. BRAC's research has been published in prestigious journals including: *The Lancet*, *Science*, *Health Policy and Planning*, *Social Science and Medicine*, *Economic and Political Weekly*, *World Development*, *Development in Practice*, *Perspectives in Education*, *Health Education Journal*, *Journal of Applied Communications*, and *Journal of Scholarly Publishing*. BRAC researchers also contributed 26 book chapters during the year. In the effort to disseminate research findings to non-researchers, 20 popular articles were published in newsletters and newspapers.

RED is a blend of multi-disciplinary researchers and professionals in public health, demography, anthropology, economics, sociology, education, statistics, communication and dissemination. The research and dissemination activities at RED are guided by a Deputy Executive Director and performed through thematic study groups. Consultants provide technical support in conducting research in some specific fields. Currently, RED has 70 professional and 70 support staff, 22% of whom are female. In 1999, RED spent Tk. 36 million, 44% received from BRAC's core funds and the remainder procured from external sources. The RED Annual Report, *BRAC Research 1999*, is available on the Internet at www.brac.net



Support Programmes



The range and scale of BRAC's interventions require programmes to enhance and support BRAC's staff and participants in the pursuit of their goals. Over the years BRAC has created a support structure to meet its current needs and provide for future growth and expansion.

Training Division

Enhancing the individual and collective capabilities of its participants has been an integral aspect of BRAC's poverty reduction strategy. Since 1993, BRAC's Training Division has been responsible for providing a range of courses to enhance the operational skills of programme participants and improve the management capacities of its development practitioners. Its training programmes employ participatory and needs based approaches using a range of training methodologies. The division continually upgrades its courses to respond to the emerging needs of programme participants, BRAC staff, and professionals from other organisations in Bangladesh and around the world. Programme Officers (PO) and a faculty of professional trainers provide ongoing skills development training to Village Organisation members throughout the country on a year round basis. The division also uses the facilities of its eleven Training and Resource Centres (TARC) and the BRAC Centre for Development Management (BCDM) for residential training and staff development courses. To continue to meet BRAC's expanding training needs new TARCs are under construction in Barisal and Bogra and the TARC at Savar is being expanded.

In 1999, the Training Division focused on meeting the

growing needs of the Education Programme and enhancing the management skills of all BRAC staff. The Education Training Programme emphasised effective management of field operations for staff and extensive Maths and English training for BRAC teachers. The dissemination of BRAC's culture and values to front line and senior managers has also been a programme focus. The Training Division continues to facilitate greater gender sensitivity through the Gender Quality Action Learning Programme (GQAL), aimed at improving gender relations within BRAC by raising gender awareness and fostering a positive working environment for both male and female staff, and through the Gender Resource Centre (GRC) which provides the staff with current information on gender and development in the national and global contexts.

Global Partnership

The Global Partnership for NGO Studies, Education and Training is a consortium of educational centres established by BRAC, the Organisation of Rural

Associations of Progress (ORAP) in Zimbabwe and the School of International Training (SIT) in the United States. It offers a rigorous post-graduate diploma as well as a Master's degree programme specifically designed for managers in the NGO sector. With its centres in Africa, Asia, and North America, the programme is uniquely capable of facilitating South-South and North-South learning, sharing and respect. This year 19 students from five countries participated in the programme's unique blend of academic and applied study and three students are in the process of completing the Master's programme.

Monitoring Department

In addition to the continuous monitoring done by programme staff, BRAC's independent Monitoring Department is responsible for evaluating programme quality and effectiveness. Initially set up as a cell, monitoring was upgraded to a department in 1990 to accommodate the expanding scale and dimensions of

BRAC's programmes. The department plays a vital role in providing continuous feedback to BRAC management to facilitate effective decision making.

Public Affairs and Communications

BRAC's development programmes have gained national and international recognition. As a result, BRAC has sought to share its experience and learning with the general public, development practitioners, governments and academics from around the world. BRAC has also come to occupy a prominent position in Bangladesh's civil society which enables it to speak on a variety of issues related to development and poverty reduction at the national and global levels. The Public Affairs and Communications Department is responsible for BRAC's advocacy and exposure programmes. In 1999, more than one hundred exposure programmes for international delegations were undertaken and the department organised a series of internal exposure programmes in which BRAC's work and experience was presented to



students and teachers at leading colleges around the country. Media briefings are held at the national and district levels to keep a wide range of media informed of new developments and BRAC's ongoing activities. The department also compiles the Annual Report and produces *Access*, BRAC's English language newsletter.

Publications Department

The Publications Department develops low cost educational materials including maps, posters, and books for BRAC's programme participants. It also publishes books for BRAC's NFPE schools and Community-based Libraries and produces an illustrated journal, *Gonokendra*, which is targeted towards a rural adolescent readership. The department also participates in book fairs around the country to promote or sustain reading habits of the newly literate. The department also publishes *Setu*, a Bengali newsletter for BRAC staff.

Ayesha Abed Library

The Ayesha Abed Library, located at BRAC Centre in Dhaka, maintains a collection of books and journals with a focus on development to provide basic reference materials to BRAC management, researchers and staff.

Human Resources Department

To effectively implement its programmes, BRAC needs qualified and dedicated professionals. The Human Resources Department is responsible for updating and implementing BRAC's human resources development plan in addition to recruitment, hiring, senior staff orientation and performance appraisal.

Logistics, Procurement and Construction Departments

Implementing programmes on a national scale requires the effective coordination of material support. The Logistics and Procurement Departments supervise purchasing, material distribution and arrange for BRAC's transportation needs. BRAC's construction department is a key player in its infrastructure development.

Computer Centre

The BRAC Computer Centre (BCC) provides in-house support to the organisation's extensive network of information systems which, among other things, maintain the financial records of the credit and savings. The centre also oversees the ongoing process of computerisation of BRAC's field offices which will promote timely and effective dissemination of information.

Audit & Accounts Department

The Accounts Department participates in the preparation of the budget as well as being responsible for payroll, field expenses and the maintenance of accounts for donor and government funds. The Audit Department undertakes routine internal audits as a part of the effort to maintain organisational transparency and accountability.

Programme Support Enterprises

Sustainability has always been at the forefront of BRAC's thinking. While BRAC has enjoyed generous financial and technical support from international donors, it has also pioneered commercial enterprises that now contribute a large share of its annual budget.

This increasing self-reliance provides BRAC with a measure of independence as well as protection from decreases in development aid budgets from the international community.

BRAC's support enterprises provide income for BRAC programmes and link rural producers with growing urban markets by providing needed goods and services. In the late 1970's BRAC set up cold storage and printing facilities to provide for the needs of rural farmers and the growing printing requirements of BRAC's expanding programmes. *Aarong*, which means village fair, was established in 1978 to revitalise traditional Bengali crafts and link rural producers to national and international markets. At present *Aarong* has seven stores in Bangladesh which provide income and employment for more than 30,000 rural artisans. BRAC Dairy links rural milk producers with urban markets by providing fair prices and modern chilling and processing facilities. Poultry Farms and Poultry Feed Mills have also been set up to meet the demand for quality feed and healthy chicks in the rural areas.

Commercial Ventures

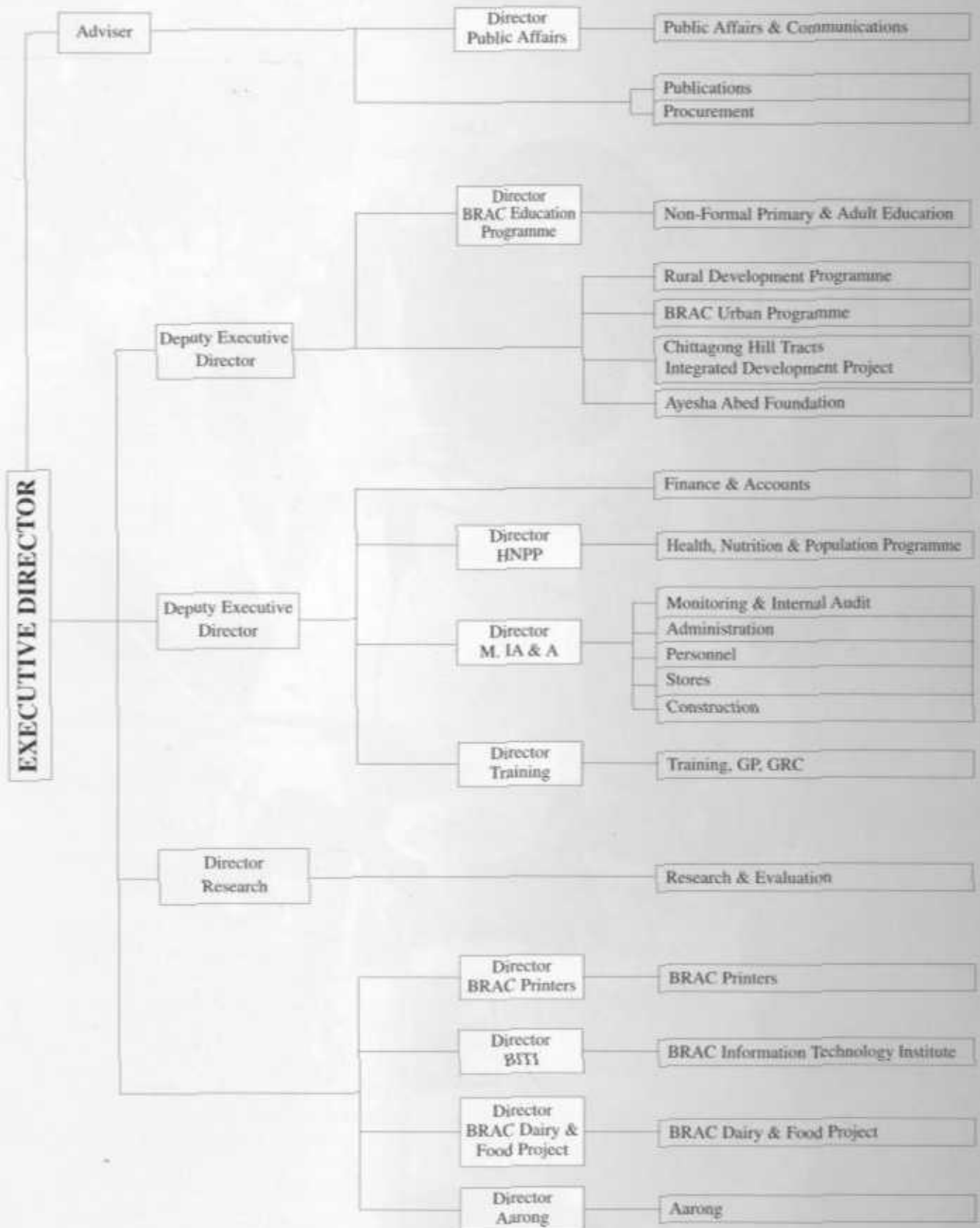
Bringing about social and economic change on a national scale requires a range of services and resources that may not be provided by the government or private sector. In the past few years BRAC has engaged in a variety of commercial enterprises to provide a range of services unavailable to many people in Bangladesh. To promote

affordable home ownership by providing resources to finance the growth of the housing sector, BRAC became a major shareholder in the Delta BRAC Housing Finance Corporation Ltd. (DBH), a public limited company and a non-banking financial institution approved by the Government.

BRAC believes that the effective use of information technology can play a major role in the economic development of Bangladesh. But making use of technological innovations requires access and education. In 1996, BRAC began collaborating with Delta Network systems to provide efficient, high speed Internet access. The result was BDMail which now provides a range of Internet services to subscribers in Dhaka. In 1998, BRAC set up the BRAC Information Technology Institute (BITI) to provide training and education for the professionals who will guide Bangladesh through the opportunities of the revolution in information technology. BRAC confirmed its commitment to higher education in technology by joining IBM to set up an IBM Advanced Career Education Centre (IBM-ACE) in Dhaka. BRAC's major venture in the new millennium will be BRAC Bank, a commercial bank providing services to small and medium entrepreneurs.



BRAC Organogram





Financial Statements

BRAC Balance Sheet as at December 31, 1999

	1999 Taka	1998 Taka
PROPERTY AND ASSETS		
Fixed assets	2,544,343,085	1,998,670,501
Investments in related companies	210,259,203	142,908,921
Investments in securities and others	54,999,981	52,153,871
Loans to VO members, net (note -1)	6,550,371,002	4,853,804,461
Stock, stores and spares, net	607,442,292	438,994,335
Motor cycle loans	131,069,112	93,557,613
Advances, deposits and prepayments	449,564,816	397,207,140
Sundry debtors/accounts receivable, net	904,949,765	638,200,581
Current accounts with projects/area offices	308,970,029	258,013,201
Fixed deposits and PSPs	1,057,056,964	1,209,921,345
Cash in hand and at banks	189,237,234	390,052,836
	13,008,263,483	10,473,484,805
FUND AND LIABILITIES		
Capital fund	3,228,030,987	2,791,593,980
Donor fund-investment in fixed assets	563,960,171	472,295,840
Donor fund-investment in loan fund	1,461,829,455	2,176,354,812
Motorcycle replacement fund	230,851,705	225,124,281
Donor fund-general	47,407,078	150,458,317
Other funds	55,668,024	11,223,428
Long term loans (note -2)	2,162,159,418	1,315,963,740
VO members savings deposits	2,902,953,491	2,237,519,953
Group trust fund	1,700,030	2,211,390
VO members project & current accounts	92,410,153	41,472,241
Other liabilities	1,220,128,503	929,927,142
Bank overdraft	1,041,164,468	119,339,681
	13,008,263,483	10,473,484,805

Note : Year 1998, Audited. Auditors: Aenabin & Co., Chartered Accountant (Dhaka) and Arthur Andersen & Co. (International)
Year 1999, Audit currently on-going. Auditors: S. F. Ahmed & Co., Chartered Accountant (Dhaka) and Ernst Young (International)

BRAC
Statement of Cash Flow
For the year ended December 31, 1999

	1999 Taka	1998 Taka
Cash flows from operating activities:		
Surplus of income over expenditure	393,187,905	431,532,856
Adjustment to reconcile changes in net assets to net cash provided by operating activities:		
Loan loss provision	219,965,842	254,721,277
Depreciation and provisions	174,392,475	162,048,101
Gain from sale of fixed assets	-	(19,090,229)
Income on investment	(7,080,751)	-
Loss on investments in related companies and Securities	15,393,799	6,425,308
Donor fund-investments in fixed assets	(14,111,531)	(12,574,702)
Adjustments for other accounts:		
Increase in service charge outstanding on loans to VO members	(39,233,044)	(70,509,991)
Increase in stocks, stores and spares, net	(167,447,957)	(113,736,087)
Increase in advances, deposits and prepayments	(52,357,676)	(186,656,309)
Increase in accounts receivable, net	(266,749,184)	(223,041,297)
Increase in other liabilities	290,201,361	137,713,475
Increase in current accounts with projects/area office	(50,956,828)	(119,900,244)
Increase in motorcycle loans	(37,511,499)	(19,073,956)
Net cash provided by operating activities	457,692,912	227,858,202
Cash flows from investing activities:		
Increase in loans to VO members	(1,679,007,304)	(1,344,146,727)
Loan written off	(198,292,035)	-
Sale of fixed assets	-	88,128,265
Purchase of fixed assets	(715,241,486)	(456,404,129)
Decrease(increase) in fixed deposits and PSPs	152,864,381	128,396,006
Decrease(increase) in investments in related companies	(78,327,598)	(74,870,494)
Decrease(increase) in investment in securities and others	(181,842)	5,832,540
Net cash used in operating activities	(2,518,185,884)	(1,653,064,539)
Cash flows from financing activities:		
Increase in Donor fund (excluding fund for operation expenses)	(711,800,734)	564,621,900
Increase in long term loans	846,195,678	524,001,939
Increase in VO members savings deposits	665,433,538	482,124,420
Increase in VO members project and current accounts	50,937,912	9,654,325
Decrease in group trust fund	(511,360)	(19,454,854)
Increase in Other funds	87,598,149	417,979
Increase(decrease) in bank overdraft	921,824,187	(61,572,420)
Net cash provided by financing activities	1,859,677,370	1,499,793,289
Net increase in cash in hand and at banks	(200,815,602)	74,586,952
Cash in hand and at banks, beginning of the year	390,052,836	315,465,884
Cash in hand and at banks, end of the year	189,237,234	390,052,836

BRAC

Statement of Income and Expenditure for the year ended December 31, 1999

	1999 Taka	1998 Taka
Income		
Service charge on loans to VO members	1,378,922,205	1,237,919,305
Revenue from sales of commercial and support projects	1,511,996,151	847,403,538
Interest on bank accounts, fixed deposits & PSPs	121,745,967	131,231,348
Training income	161,771,466	105,975,570
Income from investments	10,981,542	11,539,798
Other income	243,471,301	171,821,797
	3,428,888,632	2,505,891,356
Expenditure		
Salaries and benefits	1,520,759,063	1,159,491,942
Travelling and transportation	202,487,172	192,352,866
Teachers' salaries	279,688,748	250,292,246
Teachers' training	84,270,026	52,432,440
School rent and maintenance	82,643,042	82,529,347
Stationery, rent and utilities	220,581,809	161,189,798
Maintenance and general expenses	138,426,562	78,996,259
VO members' training	125,908,493	104,202,338
Staff training and development	99,887,684	66,725,635
Program supplies	723,777,953	483,228,404
Interest on VO members' savings deposits	146,465,248	100,803,842
Interest on long term loans	95,496,962	55,203,679
Bank overdraft interest and charges	45,233,799	28,302,999
Cost of sales of commercial and support projects	1,108,123,187	648,177,854
Value added tax (VAT)	11,274,949	4,162,558
Publicity, advertisement and sales commissions	18,726,665	15,386,265
Loan loss provision for loans to VO members	219,965,842	254,721,277
Depreciation and other provisions	174,392,475	154,166,654
Loss on investments	16,290,821	10,172,268
	5,314,400,500	3,902,538,671
Deficit of program income over expenditure	(1,885,511,868)	(1,396,647,315)
Income from grants for operations (notes 3)	2,278,699,773	1,828,180,171
Surplus of income over expenditure transferred to capital fund	393,187,905	431,532,856

Notes to Accounts

1. Loans to VO Members

	1999	1998
Opening balance	5,046,654,923	3,709,145,714
Disbursement	10,843,341,145	8,451,423,743
Realisation	(9,164,333,841)	(7,113,914,534)
Service charge due	295,919,535	256,686,491
Closing balance	7,021,581,762	5,303,341,414
Less : Loan loss reserve	(471,210,760)	(449,536,953)
	6,550,371,002	4,853,804,461

2. Long term loans

Government of Bangladesh	212,579,000	195,076,500
Palli Karma Shayaka Faoundation	1,378,000,000	810,300,000
Bangladesh Krishi Bank	96,720,400	108,112,500
Arab Bangaldesh Bank Ltd	100,000,000	100,000,000
Pubali Bank Ltd	100,000,000	-
Al-Baraka Bank	42,000,000	42,000,000
American Express	190,000,000	-
Unibank	42,860,018	60,474,740
	2,162,159,418	1,315,963,740

3. Grants

A. Project Wise Donation Received

Name of the projects	Donor	1999 Taka	1998 Taka
Rural Development Programme	NOVIB	9,396,013	131,474,128
	AKF/CIDA	52,521,738	101,219,415
	EC	154,213,652	347,051,428
	DFID	-	38,235,000
		216,131,403	617,979,971
Reproductive Health and Disease Control	DFID	79,187,091	29,011,240
	UNICEF	-	-
	SIDA	7,907,710	-
		87,094,801	29,011,240
Rural Service Delivery component and National Integrated Population and Health Programme	Pathfinder International	95,330,885	61,405,538
Vulnerable Group Development Credit Programme	GOB	35,000,000	35,000,000
Nutrition Facilitation Programme (BINP)	GOB	125,168,737	70,014,159

		1999	1998
Arsenic Mitigation	UNICEF	6,435,771	-
Flood Relief and Rehabilitation Programme	CIDA	-	1,505,570
	DFID	-	80,020,000
	CESVI	-	821,270
	DANIDA	7,750,000	25,000,000
	NOVIB	-	17,090,110
	NORAD	-	39,370,660
	OXFAM America	-	1,104,599
	E C	77,046,433	-
	AUSAID	-	1,523,002
	German Embassy	-	1,911,856
	Local Donors	-	5,022,880
		84,796,433	173,369,947
Integrated Food Assisted Rehabilitation.	World Food Program	3,656,500	-
Education for Under Aged Garment Workers	UNICEF	8,894,578	-
Implementation of Guidelines for Compensating River Erosion Affected Persons	GOB	10,849,766	-
Nonformal Primary Education (Expansion)	UNICEF	37,242,489	28,934,920
	KFW	81,226,576	206,729,428
	DGIS	-	87,818,278
	NOVIB	35,009,093	7,180,695
	DFID	225,706,535	183,106,339
	AKF/CIDA	69,877,981	34,123,032
	EC	210,965,792	523,667,172
	Others	49,755	-
		660,078,221	1,071,559,864
Small Holder Livestock Development Programme	DANIDA	-	8,097,012
	GOB	13,478,012	5,000,000
		13,478,012	13,097,012
Agroforestry and Block Plantation	EC	17,722,200	50,759,157
Adult Literacy Programme	GOB	11,549,856	36,811,906
Basic Literacy Programme for Hard to Reach Working Children	GOB	4,562,618	2,029,387
Participatory Livestock Development Programme	DANIDA	60,196,200	17,595,000
Poultry for Nutrition	GOB	5,530,000	4,370,000
TOTAL		1,446,475,981	2,183,003,181

B. Donor Wise Donation Received

Donors	1999	% of	1998	% of
	Taka	Total	Taka	Total
European Community	459,948,077	32%	921,477,757	42%
DFID, The U.K	304,893,626	21%	330,372,579	15%
Govt. of Bangladesh	206,138,989	14%	153,225,452	7%
AKF/CIDA	122,399,719	8%	135,342,447	6%
Pathfinder International/USAID	95,330,885	7%	61,405,538	3%
Govt. of Germany (KFW)	81,226,576	6%	206,729,428	9%
DANIDA, Denmark	67,946,200	5%	50,692,012	2%
UNICEF	52,572,838	4%	28,934,920	1%
NOVIB/DGIS, Netherlands	44,405,106	3%	234,563,211	11%
SIDA, Sweden	7,907,710	1%	-	0%
World Food Programme	3,656,500	0%	-	0%
AUSAID	-	0%	1,523,002	0%
CESVI	-	0%	821,270	0%
CIDA	-	0%	1,505,570	0%
NORAD	-	0%	39,370,660	2%
OXFAM America	-	0%	1,104,599	0%
German Embassy	-	0%	1,911,856	0%
Local Donors	49,755	0%	5,022,880	0%
Total	1,446,475,981	100%	2,183,003,181	100%

C. Donation Income (For the Year)

Grants received	1,446,475,981	2,183,003,181
Less: Grants for investment in loan	--	(201,953,374)
Grants for investment in fixed assets	(122,821,323)	(210,526,968)
Grants for Motor cycle replacement fund	(7,680,837)	(19,746,707)
Add : Grants receivable for revenue expenses	261,224,520	64,829,337
Donor fund -investment in fixed assets	14,111,531	12,574,702
Grants transferred from loan fund (Transferred from RCP)	687,389,901	--
Total	2,278,699,773	1,828,180,171

BRAC ANNUAL REPORT

BRAC

BRAC Centre

75 Mohakhali

Dhaka-1212

Bangladesh

Tel: PABX: 8824180-7

9881265-72

Fax: 880-2-8823614, 8823542

Telex:

63237 BRAC BJ

Cable: BRAC Dhaka

E-mail

brac@bdmail.net



BRAC

Published by the Public Affairs and Communications Department, BRAC
Cover Design: Faruq Hefal, Azmeeg Design Studio
DTP and Printed by BRAC Printers, Bangladesh