

PROPOSAL
MANIKGANJ INTEGRATED PROJECT

January 1988 to December 1989

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

MANIKGANJ INTEGRATED PROJECT

1. INTRODUCTION:

Manikganj Integrated Project (MIP) is one of the oldest project of BRAC. Established in 1977, it has become an important area where new ideas are tested - first in a narrower scale to judge their merits and then in a wider range to see their strength as the basis for a model for replication to other project areas of BRAC. Manikganj with a coverage of 217 villages in 10 unions completed its 11th year of operation on 31 December 1988. Through these years it has resulted in empowerment of target population through institution building and control over assets through gaining ownership of factors and/or means of production. Increased income, better employment opportunities, fairer income distribution and better living condition have also been achieved. For a more detailed introduction, see the attached report on MIP. BRAC now proposes a 2 year new phase for Manikganj as part of a longer term restructuring of BRAC's rural development activities into a proposed new BRAC Bank. For more details on this restructuring, see the attached BRAC Bank plan.

This proposal to the Ford Foundation seeks funds for 2 years to underwrite the transition of MP to the BRAC Bank operation. In addition, support is sought to enable MIP to continue meeting current objectives which are:

- 1.1 Consolidate the power gained by the target population by strengthening the village organisations and their federations.
- 1.2 Expand and increase the power by taking up larger economic schemes that ensures control of assets of greater value.
- 1.3 Find out more employment opportunities for the target population by promoting more intensive methods for traditional activities and exploring new non-traditional activities.
- 1.4 Repair and recover the loss caused, by 1987 floods, in certain sectors especially the sericulture.
- 1.5 Test some new programs e.g., social forestation and legal aid to poor.
- 1.6 Consolidate the present welfare programs.
- 1.7 Reduce BRAC's supervision and logistics support to encourage management of their own affairs by the target population.

A brief resume of what is proposed to be done in 2 years follows:

2. OBJECTIVE:

To strengthen and restructure MIP to transition to BRAC Bank in 1990.

1. STRATEGY:

NIP will follow a 7-fold strategy emphasizing:

- institution building
- employment and income generation
- social forestation
- health and family planning
- nutrition
- legal aid
- functional education

1.1 Institution Building

- a. The NIP covers 217 villages in 10 unions through 3 operating camps. At the end of the 1st phase the institution building position stands as follows:

Camp	Vill- ages	Male VO	Female VO	Male group	Female group	UCC	UIC
Manikganj	57	34	37	--	--		
Betula	40	10	43	8	1		
Gopara	47	10	12	1	3		
Krishnapur	71	24	25	2	1		
Balirak	42	26	42	7	0		
	217	144	199	16	9		

The thrust in the proposed phase will be to increase the number of village level organization to 440 and strengthen the Union Coordination Committees (UCCs) and the Upzilla Committee (UCC). The first part i.e. V.O. formation will be completed in year 1.

- b. Uptil now BACC had given all support to all the organizations at all level. This support included both managerial and technical. Thus the capacity of the organizations to stand on their own has not been tested. In the proposed phase the organization will be given more autonomy in respect of both in functioning and management of the economic schemes. To this end local workers (Palli Sebok - male and Palli Sebika - female) have been appointed and trained. They will be further trained in such skills as accounting, planning management etc. The group members will also be trained in those skills.

1.2 Functional Education

Functional education (FE) is aimed at awareness building. NIP has thus far operated 375 FE-centres where 12,725 learners were enrolled and from here 1,839 male and 4,350 female were graduated. In the new phase 100 more centres will be operated - 50 in year 1 and 50 in year 2.

3.3 Employment and Income Generation

In the sphere of employment and income generation emphasis will be on larger scale economic schemes. In fact some groups have already taken such schemes (for example, Brick field). More schemes will be tested in next two years. These include: power tiller, deep tubewell, rice mills etc. Thrust will be on the management of these schemes by the organisations of the landless.

A procedure for management and profit distribution has already been set in consultation with the representatives of VOs, UCCs and UIC. Since equity in income distribution is the prime consideration it has been decided that the ownership of larger enterprises will go to the Union Coordination Committee so that all VOs in an union gets a share. The management however will be entrusted to any group or groups who have the skill or are in the proximity of the operating area. The surplus distribution policy determined primarily is:

- 15% to Management Organisation(s)
- 15% to Union Coordination Committee
- 70% to All Village Organisations

Sectorwise employment and income generation will be as follows:

a. Agriculture

Agriculture provides the maximum opportunity of employment in Manikganj. Thus far paddy, sugarcane, tobacco, pulses and vegetables have been cultivated. Women group, to whom agriculture was a non-traditional occupation, have been attracted in an increased number. In the project period emphasis will be given on concentration of employment for which opportunities exists. In addition new non-traditional activity will be taken up on the recommendation of REP, the experimenting wing of BRAC.

b. Irrigation

Irrigation not only creates employment and income generation opportunities but also enable those who do not own land to exercise control over it through control of water. MIP groups now operate 36 shallow and deep tubewells with a coverage of 746 acres. Water is sold to the land owners in exchange of cash or share of produce. It is proposed that in next 2 years 15 deep tubewells, each having a commanding area of 50-70 acre (as against shallow tubewell coverage of 10-12 acre each) will be bought by the UCCS. Efforts should also be made to increase the command area of existing tubewells by improvement of planning, management and technical skills of VO members through training.

c. Seri/Eri Culture

MIP area had shown much potentials for the development of Seri/Eri- culture program. " to December 1987 515 families were

involved in mulberry plantation. Plantation was done on 85 plots (of 33 decimal each) in addition to homesteads and road sides. 1987 flood had seriously impaired the program. Almost all bushes died and many families are now contemplating to withdraw. MIP plans to retain those families. It is also planned to increase the plantation area and number of families involved by 20%. For retention and expansion inputs e.g. training and seedling will be provided. In next 2 years one lac seedlings will be distributed.

In sericulture some 1,200 women are involved in rearing and spinning. Some of them are engaged in rearing, most are in rearing & spinning while many works both as spinner and rearers.

3. Poultry

In terms of coverage and income generation at an universal level poultry is the most successful program of MIP. The following statistics (up to 31 December 1987) will reveal the strength of the program:

Village covered by MIDP	217
Poultry villagers	217
Poultry workers (all female)	187
Poultry key rearers (all female)	3,458
Cock distributed	3,889
Hen distributed	171
Chicken distributed	1,909
Eggs distributed	73,289
Poultry model rearers (all female)	143
Chick rearing unit	10

Each key rearer rears 10 hens and a cock and earns a monthly income of Tk.260. A model rearer with 22 hens and 3 cocks earns Tk.500 per month. Poultry workers, who provide vaccination to the birds, get a fixed fee in exchange of their service. Chick rearing units collect 1 day old chick and rear to two months and sell out.

In 1988-89 the program will be extended to another 13 villages. No. of key rearers will be increased to 6,000 and that of model rearer to 1,000. Chick rearing units will be doubled.

Required number of workers will be developed. Services e.g. training to the rearers, supply of eggs, chicks etc. will also be ensured.

e. Livestock

MIP has developed 88 livestock workers, 27 Rural Veterinary Surgeons. They are members of the VOs. In 1988-1989 no new worker will be developed. However, the existing ones will need refresher course and some selected workers will be given higher training.

There are 2 artificial insemination centres. In next 2 years 7 more centres will be established.

A major thrust will be preparation of cattle feed on an experimental basis. Fodder will be prepared by using materials that are locally available e.g. hey, molasses, urea etc. (currently under trial with REP).

f. Block printing/embroidery

This two year BRAC will build up 3 centres, Block printing and 3 centres for embroidery. All together 200 women will get full time employment.

g. Pisiculture

Though MIP area had potentials for the program, pisiculture was not included in the priority list. Work done so far was therefore not extensive. Present position is shown below:

No. of big pond	42
No. of mini pond	80
No. of male worker	85
No. of female worker	45

In proposed phase BRAC will develop in each union one nursery rearer. Rearers will produce fingerlings and will distribute to group ponds as well as others ponds. These nursery rearers will act as para-professional in their union.

h. Other skills

3.3 Social Forestation

Deforestation is now a major problem for Bangladesh. Trees are cut at random for use as fuel and housing materials. Forests are also cleared for habitation and cultivation of either food crop or cash crop. MIP area has the same problem. In next two years MIP will therefore put special emphasis on forestation. People will be encouraged to plant trees around their homesteads and to replace existing unuseful trees by useful and productive ones. Trees will also be planted by the sides of 30 mile public road. BRAC will develop another group of para-professional for social forestry. In each union 3 ward. [One ward consist of 5-7 villages]. So BRAC will be developed 30 people from group members. The 30 people will be developed their own nursery in their homestead. After that they will be sale their seedlings to group members. Currently MIP and REP are surveying forestry potential as first step in developing an action plan.

3.4 Legal Aid

Legal aid is a new element in MIP. Poor and illiterate village people are quite ignorant of thier rights. They are often deprived of

their due shares in family property. They are also exploited by money lenders, village heads and brokers. Under legal aid program people will be taught of their legal rights and privileges. Para-professionals will be recruited and trained who in turn will educate the VO members.

In project period paraprofessionals will be developed.

4. INPUTS:

4.1 Revolving loan fund - RLF of Tk. 75,00,000 will be established providing loans to groups and individuals. Maximum individual loan size will be Tk. 5000 repayable at 18% as short (1 year), medium (2 year), long term (5 year). Groups will provide 10% of investment requirements from own funds.

4.2 Construction of Service Centres - 10 service centre will be constructed at 5/year at a cost of Tk. 25,000/centre. Each service centre is used as a base for women's programme production (weaving, blockprinting, dyeing, embroidery, etc.).

4.3 Training

The following courses will be provided:

- planning and management for 800 VOs/year at Tk. 60 cost/trainee;
- accounting for 800 VO's/year at Tk. 60 cost/trainee;
- poultry for 750 VOs/year at Tk. 120 cost/VO;
- other skills (fisheries, sericulture, ericulture, textiles) for 300 VOs/year at Tk. 480/VO;
- plus 15 workshops/year to exchange experiences among all trainees at Tk. 2,000/workshop.

4.4 Operational Inputs

These will cover:

- salaries of all programme and field staff (see section 6);
- other operating expenses (printing, stationery, utilities, maintenance, general expenses, rent) as detailed in the Budget (see section 8).

4.5 Other Inputs such as transport (motor and bi-cycles), office equipment and furniture have previously been provided for.

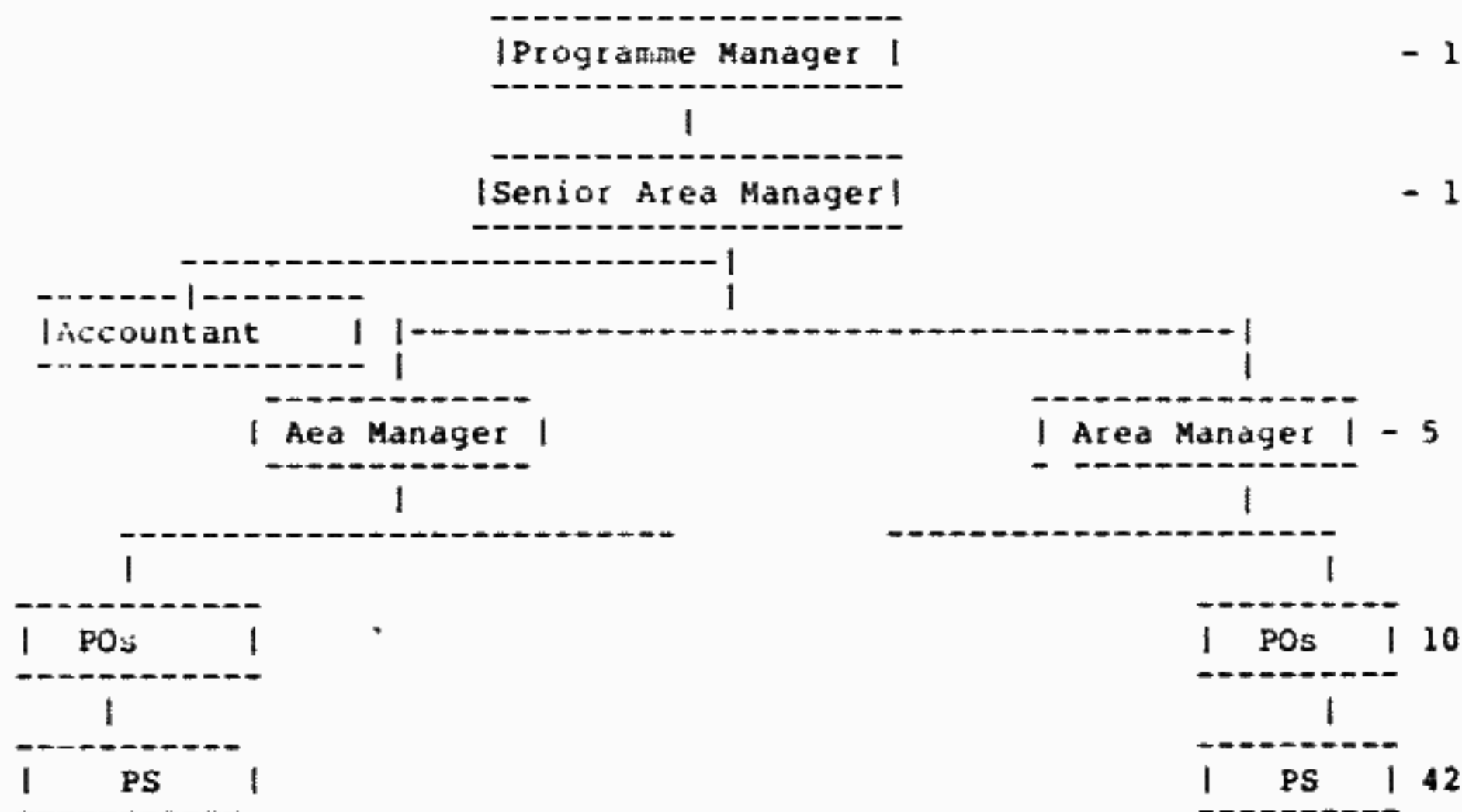
5. EXPECTED OUTCOME:

The project is expected to lay the foundation for the transition to BRAC Bank by strengthening group management skills, developing credits and income-generating programmes as well as promoting:

- increased incomes to group members;
- greater awareness of legal rights;
- greater group cohesion;
- new sources of income;
- higher levels of basic education;
- higher levels of marketable skills;
- improved health and nutrition.

6. MANAGEMENT AND STAFFING:

This is summarised below is the organogram:



Overall HO coordination is the responsibility of PM, Aminul Alam, who reports directly to BRAC's ED. The Senior Area Manager in Manikganj is Shaheed, formerly head of AAF and graduate of in the Hague, Netherlands. Under are 5 Area Managers, each managing 1 officee which will be re-designated as branches under BRAC Bank in 1990.

7. MONITORING AND EVALUATION:

M&E will be the responsibility of BRAC's RED, who will work with MIP to measure project impact and effectiveness, paying attention to the expected project outcomes mentioned in section 5.

MIP has a well-established management information system (MIS) and produces annual reports detailing project achievements.

8. BUDGET: 1988 & 1989

	yr. 1	yr. 2	(IN TAKA) Total	
I. Revolving Loan Fund	5,000,000	2,500,000	7,500,000	I
II. Service Centre Construction - Tk.25,000 per centre, 5 centre each year	125,000	125,000	250,000	II
III. Training & Workshop				
A. Institution Development				
(a) Planning & Management - Tk. 60 per trainee per course of 3 days for 800 VO's	48,000	48,000	96,000	
(b) Accounting - Tk.60 per trainee per course of 3 days for 800 VO's	48,000	48,000	96,000	
(c) Workshop - Tk.2,000 per workshop, 15 workshop per year	30,000	30,000	60,000	
B. Occupational Skills				
(a) Poultry - Tk.120 per trainee per course of 3 days for 750 VO's each year	90,000	90,000	180,000	
(b) Other skills - Tk.480 per trainee per course of 12 days for 300 VO's each year	144,000	144,000	288,000	
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	360,000	360,000	720,000	III

IV. Operation Expenses

A. Salaries and benefits

(a) Program Administration - Tk.8,000 per month	96,000	96,000	192,000
(b) Camp managers - Tk.6,500 per month per person, for 5 managers	390,000	390,000	780,000
(c) Program Organisers - Tk.4,500 per month per PO, & POs per area for 5 areas	540,000	540,000	1,080,000
(d) Accountant - Tk.4,500 per month, 1 accountant	54,000	54,000	108,000
(e) Village Level Worker - Tk.1,000 per month per worker for 42 worker	504,000	504,000	1,008,000
(f) Service Staff - Tk.1,200 per staff per month for 5 staff	72,000	72,000	144,000

B. Staff Recruitment & Development - 5% of a i, a ii, a iii, & a iv	54,000	54,000	108,000
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C. Travel and Transportation - 20% of a i, a ii, a iii, & a iv	216,000	216,000	432,000
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D. Other operating expenses

(a) Printing & Stationery - Tk.600 per month per camp, for 5 camps	36,000	36,000	72,000
(b) Utilities - Tk.600 per month per camp for 5 camps	36,000	36,000	72,000
(c) Maintenance - Tk.600 per month per camp for 5 camps	36,000	36,000	72,000
(d) General Expenses - Tk.600 per month per camp for 5 camps	36,000	36,000	72,000

(e) Rent				
- Tk.2,000 per month per camp for 3 camps	72,000	72,000	144,000	
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	2,142,000	2,142,000	1,284,000	IV
 V. H.O Logistics & Mgt. Support				
- 9% of II - IV	236,000	237,000	473,000	
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	2,863,000	2,864,000	5,727,000	V
 Total expenses				
- II + III + IV + V				
Less: Estimated interest income	1,208,000	2,000,000	3,208,000	
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Net expenses	1,655,000	864,000	2,519,000	
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Net requirement of fund	6,655,000	3,364,000	10,019,000	
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 Equivalent to US \$ 333,967 (at Tk.30 = \$ 1)				