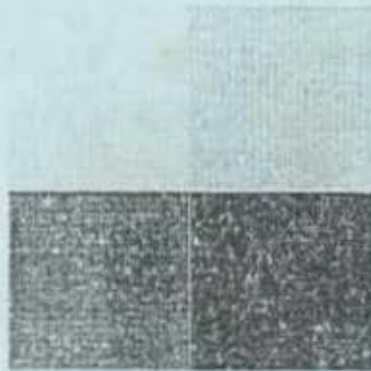




BRAC

Rural Development Programme IV



Proposal for 1996 - 2000



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Public Affairs And Communications



BRAC

Rural Development Programme IV



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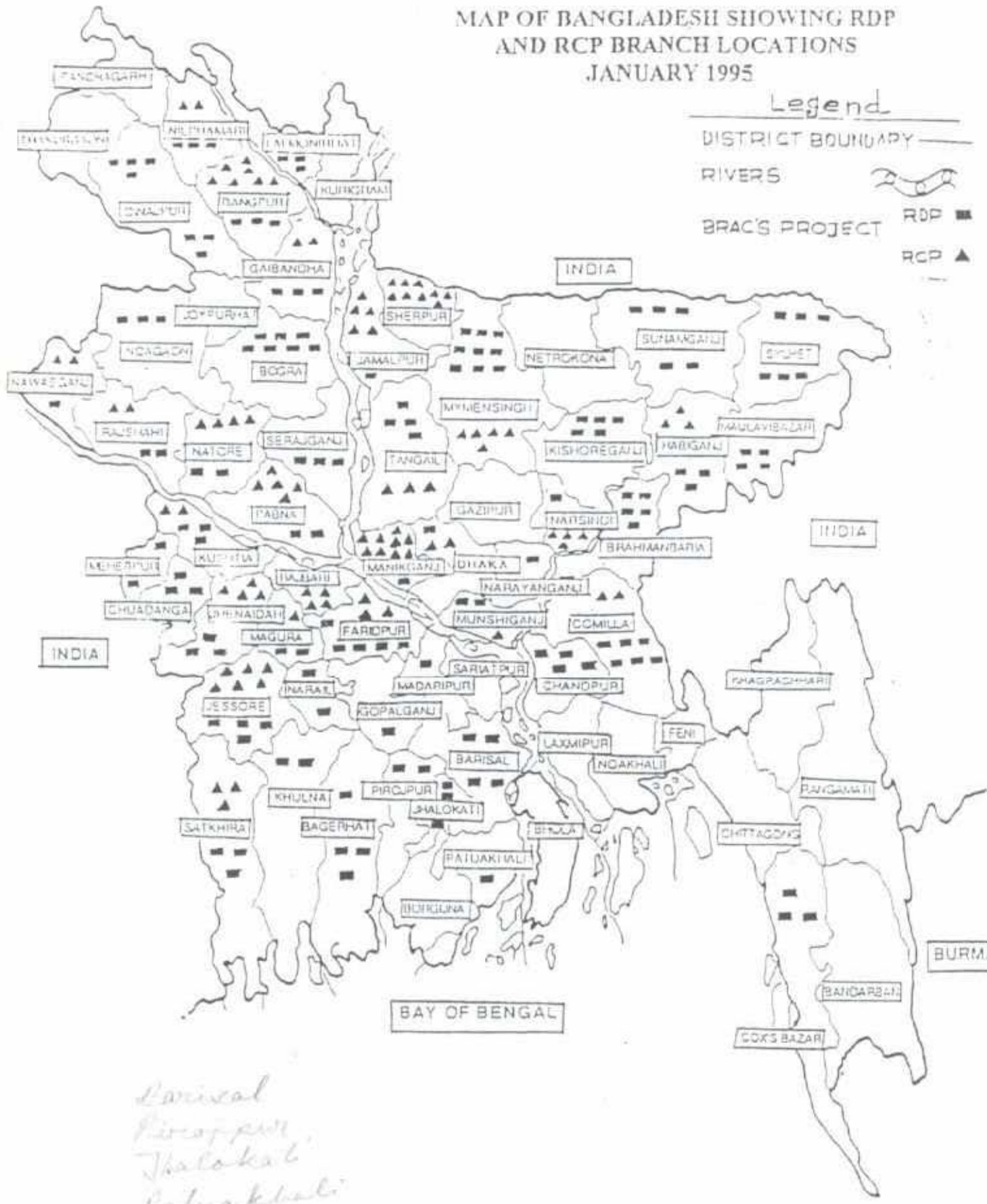
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MAP OF BANGLADESH SHOWING RDP
AND RCP BRANCH LOCATIONS
JANUARY 1995

Legend

- DISTRICT BOUNDARY ———
- RIVERS 
- BRAC'S PROJECT RDP ■
- RCP ▲



*Barisal
Pirojpur
Jhalokati
Rajshahi*

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List of Acronyms

ADAB	Association of Development Agencies of Bangladesh
AI	Artificial Insemination
AM	Area Manager
AO	Area Office
APO	Ageing of Principal Outstanding
AVC	Audio Visual Centre
BADC	Bangladesh Agriculture Development Corporation
BIDS	Bangladesh Institute of Development Studies
BRDB	Bangladesh Rural Development Board
BSB	Bangladesh Sericulture Board
CDM	Centre for Development Management
CSP	Child Survival Programme
DLS	Directorate of Livestock Services
DRR	Department of Relief and Rehabilitation
DVM	Doctor of Veterinary Medicine
EPI	Expanded Programme on Immunisation
ESP	Education Support Programme
FHTC	Fish Hatchery and Training Centre
GOB	Government of Bangladesh
GQAL	Gender Quality Action Learning Programme
GTf	Group Trust Fund
HO	Head Office
HPP	Health and Population Programme
HRDM	Human Resource Development Management
HRLE	Human Rights and Legal Education
HYV	High Yielding Variety
IAS	Impact Assessment Study
ICDDR,B	International Centre for Diarrhoeal Disease Research, Bangladesh
IGVGD	Income Generation for Vulnerable Group Development
KK	Kishore Kishoree (adolescents)
MC	Management Committee
MDP	Management Development Programme
MIS	Management Information System
NFPE	Non Formal Primary Education
NGO	Non Governmental Organisation
OSD	Occupational Skills Development
OTEP	Oral Therapy Extension Programme
OTR	On Time Recovery
PA	Programme Assistant
PEOC	Primary Education for Older Children
PHC	Primary Health Care

PL	Paralegal
PO	Programme Organiser
PRA	Participatory Rural Appraisal
PSE	Programme Support Enterprise
RCP	Rural Credit Programme
RCTP	Rural Credit and Training Programme
RDP	Rural Development Programme
RED	Research and Evaluation Division
REP	Rural Enterprise Project
RLF	Revolving Loan Fund
RM	Regional Manager
RO	Regional Office
RRA	Rapid Rural Appraisal
SAE	Social Awareness Education
SDC	Swiss Development Cooperation
SLDP	Smallholder Livestock Development Programme
SMC	Strategic Management Committee
TARC	Training and Resource Centre
TOT	Training of Trainers
VDG	Vulnerable Group Development
VHSS	Voluntary Health Services Society
VO	Village Organisation
WFP	World Food Programme
WHDP	Women's Health and Development Programme
ZM	Zonal Manager

PROJECT TITLE : BRAC RURAL DEVELOPMENT PROGRAMME IV

2 Dec 95

PERIOD OF FUNDING :

1996-2000

TOTAL PROJECT FUNDING: Tk 4.6 billion (US\$ 116 million)

Internal Funds : Tk 2.5 billion (US\$ 61 million) (53%)

External Funds : Tk 2.2 billion (US\$ 54 million) (47%)

BRIEF DESCRIPTION : Consolidation and deepening of RDP an established and successful institution building, income generating, credit building, social awareness building and essential health care programme directed at the rural poor especially women.

NARRATIVE SUMMARY	VERIFIABLE INDICATORS	MEANS OF VERIFICATION	ASSUMPTIONS
GOAL : Rural poor achieve sustainable improvement in their lives	Inc. women control over loan/ income Members increasing protect human and legal rights More children going to school Increasing interaction UP and other local institutions	Impact Assessment System (IAS) Other reports (WB, UNDP, BIDS, BRAC Reports RDP Reports	
PURPOSE: Socio-economic position of participating households improved.	50% increase in HH assets (only HH assoc. with BRAC for 5 years and Tk 10,000 loan) Incidence of poverty decline by 20% among "grads". Increase in the number of members in the "critical mass" group i.e. those with 2.5 yr. membership and loans of Tk 7500.	BRAC Reports Program Evaluation RDP reports IAS Monitoring reports RED studies Participants interview Family/income surveys Accounting records	Political/economic environment remains favourable Organisations survive any natural or manmade disasters NFPE and other primary education programmes functioning

Outputs	Verifiable Indicators	MOV	Assumptions																								
1. Appropriate and effective organisations of HH functioning	16760 new VO (Total 50,000 VO functioning by 2000) 2 million members of whom 95 % are women <table style="margin-left: auto; margin-right: auto;"> <tr> <td></td> <td style="text-align: center;">96</td> <td style="text-align: center;">97</td> <td style="text-align: center;">98</td> <td style="text-align: center;">99</td> <td style="text-align: center;">2000</td> </tr> <tr> <td>AO (no)</td> <td style="text-align: center;">280</td> <td style="text-align: center;">330</td> <td style="text-align: center;">330</td> <td style="text-align: center;">330</td> <td style="text-align: center;">330</td> </tr> <tr> <td>VO (thousand)</td> <td style="text-align: center;">42</td> <td style="text-align: center;">50</td> <td style="text-align: center;">50</td> <td style="text-align: center;">50</td> <td style="text-align: center;">50</td> </tr> <tr> <td>Members (in millions)</td> <td style="text-align: center;">1.5</td> <td style="text-align: center;">1.8</td> <td style="text-align: center;">1.9</td> <td style="text-align: center;">2</td> <td style="text-align: center;">2</td> </tr> </table> <p>Group members value issue based meetings. Men attend issue based meetings.</p>		96	97	98	99	2000	AO (no)	280	330	330	330	330	VO (thousand)	42	50	50	50	50	Members (in millions)	1.5	1.8	1.9	2	2	RDP Reports Social development and Health reports BRAC financial and social sustainability monitoring system RDP reports	-Villagers continue to be attracted and participate in BRAC programmes.
	96	97	98	99	2000																						
AO (no)	280	330	330	330	330																						
VO (thousand)	42	50	50	50	50																						
Members (in millions)	1.5	1.8	1.9	2	2																						

2. Self sustaining credit organisation functioning.	<p>Tk 25 billion disbursed by year 2000</p> <table border="1"> <thead> <tr> <th></th> <th>96</th> <th>97</th> <th>98</th> <th>99</th> <th>2000</th> </tr> </thead> <tbody> <tr> <td>Disbursement</td> <td>3.8</td> <td>4.6</td> <td>5.2</td> <td>5.7</td> <td>6.1</td> </tr> <tr> <td>Savings</td> <td>1</td> <td>1.2</td> <td>1.4</td> <td>1.7</td> <td>1.9</td> </tr> </tbody> </table> <p>(Billion of takas)</p> <p>Avg. Loan Size 3300 3400 3700 3900 4500 (Takas)</p> <p>OTR 95% APO 92 % Dropout/ yr. <5%</p> <p>Default loans 2% of disbursement</p> <p>All costs for credit service covered by interest income after 4 years.</p>		96	97	98	99	2000	Disbursement	3.8	4.6	5.2	5.7	6.1	Savings	1	1.2	1.4	1.7	1.9	<ul style="list-style-type: none"> -Financial Reports -Credit reports -Financial sustainability reports -Analysis of credit performance - Trend and ratio analysis on key indicators -Monitoring -Evaluation 																									
	96	97	98	99	2000																																								
Disbursement	3.8	4.6	5.2	5.7	6.1																																								
Savings	1	1.2	1.4	1.7	1.9																																								
3. Income and employment generation increased	<p>300,000 new IG/jobs with avg. income between Tk 200 - Tk 2000 per month</p> <table border="1"> <thead> <tr> <th></th> <th>96</th> <th>97</th> <th>98</th> <th>99</th> <th>2000</th> </tr> </thead> <tbody> <tr> <td>Poultry&Livstk</td> <td>86</td> <td>73</td> <td>37</td> <td>10</td> <td>0</td> </tr> <tr> <td>Fisheries</td> <td>11</td> <td>13</td> <td>16</td> <td>9</td> <td>6</td> </tr> <tr> <td>Sericulture</td> <td>1</td> <td>1</td> <td>1</td> <td>0</td> <td>1</td> </tr> <tr> <td>Social Forestry</td> <td>2</td> <td>2</td> <td>1</td> <td>1</td> <td>1</td> </tr> <tr> <td>Vegetable</td> <td>9</td> <td>9</td> <td>10</td> <td>5</td> <td>3</td> </tr> <tr> <td>Total</td> <td>107</td> <td>97</td> <td>65</td> <td>25</td> <td>11</td> </tr> </tbody> </table> <p>(New employment figures in thousands)</p> <p>Not less than 95% are women</p> <p>No children employed in Programme Support Enterprises</p>		96	97	98	99	2000	Poultry&Livstk	86	73	37	10	0	Fisheries	11	13	16	9	6	Sericulture	1	1	1	0	1	Social Forestry	2	2	1	1	1	Vegetable	9	9	10	5	3	Total	107	97	65	25	11	<ul style="list-style-type: none"> -RDP Reports - Monthly closing reports -Monitoring reports -Sector reports -Sericulture Midterm Evaluation -Evaluation -Accounting records 	<ul style="list-style-type: none"> -Regular supply of GoB inputs available -Favourable market environment -Raw material available; price changes don't affect establishment of enterprises - Services valued by community members - Staff dropout does not hamper planned activities
	96	97	98	99	2000																																								
Poultry&Livstk	86	73	37	10	0																																								
Fisheries	11	13	16	9	6																																								
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Social Forestry	2	2	1	1	1																																								
Vegetable	9	9	10	5	3																																								
Total	107	97	65	25	11																																								
4. Members know more about law and human rights and are willing to act on this.	<ul style="list-style-type: none"> -1. 50% of age of marriage will increase from 16.5 to 18 years within VO's. -2. All marriages within VO will be registered at registry office. -3. Yearly land tax will be paid by VO members on time. -4. No divorce will take place without following legal procedure within VO. <table border="1"> <thead> <tr> <th></th> <th>96</th> <th>97</th> <th>98</th> <th>99</th> <th>2000</th> </tr> </thead> <tbody> <tr> <td>Indicators2-4</td> <td>10%</td> <td>25%</td> <td>50%</td> <td>75%</td> <td>100%</td> </tr> </tbody> </table>		96	97	98	99	2000	Indicators2-4	10%	25%	50%	75%	100%	<ul style="list-style-type: none"> -Training records -AO records -Marriage register records. -Land office records -RDP reports 	<ul style="list-style-type: none"> - Opposition from fundamentalists will not disrupt programme 																														
	96	97	98	99	2000																																								
Indicators2-4	10%	25%	50%	75%	100%																																								
5. Improved health	<table border="1"> <thead> <tr> <th></th> <th>96</th> <th>97</th> <th>98</th> <th>99</th> <th>2000</th> </tr> </thead> <tbody> <tr> <td>Slab Latrines</td> <td>113</td> <td>113</td> <td>234</td> <td>234</td> <td>234</td> </tr> <tr> <td>Tube Wells</td> <td>18</td> <td>18</td> <td>18</td> <td>18</td> <td>21</td> </tr> </tbody> </table> <p>(installed in thousands)</p> <table border="1"> <thead> <tr> <th></th> <th>96</th> <th>97</th> <th>98</th> <th>99</th> <th>2000</th> </tr> </thead> <tbody> <tr> <td>Child(<1yr)</td> <td>211</td> <td>238</td> <td>270</td> <td>270</td> <td>270</td> </tr> <tr> <td>Preg Women</td> <td>262</td> <td>296</td> <td>335</td> <td>335</td> <td>335</td> </tr> </tbody> </table> <p>(immunised in thousands)</p> <p>Vitamin A 0.9 1.1 1.2 1.2 1.2 (capsule distribution in millions)</p> <p>Reduction in loss of person days employment due to illness (self + care of dependents)</p>		96	97	98	99	2000	Slab Latrines	113	113	234	234	234	Tube Wells	18	18	18	18	21		96	97	98	99	2000	Child(<1yr)	211	238	270	270	270	Preg Women	262	296	335	335	335	<ul style="list-style-type: none"> Health reports RDP reports Monitoring reports RED Studies 	<p>GOB supply of vaccines and VAC continues and the delivery system functions effectively</p>						
	96	97	98	99	2000																																								
Slab Latrines	113	113	234	234	234																																								
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Child(<1yr)	211	238	270	270	270																																								
Preg Women	262	296	335	335	335																																								
6. Extremely poor women increase their income through VGD	<p>At least 300,00 VGD employed earning minimum of Tk 200 / month</p> <p>7500 new VGD groups functioning.</p>	<ul style="list-style-type: none"> RDP Reports VGD Reports Monitoring Reports 																																											

7. Improved organisation management capacity of BRAC	Long term strategic plan Satisfied staff (Staff retention) Good job description and well defined career paths with defined performance standards Frequent interactions between senior and junior staff and head office and field More delegation of authority and responsibility Increase in no of skilled staff Frequent training of staff More women in senior positions Increased financial self sufficiency Less negative publicity Improved MIS and Monitoring	BRAC reports	
8. Improved efficiency of partner organisations.	Increased demand from others for assistance Efficient use of resources provided by BRAC	RDP reports	

Activities	Inputs																																																																
1.1 Form village organisation 1.2 Establish organisational discipline 1.3 Raise awareness through I-B and HRLE 1.4 Practice democratic values within VO 1.5 Participate in critical social issues (e.g. polygamy, child marriage, illegal divorce, gender equity etc.) 1.6 Train participants in leadership and human development	<table border="1"> <thead> <tr> <th></th> <th>96</th> <th>97</th> <th>98</th> <th>99</th> <th>2000</th> <th>Total</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Org Dev</td> <td>6</td> <td>5</td> <td>6</td> <td>7</td> <td>7</td> <td>32</td> <td>1%</td> </tr> </tbody> </table> (Millions of Takas)		96	97	98	99	2000	Total	%	Org Dev	6	5	6	7	7	32	1%																																																
	96	97	98	99	2000	Total	%																																																										
Org Dev	6	5	6	7	7	32	1%																																																										
2.1 Develop organisational structure (at AO) for credit /savings operations 2.2 Establish a network of borrowers in the VO 2.3. Mobilise revolving loan fund 2.4 Mobilise savings (Deposit Tk 1.8 billion) 2.5 Evolve sound credit / savings management system 2.6 Establish credit discipline. 2.7 Generate sufficient income through credit to cover costs after four years of operation.	<table border="1"> <thead> <tr> <th></th> <th>96</th> <th>97</th> <th>98</th> <th>99</th> <th>2000</th> <th>Total</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>AO Cost</td> <td>136</td> <td>165</td> <td>123</td> <td>69</td> <td>39</td> <td>533</td> <td>11%</td> </tr> <tr> <td>RO Cost</td> <td>15</td> <td>18</td> <td>14</td> <td>8</td> <td>4</td> <td>59</td> <td>1%</td> </tr> <tr> <td>Staff Trng</td> <td>10</td> <td>13</td> <td>10</td> <td>6</td> <td>3</td> <td>41</td> <td>1%</td> </tr> <tr> <td>RLF Req.</td> <td>504</td> <td>515</td> <td>355</td> <td>221</td> <td>141</td> <td>1736</td> <td>37%</td> </tr> <tr> <td>Capital Inv.</td> <td>76</td> <td>79</td> <td>84</td> <td>20</td> <td>14</td> <td>272</td> <td>6%</td> </tr> </tbody> </table> (Millions of Takas)		96	97	98	99	2000	Total	%	AO Cost	136	165	123	69	39	533	11%	RO Cost	15	18	14	8	4	59	1%	Staff Trng	10	13	10	6	3	41	1%	RLF Req.	504	515	355	221	141	1736	37%	Capital Inv.	76	79	84	20	14	272	6%																
	96	97	98	99	2000	Total	%																																																										
AO Cost	136	165	123	69	39	533	11%																																																										
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RLF Req.	504	515	355	221	141	1736	37%																																																										
Capital Inv.	76	79	84	20	14	272	6%																																																										
3.1. Select and train participants 3.2. Supply inputs and provide credit 3.3. Provide technical support and follow-up 3.4. Establish marketing links 3.5. Co-ordinate activities with GoB and others 3.6. Collect service charges 3.7. Establish Programme Support Enterprises 3.8. Assist inter-enterprise linkages(prod /mkt.) 3.9. Piloting of new enterprises 3.10. Define acceptable environmental parameters	<table border="1"> <thead> <tr> <th></th> <th>96</th> <th>97</th> <th>98</th> <th>99</th> <th>2000</th> <th>Total</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Ptry/Livstk</td> <td>56</td> <td>62</td> <td>46</td> <td>38</td> <td>36</td> <td>238</td> <td>5%</td> </tr> <tr> <td>Fisheries</td> <td>34</td> <td>36</td> <td>38</td> <td>32</td> <td>31</td> <td>171</td> <td>4%</td> </tr> <tr> <td>Soc Forest</td> <td>18</td> <td>18</td> <td>18</td> <td>18</td> <td>18</td> <td>89</td> <td>2%</td> </tr> <tr> <td>Sericulture</td> <td>88</td> <td>92</td> <td>142</td> <td>27</td> <td>30</td> <td>379</td> <td>8%</td> </tr> <tr> <td>REP</td> <td>18</td> <td>22</td> <td>30</td> <td>32</td> <td>33</td> <td>134</td> <td>3%</td> </tr> <tr> <td>Vegetable</td> <td>18</td> <td>24</td> <td>32</td> <td>32</td> <td>27</td> <td>132</td> <td>3%</td> </tr> <tr> <td>Mkt Dev</td> <td>14</td> <td>16</td> <td>15</td> <td>6</td> <td>0</td> <td>50</td> <td>1%</td> </tr> </tbody> </table> (Millions of Takas)		96	97	98	99	2000	Total	%	Ptry/Livstk	56	62	46	38	36	238	5%	Fisheries	34	36	38	32	31	171	4%	Soc Forest	18	18	18	18	18	89	2%	Sericulture	88	92	142	27	30	379	8%	REP	18	22	30	32	33	134	3%	Vegetable	18	24	32	32	27	132	3%	Mkt Dev	14	16	15	6	0	50	1%
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4.1 Develop training materials on HRLE	96	97	98	99	2000	Total	%	
4.2 Train PO, PA and trainers	HRLE	31	33	37	42	45	188	4%
4.3 Train HRLE shebikas and VO members	(millions of Takas)							
4.4 Organise workshops for community leaders								
4.5 Discuss problems in meetings								
4.6 Take action on issues such as registering of marriage, illegal divorce, child marriage, timely payment of land tax etc.								
5.1 Revise/ develop training curriculum and IEC materials	96	97	98	99	2000	Total	%	
5.2 Train SS and staff	EHC	49	49	56	54	56	264	6%
5.3 Provide health education	(millions of Takas)							
5.4 Create and support SS services at villages								
5.5 Improve family planning service delivery								
5.6 Increase access to safe water and sanitation								
5.7 Increase Vit A capsule utilisation and vegetable consumption								
5.8 Increase access to and use of immunisation								
5.9 Supply materials								
6.1 Select and train VGD women	96	97	98	99	2000	Total	%	
6.2 Provide credit, technical support and inputs	VGD	42	39	42	43	44	210	4%
6.3 Provide wheat	(millions of Takas)							
6.4 Collect service charges and marketing support								
7.1 Revise and implement new operational guidelines.								
7.2 Train staff in management skills								
7.3 Orient all staff on BRAC approach / goal								
7.4 Hold review re-planning workshops								
7.5 Promote women to more senior positions.								
7.6 Improve MIS, make sustainability workplan	96	97	98	99	2000	Total	%	
7.7 Carry out research and monitoring activities for programme support	RED	8	10	10	8	5	40	1%
	(millions of Takas)							
8.1 Identify partners and their needs	96	97	98	99	2000	Total	%	
8.2 Train staff of the partner organisations	NGO supp	3	8	10	10	10	40	1%
8.3 Organisation and monitor activities.	(millions of Takas)							
8.4 Undertake joint activities with partner organisations.								
8.5 Help to develop MIS in other partner organisations								

Total Project Cost in Millions of Taka	1127	1207	1071	676	551	4632	100%
Millions of US \$	28	30	27	17	14	116	
VII. Project Income							
7.1 Net Interest Income on loan	106	159	154	100	68	588	13%
7.2 Service charge realised	17	24	32	37	40	149	3%
7.3 RCP Financing	173	226	441	524	320	1684	36%
7.4 Surplus/(Deficit) of Programme	0	-1	3	7	29	38	1%
-Support Enterprise							

Total Project Income in Millions of Takas	296	409	630	668	456	2459	53%
Millions of US \$	7	10	16	17	11	61	
Net Requirement in Millions of Taka	831	798	442	8	94	2173	47%
Net Requirement in Millions of US \$	21	20	11	0	2	54	

REVISED BUDGET SUMMARY: 1996-2000

All Amounts in Millions Of Takas except as noted	1996	1997	1998	1999	2000	Total	%
I. Organisation Development & Credit Programme							
1.1 Organisation Development	6	5	6	7	7	32	1%
1.2 Branch Operating Cost	136	165	123	69	39	533	11%
1.3 Regional Office Operating Cost	15	18	14	8	4	59	1%
1.4 Staff Training and Development	10	13	10	6	3	41	1%
1.5 Loan Fund Requirement	504	515	355	221	141	1736	37%
Sub total	672	717	507	310	195	2401	52%
II. Employment and Income Generation Programme							
2.1 Poultry and Livestock	56	62	46	38	36	238	5%
2.2 Fisheries	34	36	38	32	31	171	4%
2.3 Social Forestry	18	18	18	18	18	89	2%
2.4 Sericulture and Silk Development	88	92	142	27	30	379	8%
2.5 Rural Enterprise Programme	18	22	30	32	33	134	3%
2.6 Horticulture and Vegetable	18	24	32	32	27	132	3%
2.7 Market Development Programme	14	16	15	6	0	50	1%
Sub total	245	270	321	184	174	1194	26%
III. Social Development Programme							
3.1 Non-Formal Primary Education	0	0	0	0	0	0	0%
3.2 Human Rights and Legal Education	31	33	37	42	45	188	4%
3.3 Essential Health Care	49	49	56	54	56	264	6%
3.4 Environment Development Programme	2	3	5	6	8	24	1%
Sub total	82	85	98	102	109	475	10%
IV. Special Programme							
4.1 Vulnerable Group Development	42	39	42	43	44	210	5%
4.2 Assistance to Small NGO and CBO	3	8	10	10	10	40	1%
Sub total	45	46	52	53	54	250	5%
V. Support Services							
Research and Evaluation	8	10	10	8	5	40	1%
VI. Capital Investment	76	79	84	20	14	272	6%
Total Project Cost in Taka	1127	1207	1071	676	551	4632	100%
US \$	28	30	27	17	14	116	
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(Note: Totals may not add up due to rounding of numbers).

Introduction

Background

Bangladesh emerged as an independent nation in 1971. The area now constituting Bangladesh had been exploited by external forces for over two hundred years and this had far reaching effect on the people of this country. As a result Bangladesh today is one of the least developed countries in the world. With an area of 144,000 sq. kilometres, it has a population of nearly 120 million. With the current growth rate of 2.2 per annum, the population is expected to go up to 150 million by the next decade.

With a per capita GDP of 220 US dollars annually, over half of the population live in extreme poverty measured in terms of their minimal calorie intake per day. Sixty percent of the population suffer from malnutrition. The poor have very little access to public resources. In this situation low cost finance may serve as a good vehicle for the poor in improving their economic condition. Unfortunately, however, institutional credit is not accessible to them, and the credit provided by the village money lenders is prohibitive because of the exorbitant rates of interest.

The health situation is highly unsatisfactory with the infant mortality rate still as high as 100 per 1000 live births. Maternal mortality is about 250 times higher than in Japan, Norway or Sweden. About two-thirds of the population do not have access to hygienic sanitation : 39 percent of the well-off households have sanitary latrines against only 5 percents of the poorer households. Public expenditure on health was as low as 1.04 percent of GDP in 1992. Only about 10 percent of the population utilise the health infrastructure that exists in the country. As for environmental conditions, only 8 percent of the land area is forested.

Illiteracy is widespread. A 1991 estimate indicates that only 32 percent of the adult population could then read and write. Rural women are the most disadvantaged, with 85 percent unable to read or write. Over 30 percent of the primary school-age children do not enroll in any formal school. Of those who do, 48 percent leave school before completing the third grade and 60 percent before completing the fifth grade. Bangladesh spends only 2.2 percent of the GNP on education.

Over 55 percent of the rural households are functionally landless¹. Twenty percent do not have even their own homesteads. Agriculture accounts for nearly 40 percent of the country's GDP and employs 60 percent of the labour force. The land is fertile but the farming system is primitive, with very low productivity. The landless can obtain no more than six months of employment in a year. Added to this are about 2.2 million people who enter the labour market every year. The average daily wage of Tk. 30-40, or less than one dollar, barely suffices to support a family of 5.5 at the poverty threshold level of consumption.

The landless and the rural women from poorer households are the worst off in the society. They are not organised, hardly possess any power and are the victims of various kinds of exploitation, deprivation and injustice. Their plight is a matter of concern to the government and the private sector development organisations alike.

Even under these conditions, progress has occurred in several areas over the past two decades. Food production has almost doubled. Child mortality has decreased by 40 percent. Significant improvement has been recorded in the acceptance of family planning which increased from 8 percent in 1975 to 45 percent in 1994. Enrollment in the primary schools is also showing a steady rise. Poverty alleviation programmes undertaken by non-governmental and government organisations have also started creating a positive impact. According to a survey, the poverty ratio has come down from 80 in the early 1980s to around 56 in

¹ Those having less than 0.5 acre including homestead are deemed as functionally landless.

the 1990s, but the condition of the bottom 10-15 percent of the population has deteriorated. The innate resilience of the people and their ability to cope with the natural and other calamities offer the hope that the poor themselves can indeed bring about positive changes in their lives.

Strategic Evolution

BRAC started its activities in the Sulla area of Sylhet in February 1972 with the primary objectives of relief and rehabilitation. The task was to resettle thousands of people displaced during the war of liberation, and to bring a measure of normalcy into their lives. Within nine months, 14,000 homes were rebuilt from one million bamboo poles purchased in India. Several hundred boats were also built for fishermen. Medical centres were opened and other essential services established. By the end of 1972, with relief operations completed, BRAC realised that for sustainable development, the ability of rural people had to be developed so that they could mobilise, manage and control local and external resources themselves. For this, a long-term, strategy was necessary.

By 1973, BRAC had put into effect a multi-sectoral village development programme in Sulla involving different sections of the rural community. The programme included agriculture, fishery, co-operatives, rural crafts, adult literacy, health and family planning, vocational training for women and construction of community centres. A new approach - community development - was tried, but this failed to achieve the desired goal, as it was mainly landowners and those who possessed productive assets who benefited. As a result, in 1976, BRAC decided to shift its focus to the landless poor, defined as those owning less than half an acre and surviving mainly on the sale of manual labour. From then on, these were the main target for development.

Programmatic Evolution

In 1975, BRAC began its first experiment with activities concerning women in Jamalpur - a particularly poor area. This project, covering 30 villages, served as a pioneer developing ground for activities specifically addressed to the needs of women. A year later, BRAC moved into the Manikganj area, where new approaches were introduced. The Manikganj Integrated Programme covered 250 villages, and became BRAC's key laboratory area for testing various development initiatives.

During the 1970s, BRAC focused on human resources development activities by setting up its first institutional structure for training and development - the Training and Resource Centre (TARC) at Savar. Initially intended as a training centre for BRAC's own staff, today there are 14 TARCs catering to the training needs of village organisations, BRAC staff and a range of other development agencies in Bangladesh. A research and evaluation unit was set up in 1975 to help identify the underlying constraints to rural development, and to help define new development strategies. The unit has grown into a fully-fledged division with 35 core researchers and 60 field researchers at the end of 1993.

In 1978, the first marketing outlet - the Aarong shop - was established in Dhaka to market the products of BRAC-assisted artisans, mostly rural women. Today there are five such shops in Bangladesh. Aarong's turnover in 1993 was Tk 210 million.

In 1979, BRAC decided to expand and develop its health programmes. It initiated a nation-wide Oral Therapy Extension Programme (OTEP) which was to take the oral rehydration message to every village home in the country. In 1984, some 1,300 workers were involved in this programme, and by 1990 the goal had been largely achieved, with 13 million women having been taught how to mix an OR solution from home ingredients. In 1986, before the end of OTEP, BRAC undertook a more comprehensive Child Survival programme (CSP), working with the government on immunisation and other primary health care activities. In 1991, with the successful completion of CSP, BRAC introduced a more concentrated intervention in the health sector, known as the Women's Health and Development Programme (WHDP).

In 1985, an innovative Non-Formal Primary Education programme (NFPE) was initiated with 22 schools. The number of schools had increased to more than 24,000 by mid 1994, with a total enrolment of over 750,000. Women are a special target of the programme, and girls make up over 80 percent of the student body.

During the early 1980s, BRAC worked on two strategies. One, the Outreach Programme, aimed to test the limits of what the landless could accomplish using their own resources and those available from local and government sources. A Rural Credit and Training Programme tested the idea that with adequate organisation, credit and self-employment activities could enable the poor to become more independent of local elite for loans, employment and the resolution of conflict. In 1986, BRAC introduced its Rural Development Programme (RDP), a more comprehensive strategy aimed at uplifting the economic level of the rural poor through functional education, training, the provision of credit and new methods of income generation.

In 1990, BRAC introduced a Management Development Programme directed towards the development of its managers. BRAC believes in the necessity of professional management and supervision of programmes. Today, this programme also provides services to government and other NGOs.

Also in 1990, the groundwork was laid for a BRAC Bank, formally known as the Rural Credit Programme (RCP). The concept was that the RCP would take over an RDP branch when it was capable of generating enough interest from lending to meet its operational expenses. The RCP would be the breakthrough in moving from donor dependency to a self-financing operation. By mid-1995, the number of RDP and RCP branches stood at 235. RDP reaches over a million landless poor, 90% percent of whom are women. Each of the individuals reached represents, in effect, a family of five.

Origins of RDP

BRAC's Rural Development Programme (RDP) started in 1986 as a comprehensive programme that incorporated awareness building, training, savings generation, credit disbursement and income generation. In 1990, BRAC introduced the Rural Credit Project (RCP). The idea was that an RDP branch would be able to cover its costs after four years of operation when it would be transferred to RCP. RDP II (1990-1992) expanded membership from 350,000 to 650,000. The present phase (RDP III) started in 1993 and BRAC went for further expansion. In June 1995, RDP and RCP had a total combined membership of 1.2 million of which 90% was female. The total savings was Tk 639 million, the disbursement was Tk 7,221 million and outstanding was Tk 1,883 million.

Customer Profile

An understanding of BRAC activities requires that we look at the 'customer'. A typical BRAC group member will be a woman between the ages of 20 to 50 with little or no land. She faces the daunting prospect of possible abuse from her husband, abandonment, divorce, illness, multiple pregnancies, restriction on mobility, calamities and low income. Her work burden is enormous. She has to take care of her family, do the cooking, cleaning as well as carrying out income generating activities. Although she does the cooking she eats last of all and that to the smaller portions. She is expected to bring in income and yet have no say over the how the income is spent. She is frequently (mis)judged by religious authorities and salishes. She has little or no education (formal or non-formal) and has very little access to health care. Her inheritance status if any is marginal and her economic contribution to family and community is consistently undervalued. Her income is insufficient to meet her basic needs.

In spite of these problems women are better credit risks than men. They take better care of the family and give a much higher priority to the family than men do. If the economic situation of a woman improves, then the situation of her family improves. Women have shown enormous resilience in the face of terrible odds and the success of any development programme is dependent on their efforts.

RDP IV

RDP IV is designed to build on the strength of its women group members. BRAC will leave unchanged the elements that have proved successful in the past namely, forming groups, extending credit, providing training and technical support for income generating activities, awareness building, legal education, essential health services and special programmes for the very poor.

Each of these elements builds on the strengths of BRAC's customer and addresses their needs. The credit programme depends on the credit repayment discipline of the group members. The success of the income generating activities is dependent on the absorption of training and implementation of innovative ideas by group members. The legal education classes have grown from the need expressed by members for knowing the law. The essential health services address the need for basic health services for women and children. The special programmes for the very poor are tailored to getting the very poorest involved in income and employment generation activities.

The future holds challenges for BRAC to find new ways to build on the strengths of members as well as to address their unmet needs. The best way to do this is to listen to group members and to use their ideas for building future programmes.

RDP Operations

RDP operations commence with the formation of village organisations. After RDP decides to open an Area Office, staff survey in that area to locate persons who own less than half an acre of land and survive mainly through manual labour. When these people are contacted they are asked to form village organisations or groups. A group consists of 35-40 persons and can start operations when it has 20 members. The group starts meeting weekly and members start a savings program and start taking loans. The group is held collectively responsible for the loans given to its members. The members also participate in monthly issue based meetings and take part in the legal education programme. They can start income generating activities with the help of BRAC training in these programmes and get access to essential health care through the services of village health workers known as shashto shebikas.

Table 1 Rural Development Programme

Components	Activities
1. Village Organisation	Organisation Development, weekly meetings, Issue based meetings,
2. Credit Operations	Savings, loan disbursement.
3. Income Generation	Poultry, livestock, sericulture, fisheries, social forestry, agriculture, irrigation.
4. Education	Human rights and legal education
5. Health	Essential health care
6. Special Programmes	Vulnerable group development programme
7. Training	Orientation course for VO members, staff training.
8. Support Services	Monitoring and Research

Goal

The goal of a project sets its strategic directions and clarifies the decision making process. With this in mind BRAC has formulated the following goal for RDP IV:

The rural poor will improve their lives in a sustainable manner.

Progress towards this goal will be indicated by factors such as increasing income levels, better health, more control by women over their income, better protection of rights, more children going to school and more interaction between group members and local institutions.

The goal pertains to all rural poor, but since RDP will be working with a certain households, the purpose of RDP IV will be to improve the socio-economic position of these households.

Improvement will be measured in terms of indicators such as the number of group members who fall into the 'critical mass' group. This is a group of members who have been with BRAC for more than 2.5 years and have taken out cumulative loans of over Tk 7,500. The Impact Assessment Study (IAS) found that members who fulfil this criteria are significantly better off than those who don't satisfy this criteria. One of these indicators is that group members who have been with BRAC for more than 5 years and have taken out loans of Tk 10,000 will have increased their household assets by 50% in assets by the year 2000 when RDP IV will end. BRAC will develop indicators to monitor issues such as members graduating above a 'poverty line', increase in income and employment, higher savings and better access to sanitation, contraception and immunisation.

The impact assessment studies have shown that even if women take out loans they do not have control over these loans in many cases. These loans must therefore be monitored to see whether these women are getting increasing control over these loans and how they spend their income.

Strategic Directions

As a result of the considerable discussion and thinking over RDP IV strategy, BRAC has expects to have the following outputs from the RDP IV programme. These are

- The development of appropriate, effective and functional organisations of participating households.
- Self sustaining credit entity functioning.
- Increased income and employment generation in poultry, livestock, fisheries, sericulture, social forestry and vegetable production.
- Increased knowledge and action by villagers with respect to their legal and human rights
- Increased income for the poorest women in the poverty group
- Improved health of participating households.
- Improved organisation capacity of BRAC
- Improved efficiency of partner organisations.

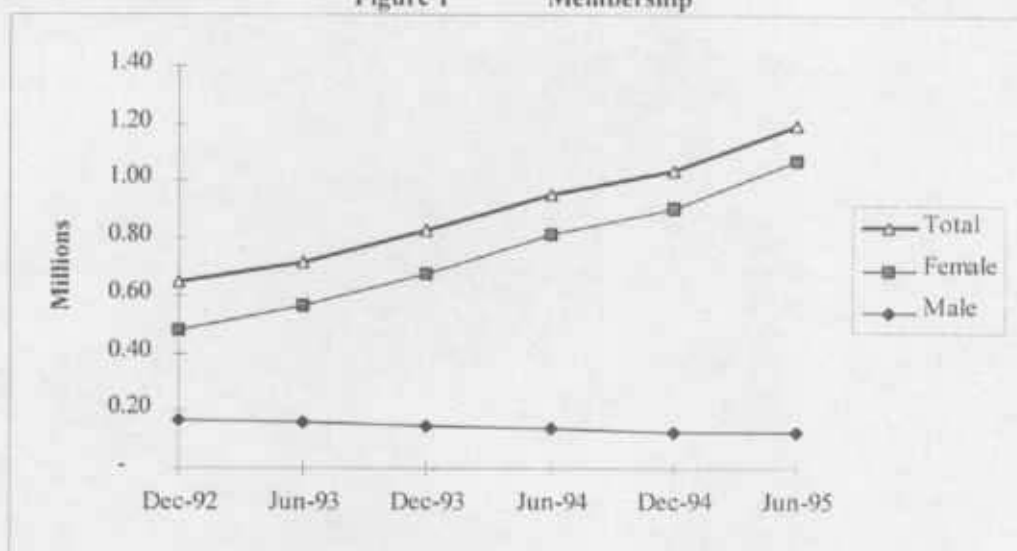
We describe these strategic directions in further detail below.

Appropriate and Effective Organisations Functioning

The term organisation here does not refer to only the village organisation but to more general types of networks of the poor. Even in the BRAC system there are networks that are not dependent on the VO such as the parents who send their children to NFPE schools and people using the health services of BRAC. Within the BRAC income generating activities there are groups of chick rearers, silkworm rearers, poultry rearers, nursery workers, etc. These groups have members who are dependent on each other for that activity.

As shown in Figure 1, RDP has 1.2 million members in June 95. This increase has been due to the recruitment of females. RDP policy is now to only recruit new female members and in June 95 female membership stood at 90% (1.08 million).

Figure 1 Membership



RDP intends to form over 16000 new VOs bringing the total number of VO to 50,000 by the year 2000. At that time RDP will have 2 million members of whom 95% will be women. BRAC has set aside Tk 32 million for organisation development.

Table 2 Area Offices, VOs and Membership Targets

	96	97	98	99	2000
AO (no)	280	330	330	330	330
VO (thousand)	42	50	50	50	50
Members (in millions)	1.5	1.8	1.9	2	2

Social Mobilisation

From the beginning RDP has been involved in social mobilisation. Initially this took the form of functional education classes which was then renamed social awareness education. Group members were supposed to take these classes before becoming eligible for credit. The idea was that through group formation and awareness building groups would become more self sufficient. This goal has proved to be elusive. VO meetings have focused increasingly on credit operations and the requirement for social awareness education has been successively downgraded. In RDP IV the awareness building will be carried out through issue based meetings and human rights and legal education classes. This has led to some people to suggest that groups are only credit entities and nothing more. We must recognise however that it is up to group members to decide what constitutes an effective network for social mobilisation. It is much easier to measure effective credit operations than it is to measure empowerment.

An indicator of the effectiveness of issue based meetings will be the attendance of men at these meetings and the fact that group members in and of themselves value these meetings. Meetings take time and group members do not have much time to spare. Therefore there has to be some tangible benefit for the group members to attend issue based meetings. The question of social awareness of participants needs further study. Indicators such as attendance at issue based meetings are very crude and will be used sparingly.

Social mobilisation extends beyond the VO. Focusing too much on the village organisation can result in a limited definition of empowerment. Independence for the villagers means actions pursued with or without the help of the VO or BRAC. Issues that may not concern BRAC may be pursued. BRAC has to be sensitive to the perils and contradictions of trying to impose awareness and independence on group

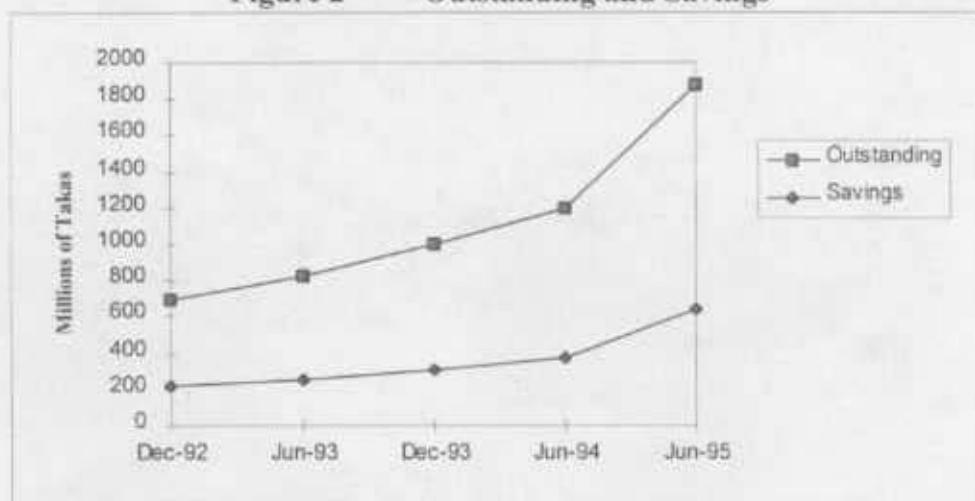
members! Members are heterogeneous and they have differing interests. BRAC hopes to be a facilitator in the process and will be careful so as not to have too limited a definition of empowerment.

Credit and Savings Programme

Micro-credit targeted towards the poor has become a proven means of poverty alleviation. The situation in the mid-90s is very different from the 70s or even the 80's. There are substantial programmes being run by Grameen, Proshika, RDRS, ASA and others which are extending credit to the poor. Therefore obviously villagers will have experience of several lending programmes and inevitably there will be comparisons made between these programme. This is good in that all these organisations will have to streamline their credit operations. BRAC has been constantly looking for ways to streamline its credit operations. This includes measure such as cost reduction, simplification of rules and procedures, and the introduction of financial indicators such as OTR and APO.

BRAC has certainly learnt from other organisation in its credit programme and it will continue to do so in the future so that these operations are run in the most efficient manner possible. BRAC has been able to generate demand from the customers. We know that the customer has reservation about the rule changes. Therefore BRAC decided to simplify the rules. An important part of the strategy for the credit organisation is to have a self financing credit entity. The idea behind this self sustaining credit operation was formulated years ago in BRAC with the inception of the Rural Credit Project. The idea was to make the loan disbursement large enough, so that the interest payments would cover the cost of credit operations. Ideally after four years of RDP operations the number of members and total loan disbursement will be large enough to cover the cost of operations. This model has been working for several years in RDP. In RDP III, BRAC managed to achieve a much higher degree of loan repayment and disbursement than was previously thought possible. Members who were inactive were expelled from the village organisations and for the purpose of monitoring loan recovery, indicators such as OTR and APO were added for greater transparency in operations.

Figure 2 Outstanding and Savings



In June 1995 RDP had a total of 0.9 million members with and outstanding loans of Tk 1883 million.

The goal in RDP IV is to mobilise enough saving deposit for Tk 1800 million. BRAC also wants that the OTR and APO should be over 90% and default loans should be less than 2% of disbursement. The total number of loans disbursed will be 6.8 million and the loan disbursement will be Tk 25000million. BRAC also wants that 80% of current members will be borrowing at a given time from year 2 onwards. There will also be larger loans (Tk 25,000) disbursed to those members who have shown the ability to run

businesses larger than their present business.

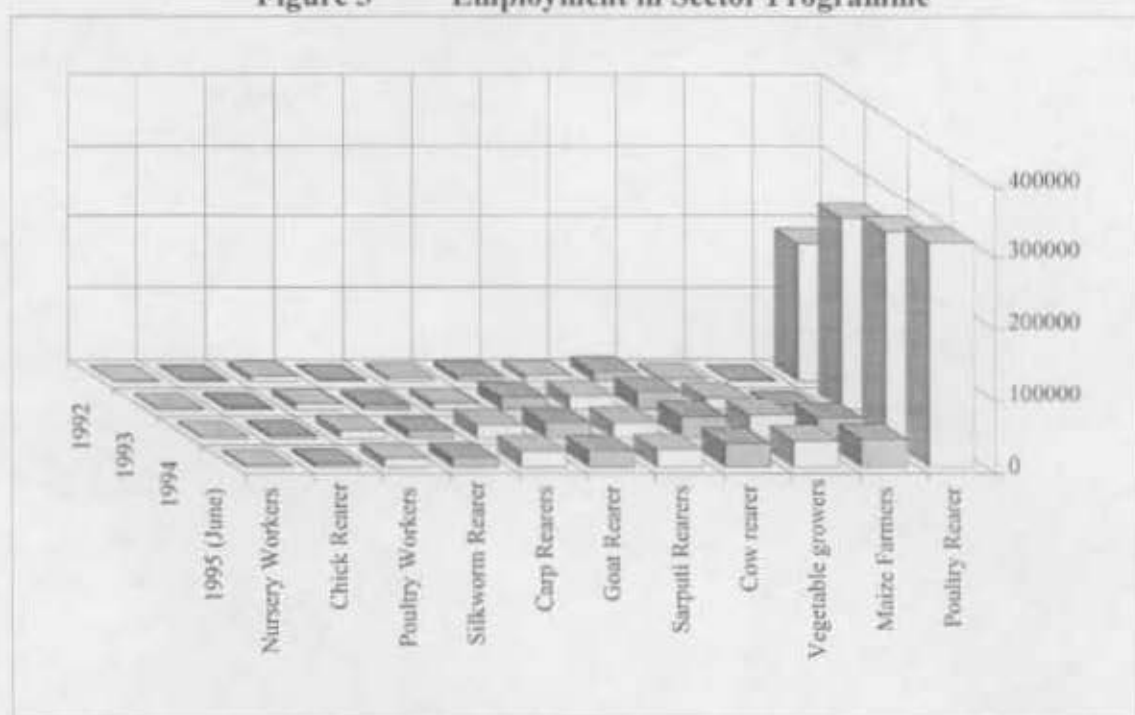
Table 3 Disbursement, Outstanding, Savings Targets

	96	97	98	99	2000
Disbursement (Billion of takas)	3.8	4.6	5.2	5.7	6.1
Outstanding (Billions of Takas)	2.5	3.0	3.5	3.8	4.2
Savings(Billion of takas)	1	1.2	1.4	1.7	1.9
Avg. Loan Size(Takas)	3300	3400	3700	3900	4500

Income and Employment Generation

BRAC encourages group members to earn income by engaging in certain activities. The sectors that are of special interest to BRAC are poultry, livestock, fisheries, sericulture, vegetable farming and social forestry. Most of these activities can be done at or near the home. Poultry, livestock and fisheries were activities that were traditionally done by the villagers. The role of BRAC is to improve the performance of these activities by introduction of new technologies and breeds. Sericulture has been introduced in many areas because there is a lot a lot of potential in rural areas for generating income from silkworm rearing. Vegetable farming is an attractive activity that because of high returns and the nutritive value of vegetables. Social forestry promotes the afforestation and use of fallow land and nurseries.

Figure 3 Employment in Sector Programme



BRAC will select and train participants, supply them with essential inputs and provides credit if necessary. Technical support will be provided by specialists. The programme will be co-ordinated with the GoB and marketing links will be established. There is extensive trading in these activities between group members and BRAC will assist these linkages. In products such as silk and maize where there is a need to link up with external markets, BRAC will assist in building marketing links. The programme will also pilot new enterprises through the Rural Enterprise Project. RDP will develop acceptable environmental parameters for the programme. Activities such as tree plantations are extremely beneficial for the environment.

However RDP will assess all for negative environmental effects and search for means to mitigate these effects.

In June 95 there were over 500,000 persons employed in the sector programme most of them in the poultry sector. RDP expects to create over 300,000 new jobs with an average earning of Tk 1000 per month, in these sectors by the year 2000. RDP will spend Tk 1400 million on the sector programmes.

Table 4 New Employment Targets in Sector Programmes

<i>New Employment in Thousands</i>	96	97	98	99	2000
Poultry & Livestock	86	73	37	10	0
Fisheries	11	13	16	9	6
Sericulture	1	1	1	0	1
Social Forestry	2	2	1	1	1
Vegetable	9	9	10	5	3
Total	107	97	65	25	11

Programme Support Enterprises

Essential inputs such as poultry and dairy feed, day old chicks, silkworm eggs, post larvae and vegetable seed need to be supplied to group members if they are to continue expanding the programme. The local industry and government are not able to supply all of these inputs in sufficient quantity or quality. Hence BRAC will establish a number of Programme Support Enterprises to supply these inputs. These enterprises include grainages for silkworm egg production; reeling centres for yarn production; prawn hatcheries for post larvae production; feed mills producing poultry and livestock feed; poultry farms for the production of day old chicks; and seed production centres for the vegetable programme.

The surplus generated from these enterprises will be put back into the development programme, so that group members get the benefit of these surpluses. There will be 10 grainages, 10 reeling centres, 5 prawn hatcheries, 3 feed mills, 3 poultry farms and 2 seed production centres.

Cost Recovery

Each sector programme will collect charges for the services rendered to group members. This is an idea that was developed at the beginning of RDP III and BRAC has made substantial progress in cost recovery with Tk 8.8 million being collected in between Jan - June 1995. In RDP IV, BRAC is intending to recover Tk 149 million in service charges over the five years.

Human Rights and Legal Education

The Human Rights and Legal Education (HRLE) programme (formerly Paralegal) is designed to make villagers aware of their rights. Poor women face the double burden of poverty and gender discrimination and their lack of knowledge of the law makes them vulnerable to misuse of legal means to discriminate against them. BRAC hopes to begin the process of remedying these problems by educating the villagers on the process of the law and of human rights. Just informing the poor villagers about the law is not enough, if those in positions of power are themselves misinformed. If everyone including the elite is properly informed about the law then it is much more difficult for anyone to distort the law and abuse the poor. BRAC hopes that as a result of higher awareness of their rights poor villagers will be able to take action on issues such as polygamy, illegal divorce, child marriage, etc.

In June 1995 the HRLE programme had covered 7,300 VOs and had offered courses to 230,000 members. In RDP IV, BRAC has budgeted Tk 190 million for the HRLE programme.

The Human Rights and Legal Education programme covered 7,300 VOs and held courses for 230,000 group members. The main objective of the programme is to make group members aware of the law. The programme now provides group members with information about the Muslim Family Law, Human Rights, Muslim Law of Inheritance, Land law and some facts from the criminal procedure code. Formerly this programme was known as the Paralegal programme. The term paralegal however conjured up the mistaken notion that the programme would provide expertise on law to group members. Therefore BRAC decided to change the name to Human Rights and Legal Education. One of the aims of the programme has been to encourage members to start registering marriages, get their girls married at later ages and follow the legal procedure for divorce.

Reaching the Very Poor

Even within the poor there are gradations. Those who fall into the bottom 10% of the poverty group are constantly living on the edge of disaster. BRAC realises that this group will need special programme to serve their needs. The Vulnerable Group Development Programme (VGD) attempts to do this by focusing on the poorest women in the villages. The idea behind the programme is to provide wheat to poor villagers for a set period of two years and in the interim period build their skills in income generating activities. The programme forms VGD groups which are separate from Village Organisations. In RDP IV, BRAC aims to form 7500 groups. VGD women will be selected for two years and will be provided with 31 kg of wheat every month. They will be trained in income generating activities primarily poultry rearing and supplied with the necessary inputs for these activities. They will also be able to access loans if they need these loans. This programme is being run in co-ordination with the government. RDP will continue its vulnerable group development activities. 300,000 women will benefit from the VGD programme. BRAC has budgeted Tk 210 million for the next phase to be spent on VGD.

Health Care Programme

Health care is one of the most important needs for the rural poor and for women in particular. Centralised and expensive clinics that can serve only a few and are beyond the reach of the poor both in location and expense can hardly serve the purpose. BRAC wants that group members should be able access health care at a reasonable price. BRAC has been engaged in basic health care for many years. The Essential Health programme targets several basic needs of the rural poor population. These needs are the need to have access to safe water and sanitation, access to contraceptives, access to immunisation of a selection of preventable diseases and access to Vitamin A. In addition the programme will also educate members on safe hygienic practices. Health education is an important aspect of the programme. Participants are given health advice on sanitation and hygienic practices. They are encouraged to use contraceptives and BRAC encourages the installation of slab latrines. Children as well as pregnant women are immunised. There is distribution of Vitamin A capsules because lack of this essential vitamin is a big cause of blindness. The shasto shebika (health worker) will be responsible for a package of essential health services and if she confronts a problem beyond her knowledge she will refer the patient to a clinic.

The programme will install over 90,000 tube wells and 0.9 million slab latrines. 1.3 million children (under 1 year old) and 1.6 million pregnant women will be immunised. 1.1 million children will be given Vitamin A. In terms of tube wells the programme hopes to have 1 accessible and functioning tube-well for every ten house and to have 60% of all adult household members using slab latrines. Each shebika is expected to treat 30 patients per month and BRAC will monitor the response of the community to the treatment by the shebikas. One indicator of the success of the programme is community satisfaction with the shebika. The most important indicator will be the reduction in loss of working days due to illness. Surveys will be carried out to establish the baseline for working days lost presently and to look at whether this has been reduced in the intervening years. A total of Tk 264 million has been set aside for the Essential Health Care programme.

Improved Organisation Capacity for BRAC

BRAC's managerial strengths include an excellent work ethic among its staff and management and great integrity in dealing with its customers, a willingness to learn, good service delivery to its customers, dynamic leadership and great commitment on the part of staff.

In the course of preparing for RDP IV several weaknesses were highlighted. Expansion has brought excessive workload for all staff and inadequate communication between senior and junior management. Staff have been transferred frequently and there is lack of organisational career paths. Job descriptions and the evaluation system are unclear. There is high turnover among female staff and creativity has not been sufficiently encouraged. The management information system needs to be improved and the planning process for managers needs to be strengthened.

RDP will attempt to address these problems. RDP will train staff to upgrade their skills and delegate more authority and responsibility to junior management. New operational guidelines will be instituted to clarify job descriptions, career paths and evaluation systems. Managers will be trained to do better planning and BRAC will continue its policy of having line management take the primary responsibility for strategy formulation. BRAC will promote women to higher positions in management.

In the past BRAC has had problems with negative publicity. Many organisations usually smaller ones have felt that BRAC has been arrogant and has not engaged in enough of a dialogue with them. To counteract this BRAC will improve communication between itself and other organisations to ensure greater transparency in its operations.

The Management Information System of BRAC will be improved by prioritising data needed for managing and monitoring the programme so as to reduce the burden on the field staff to send reports. Therefore BRAC will assess the data that is being collected to see whether there is a felt need on the part of managers for this data. Donors also have a responsibility to think through their needs for data well ahead of time so that BRAC can put in systems to monitor this data. The information system for the sector programmes will require particular attention.

In RDP IV the strategy is to slow down the growth and consolidate the programme. The RDP expansion will come to halt after 1997 when the number of Area Offices will be 330. This will allow BRAC to consolidate its programmes and to strengthen its plans for administering the programme.

Financial Self Sufficiency

RDP will be moving towards greater financial self sufficiency in three ways. The first aspect is the self sufficiency of the credit entity within RDP. This is expected to become completely self sufficient after 2000. This means no further injection of funds will be required to run the credit operations and all its associated costs. The second aspect is that of the programme support enterprises. These enterprises are meant to be run as commercial entities with profitability and they are supposed to sustain their operation with the help of their profits. These enterprises will be scrutinised closely to watch their efficiency. The third aspect is the cost recovery programme. Service charges will be levied for each sector programme. However these service charges will not cover all operational costs. Even in the year 2000 the projected service charges collected will only be 40% of the operational costs of the sectors. BRAC will have to explore ways to finance these programmes in the future.

Other programme such as the essential health care and the HRLE programme will have to have further funds for operations. Charges may be levied for things such as medicine or vaccination, but these programmes will on the whole require funds to continue operations beyond 2000.

The following table summarises the project costs and income.

Table 5 RDP IV Project Cost and Income

	<i>Millions of Takas</i>
Project Cost	
Organisational Development and Credit	2,401
Employment and Income Generation	1,194
Social Development	475
Special Programme	250
Support Service	40
Capital Investment	272
Total Cost	4,632
Project Income	
Interest on Loan	588
Service Charge	149
RCP Financing	1,684
PSE Surplus	38
Total Income	2,459
Net Requirement	2,173

Improved Efficiency of Partner Organisations

BRAC will expand its co-operation with partner organisations both governmental and non-governmental. Small NGOs that want to work in a particular area will be given money, training and supplies to enable them to engage in activities. At the same time BRAC will tour other organisations to learn from their experiences and implementation strategies.

BRAC has assisted other small NGOs in setting up education programme through its Non Formal Primary Education Programme (NFPE). This type of support will be continued and expanded. BRAC will select small local NGOs to support in their activities. BRAC has budgeted Tk 40 million for the purpose of giving to other NGOs and CBOs.

BRAC will also continue to collaborate with the government on projects such as VGD, Thana Afforestation and other projects. In spite of the somewhat stormy relationship between NGOs and government the two sides collaborate constantly.

Gender and Environment

Two themes will percolate the issues that BRAC considers in the future. These are gender and environment.

Women face a whole range of problems such as lack of control over their income, lack of mobility, lack of legal rights, violence, insecurity and abandonment to name a few. BRAC realises that no easy answers exist for these problems. Gender issues cut through all programmes of RDP and each programme will have to take this issue into account.

The organisation itself has taken steps to make it more gender sensitive with the training of staff on gender issues the formation of Gender resource centre and emphasis on gender research.

Just as gender cuts across all programmes so does the question of environment. Each BRAC programme be it education, income generating programme, or health has an impact on the environment. Most of the programmes have been very beneficial to the environment but BRAC will evaluate programme to see if there are any negative environmental consequences and take steps to mitigate these consequences.

Sustainability Considerations in RDP IV

Sustainability is an important consideration in all BRAC programmes. In the past, many programmes and/or components were modified or discarded as they were not found to be sustainable either financially or socially or both. The concept of sustainability has four dimensions and can be considered, in the case of RDP, at four levels. The levels and dimensions of sustainability are arranged in a 4x4 matrix. BRAC will use this matrix to develop a Sustainability Workplan which will form the basis for the work on sustainability during RDP IV. The matrix is as follows:

Table 6 Sustainability Workplan Matrix

Levels	Dimensions of Sustainability			
	Institutional	Social	Financial	Environmental
IGA				
VO				
AO				
BRAC				

As BRAC steps into RDP IV, it will develop this workplan further. The work elements and its monitoring will be an important task of the proposed BRAC Strategic Management Committee². Mechanisms will be worked out to operate such a system at lower levels such as AO. While recognising the fact that it will take some time, and probably some technical assistance, in starting to operate this through development of appropriate indicators and methodology, one can try to understand the measures that have been proposed in RDP IV that will enhance sustainability at different levels. Let us examine each level separately.

Income Generation Activities (IGA)/Enterprises: A major test at this level is the profitability of the activity itself. In the past many IGAs and enterprises were initiated by RDP and/or REP but were later discarded as they were not found profitable to the VO members. In RDP IV, RDP and REP will continue to study the profitability of different activities. One of the activities which was found less profitable is the deep tubewell. Similarly, those which are socially less sustainable will also be reviewed or discarded. The carpentry workshop or the insistence that the woman herself uses the loan and not involve any male member of the family are two examples. These are now being reconsidered. The setting up of an environmental cell within RED and recruitment of an environmental analyst will facilitate the study of environmental impact of different IGAs/enterprises.

Village Organisations (VO): The sustainability of the VO will depend largely upon how it grows to take on responsibilities and indeed to define sustainability for itself. The economic and social profitability of the IGAs/enterprises in which the VO members take part will be important determinants, and this has already been discussed above. The other important aspect is how VOs develop as social institutions. Several factors which are important for VO sustainability are the following:

- a. The views of members regarding the growth and usefulness of the VO;

² The SMC will facilitate the planning process in BRAC. Headed by the Executive Director, the Committee will include all the directors and programme heads of the organisation. It will meet separately for each of the major field programmes (RDP, NFPE and HPP) four times a year, and review programme performances and discuss and approve any major strategic changes made in programme implementation.

- b. Profitability of individual IGAs/enterprises undertaken by VO members, so that family income is improved;
- c. The amount of responsibility vested in the VO and the PO/PA (e.g., who will organise meetings, collect savings and loan instalments, and animate the peer groups);
- d. What the VO members feel about the ownership of the VO (e.g., whether they consider the VO as their own, and not something imposed by BRAC);
- e. How the paraprofessionals such as the Shasthya Shebika, NFPE teacher³ or the paravet are made accountable to the VO, and their activities linked to IGAs/enterprises;
- f. How often the issue based meetings are held, whether issues of members' day-to-day concerns are discussed and whether the male members attend these to be aware of these issues and to know what their women are involved in;
- g. Whether the small groups are more activated to take on more responsibilities, particularly in the areas of savings and loan instalment collections;
- h. Adequate attention to reasons for which members drop out (such as non-availability of loan, non-profitability of IGAs, behaviour of BRAC staff and section of VO leaders, rigid procedures of BRAC such as not allowing withdrawal of savings before stipulated period, etc.);
- i. Development and promotion of democratic norms which discourages growth of domineering leadership, both at the VO as well as small groups;
- j. Support from BRAC AO in the case of a local conflict between a VO and local vested interests;
- k. Other concerns about sustainability as determined by the members.

Area Office (AO): RCP branches, as mentioned earlier, are those that earn sufficient interest income to cover the cost of credit, and by the year 2000 all branches will be RCP branches. If and when the BRAC Bank get its operating licence the path towards AO sustainability will be quicker as BRAC will be able to cater to a wider clientele and hence the interest income ought to be higher. The basic question is whether the surplus generated from interest earnings and service charges will be enough to finance other social development activities such as training for new members, and social development programme such as health, education, etc. If the current calculations and assumptions prove right, part of these activities can be supported by the AO revenues. The other way to increase income for the AO is to minimise costs, and RDP will continue to innovate cost-efficient management systems. Several measures relevant for VO sustainability can be foreseen, such as to let the VO management collect savings and loan instalments thereby minimising the need for a PA. The other option could be to create local staff positions (such as the former Gram Shebok) on a part-time basis which would also save on costs. BRAC will try these options on a pilot basis in RDP IV.

A further factor influencing AO sustainability is how the AO provides support to the VOs, particularly in terms of responding to their needs and enforcing discipline. Another important aspect is how the AO relates to the local situation, particularly how it can distance itself away from local politics while promoting local development, especially for the poor and women's causes. The kind of relationships that the AO develops with local institutions such as Union Parishad may be quite important in the sustainability of the

³ Except for NFPE teacher, all other paraprofessionals are also members of VO and participate in all VO activities. Participation of NFPE teacher in such activities will increase ownership and accountability.

AO and the VOs. Last but not least is how the staff at the AO can retain their creativity in devising newer and more effective pathways for development which are also gender-sensitive and environmentally friendly.

BRAC: The sustainability of BRAC will depend largely on how the IGAs, VOs and AOs perform in terms of the four dimensions of sustainability. It will also depend on BRAC's continued commitment to the cause of the poor and women. In this task an important element will be how flexible it remains to innovate in the face of increased demand on it to expand, both in scope and coverage. BRAC plans not to expand in its size after the year 1997 which will allow it to consolidate, strengthen and deepen its programmes. Ensuring the quality of its work is high on the agenda. The gender programme, environment programme, staff development, the monitoring and evaluation, the Impact Assessment System, and the proposed Sustainability Workplan will be tools for the improvement of the quality of BRAC's work.

BRAC has the reputation of being a transparent organisation. Efforts will be made in RDP IV to further institutionalise it and develop even better procedures for staff assessments and financial audits. As BRAC becomes large and multi-faceted, the challenge will be how the decentralisation process which is already in place can be taken further. This will save BRAC from being bureaucratic. Providing autonomous status to departments such as RED and TARC/MDP may lead to better sustainability of these and of BRAC in turn. Financially, BRAC has already attained 40 percent self sufficiency. The challenge will be how this is sustained and improved further. Policy development of surplus use from these and BRAC's commercial enterprises will be forthcoming. The challenge will also be how BRAC generates resources to support social development programmes at the AO level. Continuation of NFPE and health programme in RDP areas through separate funding mechanism is an open option. Apart from donor money, inclusion in the government's Annual Development Plan (ADP) is also a possibility.

The last but not the least is how BRAC deals with its reputation at home and abroad. As mentioned in the text as well as in relevant sections in the Annexes, BRAC will continue to work together with government and non-governmental organisations, both at the policy and the implementation levels. Internationally also, BRAC will continue to play its important role through demonstration and dissemination of success stories of Bangladesh and BRAC, and assist in replicating BRAC experiences overseas.

In conclusion, BRAC remains committed to assisting the poor in their struggle for sustainable improvement in their lives. BRAC will keep itself open to new ideas, especially those that originate from group members and field staff. BRAC will continue to experiment, explore new opportunities and maintain its flexibility in responding to the many challenges that will undoubtedly present themselves during RDP IV.

Impact Assessment Study (IAS)

Over the years BRAC has demonstrated how a pro-poor development programme can be designed and implemented. RDP has shown how the poor women can be mobilised to realise their rightful place in the society and also how good credit risks these women are. But that success has not always been unqualified. A recent study, called the Impact Assessment study (IAS)⁴, documented the various positive impacts that RDP was having and also the lack of those on the lives of its participants.

The IAS results indicated a consistent movement of RDP group members along the path to greater wealth and expenditure, which was found to be related to loan size and membership age. The IAS has identified a "critical mass" -- a group of VO members who joined RDP more than two and a half years ago and have

⁴ This study, carried out by BRAC's Research and Evaluation Division in collaboration with the University of Wales at Swansea, UK, visited and administered a questionnaire on 1,500 RDP member and 750 non-member households and made case studies of 24 village organizations in different areas of RDP (Mustafa et al., 1995).

received over Tk. 7,500 of cumulative RDP loans -- for whom significant changes became measurable. The seasonal vulnerability has decreased markedly, and there is positive evidence of enhanced coping capacity of the members. Another study, which collected information from RDP group members and non-members on a longitudinal basis for a period of 21 months in Jamalpur area, found the cash income and cash expenditure of RDP group members to be consistently higher than non-members (Rafi, 1994). An earlier study had found that the income of RDP group members was 26% higher than non-members and that the group members were employed more often than the non-members (Chowdhury et al, 1990).

BRAC has been able to initiate gradual changes in the lives of the women participants. As borrowers the status of women has enhanced within the household. Some have experienced greater mobility and have gained more control over their income. Another study has found that women have total control over a third of the loans, partial control over another third, and no control over the rest (Geurtz and Sen Gupta, 1994). It must be remembered that not all kinds of impacts are measurable by conventional research; some are too subtle and intangible. Through RDP's work, the vested interests of the money lenders, religious fanatics, and traditional healers, are affected the most. The recent backlash against BRAC, as a result of which schools were burned, mulberry trees were cut, RDP members and BRAC staff were assaulted or threatened, is probably indicative of this. BRAC is taking these forces into account when planning for the future⁵.

It is also found that discipline and enthusiasm are more evident in the newer and female VOs. In many VOs, leadership was found to have developed as an instrument through which field staff maintained repayment disciplines. The operation of the peer group joint liability mechanism was more common at the level of the whole VO rather than at the level of small groups, which did not exist much among older VOs. VOs were at times seen as credit groups, not as something through which members' total development is spearheaded.

Other studies carried out on RDP documented improvements in the fields of family planning and nutritional status of children. A study done jointly by the World Bank and the Bangladesh Institute of Development Studies (BIDS) found significantly high literacy educational level and contraceptive prevalence rate among BRAC members households than among non-members (Khundker & Alam 1995, Khundker and Latif, 1995). Achievement of BRAC/NFPE graduates is much higher than a comparable group which went to government schools: Over 55 percent of BRAC children 'passed' the "Assessment of Basic Competency" (ABC) test compared to only 20% of government school children (Ahmed et al, 1994). The nutritional status of children in households covered by IGVGD programme was higher than a comparable group of children (Hyder et al., 1994). In terms of long term impact, the general fertility rates among the population covered by RDP in Manikganj declined significantly during RDP III project period (Kamal, 1994). The research currently underway in Matlab will help us understand more about such long run effects on fertility and mortality (Chowdhury and Bhuiya, 1994).

⁵ Some of the steps already taken include training of 40,000 NGO staff all over the country on how to deal with fundamentalist threats, increased contacts by BRAC staff with village elite to explain BRAC programmes, and increasing the capacity of VO members.

RDP Components	Outputs
1. Appropriate Organisations Functioning	
• New AOs established	95
• New VOs created	16,760 (all female)
• New VO members	774,625 (all women)
• Additional members covered by IGVD	300,000 (all women)
• Orientation courses given to VO members	40,000
• Staff trained	PAs : 1,600; POs : 400
2 Self Sustaining Credit Entity	
• Total loan disbursed (in million Tk.)	25,449
• Total number of loan disbursed	6,828,000
• Outstanding loan (in million Tk.)	4,177
• Default loans	2%
• Loan size (Tk. per loan)	4,500
• Savings deposit (in million Tk.)	1,876
• Savings deposited by each member per week	Tk 5
3. Income and Employment Generation Increased	
• Group members with enterprises trained	467,195
• Staff trained	795
• Additional employment generated (in 5 sectors)	305,033
• Participants' income per month (range in Tk.)	200 - 2,000
• Amount realised as service charge (in million Tk.)	149
• Village-based paraprofessionals developed.	4,495
• Programme support enterprises (PSEs)	33

RDP Components	Outputs by 2000	
4. Human Rights and Legal Education		
• VO members trained	1,000,000	
5 Essential Health Care		
• Staff trained	Shebika	5,200
	PA	260
	PO	66
	RPO	10
	AM	130
	RM	10
• Slab-ring latrine constructed and installed	928,000	
• Tubewell installed	93,000	
• FP (modern methods acceptor)	349,000	
• Children (under 1 year) fully immunised	1,259,000	
• Pregnant women given TT 2/booster	1,564,000	
• Vitamin A or drop given to children (under 6 years)	5,597,000	

6. Increased income of VGD women

Human resources trained

VGD women	300,000
Poultry workers	6,000
Chick rearers	1,500
Key rearers	287,660
Feed sellers	360
Egg collectors	1,680
Pullet rearers	840
Model rearers	1,680
Hatchery workers	280
Staff	224

• Additional employment generated	300,000
• Average monthly income of VGD women (Tk.)	200
• Involved in other income generating activities in addition to poultry (60% of VGD women)	180,000
• Village level VGD groups formed	7,500
• Number of borrowers	300,000

Management of RDP

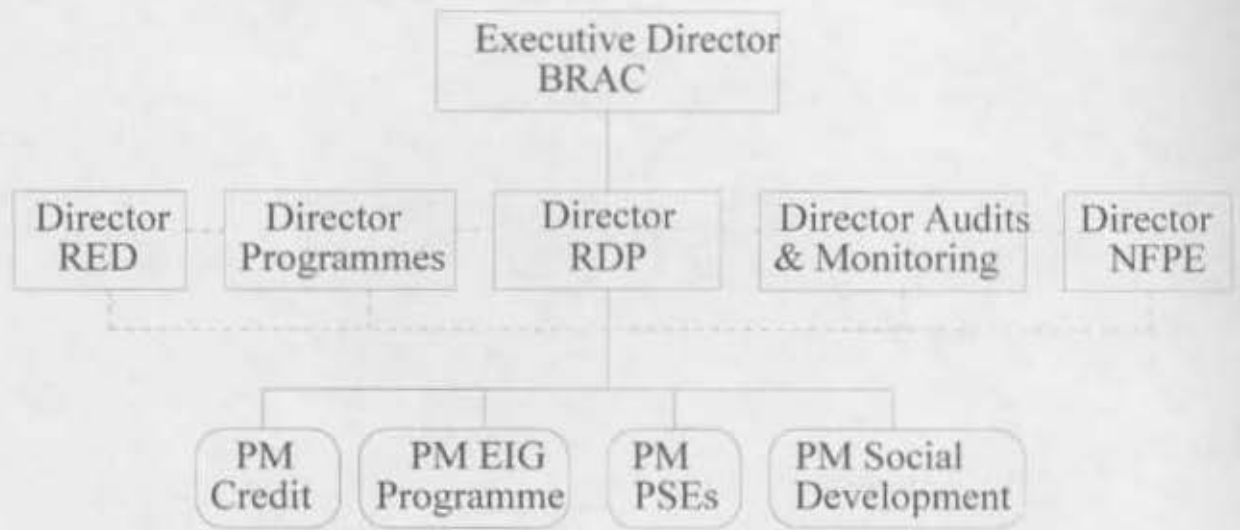
The implementation arrangements as practised in RDP III will continue to be followed, with the Area Office as the nucleus, and the manager of the unit being fully responsible and accountable. During RDP III, the number of Programme Organisers (POs) in an AO was reduced and the number of Programme Assistants (PAs) increased due to cost considerations. PAs are now the major link between an AO and the VOs. Each PA (General) attend three VO meetings each working day. The PAs also attend issue based meetings which are held once a month in each VO (see Annex - on VO development). There are 10 PA (General) in an AO. The other type of PAs are responsible for different sector programmes. Their number between 4 to 10 depending on the existence of different sector programmes in the Area.

The PAs are supervised by two Programme Organisers (POs) - one for credit and the other for sector programmes. The Area Manager (AM) is in overall charge of an Area, and is supported by a PO (Accounts). In order to increase efficiency, each Area office will be provided with a computer in RDP IV. A pilot on the use of computers is being conducted at its branch in Matlab.

A Regional Manager (RM) supervises 10 AOs. The RM has the support of several sector specialists. There are also three Zonal Managers, who are based in Dhaka.

At the Head Office level, the programme is directed by the Executive Director through RDP's Director Field Operations in co-ordination with other directors. Responsible to The Director Field Operations are a number of individuals/units. At the moment there is a programme manager responsible for credit. A programme manager for Social Development will soon be appointed. As the operations in the Sector Programmes and the Programme Support Enterprises (PSEs) expand, separate programme managers for each of these will be appointed, to complete the process of decentralisation. The figure below gives the proposed higher level management structure of RDP.

Management of RDP IV at HO Level



Village Organisations and Credit Operations

Village Organisation Development

Background and Purpose

BRAC organises landless individuals into village based organisations and provides them with credit and necessary training. Group members use this organisation to participate in economic and social development activities. RDP uses the VOs as a vehicle for reaching its various services (credit, health, education) to the VO members.

The purpose of forming village organisations is to develop a network of the rural poor who can then access the RDP services and participate in development activities.

Outputs

Village Organisations (VO): When RDP opens a new Area Office its staff, conducts a door to door survey to identify the target population of the area. The entire working area of an AO is divided into 160 units for the formation of VOs. Ideally, a VO has 35-40 members. However, as soon as there are 20 members, it can start activities such as weekly meetings, savings, loan disbursement and issue based meetings. Members receive an orientation course at the time of VO formation. Each VO has 7-8 small groups, each comprising 5 members with a leader. Each VO has a management committee consisting of an elected chairperson, a secretary, a cashier and leaders of the small groups.

Weekly Meetings: Each VO has a weekly meeting which takes on a fixed day of the week. These meetings are held at a designated place and time in the morning. Savings deposits and loan repayments, selection of borrowers, deed agreements are the normal business of these meetings.

Issue Based Meetings: Once a month VO members meet for an issue based meeting. This is a forum in which members discuss contemporary social, economic and political issues. The lessons covered through HRLE sessions are discussed at these meetings. The issue based meetings enable the VO members to identify the specific issues which affect their daily lives and act to protect their interest. Each issue based meeting is supposed to be conducted under the auspices of a PA. The meetings are not limited to those who are members in the village organisation. Members are encouraged to bring their husbands to these meetings. RDP discourages the discussion of service delivery by RDP at these meetings so that group members can deal with other issues and problems unrelated to RDP services. Members already have a forum (the weekly meetings) in which to discuss RDP related issues. RDP also encourages the PAs to be observers rather than convenors of these meetings.

The basic premise is that group members should be able to organise on their own and be able to avail themselves of opportunities from wherever they can. They should seek a more prominent voice in their community and work towards more independence in their decision making. Although group members have made remarkable progress in these spheres much more needs to be done.

Group members are confronting problems such as domestic violence, oppression, injustice, land inheritance problems, lack of social status, violence against women, polygamy, dowry payments, illegal divorce, timely payments for work, rights to Khas land etc. Violence against women in particular wife beating is an universal problem that women rich or poor face. Awareness of problems is merely the first

step in taking action against social injustice. Taking action to fight this injustice is a much more difficult step. Many issues will only be resolved through radical and long term changes in society itself.

Despite this very difficult situation group members have made progress on several fronts. Illegal divorce is going down thanks to the awareness of the women regarding the laws concerning divorce. Most divorces are initiated by the male against the wished of the woman and effectively constitute abandonment. Most of these divorces are done verbally and are therefore illegal (contrary to the prevailing myths in Eastern as well as Western countries). The Human Rights and Legal Education programmes makes women aware of their rights so that they can take action against illegal divorce. Polygamy places women at a considerable disadvantage and is another issue against which they are struggling.

Group members are being asked to wait until their daughters get on the voter's list before getting them married. Group members have responded and are getting their off spring married at a later age. This is particularly true if the marriage is between the offspring of two group members.

In the past misappropriation of relief goods by the members of the local government used to be a problem. Nowadays however group members are much more prepared to assert their right in these matters.

Every year villagers face a variety of health problems such as diarrhoea, dysentery, and others. Many of these health problems can be mitigated if they have access to safe drinking water and are much more careful about sanitation. Members have become more aware of the drinking water and sanitation problems.

Staffing: BRAC has started basing Human Resource Development POs at the Regional Office Level. Each of these POs will be responsible for 8 area offices Each month they will have a meeting with the PAs and give them directions on how to conduct themselves at issue based meetings. The PA have to become observers rather than full blown participants at these meetings.

BRAC has also instituted two zonal HRD specialist posts and has appointed a senior regional manager to the post of Head of Social Development in RDP.

Training: The VO members receive training in Human Resources and Skill Development. Originally training was done at the Training and Resource Centres but group members found it difficult to stay at these centres for extended periods for time and now most of this training is taking place at the Area Office or the village. The PAs will receive "training of trainers" from TARC and then conduct field level training.

Changes: RDP reduced the size of a village organisation from 45-55 members to 35-40 members so that PAs could better manage the VO meetings and allowing PAs to give more attention to individual members. Nowadays a VO can start all operations as soon as it has 20 members.

The training programme used to be carried out at the Training and Resource Centres (TARC) but since VO members found it difficult to stay at the TARC for extended periods of time, RDP has reduced the training at the TARC level and is concentrating on training in the village.

The Social Awareness Education (SAE) has been reformulated. It was a long course and VO members found it difficult to stay away from their homes for the training. A 6-day (2 hours each day) course on VO discipline and credit management has been introduced. All VO members are required to take this course when they join. The course is now conducted at the village level.

The responsibility of conducting the issue based meetings has been given to the PAs instead of the POs. BRAC is also encouraging women VO members to bring their husbands to issue based meetings.

Outputs in RDP IV

The following outputs are expected as a result of VO development activities:

- Group members are organised
- Good discipline among members (attendance in the meetings, regular saving and credit repayment).
- Use of BRAC 'teachings' in their lives (send children to school, immunise children and pregnant mothers).
- Increased level of asset.
- Improved living conditions (cleanliness, use of tubewell and sanitary latrine, better housing).
- Collective action carried out by VO members on their own accord (resisting unfair divorce and polygamy, realising dowry money in case of divorce).
- VOs will emerge as sustainable organisations according to criteria developed during the project phase.

Activities in RDP IV

RDP will carry out its VO development activities based on the lessons learned over the years, particularly the results of the Impact Assessment Study. The following activities will be carried on during RDP IV:

- Form 95 new AOs to have a total 330 AOs by 2000;
- Form 16,760 VOs to have 49,969 VOs by 2000;
- Enrol over 774,000 members to have around 2,000,000 members by 2000.

These new members will be enrolled in both the new and existing Areas. RDP anticipates 5% drop-out among its members. A considerable number of the members will be enrolled in older VOs to replace these drop-outs. Moreover, some new VOs may also be organised in the existing RDP villages, if the requisite number of target group households are available there. This will help attaining the goal of "deepening" of RDP activities and extending the coverage.

RDP will put more emphasis on the quality of its work particularly in social development activities. It will concentrate on "Programme deepening" instead of "Scaling up". Number of staff conducting issue based meetings has been increased from 2 POs to 10 PAs per Area Office. These PAs along with their credit and saving related responsibility will conduct these meetings. Measures will be taken (fully computerisation of all accounting system) to simplify their credit and saving related work which will give them extra time to carry out their additional responsibilities. Shasthya Shebikas (village health worker) and other para-professional will be given further training and support to carry out their responsibility better which will increase their own income and also help build a more caring environment. Details on these activities are provided in relevant programmes.

During RDP IV the programme will review results of studies done on Village Organisations of other agencies (e.g. study on two local NGOs: Nijera Kori and GSS) and incorporate relevant findings to improve the VO development process. A study will be commissioned with outside researchers to look into the institutional development aspects of the VOs. Small pilot studies will be conducted to devise ways of giving more responsibilities and authorities to VOs.

RDP will attempt to increase the cohesiveness of VOs by taking the following steps :

- a. Clarify RDP rules to members to ensure better transparency;

- b. Make use of study results on VOs (including dropout) and design innovations to address such issues through pilot experiments;
- c. Involve the members more in running the VOs; increase their responsibility, accountability and authority; experiment to involve them in collection of savings and loan instalments;
- d. Make VOs democratic institutions by ensuring regular election of the Management Committee; develop a terms of reference for the committee;
- e. Experiment with the formation of VO federations at union level; let the VOs exert more influence on the functioning of the Union Parishad;
- f. Clarify the terms of reference of other BRAC supported groups within a village, such as Parents Committee for NFPE and Mothers Club under HPP, and define their relationship with the VO; make the NFPE teacher more responsible to the VO so that integration between NFPE and RDP is facilitated at the lowest level;
- g. Modify and crystallise thinking on the role of VOs in the development of the poor and in attaining the purpose for which RDP is run.

It is hoped that the VOs under RDP IV will be more institutionalised with new strategies. The membership will be more literate with many of the NFPE graduates joining the VOs.

Budget

RDP has allocated Tk 32 million for VO development and most of this will be spent for the VO workshop and training for group members.

Credit And Savings

Background and Purpose

The poor face the problem of access to reasonably priced credit. Although the activities of development organisations have dramatically altered the situation in the eighties the demand for credit among the rural poor continues to grow. Nowadays most development programmes usually have a credit component. BRAC started a lending programme as early as 1975. However the real expansion in credit operations took place with the inception of RDP in 1986.

Credit operations are carried out through the village organisation. Group members must show the ability to deposit savings since regular savings promotes financial discipline. They are then given loans and the group is collectively responsible for the repayment of the loan. Micro-credit is different from ordinary lending in that the poor have little or no collateral. The group functions as a body that has a collective responsibility to repay the loans. The weekly payment schedule ensure two things each payment is relatively small compared to the size of the loan and secondly it is very easy to monitor when someone is falling behind on their payments.

The advantage of credit operations from the organisations point of view is that it is possible to make it self sustainable. In RDP, an Area Office is supposed to become self sustaining in its credit operations once it is four years old. It is then called an Rural Credit Project (RCP) branch. The loan portfolio in such a branch is supposed to be large enough so that the interest payments cover the cost of operations.

The Credit and Savings programme has two broad objectives, to operate a self sustaining credit operation and to mobilise savings.

Outputs and Achievement

The Credit Extension System: In June 1995 a total of 0.9 million RDP members (77% of total membership) had taken loans through the 235 RDP Area Offices. The loans are extended through the village organisation to which the group member belongs.

A person is eligible for loans only if she is a member of a village organisation. Loan proposals originate at VO meetings and are then submitted to the AO for approval. The borrower collects the loan at the Area Office in the presence of the management committee. No physical collateral is required to get the loan. VO members are supposed to monitor their peers and help each other keep to their payment schedules.

Borrowers pay the loan instalments at the weekly meeting. The PA collects the money on behalf of BRAC. The amount collected by the PA is credited to the borrower's passbook and an entry is made in a collection sheet. The money is then deposited with the accountant at the AO. The MIS department produces reports on indicators such as on time recovery rates, disbursement, loan portfolio and ageing of principal outstanding for the benefit of the credit and savings management.

Table 7 Savings, Outstanding and Disbursement

<i>Million of Takas</i>	<i>Dec-92</i>	<i>Jun-93</i>	<i>Dec-93</i>	<i>Jun-94</i>	<i>Dec-94</i>	<i>Jun-95</i>
Savings	225	255	305	373	468	639
Outstanding	691	824	1,004	1,199	1,500	1,883
Disbursement (Cumulative)	2,205	2,894	3,672	4,563	5,814	7,221

Revolving Loan Fund (RLF): Credit operations are carried out by means of a Revolving Loan Fund (RLF). Loans realised, are credited to and form a part of the RLF for extending further credit. This process of lending, recovery, and further lending ensures that the credit facilities are eventually available to all VO members. A 2% loan loss reserve is kept in order to cover the risk of default loans

Frequent borrowing and payment makes a borrower more capable of taking out more loans of a higher value.

Savings: The ability to save is an important factor in the financial capability of the borrower. VO members are supposed to save Tk. 5 per member per week. In addition RDP deducts 5% from each loan. This amount becomes part of the member's savings.

Borrowers Needs: RDP has faced criticism from group members because of the Group Trust Fund which was a sum of money deducted from group member loans and set aside for their use. Group members voiced dissatisfaction with these deductions and RDP therefore stopped deducting for the Group Trust Fund.

New members had also expressed dissatisfaction with the long waiting period for getting their first loan. Nowadays members can get their first loan after 6 weeks membership. RDP also tries to ensure that all members get a loan within six months of joining.

Figure 4 Loan Portfolio

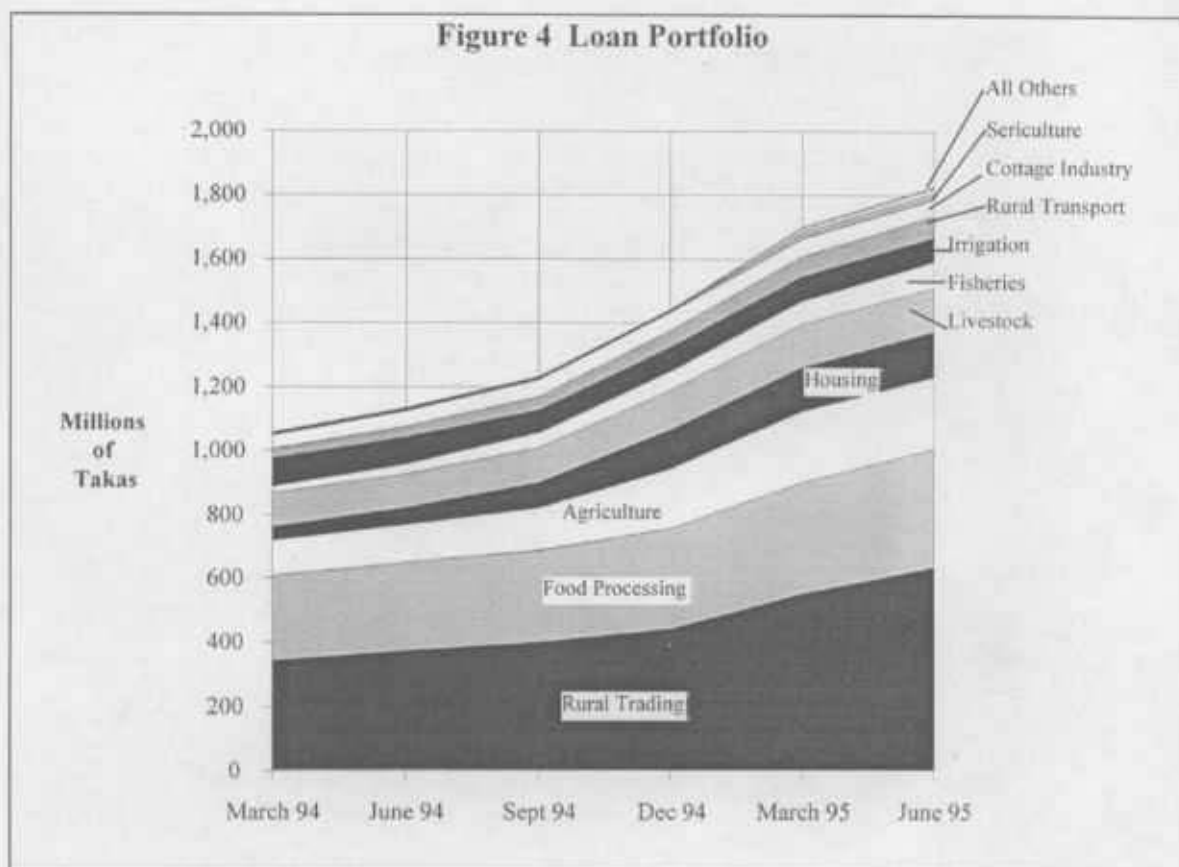


Table 8 Loan Portfolio

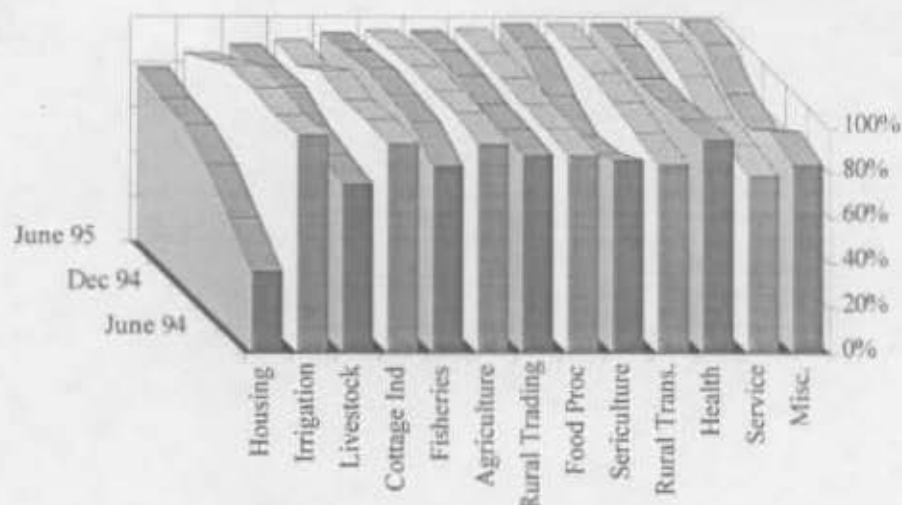
<i>Loan Portfolio (millions of Takas)</i>	<i>March 94</i>	<i>June 94</i>	<i>Sept. 94</i>	<i>Dec. 94</i>	<i>March 95</i>	<i>June 95</i>
Agriculture	112	118	132	186	222	224
Irrigation	88	86	72	76	78	77
Fisheries	18	29	47	58	72	80
Livestock	108	106	108	124	134	138
Cottage Industry	42	47	52	55	55	49
Sericulture	5	5	4	4	22	24
Service	3	3	3	3	5	5
Rural Transport	30	34	42	52	62	68
Rural Trading	344	373	401	442	553	635
Food Processing	264	277	288	316	350	373
Health	1	1	1	1	1	2
Miscellaneous	1	2	2	1	8	10
Housing	42	54	81	123	138	142
Total	1,058	1,135	1,233	1,441	1,700	1,827

Most loans are given for rural trading which takes up 35% of the portfolio. After that is food processing which takes up 20% of the portfolio. After that we have agriculture at 12%, housing at 8% and livestock at 8%. Fisheries, irrigation and rural transport each take up 4% of the portfolio. These 8 categories amount to 95% of the portfolio.

The rural trading sector experienced a growth of 44% and the food processing sector has grown by 18%.

RDP monitors loan repayment performance through the Ageing of Principal Outstanding (APO) indicator. Figure 5 shows the 0 weeks APO for different sectors in the portfolio. This shows that most of the portfolio was up to date i.e. did not have even a single week of arrears. With the exception of housing, irrigation and livestock all sectors had APOs of 90% or more. Irrigation and livestock had APOs of 84% and 88% respectively. Housing had the lowest APO at 78% but it has shown a tremendous improvement from March 94 when the APO was 34%. The two biggest sectors rural trading and food processing have had APO of 90% since Dec. 94. This has resulted in a portfolio APO of over 88%.

Figure 5 Ageing of Principal Outstanding (0 weeks)



The historical trend for the credit programme during RDP III shows that the programme has been able to rapidly increase disbursements while at the same time improving the quality of the portfolio. This has been possible because RDP adopted a number of strategies to improve portfolio management. These include more careful selection of borrowers, limiting each borrower to a maximum of two loans and making sector disbursement dependent on the performance of sectors. Apart from this, supervision and monitoring both at field and the head office levels was strengthened. Indicators such as APO (Ageing of Principal Outstanding) are being used to monitor the quality of the loan portfolio.

The loan approval process has been speeded up because of the fact that the Area Manager approves the loan rather than the Regional Manager. The fact that members are now eligible to get loans after six weeks has speeded up loan disbursement.

RCP's performance in 1992 and 1993 was below expectation with regard to loan disbursement, loan outstanding and loan repayment. This was due to the emphasis on realising defaulting loans and consolidating VO activities rather than increasing disbursement. As a result, RDP had to post additional staff in most RCP branches thereby incurring higher operational expenses. Low outstanding loans and increased operational expenses were the main reasons for the difficulties encountered in the years 1992 and 1993. However the situation of RCP branches has been improving since August 1992. RDP is aware that it must contain operational costs as well as increase the portfolio. RDP has therefore instituted some changes to reduce operational cost, such as cutting back staff in RCP branches in conjunction with improvements in the loan portfolio position. For instance the number of POs was reduced from 4 to 3 and the number of PAs from 14

to 10. As a result branch costs have been declining since June 1994. At the same time intense effort went into realising default loans and into increasing the outstanding loan amount. As a result of these efforts disbursement and outstanding increased in 1994, and it is expected that by the end of RDP III, outstanding loans will amount to Tk. 2000 million.

Due to the accumulation of these three factors, RCP requires additional funding in order to support the projected new loan growth. In order to overcome this problem BRAC proposed to fund RCP indirectly by permitting it to lease RDP branches real estate, rather than purchase it outright. BRAC proposes that this procedure be applied to RDP IV branches.

BRAC is continuing the process of generating additional savings by deducting 5% of the loans and crediting to respective member's savings account which carries a 6% interest rate. BRAC has however, stopped deducting funds for group trust fund (4%) and insurance (1%) from loans, in order to increase the cash amount available to borrowers for investment. However, BRAC will continue to provide insurance benefit to the VO members from its interest income.

Similarly, a member is no longer required to complete the social awareness education course (SAE) to be eligible for a loan since BRAC found that the above condition delayed VO members in initiating economic activities, which in turn affected their earning. To streamline the process of village organisation development, BRAC in 1994 reduced the size of VOs from 45-55 members (average 50) to 35-40 members. A VO now will be eligible for credit as soon as (possibly within a month) it has 20 members. This will not have any budgetary implications for RDP. A Programme Assistant (PA) continues to supervise approximately 100 borrowers, previously organised through 2 VOs, and now through 3 VOs.

BRAC has streamlined the loan disbursement process by authorising the Area Manager to approve loans. Previously the application had to go to the Regional Manager for approval. After primary consent of the VO, the loan applications are scrutinised by the PA, then assessed by the Programme Organiser (PO) in-charge of credit, before being given to the Area Manager for final approval.

In addition to that, BRAC has instilled a high level of discipline among group members concerning timely repayment of weekly loan instalments. The monitoring system has been improved and is now capable of tracing problems earlier. The reporting system now incorporates indicators such as on-time repayment rates (OTR), ageing of principal outstanding (APO), and delinquency ratios. The staff are better trained on management of credit. A Financial Management Training Course has been initiated for credit staff. Capacity of RDP staff will be developed further, through other training.

In all, BRAC proposes not only to implement the existing credit procedures in RDP IV, but to accelerate the process of innovations to increase the productivity of both borrowers and BRAC, as a lender, and to promote sustainable development for both the above parties.

Experiences of RDP III, however, suggest that BRAC may need to increase the loan size in the coming years to cope with demand. Average loan size in 1994 was about Tk. 3,000 which was 9% higher than that of 1993. Experienced VO members have indicated a willingness to borrow larger amounts to increase the scale of investment. The average loan size will steadily increase in RDP IV to 4000 Taka in the year 2000.

Outputs in RDP IV

BRAC plans to achieve the following outputs in RDP IV.

1. Support system for VOs through Area Office : RDP's credit and savings programmes are implemented through the Area Offices. Presently (1995) RDP is extending credit to VO member through 235 Area Offices (AO). By end of the year 2000, 330 AOs with trained staff will be equipped to meet the credit needs of VO

members. The expenses of the credit operation will be covered by the interest generated by the end of the fourth year of operation of an AO.

2. Village Organisations : In June 1995 RDP was reaching 1.2 million people in over 30,000 village organisations. By the end of 2000, RDP will have 50 thousand Village Organisation with a membership of 2 million. Each Area Office will have 160 VOs under its jurisdiction.

3. Network of borrowers in Village Organisation : In June 1995 RDP had 0.9 million borrowers which was 77% of the total membership of 1.2 million. By the year 2000 RDP will have a total membership of 2 million and 80% of the members will be borrowers.

4. Credit Management System : RDP will continue to operate its present credit system with weekly payments and loan collection at the VO meetings. In order to monitor the performance of credit, daily and weekly credit reports will be produced. Indicators such as on time recovery rate and ageing of principal outstanding will be monitored. A 2% loan loss reserve will be kept in order to cover the risk of default loans.

5. Savings Management System : VO members will be encouraged to save Tk. 5 per member per week. It is expected that 80% of the member will save regularly. In addition a compulsory deduction of 5% from loan will be made at source.

6. Loan Management Capacity Building of Borrowers : Frequent and repeated loans taken by the borrowers increases the loan management capacity of borrowers. This will increase the loan absorption rate. Higher capacity of borrowers will in turn lead to an increase in loan size and higher disbursement.

7. Active Policy Debate on RLF and Borrowers Needs : Continuous feedback and learning process within the RDP will generate active debate on RLF and borrowers need. Loan policies will be regularly reviewed in the light of experience. RDP will attempt to transfer some responsibility for credit and savings to VO members themselves. This may necessitate small pilot experiments to devise a cost effective system.

Activities in RDP IV

Opening of New RDP Office : As of April 1995, a total of 235 Area offices had been opened in RDP and RCP. In 1996 another 45 AO's is will be opened including 13 transferred from SLDP, making a total of 280 AO's. In 1997 another 50 AO's, including the remaining 17 from SLDP, will be opened making a final total of 330 AO's.

Recruitment of Staff and Training : Each area office is staffed with the required number of staff (see management section). RDP has been paying more and more attention to staff development. Towards this end training has been considered an important means to develop staff quality. A number of courses so far have been developed to improve the quality of staff. In RDP IV, an additional 1600 Programme Assistants (PA) and 400 Programme Organisers (PO) will be recruited and trained for staffing new areas as well as in some older AOs to replace the drop out staff.

Monitoring Support for the Area Office : Close monitoring and supervision are the essential elements for managing rural credit. An Accountant, a Monitor and a Auditor will assist the RM in monitoring and supervision.

VO Formation : Village organisation formation starts as soon as the identification of 160 units is completed. In RDP IV, 16,760 new village organisations will be formed.

Enrolment of New Members : Over 774,000 new members will be enrolled in the process of forming 95 new AOs and completing the enrolment of some older AOs. Another 290,000 VGD women will be covered by the IGVGD programme. It is assumed that 5% members may drop out of a VO a year for different reasons. However, such dropouts will not affect the sustainability and credit operations of RDP.

Orientation Course : RDP will organise 40,000 orientation courses for the 1,000,000 members including 774,625 new members.

Implement credit and savings system : RDP expects that 80% of VO members will be borrowing from a branch after two years of operation. Savings will also be mobilised. The number of outstanding borrowers by the year 2000 will be 1.6 million. It is expected that by the end of year 2000, the OTR will be 95% and the APO (0 weeks) will be 92%. Table 9 gives a projection of the disbursements and outstanding amounts between 1996-2000.

Develop feedback mechanism to improve savings and credit : RDP has introduced an information system which provides RDP with a continuous feedback for reviewing and improving the programme.

Table 9 Disbursement and Outstanding Projections (Millions of Takas)

Year	RDP		RCP		Total	
	Disbursement	Outstanding	Disbursement	Outstanding	Disbursement	Outstanding
1996	1,143	770	2,631	1,775	3,774	2,475
1997	1,431	883	3,161	2,141	4,592	3,025
1998	1,187	741	4,015	2,723	5,202	3,465
1999	714	449	5,006	3,398	5,720	3,848
2000	441	281	5,720	3,896	6,161	4,177
Total	4,916	-	20,533	-	25,449	-

Total cumulative savings generated by weekly savings and compulsory savings are projected in Table 10. The access to their own savings by group members is an issue. BRAC considers the access as their human right, and will study the practice of other NGOs in deciding the BRAC policy.

Table 10 Savings in RDP IV (Tk. in million)

Year	RDP	RCP	Total
1996	175	796	971
1997	232	979	1,211
1998	204	1,229	1,433
1999	128	1,529	1,657
2000	85	1,791	1,876

Enterprise Loan : BRAC will provide enterprise loan to potential entrepreneur in order to create more jobs in the rural areas. The average loan size of Tk. 3,000 is too low for any enterprise, and no loan currently exceeds Tk. 10,000. Small enterprises such as a prawn hatchery or a rural restaurant requires a capital of around Tk. 25,000 or more. Taka 100 million has been budgeted for the purpose which will work as revolving loan fund. It is expected that the BRAC 'poverty graduates' and other entrepreneurs (who may be marginally outside of BRAC target groups) will be eligible for this. The modus operandi will be worked out.

LFA 1 Credit and Savings

Narrative Summary	Measurable indicators	Means of Verification	Assumptions
<p>Goal: Socio-economic position of participating households improved.</p>	<p>See RDP IV LFA</p>	<p>See RDP IV LFA</p>	<p>See RDP IV LFA</p>
<p>Purpose: To develop a self-sustaining credit entity and make credit available to VO members.</p>	<p>Tk 25,449 million disbursed year 2000. Cumulative Target (%) 1996, 1997, 1998, 1999, 2000 RDP 4 10 15 18 19 RCP <u>11 27 38 58 81</u> Total 15 37 53 76 100</p> <p>2. 80% current members are borrowing at a given time from year 2 onwards. 3. Total no. of loan disbursed 6825000 Cumulative Target (%) 1996, 1997, 1998, 1999, 2000 RDP 6 15 21 25 27 RCP <u>9 21 35 53 73</u> Total 15 36 56 78 100</p> <p>4. Average loan size: 1996 1997 1998 1999 2000 Tk.3300 3400 3700 3900 4500</p> <p>5. Sector distribution - a) Business and service: 1996 1997 1998 1999 2000 80% 79% 77% 76% 75%</p> <p>b) Sector loans: 20% 21% 23% 24% 25%</p> <p>6^a. Branch/Area office operational cost as % of total revenue: Year 1 - 20% Year 6 - 120% Year 2 - 51% Year 7 - 130% Year 3 - 75% Year 8 - 139% Year 4 - 95% Year 9 - 145% Year 5 - 111% Year 10 - 153%</p> <p>7. Default loans 2% of disbursement. 8. OTR 95% 9. APO Updated 92% 10. Dropout per year less than 5%</p>	<ul style="list-style-type: none"> - Analysis of credit performance. - Trend and ratio analysis on key indicators. - Management information system. - Analysis of financial reports. - Monitoring. - Evaluation. 	<ul style="list-style-type: none"> - Govt. and donors co-operation. - Natural disaster. - Political stability.

Operational cost includes salaries traveling and transport, utilities, stationery & printing and maintenance, staff training, depreciation on savings (6%), interest on capital and investment (9%), overhead cost (10%), loan loss (2%).

Narrative Summary	Measurable indicators	Means of Verification	Assumptions
<p><u>Output:</u></p> <p>1. BRAC support system for VOs through Area Offices.</p> <p>2. Village Organisations.</p> <p>3. Network of borrowers in Village Organisations.</p> <p>4. Credit management system.</p> <p>5. Savings management system.</p> <p>6. Loan Management Capacity Building of borrowers.</p> <p>7. Active policy debate on RLF and borrowers need.</p>	<p>1.1 330 AOs with trained staff covering total expenses from loan income by end of 4th year of operation.</p> <p>2.1 49,969 VOs with 2 million membership with ratio of 160 VOs per AO.</p> <p>2.1.1 Most (75%) of TG households in programme villages are in VO</p> <p>3.1 1978,079 members are available to receive credit.</p> <p>3.2 80% of members receive loans at any given time.</p> <p>4.1 Weekly repayment system functioning.</p> <p>4.2 5% of loan as compulsory savings collected.</p> <p>4.3 Daily and weekly credit performance report maintain in AO.</p> <p>4.4 Monthly Ageing of Principal outstanding (APO) produced.</p> <p>4.5 95% on time recovery.</p> <p>4.6 92% of the principal outstanding with no past due.</p> <p>4.7 Default loan must be covered by LLR.</p> <p>5.1 Weekly savings deposits Tk.5 per week per member.</p> <p>5.2 80% of the members will contribute weekly savings.</p> <p>6.1 Frequent and repeated loans taken by borrowers (5 loans per borrower)</p> <p>6.2 Repayment rate.</p> <p>6.3 Increase in loan size.</p> <p>7.1 Revision to loan & savings policies and loan packages based on field experiences.</p> <p>7.2 Transfer of some management & monitoring responsibilities to VOs.</p>	<ul style="list-style-type: none"> - Analysis of credit reports. - Monitoring. - Analysis of MIS reports. - Analysis of financial statements. - Trend and ratio analysis of key indicators. - Short study on credit performance. - Impact Assessment analysis. - Study of borrowers perceptions. 	<ul style="list-style-type: none"> - As above

Narrative Summary	Measurable indicators	Means of Verification	Assumptions
<p>Activities:</p> <p>1.1 Opening of new RDP Area Office.</p> <p>1.2 Recruitment of staff and training.</p> <p>1.3 Monitoring support to activate the Area Office.</p>	<p>1.1 Opening of 95 new Area Office (including transfer of 30 SLDP offices). Target: 1996, 1997, 1998, 1999, 2000 45 50 - - -</p> <p>1.2 Staff recruitment and training for new offices and including 5% dropout rate. PA - 1600 PO - 400 ---- Total- 2000 over 5 years.</p> <p>1.3 Region wise - 1 Auditor, 1 Accountant, and 1 Monitor are deployed to ensure the quality and quantity of AO performance.</p>	<p>- Survey.</p> <p>- Analysis of MIS report.</p> <p>- Monitoring.</p> <p>- Case study.</p> <p>- Financial Report Analysis.</p>	
<p>2.1 New VO formation.</p> <p>2.2 Enrolment of new members.</p> <p>2.3 Orientation course on village organisation and credit discipline.</p> <p>3.1 Implement credit & savings systems.</p> <p>3.2 Develop feedback mechanism to improve credit & savings management procedures.</p>	<p>2.1 16760 New VO's formed.</p> <p>2.2 774,628 new members enrolled in VOs (65 new areas + complete enrolment in some older AOs).</p> <p>2.3 10% Members will be drop out.</p> <p>2.4 4,0000 orientation courses given to VO member.</p> <p>3.1 Weekly repayment system functioning: • Weekly savings deposits collected (Average Tk.5 per member per week) • 5% compulsory savings against disbursement. • Credit performance reports maintained at AO.</p> <p>3.2 Changes to credit & saving systems.</p>	<p>- Analysis of balance sheet and income statement of Area Office.</p> <p>- Trend ratio analysis.</p> <p>- Monthly credit report - APO, Delinquency ratio, OTR, Portfolio distribution, overdue ratio produced.</p> <p>- Monthly financial reports.</p> <p>- Six monthly financial reports.</p> <p>- Annual financial reports.</p> <p>- Savings reports</p>	As above

Narrative Summary	Measurable indicators	Means of Verification	Assumptions
4. Loan disbursement. 5. Savings mobilisation. 6. Collect repayments.	4. Loan disbursement show in output section. 5. Savings deposit - Tk.1876 million 1996, 1997, 1998, 1999, 2000 RDP 9% 12% 10% 4% 4% RCP 42% 52% 66% 82% 96% Total 51% 64% 76% 86% 100% 6. OTR/APO show 98% recovery with 95% of loan with no past due. 6.1 BRAC will produce regular APO for General and Sector loans.	<ul style="list-style-type: none"> • Savings report • OTR & APO 	

Input and Resources	Millions of Takas
Organisation Development	32
Branch Operating Cost	533
Regional Office Operating Cost	59
Staff Training and Development	41
Loan Fund Requirement	1736
Total	2401

Employment and Income Generating Programme

Background and Purpose

Most of BRAC's credit is given to group members without any additional support. The group member decides what activity she will engage in and then repays the loan from her income. The sector programmes on the other hand provide some other services to group members in areas such as poultry, livestock, fisheries, sericulture, etc. These services include training, credit support, access to better inputs such as improved varieties, logistical and marketing support where necessary. RDP has decided to concentrate on several sectors in which to deliver this integrated package. These are poultry & livestock, fisheries, sericulture, agriculture & social forestry, and irrigation. In addition to this the Rural Enterprise Project experiments with new income generating activities.

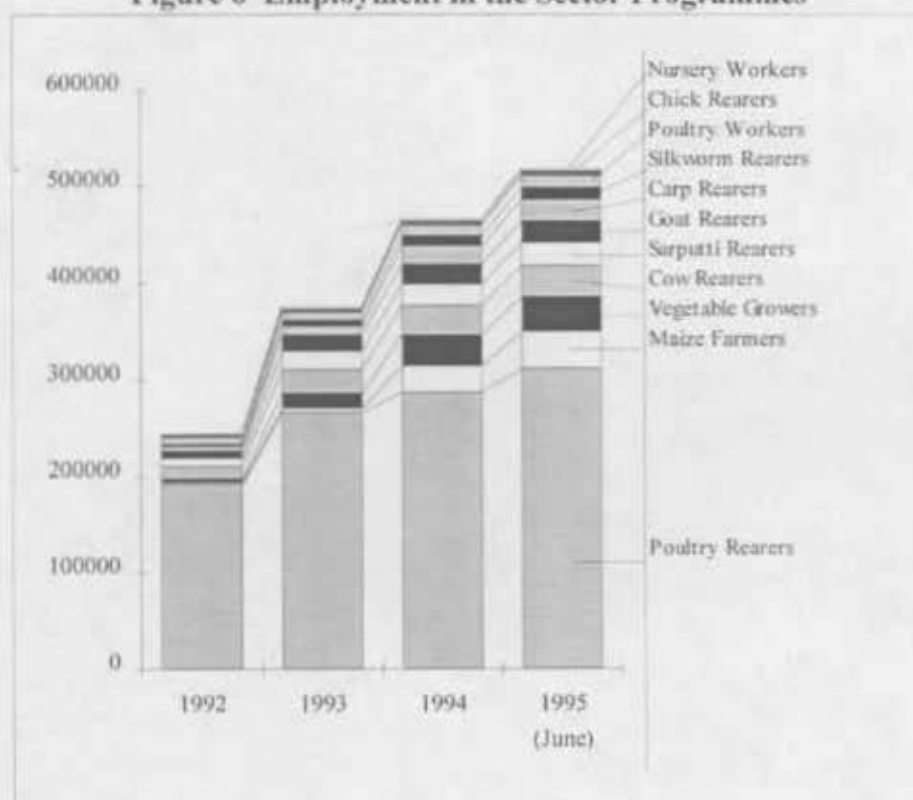
The purpose of the sector programmes is to increase the income earned by the participants by promoting income generating activities in these sectors.

Table 11 Sector Programmes

Sector	Activities
<i>Poultry</i>	Poultry hatchery, Chick rearers, Key rearers, Egg collector, Poultry worker
<i>Livestock</i>	Paravets, Goat rearing, Cow rearing, Artificial insemination centre
<i>Fisheries</i>	Small hatchery, Carp nursery, Carp polyculture, Thai Sarputi, Pond re-excavation, Baor fisheries
<i>Sericulture</i>	Mulberry tree caretaker, Chawki rearing, Progressive silk farmer, Reeling centres, Silk weaving
<i>Agriculture</i>	Vegetable cultivation, Vegetable seed production, Maize cultivation, Spice cultivation, Home gardening
<i>Social forestry</i>	Tree plantation, Grafting nursery, Agro-forestry, Strip plantation
<i>Irrigation</i>	Deep tube wells, irrigation groups
<i>Rural Enterprise Project</i>	Grocery shops, restaurants, apiculture, carpentry workshops, mechanical workshop, prawn hatchery, grafting nursery, vegetable seed cultivation

The beneficiaries in these sector programmes are given in the figure below. This shows that the largest amount of employment is in the poultry programme which employs over 300,000 persons. The total employment in all the sectors adds up to over 500,000.

Figure 6 Employment in the Sector Programmes



Cost Recovery

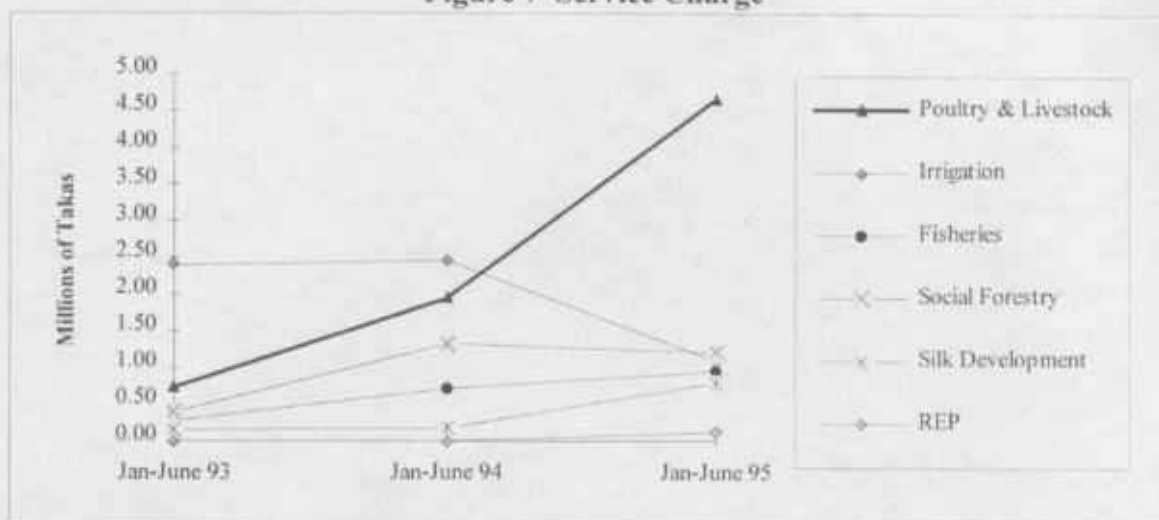
BRAC levies charges for services rendered in each of the sectors. The service charges for charges collected for each sector is shown in Table 12.

Table 12 Service Charge Realisation

<i>Service charge realisation (millions of Takas)</i>	Jan-June 93	Jul-Dec 93	Jan-June 94	Jul-Dec 94	Jan-June 95
Poultry & Livestock	0.73	1.66	1.94	4.47	4.67
Irrigation	2.39	0.41	2.46	1.02	1.09
Fisheries	0.27	0.56	0.71	2.15	0.95
Social Forestry	0.39	1.11	1.33	2.69	1.21
Silk Development	0.15	0.23	0.17	1.60	0.80
REP	0.00	0.00	0.00	0.05	0.12
Total	3.94	3.97	6.62	11.98	8.83

The service charges collected for this year have increased from the comparable period during 1994. Between Jan - June 94 BRAC collected Tk 6.62 million in service charges while in the period between Jan - June 95 BRAC collected Tk 8.83 million an increase of 33% over the previous years figure.

Figure 7 Service Charge



Outputs in RDP IV

Five sectors are targeted: Poultry & Livestock, Social Forestry, Fisheries, Sericulture, and Vegetable Cultivation. The individual sector programmes produce specific outputs which are described in the following chapters. The design of the programmes attempts to create a vertically integrated production cycle. The cycle can be divided into 3 stages of seed, intermediate, and marketing. The seed phase includes hatchery or seedling nursery for example; the intermediate phase includes growing to table size (fish, poultry, vegetables, fruits); and marketing of the products from each of the sectors.

The outputs to be produced by each sector of the programme are detailed in the respective sections of the present proposal. The overall outputs are as follows:

1. Trained group members (total of 467,195) and RDP staff (795);
2. Increased levels of production of eggs, milk, fish, silk cocoons and yarn, vegetables, and fruit and timber. The enterprises will produce and use high quality/yielding breeds and seeds;
3. The magnitude of production per unit of the programme sectors are as follows:
 - Poultry and livestock: 85,000 rearers in the poultry sub-sector will produce 3 eggs/day each; and 101,475 goat and cattle rearers;
 - Fishery: Carp-prawn polyculture in 5,738 acre water body will produce 15 kg. of fish/decimal/year;
 - Social forestry: seedling production in a total of 1,600 nurseries will produce 10-15,000 seedling/year/nursery worker.
 - Sericulture: 1,800 MT. cocoons to be produced by 14,100 rearers.
 - Vegetable cultivation: 9,200 acres of land will be cultivated for vegetable production.
4. Village based paraprofessionals developed (total of 4,495) to diffuse preventive and curative technologies for poultry and cattle;

5. Financially viable small scale enterprises operate at the following scale (for example):

Poultry:

300 day old chicks per unit of chick rearers, 10 hens per poultry rearer.

Livestock: 3 cows per rearer;

Fishery: 0.30 acre per pond;

Vegetable: 0.40 acre per vegetable growers.

6. Credit support to the enterprises in the five sectors with APO at 92%;

7. Programme Support enterprises established to support three specific sectors of the programme and the rate of capacity utilisation for the respective enterprises are as follows:

Table 13 Programme support enterprises (PSE)

Enterprise	Number	Production capacity	Capacity Utilisation				
			'96	'97	'98	'99	2000
Poultry farm	3	120,000 chicks per month	20%	40%	60	80	100
Feed mill	3	6 tons per hr	20%	40%	60	80	100
Prawn hatchery	5	15 m. post larvae per yr	40%	80%	100	100	100
Seed production centre	2	30 tons per yr	0%	17%	50	83	100
Silk reeling centre	10	150 tons per year	20%	50%	100	100	100
Grainage	10	10 m. DFL per year	30%	50%	100	100	100

Each sector of the EIG programme has developed a set of criteria which is applied to select participants. Relevant training is given, followed by credit. RDP ensures input supplies (e.g. day old chicks, vaccines, vegetable seeds) from external sources as well as organises production of inputs for producers (through hatchery, vegetable nursery, etc.) The process of implementation for each sector is described in the respective chapters.

EIG Activities in RDP IV

The *poultry sub-sector* of the programme will increase substantially in RDP IV because of its good profit potential, minimum skill requirements, possibility of low cost expansion and ease of integration into a woman's daily household routine.

The *livestock sub-sector* in line with BRAC's objectives to improve the quality of its development interventions will be undergoing deepening along with a modest expansion in the proposed phase. The quality of inputs namely fodder, vaccination and marketing will feature more on this sub-sector's priorities.

The total area of water bodies, fish output and the number of beneficiaries, primarily women, will more than double in the *fisheries sector* by the year 2000. This is due to its potential to increase income and nutritional status of the beneficiaries with the application of low cost technology.

The *social forestry sub-sector* of EIG is the basic channel through which BRAC contributes to improving environmental conditions in Bangladesh. The social forestry programme is to undergo rapid expansion in RDP IV in its existing projects as well as introducing a wider variety of crops, fruit and forest trees.

Vegetable cultivation became a separate sector in 1990 and is now considered as a successful income generating enterprise for the poor as well as a key nutritional supplement. In the proposed phase the vegetable programme will be expanded along with improving the quality of seeds in conjunction with BRAC's own large scale seed producing enterprise.

Sericulture: World-wide demand for silk is steadily increasing and present BRAC supply falls far short of its demand. Silkworm rearing is a labour intensive industry and more importantly can be combined with a women's other household chores. The main thrust of RDP IV sericulture programme will be upgrading of quality of inputs and outputs and to strengthen the linkages between the producers and the market.

The Rural Enterprise Project (REP) experiments with innovative income generating projects which have the potential to contribute significantly to a rural household's socio-economic status. Projects are classified first as "experimental" and then as "pilot". The ones which are seen to be financially and socially viable are filtered out and absorbed by the relevant RDP sector programme for wider replication. REP has also developed a Women's Enterprise Development wing promoting 'non traditional' enterprises in order to widen the spectrum of income generating avenues.

Strategy of EIG in RDP IV

The EIG's strategy envisions a continuing emphasis on the poorest of the poor, increased recovery of programme costs depending of presence in existing sectors, and an improvement in the client service.

Poorest of the Poor

BRAC's commitment to poverty alleviation will continue in RDP IV with renewed emphasis on the hard-core poor. This will be achieved through a specialised programme for destitute women in collaboration with the government. In addition, new Programmes Enterprises to be managed by RDP (e.g. yarn-reeling centres) or the VO members (e.g. fish spawn hatchery), will create wage employment for the poorest who are not yet in a position to engage in entrepreneurial activities. The enterprise loans to be given to entrepreneurs will generate new employment for the poorest.

Cost Recovery

In RDP IV the number of enterprises will be increased and the quality of EIG will be enhanced. A significant element of the strategy is the attainment of much greater levels of financial self-sufficiency. One approach in this, is to make selected individual sub-sector programme as much self-financing as possible. To achieve this the participants in selected sector programmes will be charged for the services provided by the PAs and POs. The proposed pricing policy for service charges will be reviewed periodically and adjusted if necessary. 90% of projected service charge is expected to be realised during RDP IV. (see respective sector sections)

Quality of Client-Service

It is the experience of RDP that the 'customer' is willing to pay for technical assistance. In order to maintain customer satisfaction a greater emphasis will be made on the quality of client service provided by the PAs and POs in RDP IV and this will be customised through the sustainability work plan.

The objective of service quality is to enable the member-entrepreneurs manage the sector enterprises effectively and efficiently. This will be manifested in improved productivity and income, retention and proper application of technical knowledge, lower animal mortality rates, and service charge payments by the customer.

Fresh attempts will be made to improve the financial management skills of EIG PAs and POs in order to improve the quality of client service. The existing training course for the PAs and POs, that focus primarily on technical aspects, will be modified to incorporate financial/business management aspects.

Gender Issues

BRAC's commitment to improving the economic and social position of women is manifested in the sex composition of direct programme beneficiaries, the contents of para-legal programme, staff recruitment policy and the gender-sensitivity training for staff. In EIG, the emphasis on supporting women's engagement in both non-traditional and home-based enterprises will continue in RDP IV. The selection of female entrepreneurs for enterprise-activities will be a function of currently applied selection criteria that account for the women's need, willingness and resources.

Indirect Beneficiaries and Demonstration Effect

The benefits of the sector enterprises will be felt beyond the direct beneficiaries. The indirect beneficiaries include family members of RDP supported entrepreneurs, and any labour hired by the enterprises. Therefore, the total sector programmes beneficiaries will increase by a factor of 5.5. (the average family size) over the 0.6 million entrepreneurs targeted by RDP IV.

In addition, the diffusion of technology through the enterprises is likely to reach those who are not members of RDP. Non-member villagers are likely to adapt many of the technologies applied by the direct programme participants.

Environment

The objectives of RDP IV incorporate concern over environmental issues and the income generating objective of the sector programme will have positive environmental spin-offs. Specifically, the sectors of social afforestation, vegetable cultivation, and fisheries will produce positive effects. The technical aspects of forestry and vegetable cultivation incorporate emphasis on the use of organic fertiliser and integrated pest management.

The use of chemical fertiliser and pesticides is discouraged in training and follow-up. It is however noted that complete control of participant behaviour is not feasible.

Activities during RDP-IV

In addition to the enterprises promoted in RDP III (see table I) eleven new sub-sector enterprises will be promoted in RDP IV. The new enterprise sectors and the proposed number of direct beneficiaries are as follows:

Table 14 Targets for RDP IV

Enterprise Sector	Total Plan RDP IV
Model Poultry Rearers	7470
Pullet Rearer	3735
Milk Collectors	900
Cattle Feed Centres	95
Fodder Production	2500
Calf Rearer	2475
Sheep Rearer	6000
Grafting Nursery	600
Agro-forestry	5000
Vegetable Seed Grower	2500
Prawn carp polyculture (carp-polyculture will be converted.)	2140

In addition to the above enterprises for the group members, RDP proposes to establish macro-level enterprises owned by BRAC. These "programme support enterprises" will cater to the demand created by the member-operated enterprises. The Programme Support Enterprises are aimed at generating multiplier effects, releasing input supply bottlenecks, and creating marketing enterprises for the poor. The enterprises will contribute to the income earning objective of the sector programmes. Inputs that are required by the sub-sector enterprises (e.g. high quality feed or vegetable seed) enable the group members to undertake production of the end product (e.g. fish, meat, vegetables). The financial analysis for each enterprise is given later. The sector and number of the macro-level enterprises are as follows:

Activities To be Performed during RDP - IV

1. Select and train 467,195 group members in the five sector programmes;

2. Training for 795 RDP staff of different levels in "Approach to Rural Development", "Training of Trainers", sector specific technical training (including financial management);
3. Training of 4,495 para-professionals in veterinary and poultry vaccination;
4. Collect input from GOB and BRAC sources and supply to members. The entire demand from group members for day-old chicks, vaccines, seedlings seed fish will be ensured by RDP;
5. Follow-up and provide technical assistance to the trained group members on a routine basis. Maintain a schedule of follow-up;
6. Develop the network of marketing mechanisms such as egg and milk collectors which will ensure competitive prices to the producers.
7. In order to ensure co-ordination with GOB and other agencies continue the routine meetings with GOB in connection with collaborative programmes, viz. IGVGD and the IFAD supported Fishermen Project, and develop co-operation with other GOB agencies and other NGOs to learn from their experience.

Establish Programme Support Enterprises the sub-sectors of livestock, fishery, sericulture and horticulture.

Management

The management of EIG is organised separately for each of the five sectors. Following a near identical organogram each sector's management is a four tiered structure: Area, Region, Zone and Sector. At each tier the planning and organisation of programme implementation takes place for the respective geographic location. Technical and logistical support to staff at lower tiers and the operation of MIS are located at each of the tiers.

Budget

A summary of the budget for the Income and Employment Generating Programme (1996-2000) is presented below. These figures are adjusted for changes in the price levels

Table 15 Sector Programmes Summary Budget

Head	Taka
Poultry & Livestock	238,099,962
Fisheries	171,492,287
Social Forestry	89,438,710
Sericulture & Silk Development	379,199,754
Rural Enterprise Project	133,833,732
Horticulture and Vegetables	131,594,086
Market Development Unit	49,880,650
Total	1,193,539,181

LFA 2

Employment and Income Generating Programme

Narrative Summary	Measurable Indicators	MOV	Assumptions
GOAL: Socio-economic position of participating households improved.	- See RDP IV LFA	- See RDP IV LFA	- See RDP IV LFA
PURPOSE: To increase income by promoting income generating activities in 5 sectors: - Poultry & Livestock - Social Forestry - Fisheries - Sericulture - Vegetable Cultivation	Three principle indicators: 1. Additional employment generated for 305,033 members employed in 5 sectors during RDP IV 2. Participants' average income Tk. 200 - Tk. 2000/ month depending on sector package. 3. Realised Tk. 149 million in service charges 4. No child labour employed	1.1 Monthly and periodic closing reports 1.2 Field monitoring 1.3 Evaluation 2.1 As above 2.2 Family asset survey 3.1 Sector report 3.2 Accounting records	- Political stability - No change of GoB policy - Availability of funds - Regular supply of GoB inputs available
OUTPUT 1. Trained manpower	467,195 group members with enterprises and 795 staff trained	1. Interview with participants 2. Field monitoring report	- As above
2. Increased production	1. Magnitude of production and Production per unit; (e.g.: Poultry & Livestock: 85,000 rearers @ 3 eggs/day/key rearer plus 101,475 livestock rearers; Sericulture: 1800 MT. cocoon produced by 14100 rearers; Fisheries: 5,738 acres of water body @ 15 kg fish/decimal/year by carp-prawn poly culture; Forestry: 1,600 nurseries @ 10,000-15,000 seedlings/year per nursery worker; Veg. Cult.: 9,200 acres) 2. Cost of production and benefit 3. Use of high quality breeds, seeds etc.	1. Monthly and closing report 2. Field monitoring report 3. Supply to outside project area.	- Favourable market environment
3. Village based paraprofessional development	1. 4,495 paraprofessionals developed.	1. Reports and monitoring	- As above
4. Financially viable small scale enterprises	Number and proportion of enterprises operating at recommended scale: e.g. Poultry: 300 day old chicks/unit, 10 hens/rearer; livestock: 3 cows/rearers; fisheries: 30 decimals/ pond; vegetable	1. Report compared with baseline survey 2. Compare with Govt.	

	growing: 40 decimals/vegetable grower	reports	
5. Credit support	For each of 5 sub-categories: 1. No. of borrowers 2. Loan portfolio 3. OTR/APO 4. Average size of the loan	1. Collection sheets	- Funds available
6. Macrolevel enterprises established: 6.1 Poultry farm - 3 6.2 Feed Mill - 3 6.3 Seed production centre 6.4 Prawn Hatchery - 5 6.5 Silk Reeling centre - 10 6.6 Grainage - 10	Target: Timing 96 97 98 99 2000 6.1 40,000 chicks/month/farm 20 40 60 80 100 6.2 2 Ton feed/hour/mill 20 40 60 8 100 6.3 30 Ton feed/year 0 17 50 83 100 6.4 3 mill. post larvae/yr/hatchery 40 80 100 0 0 6.5 10 centres 15 tons/centre 20 50 100 0 0 6.6 10 centres 1 million/centre 30 50 100 0 0	1. Reports and records	- Availability of raw materials for the feed mill
ACTIVITIES: For each of the 6 Outputs: 1. Selection	467,195 women selected per sector criteria. Timing: Year '96 '97 '98 '99 2000 Grp Members 34% 58% 85% 97% 100% Staff 70% 100% 100% 100%100%	1. Interviews with participants	- As above
2. Training	1. No. of participants trained as above 2. Category of participants by sector 3. Not more than 25 participants per batch	1. Training records	
3. Input Supply	1. Meet 100% of demand for inputs supplied (e.g.: D.O.C, DFL, Vaccine, Seedlings, Fingerlings, etc.) on yearly basis 2. Quality of seeds, fingerlings etc. 3. Preservation or storage system	1. Monthly reports 2. Records of A.O & participants	
4. Follow-up and Technical Assistance	1. Follow-up schedule maintained 2. Profitability of enterprise	1. Field monitoring 2. Feed back from field 3. Monthly meeting and interview with participants	

5. Marketing	Poultry only: 195 egg collectors developed	1. Reports and records																	
6. Co-ordination with GoB and other Agencies	2 meetings/workshops organised per year	1. Meeting minutes 2. Discussion with related persons	- Willingness of other parties to participate																
Inputs/Resources: Budget Summary (million Tk.)	<table border="0"> <tr> <td>Poultry & Livestock</td> <td>238</td> </tr> <tr> <td>Fisheries</td> <td>171</td> </tr> <tr> <td>Social Forestry</td> <td>89</td> </tr> <tr> <td>Sericulture</td> <td>379</td> </tr> <tr> <td>Rural Enterprise Project</td> <td>134</td> </tr> <tr> <td>Horticulture & Vegetables</td> <td>132</td> </tr> <tr> <td>Market Development Unit</td> <td>50</td> </tr> <tr> <td>Total</td> <td>1194</td> </tr> </table>	Poultry & Livestock	238	Fisheries	171	Social Forestry	89	Sericulture	379	Rural Enterprise Project	134	Horticulture & Vegetables	132	Market Development Unit	50	Total	1194		
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Market Development Unit	50																		
Total	1194																		

Table 16 Training Targets for Sector Programmes

<i>Training Targets</i>	96	97	98	99	2000	Total
1. Poultry and Livestock						
Poultry Worker Training	1500	1750	0	0	0	3250
Key Rearer Training	35000	32500	17500	0	0	85000
Chick Rearer Training	700	650	350	0	0	1700
Poultry Feed Producer Training	30	35	0	0	0	65
Paravet Training	435	475	240	0	0	1150
Cow Rearer Training	21500	16100	7100	4800	0	49500
Goat Rearer Training	21500	16100	7100	4800	0	49500
Calf Rearer Training	825	825	825	0	0	2475
AI Worker Training	47	48	0	0	0	95
Cattle Feed Producer Training	47	48	0	0	0	95
Pullet Rearer Training	1245	1245	1245	0	0	3735
Model Rearer Training	2490	2490	2490	0	0	7470
Hatchery Worker	410	410	410	0	0	1230
Poultry and Livestock Subtotal	85729	72676	37260	9600	0	205265
2. Fisheries						
Carp Polyculture	17125	20650	24625	0	0	62400
Sarputi Culture (Seasonal)	27700	20700	23300	0	0	71700
Carp Nursery	1035	1385	1580	0	0	4000
Small Hatchery Training	210	100	100	0	0	410
Baor Management Training	325	325	350	0	0	1000
Fisheries Subtotal	46395	43160	49955	0	0	139510
Social Forestry						
Nursery Worker	650	650	600	0	0	1900
Agroforestry Farmer	1650	1650	1700	0	0	5000
Grafting Nursery	340	240	140	0	0	720
Social Forestry Subtotal	2640	2540	2440	0	0	7620
4. Sericulture and Silk Development						
Progressive Silk Farmer	1050	2000	1500	0	0	4550
Chawki Rearers	350	250	200	0	0	800
Silk Worm Rearers	9450	18000	13500	0	0	40950
Reeling Workers Training & Supplies	75	75	100	0	0	250
Sericulture Subtotal	10925	20325	15300	0	0	46550
5. Rural Enterprise and Craft Development						
5.10 Rural Craft and Others training	1000	2000	2500	2500	2500	10500
Horticulture and Vegetable Program						
Farmers Training	12000	11750	9500	6000	6000	45250
Training for Crop Diversification	1500	1500	2000	0	0	5000
Training for Fodder Crop	1500	1500	2000	0	0	5000
Seed Producer	800	800	900	0	0	2500
Vegetable Subtotal	15800	15550	14400	6000	6000	57750
Total	162489	156251	121855	18100	8500	467195

Table 17 Employment Targets for Sector Programmes (New)

<i>Subject</i>	<i>1996</i>	<i>1997</i>	<i>1998</i>	<i>1999</i>	<i>2000</i>	<i>Total</i>
Poultry Workers(no)	1,500	1,750	0	0	0	3,250
Key Rearers (no)	35,000	32,500	17,500	0	0	85,000
Chick Rearers (no)	700	650	350	0	0	1,700
Poultry Feed Sellers (no)	30	35	0	0	0	65
Pullet Rearers (no)	1,245	1,245	1,245	0	0	3,735
Model Rearers (no)	2,490	2,490	2,490	0	0	7,470
Hatcheries (no)	410	410	410	0	0	1,230
Cow Rearers	21,500	16,100	7,100	4,800	0	49,500
Goat Rearers	21,500	16,100	7,100	4,800	0	49,500
Paravet	435	475	240	0	0	1,150
Calf Rearer	825	825	825	0	0	2,475
A.I Worker	47	48	0	0	0	95
Cattle Feed Producer	47	48	0	0	0	95
Poultry and Livestock Total	85,729	72,676	37,260	9,600	0	205,265
Carp Rearers (no)	3,500	5,400	6,100	3,600	3,200	21,800
Sarputti Rearers(no)	6,800	7,000	9,000	5,000	2,000	29,800
Carp Nursery Workers	120	300	300	150	150	1,020
Fish Hatchery Owners	25	35	25	25	0	110
Prawn Nursery workers (no)	195	285	390	405	100	1,375
Fisheries Sub Total	10,640	13,020	15,815	9,180	5,450	54,105
Vegetable Growers	5,000	5,000	5,000	5,000	3,000	23,000
Fodder Growers	1,500	1,500	2,000	0	0	5,000
CDP Growers	1,500	1,500	2,000	0	0	5,000
Seed Producers	800	800	900	0	0	2,500
Vegetable Subtotal	8,800	8,800	9,900	5,000	3,000	35,500
Sericulture Subtotal (Rearers)	700	800	551	449	1,063	3,563
Nursery (Forest- Fruit)	400	400	200	0	0	1,000
Grafting Nursery	100	150	150	150	50	600
Agroforestry Farmer	1,000	1,000	1,000	1,000	1,000	5,000
Social Forestry Sub Total	1,500	1,550	1,350	1,150	1,050	6,600
Total	107,369	96,846	64,876	25,379	10,563	305,033

Poultry Programme

Background and Purpose

In Bangladesh, approximately 70% of landless rural women are directly or indirectly involved in poultry rearing activities. These women have some experience in poultry rearing, and have 2 to 3 local birds on average. Most birds are kept on a scavenging system and are fed on household waste and crop residues. Each bird of the local variety produces about 40-60 eggs a year. However the supply of poultry meat and eggs is much less than the demand and although the government has introduced high yielding varieties of poultry, the initiative is inadequate to meet the demand.

The average mortality rate of village birds is between 35-45%. The primary factors for this are the scavenging system on which the birds are fed and lack of knowledge on the part of the owners. Although four types of vaccine are produced in Bangladesh, service in rural areas is poor.

In 1983, BRAC designed a model for poultry development which was administered jointly by the government and BRAC as an integrated package of support to rural women. It included group formation, technical training, poultry vaccination, the supply of improved birds, credit and marketing.

The poultry programme is the largest income generating project among all the sector programmes. In addition to the regular RDP programme the IGVGD and SLDP programmes also focus on poultry as the main income generating activity for participants.

The purpose of the poultry programme is to increase the income of the group members by promoting poultry activities.

Outputs and Achievement

The poultry programme is implemented with assistance from the government. BRAC staff are responsible for group formation, motivation, training and credit support to group members. Government staff are responsible for training and input supply. The model covers the whole process: hatching eggs, rearing birds for reproduction and commercial purposes, and marketing the products. The programme includes the following components:

Poultry Worker: One female group member is selected from each village as a poultry worker and is given 5 days of basic training in vaccination and the rearing of poultry. She also receives a one day refresher training each month. She is provided with a vaccination kit and free medicine of Tk 25. Each worker is responsible for 1000 birds and earns Tk 0.25-0.50 per bird from poultry owners for vaccination.

Chick rearers: Chick rearers are given training for seven days on chick rearing and are given Tk 4000-6000 loan for establishing units. BRAC arranges for the chick rearers to be supplied with day-old chicks which are obtained from the Directorate of Livestock Services (DLS). Chick-rearers raise 200 day-old chicks for two months and supply them to the key rearers.

Key Rearers: Interested women are given three days of training in ideal poultry rearing methods. These women are called key rearers and they are supposed to have a model poultry housing system and must have one hybrid cock and ten hens (4-5 HYV). Key rearers get their birds from the chick rearers. The hens can start laying eggs 6 months after hatching. The birds can be used for laying eggs for one to one and a half years, after which they are sold.

Poultry Hatchery: To meet the demand for day-old chicks, small hatcheries using the 'rice husk method' for heat generation are being established in each area. The capacity of each hatching unit is 1000 chicks per month.

Feed Centre: One poultry feed centre is established in each area to meet the increased demand for balanced feed for the hybrid variety of birds. Feed producers receive practical training on feed formulation, quality of feed, preservation of feed etc.

Egg Collectors: Three members are developed as an egg collector for each Area Office. They are responsible for buying eggs from poultry rearers.

Table 18 Poultry Programme

<i>Poultry Programme</i>	<i>1992</i>	<i>1993</i>	<i>1994</i>	<i>1995 (June)</i>
Poultry Workers	7504	8284	10907	11927
Chick Rearer	1952	2966	4100	4573
Feed Seller	104	212	336	436
Poultry Rearer	191457	265859	287235	311938
No of DOC Distributed (Millions)	1.5	3.2	6.9	8.5
Egg Collector	213	431	665	894
Hatchery		247	718	836

Between Dec 94 and June 95 an additional 140 thousand poultry rearers were trained. This represented an increase of 22% over the Dec 94 figure. Most of this increase came in the IGVDG and SLDP programmes.

26,850 poultry workers, 7115 chick rearers, 1213 feed sellers, 638869 poultry rearers, 1996 egg collectors and 765 hatcheries were active in June 1995.

Outputs in RDP IV

As discussed in the EIG introduction, BRAC supports a vertically integrated approach to this sector. This avoids market saturation in any one area, improves adaptability of foreign breed to rural conditions, and integrates the participants with the government structure.

In RDP-IV, there will be 102,450 group members with enterprises and 190 staff will be trained. 85,000 poultry rearers will produce @ 3 eggs/day/key rearer.

3250 poultry workers will be developed and mortality will also be reduced from 40% to 15%.

1700 day old chick rearers will be developed and each rearer will rear 300 chicks per 2.5 months cycle. Their monthly income will be Tk. 750. 65 poultry feed seller will be developed in different areas. 1230 small rice husk hatcheries will be developed and each hatchery will produce 500 chicks per month using rice husk method for heat generation. 7470 model poultry rearer with 22 laying hens and 3 cocks will be developed. Each rearer will earn Tk.300/month. 3735 pullet rearers will be developed. Each pullet rearer will rear 100 pullets for 3 months. Monthly income for the pullet rearer will be Tk. 450. 3 poultry firms with 5000 layers will be established. The production of each firm will be 10,000 chicks per week. 3 feed mills will be established. Its production will be 2 metric tons per hour.

The poultry programme is implemented with assistance from the government. BRAC staff are responsible for group formation, motivation, training and credit support to group members. Government staff are responsible for training and input supply. The model covers the whole process: hatching eggs, rearing birds for reproduction and commercial purposes, and marketing the products. The programme will include on going components such as:

Poultry Worker: RDP will train an additional 3,250 poultry workers.

Chick Rearers: RDP will train 1,700 chick rearers.

Key Rearers: An additional 85,000 key rearers (poultry rearers) will come into the programme.

Poultry Hatchery: To meet the demand for DOC an additional 1,230 hatcheries will be set up.

Feed Centre: 65 feed sellers will produce balanced feed for hybrid variety of birds.

Egg Collectors: There will be 7,470 egg collectors for the programme.

In addition to the components mentioned above the programme will also include some new components such as :

Model Poultry Rearers: From the best key rearers, 30 model rearers will be developed in each area for the production of hatching eggs. These eggs will be supplied to hatcheries using the rice husk method. The development of model rearers has become necessary because it has been found that there is too much 'crossing', and the resulting eggs are not of the quality anticipated.

Pullet and Cockerel Rearers: Pullet rearers will be trained to rear 8 weeks old pullets to the age of 20 weeks, after which they will be sold to model poultry rearers. Ideally they should rear 100 pullets per batch. Cockerel rearers will be developed to supply cocks to the key rearers, and to sell surplus cocks in the market. 15 pullet rearers and 15 cockerel rearers will be developed in each area.

Poultry Farm: As the demand of day old chicks is much higher than the supply available from government, the expansion and development of the programme has so far been seriously limited. In addition, the chicks have to be carried over long distances, which is both time-consuming and risky. BRAC's programme is expanding, but government supply cannot be increased. During RDP IV, therefore, BRAC will establish three poultry farms (as part of Programme Support Enterprises) with 5,000 layers each. The production capacity of each farm will be 10,000 chicks per week. Cost and profitability analyses of a poultry farm is given in Table 25.

Feed Mill: With the adoption of HYV birds and the spread of poultry rearing, the demand for balanced poultry feed has increased enormously. The one existing government feed mill cannot meet the growing demand, especially in remote areas of the country. To meet this demand, BRAC will establish three feed mills in the coming phase. The BRAC feed mills each will have an hourly production capacity of 1.5 metric tons. Cost and profitability analyses is given in Table 9.

During RDP IV, each area office will have the following:

- 20 chick rearers - each chick rearer will rear 300 chicks at a time 4-5 times a year;
- 1,000 Key rearers - each rearer must have one hybrid cock and ten hens (5-6 HYV);
- 50 Poultry Workers;
- 5 Hatcheries;
- 15 Pullet rearers;
- 15 Cockerel rearers;
- 3 Egg Collectors;
- 1 Feed Seller;
- 30 Model Rearers.

Table 19 Targets for the Poultry Programme (1996-2000).

Subject	1996	1997	1998	1999	2000	Total
Poultry Workers(no)	1500	1750	0	0	0	3250
Key Rearers (no)	35000	32500	17500	0	0	85000
Chick Rearers (no)	700	650	350	0	0	1700
Poultry Feed Sellers (no)	30	35	0	0	0	65
Egg Collector	90	105	0	0	0	195
Pullet Rearers (no)	1245	1245	1245	0	0	3735
Model Rearers (no)	2490	2490	2490	0	0	7470
Hatcheries (no)	410	410	410	0	0	1230
Feed Mills (no)	1	1	1	0	0	3
Poultry Farms (no)	1	1	1	0	0	3
Credit (Tk. million)	56.53	68.68	89.77	68.66	81.31	
Borrowers (No.)	35,668	48,118	61,240	52,575	58,506	

Note: Loan size ranges between Tk.1,000 and Tk.7,000. All new participants trained.

Activities in RDP - IV

- i) Selection of 102,450 beneficiaries to be completed as per selection criteria.
- ii) 25 participants per batch as per recommended duration of training will be completed.
- iii) 100 % inputs will be supplied as per demand.
- iv) Proper follow-up schedule and technical assistance to be ensured.
- v) Marketing facilities will make available.
- vi) For strengthening co-operation, 2 meeting/workshop and time to time co-ordination with GOB and other Agencies to be ensured.

Cost Recovery

Cost recovery has become a part of the RDP III sector programmes. The poultry programme has levied charges on chicks, feed and medicine, and the results were close to target. In RDP IV there will be no charges levied on feed and medicine, because these are sold to chick rearers. Instead there will be a service charge on chicks, at a rate of Tk 1.50 per chick. The target for service charge collection is given below:

Table 20 Service Charge Projections for the Poultry Sector (1996 -2000)

Subject	1996	1997	1998	1999	2000	Total
No of chicks (Millions)	3.155	5.160	7.015	8.155	8.700	32.193
Service charge (Tk. in Millions)	4.732	7.740	10.522	12.232	13.050	48.276

Management

To run the Poultry Programme effectively, the following infrastructure has been developed by BRAC.

- i) Programme Assistant (P.A): Each area office has one poultry P.A. His functions are providing training, refresher, follow-up, inputs supply, monitoring etc.
- ii) Programme Organisers (EIG): One P.O is involved in each area office to supervise and implement the Poultry and Livestock Programme. P.A (Poultry) is reportable to P.O (EIG). P.O (EIG) helps to P.A (Poultry) to prepare weekly schedule, monthly report preparation, communication with DLS etc.

iii) Regional Sector Specialist (RSS): One RSS for 8 to 10 area offices. His main responsibilities is to conducting different types of training, technical support, follow-up, supervision, monitoring etc. He also assist the Regional Manager for proper implementing the programme.

iv) Sector Specialist: There is one Sector Specialist based at head office, his main responsibilities are to organise the programme but he is also responsible for planning, staff deployment/rearrangement, communication with the GOB and other organisations.

v) Programme Manager: There is one programme manager based at head office. He is responsible for overall activities of the programme such as policy making, project proposal preparation, planning, administration, communication etc.

Budget

The summary budget for the Poultry and Livestock Programme is presented in the following section on the Livestock part of the Programme.

Livestock Programme

Background and Purpose

Livestock contributes 6.5% towards the GDP of Bangladesh. The sector is a substantial source of animal protein, a profitable business for the landless, and provides draft power for various agricultural operations and for rural transportation. Furthermore, manure is an important source of fuel and fertiliser.

From 1978 to 1982 BRAC disbursed loans to landless women for cattle rearing, but did not provide training or technical support. The project was not successful because of high animal mortality and the low returns derived from local breeds raised in the traditional manner. Veterinary service delivery was either unavailable or inadequate.

BRAC started a new, experimental livestock programme in 1983 in Manikganj. The project aimed to protect livestock from disease by developing skilled, village-level 'para-vets', by improving local breeds, and by providing credit and technical support. These measures were expected to increase the productivity of the sector and to provide a good source of income for the landless. Eventually, BRAC's model for livestock development was accepted by the government for widespread implementation. The model now comprises paravets, vaccination, livestock rearers, credit, artificial insemination and fodder extension services.

The livestock programme's aim is to increase the income of the group members by promoting livestock activities.

Outputs and Achievement

Training of Paravets: BRAC selects individuals from among its group members and provides training in livestock rearing and management. One woman is selected for 5-6 villages and is trained as a paravet. They are given 15 days training in feeding, rearing and housing of livestock, and an additional 15 days training in the identification of causes and treatment of diseases. Paravets' training is conducted by a trained veterinarian (DVM) at BRAC training centres. After training, each paravet is responsible for the vaccination and health services of livestock in their operating area. They earn income by charging fees for services rendered.

Livestock Rearers (Cow Rearer and Goat Rearers): Interested group members are developed as livestock rearers, particularly in feeding, housing, and the primary prevention of disease. Group members can then become cow rearers. Women are also trained in improved rearing methods for goats. Cow fattening is an important component of the livestock programme. Group members take loans to buy low weight and young cattle at a low price and after proper feeding and treatment are able to sell them for a profit.

Artificial Insemination: To upgrade cross-breeds, trained paravets are developed by BRAC as artificial insemination workers. They undergo 30 days of further training at a government institution. The artificial insemination centres are located according to government rules and are staffed by trained paravets. The semen comes from the nearest government bull-farm and is cross bred with local varieties. The government provides all equipment free of cost. BRAC provides manpower, cold flasks to transport the semen, and sheds.

Regular Vaccination: Paravets ensure that the livestock population is regularly vaccinated. Paravets provide vaccination services for diseases such as anthrax, black quarter, haemorrhagic-septicaemia, foot and mouth disease and rinderpest. Vaccines are supplied by the Government's Directorate of Livestock Services.

Fodder Extension Programme: In order to ensure the availability of grass, a fodder extension programme has been undertaken through planting of Ipil-Ipil and maize cultivation.

Figure 8 Cow and Goat Rearers

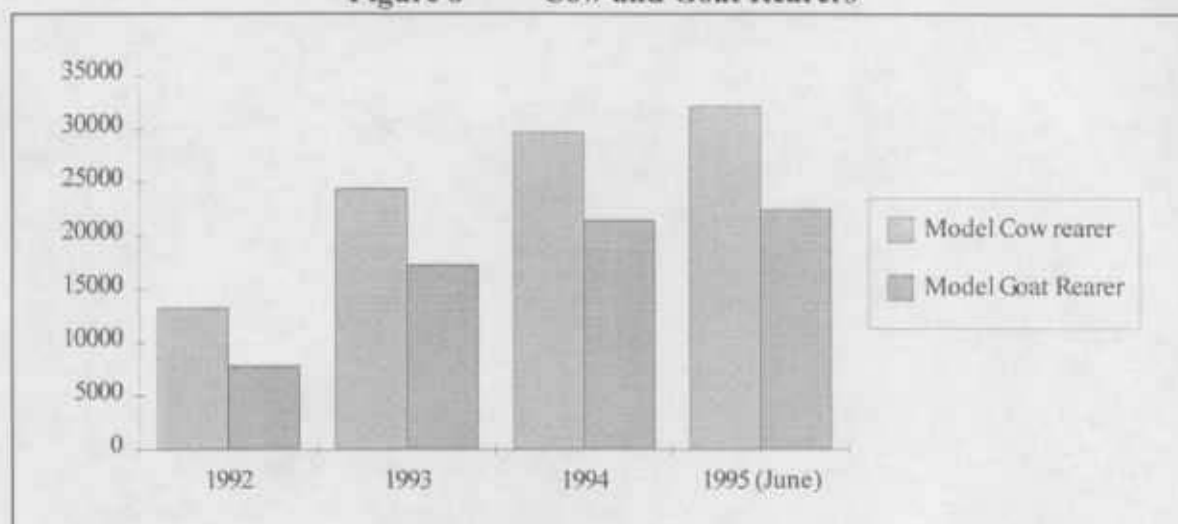


Table 21 Livestock Programme

<i>Livestock</i>	<i>1992</i>	<i>1993</i>	<i>1994</i>	<i>1995 (June)</i>
Paravet	1296	1397	1756	1948
Model Cow rearer	13278	24452	29742	32189
Model Goat Rearer	7863	17274	21456	22482
AI Centre	67	67	67	77

1913 paravets, 11280 model cow rearers, 33940 goat rearers and 58 AI centres were active in June 95.

Outputs in RDP IV

In RDP IV, the livestock programme will undergo a modest expansion of existing activities. The number of all existing cadres will be increased, and new cadres will be developed. Some new components will be included in order to deepen and enhance the programme.

The programme will continue with the components mentioned above such as:

Training of Paravets: An additional 1,150 paravets will be trained.

Livestock Rearing (Cow Rearer and Goat Rearing): RDP is now mainly developing model cow rearers and model goat rearers. 15 % of the general cow rearers and 15 % of general goat rearers have been selected for upgrading to model cow rearers and model goat rearers.

Artificial Insemination: There will be 95 new AI centres.

Regular Vaccination: Regular vaccination to prevent against disease will continue.

Fodder Extension Programme: The fodder extension programme will continue.

In addition some new components will be added such as:

Milk Collectors: Group members will be selected as milk collectors after training in milk collection and preservation.

Cattle Feed Producing Centre: One cattle feed producing centre will be established in each area to supply balanced feed concentrates. Two types of cattle feed will be produced, urea molasses block, and feed concentrates.

Calf Rearers: The best cow rearers will be further developed as calf rearers. 2,250 calf rearers will be developed in RDP IV. They will supply HYV cattle to the model rearers.

Sheep Rearers: As a new component, 20 sheep rearers will be developed in each feasible RDP area.

Table 22 Target For Livestock Programme New Employment(1996-2000).

Subject	1996	1997	1998	1999	2000	Total
i) Cow Rearers	21,500	16,100	7,100	0	0	49,500
ii) Goat Rearers	21,500	16,100	7,100	0	0	49,500
iii) Paravet	435	475	240	0	0	1150
iv) Calf Rearer	825	825	825	0	0	2475
v) A.I Worker	47	48	0	0	0	95
vi) Cattle Feed Producer	47	48	0	0	0	95
Credit (Tk. Million)	341.64	419.08	579.19	607.48	632.91	2580.3
Borrowers (No.)	87,519	106,114	130,889	124,324	166,996	

Note: All new participants will be trained and provided with average loan between Tk.2,500 and Tk.15,000

Activities During RDP - IV

- i) Selection of 102,815 beneficiaries to be completed as per selection criteria.
- ii) 25 participants per batch as per recommended duration of training to be completed.
- iii) 100 % inputs will be supplied as per demand.
- iv) Proper follow up schedule and technical assistance to be ensured.
- v) Marketing facilities will be made available.
- vi) For strengthening co-operation meeting/workshop and time to time co-ordination with GOB and other Agencies will be ensured

Cost Recovery

In RDP IV the programme will be recovering costs from charges levied on cow rearers and goat rearers. The rate of the service charge will be Tk 50 per cow per year and Tk 20 per goat per year. The table shows the target for service charge realisation. These targets are based on the age of the programme and the age of the Area Offices.

Table 23 Target for Service Charge Realisation (1996 - 2000)

Subject	1996	1997	1998	1999	2000	Total
Cow Rearers (Millions Tk.)	.793	1.337	1.900	2.238	2.400	8.668
Goat Rearers (Millions Tk.)	.325	.535	.760	.895	.960	3.483

Management

To run the Livestock Programme effectively, the following infrastructure has been developed by BRAC.

- i) Programme Assistant (P.A): In each area office has one Livestock P.A. His functions are providing training, refresher, follow-up, inputs supply, monitoring etc.
- ii) Programme Organisers (EIG): One P.O is involved in each area office to supervise and implement the Livestock Programme. P.A (Livestock) is reportable to P.O (EIG). P.O (EIG) helps to P.A (Livestock) to prepare weekly schedule, monthly report preparation, communication with DLS etc.
- iii) Regional Sector Specialist (RSS): One RSS for 8 to 10 area offices. His main responsibilities is to conducting different types of training, technical support, follow-up, supervision, monitoring etc. He also assist the Regional Manager for proper implementing the programme.
- iv) Sector Specialist There is one Sector Specialist based at head office, his main responsibilities are to organise the programme but he is also responsible for planning, staff deployment/rearrangement, communication with the GOB and other organisations.

Budget

The budget for the Poultry and Livestock Programme is presented below. The detailed budget is given in Annex 6. Figure C.3 gives the share of each component.

Table 24 Poultry and Livestock Summary budget

Heads	Taka
Salary	101,291,400
Staff Training	8,875,800
Training of VO Members	29,869,850
Experimental Project Materials	4,000,000
Motor Cycle	852,000
H.O.	18,988,905
Programme Support Enterprise	45,000,000
Total	208,877,955
Inflation Adjusted Total	238,099,962

Table 25 Poultry Farm : Fixed and Working Capital Requirement

A. Capital Investment	Taka
1. Land	750,000
2. Building	5,650,000
3. Equipment and Furniture	2,854,250
Total of A	9,254,250
B. Working Capital	745,750
Total Fund Requirement	10,000,000
Details of Working Capital	
Taka	
1. Purchase of D O C	374,000
Tk.220 X 1700	
2. Feed for Pullet and Cockerel	131,300
3. Feed for Layer	51,000
Tk.8 X .125 kg X 1700 X30	
4. Litter	5,000
5. Sand	5,000
6. Medicine	5,850
7. Staff Salary	129,600
Tk.14,400 X 9 month	
8. Cash in hand	44,000
745,750	
Details Break up of Capital Investment	
1. Land and Land development (2 acres)	750,000
Tk.375,000 per acre	
2. Building	
2.1 Brooding House (One shed)	300,000
Tk.200 X 1500 sq. ft	
2.2 Rearing house	
a. Tk 200 x 4,560 sq. ft	900,000
2.3 Layer house	3,000,000
Tk.200 X 15000 sq. ft	
2.4 Hatchery Building	900,000
Tk.200 X 3000 sq. ft	
2.5 Boundary Wall	100,000
2.6 Office and Store	450,000
Tk.300 X 1500 sq. ft	
5,650,000	

3. Equipment and Furniture	
3.1 Equipment	
3.1.1 Incubator (2 Nos)	1,600,000
Tk 1,000,000 each	
3.1.2 Hatchery (2 Nos)	930,000
Tk 465,000 each	
3.1.3 Generator (1 No)	200,000
Tk 200,000 each	
3.1.4 Brooder (10 Nos)	3,000
Tk 300 each	
3.1.5 Feeder (40 Nos)	2,000
Tk 50 each	
3.1.6 Grower's Feeder (70 Nos)	10,500
Tk 150 each	
3.1.7 Feeder for Layers (210 Nos)	31,500
Tk 150 each	
3.1.8 Small Size Waterier (20 Nos)	1,000
Tk 50 each	
3.1.9 Drinker's grower (21 Nos)	5,250
Tk 250 each	
3.1.10 Drinker for Layers (90 Nos)	22,500
Tk 250 each	
3.1.11 Laying nest (975 Nos)	29,250
Tk 30 each	
3.1.12 Egg Collecting Tray (500 Nos)	10,000
Tk 20 each	
3.1.13 Weighting Scale (2 Nos)	500
Tk 250 each	
3.1.14 Hygrometer (10 Nos)	1,500
Tk 150 each	
3.2 Furniture	
3.2.1 Table (2 Nos)	4,000
Tk 2000 each	
3.2.2 Chair (4 Nos)	2,000
Tk 500 each	
3.2.3 Bucket (10 Nos)	650
Tk 65 each	
3.2.4 Thermometer (30 Nos)	600
Tk 20 each	
Total of Equipment and Furniture	2,854,250

Profitability Analysis

	1st year	2nd year	3rd year
REVENUE:			
Sale of Production (1, 2, 2.5 batch)	1,062,400	4,606,000	5,757,500
Total Revenue	1,062,400	4,606,000	5,757,500
EXPENDITURE:			
1. Production Cost:			
1.1 Purchase of DOC	374,000	748,000	935,000
1.2 Purchase of feed	635,300	1,270,600	1,588,250
1.3 Medicine	5,850	11,700	14,625
1.4 Other (Litter)	10,000	20,000	25,000
2. Operating Cost			
2.1 Staff Salary	162,000	162,000	162,000
2.2 Electricity	96,000	96,000	96,000
2.3 Maintenance	85,043	85,043	85,043
3. Depreciation	455,119	455,119	455,119
4. Interest on Capital Investment	1,000,000	1,000,000	1,000,000
5. HO Management and Logistics Exp.	68,410	119,667	145,296
Total Cost	2,891,721	3,968,128	4,506,332
Net Profit/(Loss)	(1,829,321)	637,872	1,251,168
Cumulative Profit/(loss)	(1,829,321)	(1,191,449)	59,719

Notes to Profitability Analysis

Taka

1. Purchase of DOC Tk 220 X 1700	374,000
2. Purchase of Feed:	
2.1 Chick Mash 1950 X 1.5 kg X Tk 9	26,325
2.2 Grower Mash 1900 X 6.5 kg X Tk 8.5	104,975
2.3 Layer Mash 1800 X 35 kg X Tk 8	504,000
Total of 2	635,300
3. Medicine Tk 3 X 1950 bird	5,850
4. Others (Litter)	10,000
5. Staff Salary:	172,800
5.1 Manager (1 No) Tk.6000 per month	72,000
5.2 Farm Assistant (3 Nos) Tk.2500 per month	90,800
Total of 5	162,800
6. Depreciation:	
6.1 4% on Building (5,220,000 X 4%)	208,800
6.2 7.5% on Equipment (3,284,250 X 7.5%)	246,319
	455,119
7. Electricity Cost Tk 8,000 X 12 month	96,000
7. Maintenance	
7.1 1% on Building (5,220,000 X 1%)	52,200
7.2 1% on Equipment (3,284,250 X 1%)	32,843
85,043	
8. Interest on Capital Tk.10,000,000 X 10%	1,000,000

9. Sales Revenue:

	1st Year	2nd Year	3rd Year
(1 batch) (2 batch) (2.5 batch)			
1. Sale of Table Eggs	22,400	96,000	120,000
Y-1 =Tk 2 X 7 egg X 1600 hen X1 bat			
Y-2 =Tk 2X15 egg X1600 hen X2 batch			
Y-3 =Tk 2X15 egg X1600 hen X2.5 batch			
2. Sale of old hens	0	350,000	437,500
Y-1 = 0			
Y-2 =Tk 100 X 1750 hen X 2 batch			
Y-3 =Tk 100 X 1750 hen X 2.5 batch			
3. D O C	1,040,000	4,160,000	5,200,000
Y-1 =Tk 10X65X1600 hen X 1 batch			
Y-2 =Tk 10X130X1600 hen X 2 batch			
Y-3 =Tk 10X130X1600 hen X 2.5 batch			
Total Sales Revenue	1,062,400	4,606,000	5,757,500

Table 26 Poultry And Dairy Feed Mill : Fixed And Working Capital Requirement

A. Capital Investment	Taka
1. Land	500,000
2. Building Construction	800,000
3. Machine	2,500,000
Total Cost	3,800,000
B. Operating Budget	1,200,000
Total Fund Requirement	5,000,000

Details of Operating Budget

A. Storage of Raw feed	Taka
1. Chick and Grower:	
1.1 Wheat Tk 6,000 (42 ton X 59.1 %)	148,932
1.2 Rich Polish Tk 3,000 (42 ton X 15.0 %)	18,900
1.3 Wheat Bran Tk 4,000 (42 ton X 4.0 %)	6,720
1.4 Sesame Oil Tk 6,000 (42 ton X 10.0 %)	25,200
Cake	
1.5 Fish Meal Tk 22,000 (42 ton X 10.0 %)	92,400
1.6 Oyster Shell Tk 2,000 (42 ton X 1.5 %)	1,260
1.7 Vit cone Tk.160,000 (42 ton X 0.5 %)	33,600
1.8 Salt Tk 3,000 (42 ton X 5.0 %)	6,300
Total of 1	333,312
2. Layer Feed:	
2.1 Wheat Tk 6,000 (21 ton X 54.5 %)	68,670
2.2 Rich Polish Tk 3,000 (21 ton X 20.0 %)	12,600
2.3 Wheat Bran Tk 4,000 (21 ton X 5.0 %)	4,200
2.4 Sesame Oil Tk 6,000 (21 ton X 5.5 %)	6,930
Cake	
2.5 Fish Meal Tk 22,000 (21 ton X 7.5 %)	34,650
2.6 Oyster Shell Tk 3,000 (21 ton X 6.5 %)	4,095
2.7 Vit cone Tk.160,000 (21 ton X 0.5 %)	16,800
2.8 Salt Tk 3,000 (21 ton X 5.0 %)	3,150
Total of 2	151,095

3. Dairy:	
3.1 Mustard Oil Cake Tk. 4500 (21 ton X 10.0 %)	9,450
3.2 Sesame Oil Cake Tk. 6000 (21 ton X 25.0 %)	31,500
3.3 Wheat Bran Tk. 4000 (21 ton X 50.0 %)	42,000
3.4 Rich Polish Tk. 3000 (21 ton X 14.0 %)	8,820
3.5 Premix Tk. 160,000 (21 ton X 1.0 %)	33,600
Total of 3	125,370
4. Storage of finish product	350,000
5. Staff salary 32,000 X 3	96,000
6. Electricity cost	25,000
7. Packaging material	60,000
8. Maintenance and other	40,000
9. Cash in hand	19,223
Total of Operating Budget	1,200,000

Feed Mill (contd.) Profitability Analysis (Capacity 4200 ton per Year)

	1st Year 70% Utilisation	2nd Year 80% Utilisation	3rd year 90% Utilisation
REVENUE:			
Sale of Production:			
Chick mash Tk 9,000 X 2100 ton	13,230,000	15,120,000	17,010,000
Layer Mash Tk 8,100 X 1050 ton	6,247,500	7,140,000	8,032,500
Dairy cattle feed Tk 7,000 X 1050 ton	5,145,000	5,880,000	6,615,000
Total Revenue	24,622,500	28,140,000	31,657,500

Expenditure

1. Cost of Raw materials			
Chick mash Tk 7,936 X 2100 ton	11,665,920	13,332,480	14,999,040
Layer Mash Tk 7,160 X 1050 ton	5,262,600	6,014,400	6,766,200
Dairy cattle feed Tk 5,970 X 1050 ton	4,387,950	5,014,800	5,641,650
2. Packaging	735,000	840,000	945,000
3. Power	132,300	151,200	170,100
4. Staff salary	384,000	384,000	384,000
5. Maintenance	116,000	116,000	116,000
6. Depreciation	290,000	290,000	290,000
7. Interest on Capital Investment 500,000	500,000	500,000	
8. HO Management and Logistics Exp.	1,134,189	1,292,644	1,451,100
Total Cost	24,607,959	27,935,524	31,263,090
Net profit/(Loss)	14,542	240,476	394,411
Cumulative Profit/(loss)	14,542	219,018	613,428

Fisheries Programme

Background and Purpose

In the agro-based economy of Bangladesh, fisheries are vital in their contribution to generating income, employment, improved nutrition and foreign exchange. The sector contributes nearly 6% to GDP and more than 12% to export earnings. Pond culture offers a major potential in fisheries development. There are an estimated 1.3 million ponds in the country covering a total area of 147,000 hectares, of which nearly 46% is cultured, 30% culturable, and 24% derelict.

Despite its significance, fisheries were badly neglected until the mid 1980s. Administrators and planners gave little attention to its development. If unutilised and under-utilised water resources are developed for fish culture, however, even at the present low rate of production of 1350 kg/ha, 198,000 tons of fish can be produced. This represents a 27% increase over current fish production.

To maintain the present low level of daily fish consumption of 20.5 grams per capita, production will have to increase to 1.2 million tons by the year 2005, representing a 44% rise in the present production level. To meet the required level of per capita fish consumption of 38 gm. per day, production levels would have to be increased to 7.9 million tons, a 118% growth on present production.

BRAC began its fisheries programme in 1976 by re-excavating 16 ponds in Manikganj, Jamalpur and Sulla. The programme now works in association with other agencies such as the World Food Programme (WFP), DANIDA, the government Fisheries Department and the Fisheries Research Institute.

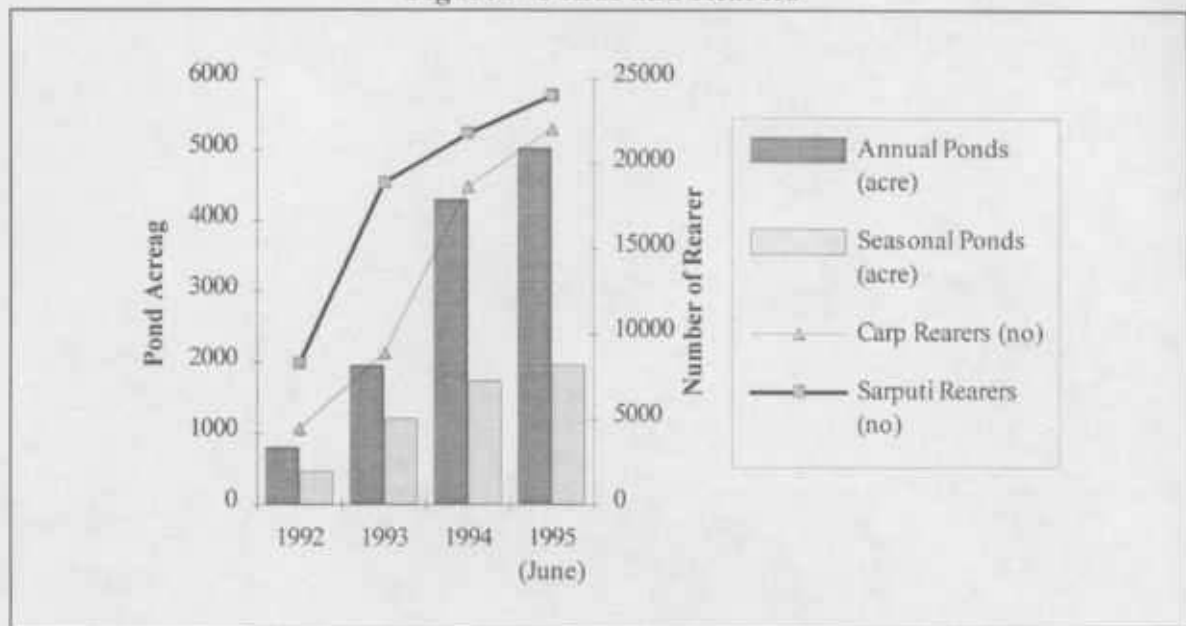
The programme aims to increase the income of the rural poor by promoting fish culture activities.

Outputs and Achievement

The programme consists of seed production, nurseries, fish farming, pond re-excavation and reconstruction. The hatcheries operated by group members (for carp) and BRAC (for prawn), produce spawn which is then sold to member operated nursery enterprises (for both carp and prawn). The fingerling raised at the nurseries are sold to fish farmers for polyculture.

Fish Hatchery: BRAC has developed a low-cost carp hatchery for the poor, with good economic returns. It requires a low investment and limited pond area. Comprehensive training is provided for farmers to develop skills in this sector. REP has started prawn hatcheries.

Figure 9 Ponds and Rearers



Nursery: Medium-sized ponds covering 15-30 decimals are selected as fish nurseries for raising hatchling and fry to fingerling sizes. The fingerlings are stocked, sold in local markets and to the government for release in the open water. Spawn are collected from member operated hatcheries, BRAC hatchery, the government or the private sector.

Carp Polyculture: In medium and large perennial ponds above 15 decimals, members undertakes polyculture of silver carp, katla, grass carp, rui, mrigal and common carp. The smaller and medium size ponds are leased for at least 3 years, while the larger ponds above 50 decimals, which need re-excitation, are leased for 10 years.

Thai Sarputi Culture: Unused and derelict homestead seasonal ponds of 3-15 decimals are used for Thai Sarputi and Nilotica culture, mostly by women group members. One-day field-based training and refresher courses are provided during the period of culture.

Pond Re-excitation/ Reconstruction: The World Food Programme provides assistance, in the form of wheat, to the BRAC fisheries programme to support pond re-excitation. BRAC also provides loans for pond reconstruction from its revolving fund.

Between 1988 - 1991, BRAC's Rural Enterprise Project (REP) undertook two experimental projects in Jessore, consisting of prawn / carp polyculture and a prawn nursery. The projects were found to be successful in both the technical and managerial aspects, and are therefore viable for further replication. Since 1991 REP has been working with the fish programme to further extend and develop this project.

Oxbow Lake (Baor) Fisheries: The Oxbow Lake Fisheries Project was undertaken by BRAC in June 1993 in association with the Directorate of Fisheries and the Project Implementation Unit of the Government. The major objectives of the project are to:

- Identify genuinely poor fishermen from among BRAC group members and ensure their participation in the project and establish their right to use the baor;
- Generate income and employment for target people;
- Increase fish production in project areas.

The project covers the following activities:

- Selection and training of project participants;
- Development of sustainable management of fish production;
- Formation of members into Village Organisations;
- Supply of fingerlings;
- Credit support; and
- Technical services.

Culturing fish in an oxbow lake is different from that in a pond. In the baor the fish is not provided with any supplementary feed. But special attention is required while releasing the fingerlings. The fingerlings should be 6 inches in size when released into the baor. There are different types of predators in the baor which can eat the fingerlings and therefore they must be large enough to have a chance of survival. The species selection and the stocking rate and ration also depends on the availability of natural food types.

Several lake fishing teams (LFT), consisting of 12-18 members, are formed for each baor. BRAC provides loans to the group to procure the net and the boats, as well as fingerlings. The baor management committee, consisting of 5 members from the LFT, is responsible for the overall management of a baor, including the marketing of fish. BRAC provides the group with training, advice and technical support.

The Area Offices of RDP and RCP provide the groups with guidelines and technical services. They are supported by fisheries specialists and a Baor manager who looks after technical issues and maintains liaison. Training on Baor management, nursery, fingerling production and fish culture are provided to the fishermen and fish farmers.

Table 27 Fisheries Programme

<i>Fisheries (all figures are for the year)</i>	<i>Jan- Dec 93</i>	<i>Jan- Dec 94</i>	<i>Jan-June 95</i>
BRAC Baor (no)	17	40	26
IFAD Baor (no)	22	23	23
Annual ponds (no)	7104	16130	19339
Seasonal Ponds (no)	18777	21459	23685
Fingerlings (millions) (annual)	79	147	33
Fish Hatchery (no)	76	125	144
Spawn produced (kg) (annual)	805	1554	1092
Total Water Body (acres)	7395	12538	12444
BRAC Baor (acres)	1247	2870	1717
IFAD Baor(Acres)	2830	3295	3295
Carp Ponds (acre)	1956	4303	5032
Sarputi Ponds (acre)	1207	1741	1964
Carp nursery (acres)	155	329	436
Total Beneficiaries	30478	44244	52668
BRAC Baor Farmers (no)	642	929	970
IFAD Baor Farmers (no)	1504	1692	4046
Carp Rearers (no)	8842	18678	22092
Sarputi Rearers (no)	18877	21790	24005
Nursery Worker (no)		1018	1398
Hatchery Worker(no)		136	157

Because of the drought the culture period was short in some ponds. Nurseries started late due to late production of spawn from hatcheries. The effects of the drought will be felt later this year when the stocking of the ponds takes place.

The programme was reaching over 50,000 members in June 1995. This represents an increase of 19% over the Dec 1995 figure.

Outputs in RDP IV

The following outputs will be produced by the fisheries sector programme.

1. 260 Area Offices/branches brought under fisheries programme;
2. 54,105 new fish farmers trained;
3. 5,738 acres of water body brought under fisheries programme, distributed by sub-sectors as follows:
 - a) Carp polyculture : 12,800 acre, member operated
 - b) Sarputti culture : 5,700 acre, member operated
 - c) Prawn-carp culture : 460 acre, member operated
 - d) Carp Nursery " : 700 acre, member operated
 - e) Carp Hatcheries : 260 (No.)
 - f) Prawn Hatcheries : 5 (No) BRAC operated.
4. Financially viable fisheries enterprises with the following scale of operation:
 - a) Carp polyculture : 0.28 acre average pond size
 - b) Sarputti culture : 0.79 " " " "
 - c) Prawn-carp culture : 0.33 " " " "
 - d) Carp Nurseries : 0.23 " " " "
5. Fisheries enterprises provided with credit support, with an APO of 98;
6. Programme support enterprises established with following capacity and its rate of utilisation

Table 28 Fisheries Programme Support Enterprise

Enterprise	Number	Capacity	Capacity Utilisation		
			1996	1997	1998-2000
Prawn Hatchery	5	3m post/ larvae/yr/ hatchery	40%	80%	100%

Activities in RDP IV

Strategy

New enterprises for fisheries during RDP-IV

The demand for prawns is high within Bangladesh, and prawns also generate substantial foreign earnings. In RDP IV, fresh water prawn culture will be introduced into carp polyculture. Bottom-feeding species of carp will eventually be replaced by high quality prawns. Input supply will be ensured through the establishment of 5 prawn hatcheries, as part of programme support enterprises and member operated several prawn nurseries.

Post Larvae and Juvenile markets will be created among the group members. RDP's experience in organising and motivating farmers to undertake carp-polyculture leads RDP to believe that prawn nursing and growing activities are attractive to the group members.

For the marketing of products local urban markets and the export market are the primary targets. There is particular demand for prawn (*Macrobrachium rosenbergii*) in certain countries (e.g. Belgium, Italy, UK). For marketing purpose, a network of traders will be organised from among the VO members. The prawn traders will act as a mechanism to link the producers and the exporters.

Increasing scale of operation

In order to meet the increasing need for fish and fish products, RDP IV will bring new areas under fish cultivation by developing more water bodies through reconstruction and re-excavation. This will be done with the assistance of WFP and with BRAC's own funds.

To assist the prawn traders, the water bodies which will be selected for prawn-carp poly-culture, will be concentrated within a micro-region in the command area of each AO. In addition, further feasibility studies will be conducted to identify and avoid low prawn demand areas in the country.

Learning from other programmes

RDP will make efforts to learn from the experience of other fishery development activities run by government, NGOs and donor supported projects. The specific areas in which RDP will seek out experiences include extension materials, production models and fish farming integrated with other activities (e.g. rice/fish farming).

Socio-economic impact

The social and economic impact of the fisheries programme in RDP IV is expected to be significant. The total area of water bodies and the number of beneficiaries, mostly women, will more than double by the year 2000. Fish and prawn production are also projected to increase by more than 100%. Farmers' income will go up and as a result the nutrition level in the rural areas is expected to improve.

Cost Recovery

In RDP III four components had charges levied upon them. These were (1) Carp Polyculture, (2) Sarputti culture, (3) Carp Nursery and (4) Small Hatchery. In RDP IV these same components will have service charges levied upon them, but at different rates. The old charges and the new charges are given below:

Table 29 Fisheries Service Charge Rate

Component	RDP III	RDP IV
Carp Polyculture	Tk.10/decimal	Tk.5/decimal
Sarputti Culture	Tk.5/decimal	Tk.5/decimal
Carp Nursery	Tk.20/decimal	Tk.10/decimal
Small hatchery	Tk.1000/hatchery	Tk.1000/hatchery

Table 30 Cost recovery Projections for the Fisheries Sector (1996-2000).

Millions of Takas	1996	1997	1998	1999	2000	Total
Carp Polyculture	2.87	4.50	5.56	6.69	7.31	26.93
Sarputti Culture	1.00	1.20	1.48	1.62	1.72	7.02
Carp Nursery	0.40	0.50	0.60	0.72	0.80	3.02
Small hatchery	0.17	0.21	0.23	0.26	0.26	1.13
Total	4.44	6.41	7.87	9.29	10.09	38.10

The five year plan of the fisheries programme is shown in the following table.

Table 31 Targets for Fisheries Programme (Additional Employment)

Item	1996	1997	1998	1999	2000	Total
Carp Rearers (no)	3,500	5,400	6,100	3,600	3,200	21,800
Sarputti Rearers(no)	6,800	7,000	9,000	5,000	2,000	29,800
Prawn Nursery workers (no)	195	285	390	405	100	1,375
Carp Nursery Workers	120	300	300	150	150	1020
Fish Hatchery Owners	25	35	25	25	0	110

In addition a

Each new farmer will receive basic technical and operational training, and after one year they will receive more intensive, advanced training.

Activities during RDP-IV

The following activities will be performed during RDP-IV to achieve the outputs.

1. Select and train a total of 54,105 group members in fisheries sub-sector disciplines, the distribution is as follows:

Table 32 Activities under Fisheries Programme (Cumulative Targets)

Item	1996	1997	1998	1999	2000
No. of carp rearers	24500	29,900	36,000	39,600	42,800
No. of sarputti rearer	34,000	41,000	50,000	55,500	57,000
No of carp nursery workers	1,200	1,500	1,800	1,950	2,100
No. of small hatchery workers	175	210	235	260	260
No. of prawn nursery worker	195	480	470	1275	1375
Credit (Tk.m) (Cumulative)	200.14	257.85	328.32	382.07	412.22

Note: Loan figures estimated on the basis of per decimal water body between Tk.75 and Tk.450. For hatcheries, Tk.25000/hatchery

Each new farmer will receive basic technical and operational training, and after one year they will receive more intensive, advanced training.

2. Supply high quality inputs (post larvae) to fisheries enterprises from BRAC operated programme support enterprises.
3. Explore and identify marketing mechanisms. For prawn and carp produced by member enterprises.

Management

Area Office: Two PAs (preferably women) who are reportable to the PO (EIG).

Region: One Regional Sector Specialist (Fishery) prepare regional implementation plan, provide technical and logistic support, maintain MIS for the AOs in the respective Regions.

Head Office: One Sector Specialist is supported by three field experienced staff who each co-ordinate the implementation in one Zone.

Short term consultant: In order to upgrade the technical expertise RDP's fishery sector staff and to supervise the prawn hatcheries, a local consultant with relevant expertise will be hired.

Budget

The summary budget for the Fisheries Programme is presented below.

Table 33 Fisheries Budget Summary

Heads	Taka
Salary	78,114,000
Staff Training	6,918,000
Training of VO Members	10,593,000
Material Development	8,500,000
Experiment and Development	7,500,000
Motor Cycle	1,278,000
Revolving Fund	10,000,000
H.O.	13,540,300
Programme Support Enterprise	12,500,000
Total	148,943,300
Inflation Adjusted Total	171,492,287

Table 34 Prawn Hatchery: Capital Requirement

Capacity : 30,00,000 Nos Post-Larvae

A. CAPITAL COST : Taka	
1. Land for hatchery house (0.30 acres) Tk. 10,00,000 per acres	300,000
2. Land for pond (0.50 acres) Tk. 10,00,000 per acres	500,000
3. Building construction	400,000
4. Machinery and Equipment	800,000
5. Pond excavation	100,000
Total Capital Cost (A)	2,100,000
B. Working Capital	
1. Brood fish, medicine, feed etc.	200,000
2. Brine water	150,000
3. Furniture and fixture	50,000
Total of Working Capital (B)	400,000
Total Cost	
A. Capital cost	2,100,000
B. Working Capital	400,000
Total Fund requirement	2,500,000

Table 35 Prawn Hatchery Profitability Analysis

1st year	2nd year	3rd year	90%
Revenue	60%	75%	Utilisation
	Utilisation	Utilisation	Utilisation
Sale Post Larvae (PL) Tk. 1.00 each. (Production 3,000,000)	1,800,000	2,250,000	2,700,000
Sale of Brood fish (30%)	22,500	22,500	22,500
Total of Revenue	1,822,500	2,272,500	2,722,500
Cost of production			
Brood fish (1500 Nos) (Tk.50 per brood)	75,000	75,000	75,000
Medicine (3 Cycle) (Tk.1500 per cycle)	45,000	45,000	45,000
Food(8 Nos tank) (Tk.6000 per Tank per Cycle)	144,000	144,000	144,000
Brine Water (72,000 kg) (Tk.1 per Kg)	72,000	72,000	72,000
Carrying cost	150,000	150,000	150,000
Total cost of Production	486,000	486,000	486,000
Gross profit	1,336,500	1,786,500	2,236,500
Operation Cost			
I. Salary :			
a. Program Organiser (Fish)(1 no) Tk.5500 per month	66,000	66,000	66,000
b. Hatchery technician	132,000	132,000	132,000

(2 Nos)			
Tk.5500 per month			
c. Labour cum Caretaker	54,000	54,000	54,000
(3 nos)			
Tk.1500 per month			
d. Service Staff (2 Nos)	36,000	36,000	36,000
Tk.1500 per month			
2. Travelling and transportation	63,000	63,000	63,000
3. Stationery and Supplies	24,000	24,000	24,000
4. Utilities	120,000	120,000	120,000
5. General Expenses	24,000	24,000	24,000
6. Maintenance	60,000	60,000	60,000
7. Depreciation	180,000	180,000	180,000
8. Interest on Capital Investment	250,000	250,000	250,000
9. H.O. logistics and Management Support	57,900	57,900	57,900
Total of Operational Cost	1,066,900	1,066,900	1,066,900
Net profit	269,600	719,600	1,169,600
Less:Purchase cost of Pickup for Transportation	1,200,000	0	0
Net Surplus/(Deficit)	(930,400)	719,600	1,169,600
Cumulative Net Surplus/(Deficit)	(930,400)	(210,800)	958,800

Agriculture and Social Forestry Programme

Vegetable And Maize Programme

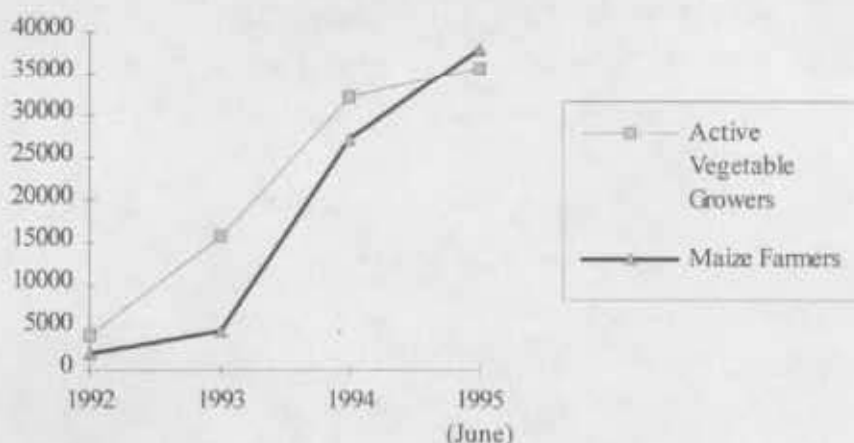
Background and Purpose

BRAC's vegetable programme contributes to the development of the rural poor by generating food, income and employment. As the rural poor have little or no access to land, the aim of the programme is to achieve the optimum utilisation of land availability by producing seedlings and vegetables which will maximise productivity and income.

From its inception in 1972, BRAC saw vegetable cultivation as an important means of raising living standards through the production of both food and income. Early activities comprised only vegetable seed distribution to target groups. In 1979, vegetable cultivation was redesigned. Growers were selected in different areas to produce vegetables. In 1990, vegetable cultivation became a separate BRAC programme, and is now considered one of the most important income generating activities for the poor. BRAC now helps growers in identifying the best possible combination of crops and provides technical support, including quality seeds, use of fertiliser and pesticides. At present the programme is employing about 35,000 women.

The programme aims to increase the income and nutritional status of the poor by promoting vegetable cultivation.

Figure 10 Vegetable and Maize Farmers



Outputs and Achievement

Almost all BRAC vegetable growers are women. They lease land or use their homesteads for growing vegetable. BRAC provides them with training, technical services, inputs and credit. The programme includes the following components:

Vegetable Production: BRAC feasibility tests help to select the vegetables best suited for a particular area. Attention is given to ensuring as much cultivation throughout the year as possible, resulting in constant income. To diversify risk, inter-cropping is advised.

Crop Diversification: Crop diversification aims to produce other crops besides rice. It comprises oils, spices and some tuber crops. Soybean and sunflower are the good source of high quality oils and the by-product cake can be utilised as a good protein source for poultry and fish feed. They can be grown in upland and marginal land through year round. Group member and non-group member will be involved for the promotion of the crops. Spices cultivation generates a steady good returns on a relatively small investment. With such activities, a family can meet its yearly expenses with 30 decimals of land.

Maize Cultivation: Maize is the third cereal crop in Bangladesh after paddy and wheat. Maize can be cultivated throughout the year and can be accommodated with other crops. It is good for making high quality poultry feed as it has higher carotene and calories than wheat.

Table 36 Vegetable and Maize Programme

<i>Vegetable and Maize</i>	1992	1993	1994	1995 (June)
Vegetable growers trained	6905	25866	42366	45892
Active Vegetable Growers	3992	15755	32190	35716
Land cultivated (acre)	1357	5120	10625	11932
Maize Farmers	1895	4588	27288	37988
Cultivated land (acres)	526	1842	7517	8563
Production (MT.)		473	4223	5923

Both vegetable and maize cultivation went through a rapid period of growth in 1994. The number of active vegetable farmers grew at a rate of 46% in Jan - June 94 and 40% between July - Dec 1994. Even these growth rates were dwarfed by the growth rates for number of maize farmers which was 60% between Jan - Jun 94 and 270% between July - Dec 94. The growth rates have slowed down between Jan - June 95. In the period between Jan - June 95 the number of active vegetable farmers grew by 11% and the number of maize farmers grew by 40%.

Outputs in RDP IV

In RDP IV, vegetable production, maize cultivation and crop diversification will continue. Under vegetable sector, 260 areas will be covered and a total of 57,750 growers will be trained and 35,500 paraprofessionals. 9,200 acres land will be brought under vegetable cultivation and 85,000 acres under maize cultivation. Each vegetable grower cultivates vegetable commercially in 40 decimal land. Two seed production centres will be installed of 22.50 tons capacity of vegetable seed production per year. 300 million Taka loan will be the outstanding at the end of year 2000 under this sector.

In the coming phase, RDP will introduce hybrid maize seed and will gradually increase the breed up to 60% of total production. Maize will also be cultivated as a full-time crop throughout the year. Cultivation will gradually increase to 25,500 acres and production will increase to 50,000 MT. per year.

Grass cultivation will be undertaken in fallow lands to support the fodder extension programme of the livestock sector. The land under this project will be expanded up to 4,200 acres per year by the year 2000. Annual production is estimated to increase to 29,400 MT. per year. A total of 5,000 growers will be given training in fodder cultivation.

Vegetable Seed Production: BRAC will undertake a new programme of vegetable seed production which is now being tested by REP. The seed production farms which will introduce in RDP IV comprising of two cells: a) Breed Cell; and b) multiplication cell..

Under the breeder cell, Breeder Seeds will be produced. The cell will conduct adoption tests for different agro-ecological zones of the country. The breeder cell will also ensure the genetic purity of foundation

seeds, and for extra-sensitive seeds it will carry out seed multiplication. Cost and profitability analyses of seed production centre is given in Table 40.

The multiplication cell will produce foundation and certified seeds for BRAC's vegetable contract growers. Contract growers are developed for the mass production of quality seed.

BADC, BARI and BAU will supply most of the foundation/basic seeds to the contract growers. From the contract growers seeds will be collected, processed and distributed for marketing to BRAC's vegetable growers.

Table 37 Vegetable and Maize Targets

Particulars	1996	1997	1998	1999	2000	Total
Vegetable Growers	5000	5000	5000	5000	3000	23,000
Maize Cultivation (Acres)	5500	11500	18000	24500	25500	85,000
Fodder Growers	1500	1500	2000	-	-	5000
CDP Growers	1500	1500	2000	-	-	5000
Seed Producers	800	800	900	-	-	2500
Credit (Tk. mil.)	200	270	300	385	420	
Borrowers	40000	45000	50000	55000	60000	

Note: Average loan size for the years 1996,1967-98 and 1999-2000 will be Tk 5000, 6000 and 7000 respectively training provided to all new participants in RDP IV

Activities in RDP IV

Select and train 35,500 VO members for vegetable cultivation, fodder growing, CDP crops, and seed producers.

Inputs supply: High quality seeds of both local and imported items will be supplied at due time.

Follow-up: Technical assistance will be assured according to schedule through follow-up and monitoring system.

Marketing: Local marketing through individual grower. Promotional activities by market development unit.

Co-ordination with GoB and other Agencies: Agriculture Sector Specialist will co-ordinate with DAE and related research organisations regularly and the regional agriculturists will attend monthly DTC meeting. The branch level program organiser (EIG) will attend monthly at TT meeting.

Cost Recovery

The programme recovers costs by levying charges on different programme components, such as vegetable, maize, spices, crop diversification and vegetable seed. The target for cost recovery is given below.

Table 38 Cost Recovery Projections for Vegetable Sector (1996-2000).

Subject	1996	1997	1998	1999	2000	Total
Vegetable Cultivation (Tk. in Million)	6.330	7.305	8.180	8.700	8.950	39.465
Maize Cultivation (Tk. in Million)	0.275	0.575	0.900	1.225	1.275	4.250
Total (Tk. in Million)	6.605	7.880	9.080	9.925	10.225	43.715

Management

One Sector Specialist (Agri.) at head office for co-ordination with inter and intra organisation for successful implementation and development of the program. Three Zonal Sector Specialists at three Zones are responsible for controlling the program timely. One Regional Sector Specialist in each region is responsible for successful implementation of the program at different branches through technology and input supply. Program Assistant is the front-line worker for the effective implementation of the program at farmers level.

Other related BRAC staffs are also involved for the assistance of the program like other sector programs.

Budget

The summary budget for the Horticulture and Vegetables Programme is presented below.

Table 39 Horticulture and Vegetables Budget Summary

<i>Heads</i>	<i>Taka</i>
Salary	54,960,000
Staff Training	4,800,000
Training of VO Members	5,672,500
Research & Programme	5,000,000
Seed Production Centres	30,000,000
Motor Cycle	2,130,000
H.O.	10,256,250
Total	112,818,750
Inflation Adjusted Total	131,594,086

Table 40

Seed Production Centre: Capital Requirement (for 2 centres)

<i>Item</i>	<i>Taka</i>
A. Fixed Assets:	
1. Land for farm (2 Nos) Tk.100,000 per acre 50 acres per centre	11,250,000
2. Land Improvement Tk.500,000 per centre	900,000
3. Building Construction (Farm) 2 Nos Tk.1,200,000 per centre	2,400,000
4. Building for Plant (2 Nos) Tk.1,250,000 per centre	2,500,000
5. Farm Equipment (Tractor, Power Tiller, Harvesting etc.) Tk.800,000 per centre	1,600,000
6. Office Equipment Computer , Microscope etc. Tk.450,000 per centre	900,000
7. Seed Processing Equipment Tk.1,250,000 per centre	2,500,000
Total of (A)	22,050,000
B. Intangible Assets:	
a. Germplasm Collection	3,450,000
b. Preliminary Expenses	4,500,000
Total Fund Requirement	30,000,000

Table 41 **Operational Expenses**

<i>Details of Preliminary Expenses</i>	<i>Year-1</i>	<i>Year-2</i>	<i>Year-3</i>	<i>Total</i>
a. General Manager (1 No) Tk.30,000 per month	360,000	360,000	360,000	1,080,000
b. Plant Breeder (1 No) Tk.40,000 per month,	480,000	480,000	480,000	1,440,000
c. Research Assistant (2 Nos) (PO Agriculture) Tk.6,000 per month	144,000	144,000	144,000	432,000
d. Technician (2 Nos) Tk.2,500 per month	60,000	60,000	60,000	180,000
e. Permanent Labour (10 Nos) Tk.1,200 per month	144,000	144,000	144,000	432,000
f. Daily Labour (2000 labour day) Tk.60 per day	120,000	120,000	120,000	360,000
g. Accountant (2 Nos) Tk.5,500 per month	132,000	132,000	132,000	396,000
h. Office Assistant (2 Nos) Tk.2,500 per month	60,000	60,000	60,000	180,000
Total	1,500,000	1,500,000	1,500,000	4,500,000

Table 42

Seed Production Centre: Profitability Analysis

REVENUE	1st year	2nd year	3rd year
	60% Utilisation	80% Utilisation	100% Utilisation
Sale of Seeds 30000, 30000, 30000 Kg (200 kg/acre 75 acres x 2 Centres) Tk.300 per kg	5,400,000	7,200,000	9,000,000
Total Revenue	5,400,000	7,200,000	9,000,000
EXPENDITURE:			
Production Cost 30000, 30000, 30000 Kg (200 kg/acre 75 acres x 2 Centres) Tk.100 per kg	1,800,000	2,400,000	3,000,000
Operational Cost	1,500,000	1,500,000	1,500,000
Interest on Capital Investment	3,000,000	3,000,000	3,000,000
Depreciation expenses	860,000	860,000	860,000
HO Management and Logistics Exp.	165,000	195,000	225,000
Total Cost	7,325,000	7,955,000	8,585,000
Net Profit/(Loss)	(1,925,000)	(755,000)	415,000
Cumulative Profit/(loss)	(1,925,000)	(2,680,000)	(2,265,000)

Social Forestry

Background

Given the present population of Bangladesh, 25% of its land area should be under forest, in order to ensure both economic growth and a stable environment. Bangladesh, however, has a very small forest area - estimated at only 9% of total land. It consists mainly of natural woodland and homestead plantations. Although privately- owned homestead forestry constitutes only 12% of total forests, it supplies almost 80% of the fuelwood, timber and bamboo consumed in the country.

The forest resources of Bangladesh are rapidly being destroyed. By the year 2000 the demand of fuel and timber will be 304 and 50 million cubic feet. If the present supply is maintained the deficiency will be 145.2 and 28.2 million cubic feet. This gap will result in a variety of environmental problems including erosion, land degradation, and atmospheric pollution. BRAC believes that the rural poor should be made aware of the impact of rapidly depleting natural resources and should actively participate in their conservation. Only extensive plantation programme around road side, homestead, social institution, river side, embankments and also in the abandoned and marginal land can solve these problems.

The social forestry programme aims to maintain or improve ecological balance through afforestation, and will contribute towards increasing environmental awareness as well as the generation of income and employment. The programme is a source of food, income, employment and housing materials as well as a source of raw materials for industry.

The objective of the programme is to increase the income of the group members by involving them in planting different trees that can give short term, medium term and long term returns.

Outputs and Achievement

Nursery (Forest-Fruit): BRAC has started a nursery programme to supply good quality seedlings locally. Nursery workers are given training by BRAC's Regional Sector Specialist(Social Forestry). Each nursery is on 7-10 decimals of land and produces 10,000 seedlings annually. The seedlings are of different species and are sold within the community. BRAC staff provide technical support and supervise trees which are planted by group members on homestead and roadside land. BRAC provides credit, technical support and extension for its nursery workers. After 3 month, nursery workers begin to sell their seedlings, paying back the loan that BRAC has given them.

Grafting Nursery: The Rural Enterprise Project has established four grafting nurseries for the supply of high quality seedlings. The grafting project is based on the asexual propagation of fruit trees.

Agroforestry: In 1991, the Rural Enterprise Project (REP) launched agroforestry as a pilot project on degraded private and Government khas land in the northern districts of Bangladesh. The purpose of the project is to produce wood, fuel, fodder, food, fruit and vegetables from the same plot. The agro-forestry model provides short term, mid term, and long term crops according to inter-cropping patterns.

Coastal Afforestation: After the cyclone and tidal surge of April 1991, BRAC started afforestation activities in Kutubdia island. The project is also being implemented in Chakoria thana. The primary reason for engaging in coastal afforestation is so that the trees can reduce the intensity of the tidal surge. Trees have the capacity to withstand and reduce the wind speed. Species are chosen for their ability to resist strong winds and their suitability to coastal areas. Since it is difficult to find any drinking water just after a cyclone BRAC has planted coconut seedlings in Kutubdia.

Strip Plantation: Strip plantation is a joint collaboration between BRAC and the government's Thana Afforestation and Nursery Development Project. BRAC group members are implementing benefit-sharing

strip plantation activities undertaken by the government's Forest Department. The main operation of the project is to plant trees at roadside, embankments, railway and union parishad roads. BRAC select 4-6 women members from each V.O to plant the seedlings on about one Km of roads of different species supplied by the Forest Department. Usually a deed of agreement is made with the land owner, Forest Department, BRAC and group members. When the trees will be cut down the beneficiaries will get 65% of the final harvest, and Forest Department, Land owner, BRAC will get the remaining 35%. Where the roads have sufficient slopes, the beneficiaries can cultivate maize, brinjal, chillies, beans etc., as intercrop and earn short term income. BRAC provides technical assistance and regular follow-up.

Table 43 Social Forestry Programme

<i>Social Forestry</i>	<i>1992</i>	<i>1993</i>	<i>1994</i>	<i>1995 (June)</i>
Trained Nursery Workers (no)	1357	2290	2868	2941
Nurseries (no)	790	1398	1799	1949
Seedling Production (millions)	9	18	32	43
Seedlings Planted				
Coastal afforestation (millions)	0.3	0.7	1.5	1.6
Strip plantation (millions)		0.7	1.3	1.5

The coastal afforestation project had planted a total of 1.6 million trees by June 95. The growth rates for Jan - June 94 was 14 % a but in the second half of the year when most of the plantation takes place the growth rate was 88%. In the period between Jan - June 95 the growth rate was 7%.

Outputs in RDP IV

In RDP - IV, a total 3000 Nursery (Forest-Fruit), 600 Grafting Nursery and 5000 Agroforestry farmer will be developed. An amount of Tk. 4000, Tk. 5000 and Tk. 6000 will also be provided to Nursery worker (Forest - Fruit), Grafting nursery and Agroforestry Farmer respectively. Generally, each nursery (forest-fruit) produce annually 10,000-15,000 seedlings of different species and grafting nursery will be producing 5000-10,000 seedlings annually of fruit species.

RDP is planning a rapid expansion of the Social Forestry Programme. The three dimensions of the programme are:

- to provide a source of income and employment for the poor,
- to develop forestry for food, fuel and timber and
- to ensure ecological balance.

With these objectives, the coverage and production of all sectors will be increased. Moreover, RDP will also begin a project to establish 'Mother Tree Preservation Centres' for grafting nurseries in order to produce HYV saplings. These grafted saplings will provide quick results, produce high yields and maximise returns.

Activities

- Implement the programme in 260 (out of 330) Areas.
- Screen VO members for selection as participants (those who are interested).
- Train a total of active participants 6600 out of 7620 participants (1900, 720 and 5000 as seedling nursery workers, grafting nursery workers and agroforestry farmers respectively)
- Establish a total of 3200 nurseries (2600 and 600 seedling and grafting nursery workers respectively)

- Arrange leasing of land for agroforestry from the government.
- Supply inputs and provide technical assistance.

Table 44 Target Plan of Social Forestry Programme

Activities	1996	1997	1998	1999	2000	Total
Nursery (Forest- Fruit)	400	400	200	0	0	1,000
Grafting Nursery	100	150	150	150	50	600
Agroforestry Farmer	1,000	1,000	1,000	1,000	1,000	5000
Credit (Tk.mill)	14.10	21,650	29.2	36,750	43.4	145.10
Borrowers(No.)	3,000	4,350	5,700	7,050	8,200	-

Note: The per nursery, grafting, and agroforestry loan size are Tk.4,000, 5000 and 6,000 respectively. Training to be provided to 1900 nursery workers, 720 grafting nursery workers and 5000 agroforestry farmers.

Cost Recovery

The social forestry programme will recover costs through service charges levied on Nurseries (Forest - Fruit), Grafting Nurseries and Agroforestry

Table 45: Cost recovery Projection for the Social Forestry Sector (1996-2000).

Subject	1996	1997	1998	1999	2000	Total
Nursery (forest fruit)	0.36	0.42	0.45	0.45	0.45	2.13
Grafting Nursery	0.03	0.075	0.12	0.165	0.18	0.57
Agroforestry	0.15	0.30	0.45	0.60	0.75	2.25
Total	0.54	0.795	1.02	1.215	1.38	4.95

All amounts are Millions of Takas.

Budget

The Summary budget for the Social Forestry Programme is presented below.

Table 46 Social Forestry Budget Summary

Heads	Taka
Salary	57,196,200
Staff Training	4,922,400
Training of VO Members	1,680,000
Mother Tree Centre	450,000
Revolving Fund	5,000,000
Motor Cycle	1,136,000
H.O.	7,038,460
Total	77,423,060
Inflation Adjusted Total	89,438,710

Sericulture

Background

In 1978 BRAC started its sericulture program in the Manikganj Integrated Project. The initial programme was based on homestead plantation and a small amount of bush plantation with the help of BSB. Although successful on a small scale, the programme was not expanded because of constraints on the amount of land available in homesteads and competing crops for agricultural land.

The next phase of the program began in 1989 when BRAC started planting mulberry trees along roadsides and employed caretakers to look after these trees. These caretakers were given wheat, obtained from the World Food Programme (WFP), as payment. In 1992 BRAC embarked on an ambitious expansion of the plantation programme.

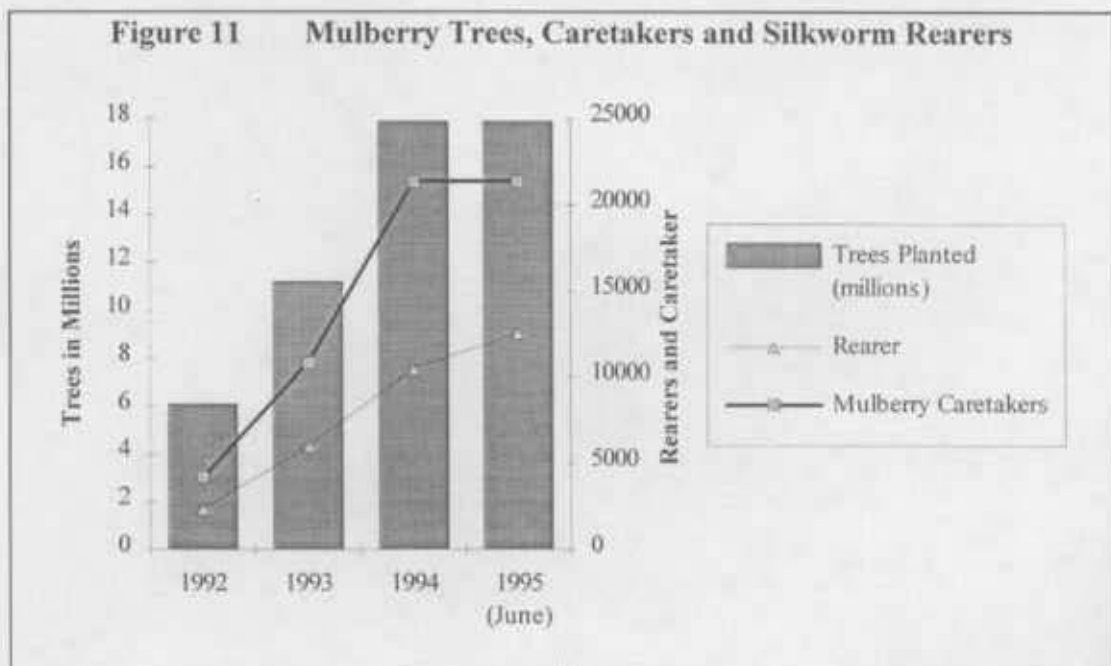
Sericulture was promoted because silkworm rearing is a labour intensive activity which is usually done at home and silk is a high value low volume commodity that is in demand both nationally and internationally. Therefore sericulture represents a rural income opportunity with the potential for linking the rural producer to the consumer markets both inside the country and outside.

The purpose of the sericulture programme is to promote employment and income generating activities for poor, landless rural women through sericulture.

Outputs and Achievement

Nursery: Mulberry is propagated through cuttings planted in sapling nurseries. Each September after the rains group members plant cuttings in sapling nurseries. When the saplings are one year old they sell these to BRAC which in turn supplies these to group members for planting. The farmer undergoes 3 days of training in nursery preparation, plantation and care of saplings. She finances her operations through a BRAC loan and leases a plot of land, usually 1 acre in size. After a year she sells the saplings for Tk 1 each and pays back the loan. The nurseries continue to be a successful part of the BRAC operation, with farmers enjoying substantial returns from this activity (profits range from Tk 5,000 to Tk 10,000 per year).

Mulberry Plantation: Group members have planted mulberry saplings mostly on roads. BRAC leases the roads from local government for a period of twenty years. Group members then plant trees and take care of



them, receiving 3 kg of wheat per day as payment. The World Food Programme (WFP) provides the wheat. Each caretaker looks after 500 trees during the first year. The survival rate for trees at this stage is about 60%. Caretakers who look after second and third year trees are assigned 1000 trees. After the third year the rearers themselves look after the trees.

Silk Worm Egg Supply: BRAC buys a majority of its eggs from BSB, but government seed production is beset by quality problems. In order to overcome this BRAC has imported silkworm eggs from India and has tested some eggs from China under local conditions. BRAC is also producing its own DFLs. There is a seed farm in Shabazpur in the Jamalpur area. BRAC is also developing a farm in Bhaluka and another in Trishaal. There are grainages in Jamalpur and a large commercial grainage is under construction in Rajendrapur. In addition there are ten smaller grainages spread over the country that are using contract growers for the production of seed cocoon.

Chawki rearers: Chawki rearing is the term for rearing of young silkworms. Chawki rearers are drawn from BRAC's target group and need to have extra training and infrastructure in their rearing houses. They are given training in chawki rearing at the sericulture resource centres. Chawki rearers are usually drawn from the more experienced rearers in the BRAC program. They receive eggs which they hatch and rear the worms for 10 days. They then sell some worms to late-age rearers and rear the remaining worms to the cocoon stage.

Late-age Rearers: Late-age rearers buy second-stage worms and rear them until they form cocoons. These rearers who form the bulk of rearers in the programme do not need as much infrastructure as the chawki rearers. They need to have access to help, especially in the fifth stage of silkworm rearing when the worms need a lot of leaf and feeding them becomes very labour intensive. They receive their training at the Area Office.

Progressive silk farmers: Progressive silk farmers were introduced in 1993. The idea was to build up rearing skills by having group members go through a full cycle of rearing at the sericulture resource centre. The progressive silk farmer training course lasts for thirteen days. Group members who have gone through this training are eligible for larger loans to build up their rearing capacity.

Rearing in the field takes place under unhygienic conditions, and because the farmer's resources are so limited, there is little incentive to improve the situation. BRAC encourages rearers to have separate rearing houses and has been extending loans for this purpose. Rearer need to have sufficient equipment to rear the DFLs they have procured. BRAC extends credit to rearers to help them get equipment. Most rearers use the leaves of the roadside trees and pay a service charge for the use of these trees.

Training Centres: Rearers are given training by BRAC personnel. For most rearers the introductory training consists of five days of theory, taught at area offices. Progressive farmers are given training at the Sericulture Resource Centres. The training used to last 21 days but was shortened to 13 days because group members found it difficult to stay away from their home for extended periods of time. The training involves both theory and practice and is enhanced by the use of videos and practical demonstrations. Chawki rearer training is also carried out at the Sericulture Resource Centres and is a shorter training course of 7 days during which the rearers are shown the entire cycle of chawki rearing. Besides PSFs and chawki rearers, PAs are also trained at the sericulture resource centre. Originally BRAC had rented three places in Rajshahi, Jessore and Jamalpur as training centres. Later BRAC built training centres in Mymensingh, Jessore and Natore. These training centres are now operational and the two others are under construction in Savar and Faridpur.

BRAC has sent its Programme Organisers for training to several research and training institutes such as:

- Bangladesh Sericulture Research and Training Institute (BSRTI), Rajshahi.
- Central Sericulture Research and Training Institute, Mysore, India
- Zhejiang Agricultural University, Hangzhou, China.

Reeling Centres: During the initial stages of BRAC's sericulture program in Manikganj, cocoons were transported to Rajshahi where they were reeled. This led to problems with transportation and storage losses. BRAC then decided to establish a small reeling unit in Manikganj in the AAF and started reeling operations.

In June 1995, BRAC had five reeling centres in Manikganj, Jamalpur, Atghoria, Sherpur and Taraganj. There were a total of 284 basins between all these centres. The Manikganj reeling centre has been moved from the foundation to another site and a multi-end reeling machine from India has been installed at that site.

Reeling workers are drawn from BRAC's target group and are mostly women. They have to be mobile and the work requires a lot of skill which they have to pick up on the job. Reeling workers are paid on the basis of the type of yarn that they produce. The reeling units are supervised by one reeling PO.

In 1993 the price of Chinese yarn dropped from Tk 2000 per kg to Tk 1200 per kg and simultaneously the tariff on imported yarn was lowered. Since then reeling centres have continued to face problems of cheap imported yarn and low tariffs. Reeling centres are squeezed between two markets. Rearers want high returns from their rearing efforts but the market price of silk yarn remains low.

Weaving: There is a silk weaving centre at the Gorpara Area Office where silk fabric is woven. In addition the programme contracts out to weavers in Kumarkhali, Shajadpur and Ullapara. There were 100 weavers engaged in silk weaving in June 1995. The silk is marketed through Aarong.

Besides the production of pure silk, weavers at AAF also produce fabric using a mixture of spun silk and cotton.

Table 47 Sericulture Programme (Plantation and Rearers)

<i>Sericulture</i>	1992	1993	1994	1995 (June)
Trees Planted (millions)	6.1	11.2	17.9	17.9
Chawki Rearers	183	804	1474	2033
Rearer	2359	5997	10511	12577
Mulberry Caretakers	4134	10875	21377	21377

Table 48 DFLs Reared and Silk Production

<i>Sericulture</i>	Jan - Dec 92	Jan-Dec93	Jan-Dec 94	Jan-Jun 95	
Cocoon (MT.)		32	122	419	158
Silk Production (MT.)*			7	16	8
Sapling Farmer*		225	435	1613	0
DFL (million)*		0.19	0.66	2.06	2.28
Yarn (MT.) (BRAC Reeling)		0.5	1.5	3.5	2.5

Looking at the progress of the sericulture program the program has been very successful in plantation but the average yield per 100 DFL is low and the renditta at reeling centres continues to be very high. This is cause for some concern for the program. The strengths of the program lie in good growth in plantation, rearers and training. The weakness of BRAC's program lies in the cocoon productivity, reeling efficiency and lack of experience in large scale egg production.

An analysis of the causes for the low yield and reeling centre problems can be traced to inadequate DFL supply, lack of proper rearing infrastructure, lack of chawki gardens and chawki rearing facilities and the lack of proper MIS in the cocoon and post cocoon processing activities in the sector.

In the case of DFLs, the supply from the government centres continues to be low quality. BRAC own grainage has been less than anticipated in production and this has led to a shortfall in supply. BRAC has

experimented with importing silkworm seed from India but the results have been variable. Some rearers have been extremely successful but many have also lost their crop. Therefore HYV seed represents a higher gain but higher risk technology.

Resource constraint on the part of the rearers will continue to be a problem and BRAC's goal of concentrating on the very poor makes this inevitable. BRAC's strategic decisions regarding sericulture resources must take this into account.

Reeling centres have had a difficult time in their operations. They have been faced on one hand by the falling price of yarn and on the other hand by the low quality of cocoons that are being produced by the project. In addition to this the reeling centres have to be careful about deterioration of cocoon quality during storage. The centres have not been utilised to the full capacity during the last year mainly due to a shortage of cocoons. Reeling operations need to be streamlined to ensure successful operations. The pedal charkah has been useful in processing low quality cocoons.

BRAC has been successful in maintaining parent stocks of silkworm seed but it has to be careful to maintain quality as it expands to commercial levels of production.

Outputs in RDP IV

If BRAC is to achieve real and sustainable progress in sericulture then it must avoid wide horizontal expansion at the expense of productivity. In RDP IV BRAC will be concentrating on upgrading quality first. This implies a scaling down of the original targets to levels that would be more in line with quality. It also requires important differences between the RDP III and RDP IV.

In the next phase BRAC will *cease further plantation of mulberry trees*. The plantation programme has become a victim of its own success! The programme has been ahead of targets by a year and there are enough trees to produce 750 tonnes of silk in 2000, therefore leaf supply poses no constraint to the production of silk. Only 3.5 million trees out of a total of 15 million already planted will be required for the project.

Since BRAC is going to concentrate on improving rearing yields it will stop expanding the plantation. The outputs that will result from the project are

1. High quality silkworm seed.

One of the main impediments to the growth of the sector is the lack of good quality seed. In RDP IV BRAC will give great emphasis to building good quality grainages and plans to build 10 grainages each with a capacity of 1 million DFLs. Under the revised targets BRAC will need only 5 million DFLs but the excess capacity is there so that if after the midterm evaluation BRAC finds that it can expand production beyond the targets then it will have the grainage infrastructure to expand. If there is no need to expand capacity beyond 1998 then the excess capacity can be used to rear high quality bivoltine cocoons. If there is any shortfall in seed supply then BRAC will make up the difference through imports and other sources.

The progress of the grainages will be monitored through production registers and disease (pebrine) inspection registers. BRAC will continue to maintain liaison with the government in an effort to ensure that the government continues to maintain permission for private grainage operations.

2. Build chawki rearing centres

The limited resources available to BRAC group members means that rearing takes place under poor conditions. One way to circumvent this problem is to ensure that the worms are reared under better conditions when they are young i.e. at the chawki stage. BRAC will build 400 chawki centres with good quality chawki gardens where the chawki worms will be reared and distributed to late age rearers. Late age worms are more robust than chawki worms and are therefore less sensitive to the rearing conditions. Since

the chawki worms will be reared under good rearing conditions late age rearers will find it easier to produce good quality cocoons. The performance of the chawki centres will be monitored through chawki production registers.

3 Cocoon producers

Chawki rearers, progressive silk farmers and late age rearers will be encouraged to further upgrade their rearing facilities. In RDP III a concerted attempt was made to ensure that rearers had the requisite number of rearing trays (dalas) and spinning (chandrakis). This will be facilitated through extension of loans for rearing houses and a model to be developed for the PAs and POs to follow when they inspect them.

Loans will allow the farmers to upgrade their equipment and rearing facilities. There has been improvement in the number of rearing trays and spinning trays during RDP III and now BRAC will concentrate on trying to improve the rearing house itself i.e. sufficient ventilation and space for rearing. The performance of the rearers will be monitored through cocoon production and purchase registers.

4. Efficient reeling operations that match cocoon quality to reeling technology.

BRAC will be building 10 new reeling centres with a total production capacity of 150 tonnes. Better accounting practices and better information systems to ensure greater transparency in operations will be a feature of these centres. BRAC will concentrate on better sorting of cocoons and better management of reeling to match cocoon quality with reeling technology. Only better quality cocoons will be reeled in the reeling centres and low quality cocoons will be processed in pedal charkahs. Any additional reeling capacity if needed after 1998, will be sought through commercial loans. The progress of the reeling centres will be monitored through reeling centre production registers, sales registers, renditta registers, reports and accounts.

5. Trained rearers, chawki rearers, progressive silk farmers, reelers and staff

BRAC will continue to train a large number of group members in rearing at the Area Offices. Progressive silk farmers and chawki rearers and PAs will be trained at the sericulture resource centres. There will be an additional three training centres built by 1998. In addition to sending POs for training at BSRTI, Rajshahi, BRAC will also send POs to CSRTI in Mysore, India and Zhejiang Agriculture University in Hangzhou, China. The progress of the training will be monitored through training reports and studies of before/after production of trainees.

Table 49 Training Targets for Sericulture

<i>Training</i>	96	97	98	99	2000
Rearer	9450	18000	13500	0	0
Chawki	350	250	200	0	0
Progressive Silk Farmers	1050	2000	1500	0	0
Reelers	75	75	100	0	0

6 Sericulture resource centres

BRAC will be building three new sericulture training centres. These centres will have dormitories, rearing houses and plantation. Each centre will have the capacity for 5600 participant days. The training of chawki rearers, progressive silk farmers and sericulture PAs will take place at these centres. The progress of the training centres will be monitored through training reports.

7. Improved sericulture MIS

One of the weaknesses of the program is the lack of a good information system that can readily give correct data on different aspects of the program. In RDP IV the program will introduce information systems to better track the performance of the program. There will be emphasis placed on proper maintenance of documents and of reporting to different levels such as Area Office, Regional Office and Head Office. Accounting procedures for operations such as reeling centres and grainages will be streamlined and information systems for these will also be strengthened. In addition to this the monitoring department will be asked to do surveys to check on the quality of information that is coming in. The program itself will

carry out surveys to check on this information. The program will overhaul the present system with the help of consultants and institute procedures to monitor variables such as rearer income, DFL production, cocoon yields, renditta, purchase volume, prices and unit level profitability. This information will be gathered through rearer registers, accounts of each unit, grainage, reeling registers, renditta registers and disease inspection registers. There will also be surveys and regular checks on reports.

8 Improved management strategy for sericulture programme

The commercial enterprises (reeling and grainage) will be managed separately from extension operations. BRAC will institute more professional management in these centres.

Feedback will be sought from rearers to monitor their needs and to see how BRAC can move to fulfil these needs. BRAC will search out untapped markets for silk will be sought so that the program does not face any constraint in selling fabric. BRAC will co-ordinate its efforts with other organisation involved in promoting sericulture, especially the government and other NGOs.

A midterm evaluation will be carried out before March 1998 to assess the progress of the program and to revise targets if necessary.

Table 50 Targets for the Sericulture Programme

Item	Unit	1996	1997	1998	1999	2000
Raw silk	tonnes	28	48	82	150	180
Renditta		20	18	15	12	10
Cocoons	tonnes	560	864	1230	1560	1800
DFLs	million	2.8	3.6	4.4	5.2	5.6
Yield /100 DFL	kg	20	24	28	30	32
DFLs/ rearer		250	300	350	400	400
Rearers (Total)		11200	12000	12551	13000	14063
Rearers (New)		700	800	551	459	1063
Leaf required (1 ton per 100 DFL)	tonnes	28000	36000	43929	52000	56250
leaf/tree	kg	12	13	14.5	16	16
Trees required	million	2.3	2.8	3.0	3.3	3.5
Trees per rearer	no	208	231	241	250	250
Total grainages (new)		3	5	10		
SRC (new)		0	1	2	2	3
Reeling centres (new)		2	5	10		
Chawki Centres (new)		175	300	400		

Activities in RDP IV

1.1 *Establish seed farm and build grainage:* Each seed farm will be 18 acres in size and will have 16.5 acres of plantation. S₁ and C776 and other improved varieties will be planted.

1.2 *Train staff in seed production:* Since egg production is a very sensitive technology BRAC will send its personnel for training to institutes around the world.

1.3 *Start seed production:* Once the seed farm is established and the grainage is built the grainage can go into production. The capacity of the grainage will be 1 million DFLs per year.

1.4 *Evaluate performance:* The performance of the grainages will be monitored through production registers, disease inspection registers and accounts. Feedback will be sought from rearers and the performance of different varieties will be monitored.

Each grainage will cost approximately 10 million takas to establish.

2.1 *Lease or buy land:* A plot of land of 0.16 acres is required for these chawki centres. This land will be bought or leased.

2.2 *Establish plantation:* A mulberry garden will be established in this land. This garden will have cultural practices that are particularly suitable for producing chawki leaves.

2.3 *Build chawki house:* Each chawki rearing house will be 360 sq. ft in area with the capacity to rear 16,000 DFLs to the second stage during the year.

2.4 *Train group members in chawki:* Group members will be trained in chawki rearing at the sericulture resource centre.

2.5 *Lease centre to rearers:* Once the centres are built BRAC will lease them to group members who will rear chawki worms and sell to other rearers. Each centre will cost Tk 50,000 and there will be a total of 400 chawki centres built at a total cost of Tk 20 million. The progress of these centres will be monitored through the chawki centre reports and quarterly reports.

3.1 *Train rearers:* General rearing training will consist of three days of training at the area office. More specialised training such as chawki and progressive silk farmer training will take place at the Sericulture Resource Centre.

3.2 *Encourage rearers to upgrade rearing house with sufficient ventilation:* Rearers will be encouraged to upgrade the ventilation in their rearing houses. Rearing houses at present do not have sufficient ventilation and this will be a high priority for the programme.

3.3 *Help rearers get sufficient equipment:* The programme will monitor the amount of equipment that rearers and rearers will be asked to make sure that they have sufficient equipment for the DFLs that they are rearing.

3.4 *Arrange for supply of chawki worms to late age rearers:* Rearers will have access to good quality chawki worms through the chawki centres and BRAC will facilitate these transactions.

3.5 *Help market cocoons:* The programme will help rearers sell their cocoons by finding them purchasers (which could be BRAC or outside reelers).

3.6 *Monitor yields and quality control:* The programme will monitor cocoon yields and cash returns through the rearer registers.

4.1 *Build 10 reeling centres:* 10 reeling centres will be built. Each centre will have 500 ends and have the processing capacity to reel 15 tonnes of silk per year.

4.2 *Improve purchase standards and buy high quality cocoons:* The purchasing standards in RDP IV will be higher than that in RDP III. In RDP III, BRAC had liberal standards for the pricing of cocoons and therefore the reeling centres had problems with profitability. Reeling is a very sensitive to seasonal fluctuation in price and quality.

4.3 *Upgrade drying and storing:* The drying and storage facilities will be improved to minimise storage losses due to deterioration of cocoons in stock.

4.4 *Build up core of skilled reelers:* Skilled reelers are needed for efficient operations in reeling. BRAC will develop its own reeling staff and has kept a provision on the budget just for training of reelers.

4.5 *Better information system:* Operations at the reeling centre will be monitored through reeling centre accounts, renditta registers, production and sale.

4.6 *Emphasise quality:* BRAC will emphasise quality in reeling operations. BRAC will improve the accounting and reporting system of the centres. There will be monitoring of reeling centre renditta, production and reeling registers. Each reeling centre will need an investment of Tk 10 million of which a revolving fund will require approximately Tk 2 million which is the amount of money required for four months cocoon stock. One of the goals is to get the average renditta down to 15 by 1998. Long term profitability of the centre is dependent on keeping the renditta low. This can be accomplished by making sure that the centre is reeling cocoons that are good quality and suitable for reeling on multiend machines.

5.1 *Training materials development:* BRAC has training courses for rearers, chawki rearers and progressive silk farmers. The training courses will be further developed in line with the package of practices that BRAC will be developing for farmers.

5.2 *Selection of trainees:* Trainees will be selected at the Area Office.

5.3 *Training materials supplied:* Training materials will be supplied to trainees to facilitate their training.

5.4 *Training carried out:* The rearers are to be trained at the area office level for a period of five days. This is convenient for the rearers and many rearers have been trained in this manner. The progressive silk farmers go through a cycle of 13 days training where they are given practical training in silkworm rearing. Chawki rearers go through a 6 day course where they are given training in chawki rearing.

5.5 *Evaluation of training:* Training is to be carried out at several different venues. Although there have been suggestions to lengthen the training course the main difficulty in doing this is that group members have a difficult time staying away from their homes and are reluctant to spend long times at the training centre. This means that the cycle has to be shortened and in fact the training centre runs two cycles simultaneously for the silkworm rearing sessions.

6.1 *Buy land and establish plantation:* Sericulture resource centres are training centres for PSF, chawki rearers and PAs. These centres will have their own plantation which will be used for training of rearers.

6.2 *Build rearing houses and dormitories and buy equipment:* Rearing houses are necessary since trainees will undergo practical training. Dormitories will be built to house twenty trainees at a time.

6.3 *Start training:* BRAC will try to simulate the conditions that rearers are familiar with in the field.

7.1 *Use MIS consultants to revamp information system:* BRAC will overhaul the MIS with the help of consultants. This aim is to have greater transparency in operations.

7.2 *Streamline reporting/accounting:* The programme will make better use of rearer registers, cocoons production reports and other information that is available. Accounts for units such as the grainages and reeling centres will be checked to ensure that correct practices are being carried out.

7.3 *Improve documentation on cocoon yields, renditta etc.:* There are gaps in the information system which will be worked on.

Environmental Impact

Planting mulberry trees on roadside verges is extremely beneficial for preventing soil erosion. The trees are a source of fuel wood which reduces the pressure on the fuelwood supplies in the rural areas. The establishment of trees has provided employment for caretakers and the leaves can be used as a source of

fodder if not used for silkworm rearing. There is no irrigation provided for the trees nor is any chemical fertiliser used for the roadside plantations. Pesticides are rarely used in the roadside plantations.

Silkworm rearing carries very little environmental risk. Silkworms have been domesticated for years in Bangladesh and the by products from rearing such as rearing litter can be recycled for use as fertiliser. The only hazard results from disinfection before the start of the rearing cycle when formalin and bleach are used. BRAC will be searching for ways to minimise this risk by informing members about the dangers of these chemicals and encouraging less risky ways to use these products.

Reeling needs lots of fuel and water. Reeling itself can involve several health hazards such as infection of the hands from the water in which the cocoons are being reeled. Eye strain can result from having to look at the fine filaments of the silk yarn as it is being reeled. Drying of cocoons also involves the use of fuel. Safety and health of the workers has to be ensured. Reeling centres now carry some basic first aid supplies for the workers especially for the hand when they become infected. Supervisors will take steps to ensure that the reeling water is kept clean so that the possibility of infection is lessened. BRAC will explore ways to introduce solar/ wood cocoon drying units.

The processing of silk fabric involves use of bleaching agents, chemical dyes and acids which can pose a health risk for workers as well as a source of local ground water pollution. BRAC will explore ways to minimise these hazards by instituting proper practices where possible and by encouraging the use of vegetable dyes wherever possible. Proper use of chemical dyes and proper disposal of effluents from these processes will also be encouraged.

Management

The programme will be managed under the Director Field Operations (DFO). The DFO is directly reportable to the Executive Director. The DFO is assisted at the head office by the Manager Sericulture, the Sector Specialist (Sericulture), the Zonal Sector Specialist and the Manager MIS.

At the regional level there are Regional Sector Specialist who assist the Regional Manager in administering the program. Regional Managers are also assisted by the PO (Reeling), PO (Grainage) and PO (SRC) who run the respective operations in the region. At the Area Office there is PO (EIG) who looks after the programme and are directly reportable to the Area Manager. The PA (Sericulture) is based at the Area Office and is responsible at the field level for the programme.

In RDP IV BRAC will separate the management of extension from the programme support enterprises such as the grainages and the reeling centres. These centres will be run more professionally to ensure profitability and quality control. The extension programme will concentrate on improving rearing yields.

Cost Recovery

The sericulture program has experienced difficulties in collecting service charges. In the beginning of RDP III the service charge was levied on the number of trees. This system failed to take into account the under-utilisation of trees due to bad quality DFLs and low returns to rearing. The program therefore changed the way in which the charge was calculated and it is now calculated on the basis of DFLs reared. In RDP IV this system will continue.

Table 51 Cost Recovery Projections for the Sericulture Sector (1996-2000).

Item	1996	1997	1998	1999	2000
Service Charge (million Tk)	0.84	1.8	3.5	5.2	5.6

Total Service Charge collected (1996 - 2000) = Tk 16.94 million.

Budget

A total of Tk 379 million (inflation adjusted) has been requested for sericulture and silk development. The table below shows the major heads of expenditure.

Table 52 Sericulture Budget

Head	Takas
Staff Salary, Travel and Training	70,048,800
Group Member Training	25,180,000
CRC & SRC	35,000,000
PSE	200,000,000
R&D and MIS	12,000,000
HO	14,222,880
Total	356,451,680
Inflation Adjusted Total	379,199,754

Financial Analysis

The project proposes the establishment of two types of large scale programme support enterprises (PSE) the grainages and reeling centres. These enterprises will be run on a commercial basis with the profits from these enterprises will be put back into the RDP development programme. The following table presents a summary of the financial indicators for the grainages, reeling centres, chawki rearing centres and rearing households.

Table 53 Summary of Financial Indicators for Units

Unit	Annual Capacity	Fixed Investment	Working Capital	IRR
Grainage	1 million DFL	Tk 9.8 million	Tk 0.2 million	10%
Reeling	15 tons of yarn	Tk 8.4 million	Tk 1.6 million	9%
Chawki Centre	16,000 DFL	Tk 59,000	Tk 6,000	16%
Rearing HH	400 DFL	Tk 8,000	Tk 1,000	42%

Table 54: Seed Production Centre (Capacity 1 million DFLs)

					Unit					
	Year 0	Year 1	Year 2	Y 3-10			Year 0	Year 1	Year 2	Yr 3-
Land	18				acre	15000	270000			
Land development	18				acre	90000	162000			
Plantation cost	16.5				acre	12000	198000			
Grainage Building	7500				sq ft	400	300000			
Office Building	1700				sq ft	350	595000			
Equipment										
a) Plantation and							386500			
b) Grainage							446550			
c) Cold Storage							575000			
d) Generator							75000			
Contingencies							10700			
Seed Cocoons		1600	2560	2880	kahon	150	0	24000	38400	43200
Egg Sheets		29000	46400	52200	no					
Chemicals								20000	20000	20000
Electricity								48000	48000	48000
Grainage Labour		840	1200	1200	man	40		33600	48000	48000
Maintenance							60000	96000	14400	14400
Supervision Cost						Month				
Seed Manager		1	1	1	no	6500	78000	78000	78000	78000
Grainage Assistant		2	2	2	no	2500	60000	60000	60000	60000
Travelling Cost						2000	24000	24000	24000	24000
Total Cost							982875	59960	80600	85400
Revenue						Price				
Silkworm Seed		0.58	0.93	1.04	million	2.5	0	14500	23200	26100
Net Surplus							-	85040	15140	17560
IRR						10%				

The grainage is assumed to be at half capacity in the first year of operation and at 90% capacity by the third year of production. The set-up cost is Tk 9.8 million and the working capital requirement is Tk 0.2 million..

Table 55 Multiend Reeling Machine Centre (5 machines each with 100 ends)

Item	Quantity					Unit	Unit Cost	Cost in Takas						
	Y 0	Y 1	Y 2	Y 3	Y 4-10			Yr 0	Yr 1	Yr 2	Y 3	Y 4-10		
Land	1300					sq ft	45	585000						
Building	7500					sq ft	350	2625000						
Machinery														
Boiler	2					no	50000	100000						
Hot air Stiffing Cham (50 kg)	2					no	60000	120000						
Steam Stiffing Cham (25 kg)	2					no	20000	40000						
Cocoon rack (20 trays)	50					no	25000	1250000						
Reeling Machine (100 ends)	5					no	450000	2250000						
Rereeling (8 window) and three pan cooking (2 units)	5					no	165000	825000						
Epprouvette	2					no	6000	12000						
Denier Scale	1					no	5000	5000						
Stand	2					no	2000	4000						
Balance	1					no	10000	10000						
Physical Balance	1					no	200	200						
Skimming Machine	2					no	1000	2000						
Book Pressing Machine	2					no	3000	6000						
Silk storage almirah	2					no	10000	20000						
Contingency (10%)								464420						
Raw silk per day		50	50	50	50	kg								
Renditta		18	15	12	10									
Cocoon required per day		900	750	600	500	kg								
Working days in year		150	240	270	300	no								
Cocoons required for year		135	180	162	150	ton								
Cocoon cost per kg		56	67	67	70	Tk								
Cost of cocoons								0	7560000	12060000	10854000	10500000		
Wage rate per kg silk							125							
Elec/Fuel per kg silk							50							
Monthly Util & Maint							5000							
Wages								0	937500	1500000	1687500	1875000		
Elec/Fuel								0	375000	600000	675000	750000		
Util & Maint									60000	60000	60000	60000		
Reeling Manager	1	1	1	1	1	no	6000	72000	72000	72000	72000	72000		
Reeling Assistants	0	2	2	2	2	no	2500	0	60000	60000	60000	60000		
Total Costs								8390620	9064500	14352000	13408500	13317000		
Revenue														
Silk Yarn	0	7500	12000	13500	15000	kg	1050	0	7875000	12600000	14175000	15750000		
Silk waste as % of yarn		45	34.5	25	20	%								
Silk waste		3375	4140	3375	3000	kg	50	0	168750	207000	168750	150000		
Total Revenue								0	8043750	12807000	14343750	15900000		
Net IRR	9%							-8390620	-1020750	-1545000	935250	2583000		

Note: The reeling centre will need Tk 8.4 million for set up and Tk 1.6 million for working capital. RDP will also have to provide some funds for first two years of operation.

Table 56 Chawki Rearing Centres

Item	Quantity				Unit	Unit Cost	Costs in Takas			
	Year 0	Year 1	Year 2	Y3-10			Year 0	Year 1	Year 2	Y 3-10
Land	0.16				acres	120000	19200			
Garden	0.15				acres	13000	1950			
Building	360				sq ft	80	28800			
Repair (Y2 on)			360	360	sq ft	5	0	0	1800	1800
Equipment						Cost/U				
a) Dalas	80	5	5		no	30	0	2400	150	150
b) Rearing Stand	6				no	800	0	4800	0	0
c) Net	160					8	0	1280	0	0
d) Thermometer	1					150	0	150	0	0
e) Stove	2					250	0	500	0	0
f) Other								250	250	250
Production Costs										
I Silkworm Seed		17000	17000	17000	DFLs	2.5	0	42500	42500	42500
II Garden										
a) Fertiliser	72	72	72		kg	10	0	720	720	720
b) Cultural Op	7	7	7		man	40	0	280	280	280
c) Irrigation								300	300	300
d) Fence replacement								400	400	400
e) Others								250	250	250
III Chemicals								800	800	800
IV Labour	160	160	160		manda	30	0	4800	4800	4800
V Financing										
Loan for					Taka					
c) Total Loan		15,000			Taka					
d) Interest on Loan								2250		
Total Cost							49950	61680	52250	52250
Revenue		16000	16000	16000	chawki	4	0	64000	64000	64000
Net							-49950	2320	11750	11750
IRR					15%					

Note: The centre will require Tk 50,000 for plantation and rearing house set up. The set up will be carried out under BRAC supervision with project funds. Then the centres will be leased to group members for operation. In the first year of operation an additional Tk 9,000 will be required for equipment and Tk 6,000 for operating loan. RDP will extend a loan of Tk 15,000 to the group members for equipment and operating capital.

Table 57 Rearer Returns (1 rearing household, 400 DFLs reared from 250 trees)

Item	Unit	Year 0	Year 1	Year 2	Year 3	Year 4	Yr 5 -10
Trees	no	250	250	250	250	250	250
Leaves in kg	kg	3200	3200	3200	3200	3200	3200
DFLs reared	no	200	400	400	400	400	400
Yield	kg /100DFL	18	20	24	28	30	32
Cocoons produced	kg	36	80	96	112	120	128
Price per kg	Tk	45	54	65	65	65	65
Value of cocoons	Tk	1620	4320	6240	7280	7800	8320
Fuel Wood	kg	2000	2000	2000	2000	2000	2000
Value	Tk	1000	1000	1000	1000	1000	1000
Total Revenue	Tk	2620	5320	7240	8280	8800	9320
I Fixed Costs							
a)Rearing House	Tk	6000					
b)Equipment	Tk	2100					
Total Fixed Cost	Tk	8100					
II Other Costs							
Service charge	Tk	60	120	200	320	400	400
Labour	Tk	1800	1800	1800	1800	1800	1800
Chawki worms	Tk	800	1600	1600	1600	1600	1600
Disinfection	Tk	200	200	200	200	200	200
Total Cost	Tk	10960	3720	3800	3920	4000	4000
Net Revenue	Tk	-8340	1600	3440	4360	4800	5320
IRR		42%					

Assumptions: All trees are four years old or more. Rearers are rearing 400 DFLs per annum.

LFA 3 Sericulture LFA

Narrative Summary	Measurable Indicators	Means of Verification	Important Assumptions																														
Goal Socio-economic position of participating households improved.	See RDP IV LFA	See RDP IV LFA	Political stability GOB and NGO relations are okay																														
Purpose Provide income and employment generation opportunities for poor landless rural women through sericulture.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td></td> <td style="text-align: center;">96</td> <td style="text-align: center;">97</td> <td style="text-align: center;">98</td> <td style="text-align: center;">99</td> <td style="text-align: center;">2000</td> </tr> <tr> <td>Rearers(000's)</td> <td style="text-align: center;">11.2</td> <td style="text-align: center;">12</td> <td style="text-align: center;">12.6</td> <td style="text-align: center;">13</td> <td style="text-align: center;">14.1</td> </tr> <tr> <td>Per capita</td> <td style="text-align: center;">2.7</td> <td style="text-align: center;">4.3</td> <td style="text-align: center;">5.9</td> <td style="text-align: center;">7.5</td> <td style="text-align: center;">8.4</td> </tr> <tr> <td>Income (Tk 000's)</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Reeling Jobs</td> <td style="text-align: center;">180</td> <td style="text-align: center;">450</td> <td style="text-align: center;">900</td> <td style="text-align: center;">900</td> <td style="text-align: center;">900</td> </tr> </table>		96	97	98	99	2000	Rearers(000's)	11.2	12	12.6	13	14.1	Per capita	2.7	4.3	5.9	7.5	8.4	Income (Tk 000's)						Reeling Jobs	180	450	900	900	900	Mid term Evaluation Cocoon purchase registers (ind rearer) Reeling register and reports	Political stability No change in GOB policy
	96	97	98	99	2000																												
Rearers(000's)	11.2	12	12.6	13	14.1																												
Per capita	2.7	4.3	5.9	7.5	8.4																												
Income (Tk 000's)																																	
Reeling Jobs	180	450	900	900	900																												
Outputs																																	
1 High quality silkworm seed.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td></td> <td style="text-align: center;">96</td> <td style="text-align: center;">97</td> <td style="text-align: center;">98</td> <td style="text-align: center;">99</td> <td style="text-align: center;">2000</td> </tr> <tr> <td>DFL reared (millions)</td> <td style="text-align: center;">2.8</td> <td style="text-align: center;">3.6</td> <td style="text-align: center;">4.4</td> <td style="text-align: center;">5.2</td> <td style="text-align: center;">5.6</td> </tr> </table>		96	97	98	99	2000	DFL reared (millions)	2.8	3.6	4.4	5.2	5.6	Grainage Production and Pebrine inspection Registers	Government maintains permission for private grainage operations																		
	96	97	98	99	2000																												
DFL reared (millions)	2.8	3.6	4.4	5.2	5.6																												
2 Chawki rearing centres	<table style="width: 100%; border-collapse: collapse;"> <tr> <td></td> <td style="text-align: center;">96</td> <td style="text-align: center;">97</td> <td style="text-align: center;">98</td> <td style="text-align: center;">99</td> <td style="text-align: center;">2000</td> </tr> <tr> <td>Total New Centres</td> <td style="text-align: center;">175</td> <td style="text-align: center;">300</td> <td style="text-align: center;">400</td> <td style="text-align: center;">400</td> <td style="text-align: center;">400</td> </tr> </table>		96	97	98	99	2000	Total New Centres	175	300	400	400	400	Chawki Production Registers Midterm evaluation																			
	96	97	98	99	2000																												
Total New Centres	175	300	400	400	400																												
3 Cocoon producers	<table style="width: 100%; border-collapse: collapse;"> <tr> <td></td> <td style="text-align: center;">96</td> <td style="text-align: center;">97</td> <td style="text-align: center;">98</td> <td style="text-align: center;">99</td> <td style="text-align: center;">2000</td> </tr> <tr> <td>Rearers(000's)</td> <td style="text-align: center;">11.2</td> <td style="text-align: center;">12</td> <td style="text-align: center;">12.6</td> <td style="text-align: center;">13.0</td> <td style="text-align: center;">14.1</td> </tr> <tr> <td>Cocoons(tonnes)</td> <td style="text-align: center;">560</td> <td style="text-align: center;">864</td> <td style="text-align: center;">1230</td> <td style="text-align: center;">1560</td> <td style="text-align: center;">1800</td> </tr> <tr> <td>Avgyield(kg/100 DFL)</td> <td style="text-align: center;">20</td> <td style="text-align: center;">24</td> <td style="text-align: center;">28</td> <td style="text-align: center;">30</td> <td style="text-align: center;">32</td> </tr> </table>		96	97	98	99	2000	Rearers(000's)	11.2	12	12.6	13.0	14.1	Cocoons(tonnes)	560	864	1230	1560	1800	Avgyield(kg/100 DFL)	20	24	28	30	32	Cocoon production and purchase registers.	Credit available from credit program						
	96	97	98	99	2000																												
Rearers(000's)	11.2	12	12.6	13.0	14.1																												
Cocoons(tonnes)	560	864	1230	1560	1800																												
Avgyield(kg/100 DFL)	20	24	28	30	32																												
4 Efficient reeling operations that match cocoon quality to reeling technology.	10 new reeling centres with capacity 150 tonnes by 1998 <table style="width: 100%; border-collapse: collapse;"> <tr> <td></td> <td style="text-align: center;">96</td> <td style="text-align: center;">97</td> <td style="text-align: center;">98</td> <td style="text-align: center;">99</td> <td style="text-align: center;">2000</td> </tr> <tr> <td>Cap (ton)</td> <td style="text-align: center;">30</td> <td style="text-align: center;">75</td> <td style="text-align: center;">150</td> <td style="text-align: center;">150</td> <td style="text-align: center;">150</td> </tr> <tr> <td>Cap Util (%)</td> <td style="text-align: center;">50</td> <td style="text-align: center;">62</td> <td style="text-align: center;">67</td> <td style="text-align: center;">87</td> <td style="text-align: center;">95</td> </tr> </table>		96	97	98	99	2000	Cap (ton)	30	75	150	150	150	Cap Util (%)	50	62	67	87	95	Reeling sales production & registers, reports & accounts Renditta register	Trained reelers stay with BRAC units												
	96	97	98	99	2000																												
Cap (ton)	30	75	150	150	150																												
Cap Util (%)	50	62	67	87	95																												
5 Trained rearers, chawki rearers, progressive silk farmers, reelers and staff	<table style="width: 100%; border-collapse: collapse;"> <tr> <td>Yearly Training</td> <td style="text-align: center;">96</td> <td style="text-align: center;">97</td> <td style="text-align: center;">98</td> <td style="text-align: center;">99</td> <td style="text-align: center;">2000</td> </tr> <tr> <td>Rearer (000's)</td> <td style="text-align: center;">9.5</td> <td style="text-align: center;">18</td> <td style="text-align: center;">13.5</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>Chawki</td> <td style="text-align: center;">350</td> <td style="text-align: center;">250</td> <td style="text-align: center;">200</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>PSF (000's)</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">1.5</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> <tr> <td>Reelers</td> <td style="text-align: center;">75</td> <td style="text-align: center;">75</td> <td style="text-align: center;">100</td> <td style="text-align: center;">0</td> <td style="text-align: center;">0</td> </tr> </table>	Yearly Training	96	97	98	99	2000	Rearer (000's)	9.5	18	13.5	0	0	Chawki	350	250	200	0	0	PSF (000's)	1	2	1.5	0	0	Reelers	75	75	100	0	0	Training reports Study of before/after production of trainees	
Yearly Training	96	97	98	99	2000																												
Rearer (000's)	9.5	18	13.5	0	0																												
Chawki	350	250	200	0	0																												
PSF (000's)	1	2	1.5	0	0																												
Reelers	75	75	100	0	0																												
6 Sericulture resource centres	<table style="width: 100%; border-collapse: collapse;"> <tr> <td></td> <td style="text-align: center;">96</td> <td style="text-align: center;">97</td> <td style="text-align: center;">98</td> <td style="text-align: center;">99</td> <td style="text-align: center;">2000</td> </tr> <tr> <td>Total New Centres</td> <td style="text-align: center;">0</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> <td style="text-align: center;">2</td> <td style="text-align: center;">3</td> </tr> </table> Each centre with capacity 5600 participant days		96	97	98	99	2000	Total New Centres	0	1	2	2	3	BRAC reports																			
	96	97	98	99	2000																												
Total New Centres	0	1	2	2	3																												
7 Improve sericulture MIS	Timely and accurate reports on i)rearer income ii) DFL prod + capacity(yld/batch) + imports iii) kg cocoons/100DFL iv)renditta v) purchase volume + value vi) sales volume + value vii)unit level profitability	Accounts of each unit Survey and regular checks on reports																															
8 Improved management strategy for sericulture programme	Professional management of commercial enterprises Better information about participant needs Determining untapped markets for silk fabric Enabling relationships with other players	Strategy Documents Quarterly reports.	Market niches can be found. Other players participate in relationships.																														

Narrative Summary	Indicators	Means of Verification
Activities		
1.1 Establish seed farm and build grainage 1.2 Train staff in seed production 1.3 Start seed production 1.4 Evaluate performance	Each farm has 18 acres Tk 10 million per centre 1 million DFLs per centre Tk 100 million for 10 centres	BRAC reports Grainage centre production reports
2.1 Lease or buy land 2.2 Establish plantation 2.3 Build chawki house 2.4 Train group members in chawki 2.5 Lease centre to rearers	Cost per centre: Tk 50,000 Centre Capacity: 16,000 DFLs per year Tk 20 million for 400 chawki centres	Quarterly Reports
3.1 Train rearers 3.2 Encourage rearers to upgrade rearing house with sufficient ventilation 3.3 Help rearers get sufficient equipment 3.4 Arrange for supply of chawki worms to late age rearers 3.5 Help market cocoons 3.6 Monitor yields and quality control		Quarterly Reports
4.1 Build 10 reeling centres 4.2 Improve purchase standards and buy high quality cocoons 4.3 Upgrade drying and storing 4.4 Build up core of skilled reelers 4.5 Better information system 4.6 Emphasise quality	Tk 100 million for 10 new reeling centres with total capacity 150 tonnes Reeler training Improve accounting and reporting Renditta of 15 by 1998	Training reports Accounts, program reports Reeling reports
5.1 Training materials development 5.2 Selection of trainees 5.3 Training materials supplied 5.4 Training carried out 5.5 Evaluation of training	Rearer training: Tk 12.3 million PSF Training: Tk 9.6 million Chawki training: Tk 0.84 million Reeler training : Tk 2.5 million	Training reports
6.1 Buy land and establish plantation 6.2 Build rearing houses and dormitories and buy equipment 6.3 Start training	Tk 15 million for 3 centres	Training centre reports
7.1 Use MIS consultants to revamp information system 7.2 Streamline reporting/accounting 7.3 Improve documentation on cocoon yields, renditta etc.		

Rural Enterprise Project

Background and Purpose

The Rural Enterprise Project is an experimental wing inside RDP that experiments and tests different types of microenterprises in an attempt to find which ones are viable.

REP generates new ideas suitable for BRAC's target people, through sector reviews and background studies. From the preliminary background study, an extensive feasibility study is done focusing on the technical, financial, socio-economic and management aspects of the business.

REP funds two types of project: experimental projects that are new to the country and require controlled testing; and pilot projects which are improved versions of the traditional activities. Projects that start off as 'experimental' are generally classified as 'pilot' after a year and if successful "handed over" for expansion the following year.

The purpose of REP is to investigate, test, organise and demonstrate new or improved enterprises and enable the VO members to undertake such activities.

Outputs and Achievement

Obviously REP selects projects that have good prospects for high returns. At the same time REP tries to select those projects that do not require too much skill levels and build on the existing skill levels of the participants. The technology used should be based on the existing technology and raw materials should be readily available. Finally the project should have the prospect of creating long term employment and it should have a short gestation period.

Among the projects that REP has been working on are prawn hatcheries, grafting nurseries, incubator, mechanical workshops, brick fields, godown and carpentry workshops. There are female headed grocery shops and restaurants. There is also the vegetable seed project, apiculture and agro-forestry.

REP generally controls the project until it is profitable before handing it over to the group member for ownership. Each project has its own logistical, technical and marketing needs. For instance the prawn hatcheries need brine water that has to be brought from Cox's Bazaar. The carpentry and mechanical workshops have to compete in the market place if they are to expand further. To facilitate this each mechanical and carpentry workshop is looked after by one PO. All enterprises need the proper technology to be profitable. REP is looking for ways to strengthen technical assistance.

One of the more innovative schemes that REP has piloted is that of female headed groceries and restaurants. These are non-traditional activities for women but REP has managed to establish 830 restaurants and over 3200 grocery shops. However being a non-traditional activity there are obviously problems in implementation. For instance it has been observed that in some cases the woman's husband controls the shop. In order to overcome this problem REP is now giving priority to selecting female household heads. In addition the POs are now directly supervising these women instead of the occasional training and advice offered by trainers. These POs are under the RM.

New job opportunities will have to come from off farm activities because most possibilities in agriculture have already been explored. However off farm activities normally require more capital and higher skills than villagers normally possess. Therefore it is a challenge to find activities that require lower capital and can build on the skills of group members.

Table 58 Rural Enterprise Project

<i>Rural Enterprise Project</i>	<i>Dec-94</i>	<i>Jan-June 95</i>	<i>Jun-95</i>
<i>Experimental Projects</i>			
Prawn Hatchery	01	*04	05
Grafting Nursery	03	01	04
Vegetable Seed Cultivation Acreage (Acres)	12	56	68
Vegetable Seed Cultivation Areas (no)	2	4	4
Incubator	10	0	10
Godown	01	0	01
Mechanical Workshop	24	0	24
Carpentry Workshop	29	0	29
<i>Pilot Project</i>			
Restaurants (Shuruchi)	788	42	830
Grocery Shop (Shupannya)	2,097	1158	3255
Apiculture (Boxes in Operation)	1,157	183	1340
Brick Field	08	0	08
Agro Forestry (Acres)	417.67	0	417.67

* Construction is underway

Table 59 Projects Handed Over by REP

1. Nursery Pond	12. Power Tiller
2. Semi Intensive Nilotica Mono-sex Culture	13. Rice Mill
3. Waste Silk Spinning	14. Vegetable Production
4. Fresh Water Shrimp Carp Extensive Pond Culture	15. Social Forestry
5. Fish Hatchery (Small Hatchery)	16. Thai Sarputi
6. Integrated Poultry Fish Farming	17. Goat Fattening
7. Block Printing Development	18. Carp Poly Culture
8. Dye House	19. Chawki Rearing
9. Silk Yarn Weaving	20. Drier Improvement
10. Maize Cultivation	21. Silk Yarn Selling
11. Poultry Hatchery	22. Nilotica Culture
	23. HYV Paddy Cultivation

Outputs in RDP IV

During RDP IV, existing experimental projects will be upgraded to pilot projects in the shortest possible time and successful projects will be handed over to the other sectors for wider expansion. REP will continue its monitoring and supervision of some expanded projects, such as restaurants, groceries efforts in agro-forestry.

Special emphasis will be given to support sericulture's interacts reeling and weaving. In the coming phase, private enterprises will be developed in reeling in order to expand the project more rapidly. REP will develop group members as entrepreneurs and owners of reeling machines. With expansion of the weaving project, REP will explore different marketing outlets and export opportunities. Twisting and dyeing units will also be established to support the project.

REP will also experiment with mixed and pure silk in order to expand the internal market for silk.

For sweet water shrimp cultivation, REP will expand its shrimp hatchery project. To meet the high demand for vegetable seed, the seed production project will increase its operation. HYV seeds will also be produced for paddy cultivation.

REP is planning experiments in the rural transport sector. Private entrepreneurs will be developed in some existing projects such as carpentry and mechanical workshops. In RDP IV, there will also be an expansion of the godown programme. Successful grocery and restaurant owners will be developed as model entrepreneurs. Groceries, having proven to be a profitable business, will be expanded on a large scale. A supplier group will be developed for regular supply of goods to these shops.

Experiments with new species of fruits will be undertaken in the grafting project in non-traditional areas. There will also be experimentation with tissue culture.

REP will undertake the mulberry bush plantation programme, as this is a new endeavour for Bangladesh. It will be developed as a permanent income generating activity.

Table 60 Future Plans for Ongoing Projects

<i>Item</i>	<i>Numbers (94)</i>	<i>1996</i>	<i>1997</i>	<i>1998</i>	<i>1999</i>	<i>2000</i>
1 Apiculture (boxes)	1,157	Pilot	Handover			
2 Brick Field	9	Pilot	Handover			
3 Carpentry W/S	29	Experimental	Pilot		Handover	
4 Mechanical W/S	24	Experimental	Pilot		Handover	
5 Godown	1	Pilot		Handover		
6 Agroforestry (acre)	417	Pilot		Handover		
7 Vegetable Seed production	12	Pilot	Handover			
8 Prawn Hatchery (acre)	1	Pilot	Handover			
9 Silk Weaving (Weaver)	40	Pilot	Handover			
10 Silk Reeling (Basin)	210	Pilot		Handover		
11 Endi Project (Wheels)	1,950	Handover				
12 Incubator	10	Experimental	Handover			
13 Grafting Nursery	3	Pilot	Pilot		Handover	
14 Restaurant	788	Pilot	Handover			
15 Grocery	2,097	Pilot	Handover			
Summary of Projects						
Handed Over	23					
Ongoing	15					
Completed	4					
Unsuccessful	16					
Planned	30					

Table 61 Future Projects

Future Project	1996	1997	1998	1999	2000
1 Vegetable Transportation & Marketing			Experimental		Pilot
3 Ball Pen Factory				Experimental	
4 Ice Factory			Experimental	Experimental	
5 Spices Factory					Experimental
6 Cotton Plantation					Experimental
7 Mini store (cold & Normal)					Experimental
8 Soybean Plantation Processing and Oil			Experimental		
9 and Oil			Experimental		
10 Lemon Cultivation		Experimental		Pilot	
11 Poultry Feed					Experimental
12 Shonpapi				Experimental	
13 Hardware Factory	Experimental	Pilot	Handover		
14 Wooden Toys	Experimental	Pilot	Handover		
15 Supplier of grocery shop	Experimental	Pilot	Handover		
16 Candle Factory	Experimental	Pilot	Handover		
17 Chalk Factory	Experimental	Pilot	Handover		
18 Tempo		Experimental		Pilot	Handover
19 Silk Twisting			Experimental	Pilot	
20 Char Coal making	Experimental	Pilot	Handover		
21 Broiler (poultry)	Experimental	Pilot	Handover		
22 Mixed Silk		Experimental		Pilot	
23 Treadle pump manufacturing		Experimental		Pilot	
24 Rice Seed Production		Experimental		Pilot	
25 Orange Grafting	Experimental		Pilot	Pilot	
26 Tissue Culture		Experimental		Pilot	
27 Binding Factory		Experimental		Pilot	
28 Tannery	Experimental		Pilot		Handover
29 Sandal Factory (Sponge)	Experimental		Pilot	Handover	
30 Bush Plantation (mulberry)	Experimental		Pilot	Handover	
31 Dyeing (silk and cotton)					
32 Cotton weaving (BRAC check)					

Management

REP provides a wide range of services to its beneficiaries through the Programme Organisers (POs) and Programme Assistants (PAs) in all the RDP branches with REP projects. The PAs are reportable to the PO (REP). PO (REP) again is reportable to the Regional Manager and or Area Manager, and specially to the Sector Specialist, REP. As REP consists of various types of projects, the supervision system also varies and is diversified. For the extensive projects there is also a PO in charge who looks after the POs assigned to concerned projects. In some areas there are production workers to assist the beneficiaries who are paid on daily or monthly basis. In the Head Office a Staff Economist assists the Manager in analysing and operating the projects. The Manager reports to Director Field Operations (DFO), RDP. REP also engages consultants to give technical support for some of its projects.

Budget

The summary budget for the Rural Enterprise Programme is presented below (without inflation adjustment).

Table 62 REP Summary Budget

Heads	Taka
Salary & Travel	
Staff Training	
Training of VO Members	
Experimental Project Cost	
Consultant	
Material & Equipment	
Capital Investment*	
HO Logistics, etc.	
Total (with inflation adjustment)	183,833,732

*Include workshop for rural craft centres, and motorcycle for

Marketing Development

Background and Purpose

BRAC has been involved in linking rural producers to markets in both urban and rural areas. BRAC opened its first Aarong shop in 1978 to market craft items produced by group members. In most BRAC sector programmes the products such as poultry, eggs, fish, vegetables usually find their way into the local markets with minimal intervention from BRAC. However handicrafts and fabrics have to be linked to the urban markets and this requires marketing support from BRAC. In RDP III BRAC started to co-ordinate the manufacturing with the marketing process through its Textile Marketing Unit.

The marketing programme aims to help group members sell their goods in rural and urban markets.

Outputs and Achievement

The number of staff were recruited during RDP III to provide market support to rural producers. Marketing support units for textiles were able to link handloom producers with garment manufacturing industry. This unit was able to supply 100,000 yards of cotton fabric to garment industries in the first two months of 1995.

The silk produced in BRAC sericulture programme also needed support in terms of cocoon to reelers and marketing of finished silk in Dhaka market. Although Aarong was the major buyer of BRAC silk attempts were made to find other retailers in Dhaka to be future consumers of BRAC silk. Silk weavers supplied 25,000 yds of silk in 1994. However this was only a minute proportion of Aarong's demand. Aarong used 252,000 yds of pure silk in 1994.

BRAC supports the facilitation of vegetable in urban markets.

BRAC promote maize cultivation in Northern districts of Bangladesh which is not a traditional crop. BRAC offered farmers a floor price to marketing support of their products to encourage farmers to produce maize.

Although the marketing of poultry and poultry products such as eggs do not pose a problem in rural Bangladesh, the production capacity developed by BRAC has been of such magnitude that marketing support or at least rural-urban transportation support is necessary to provide reasonable price.

Fairly substantial production in remote villages put downward pressure on prices locally. BRAC has already trained and fielded egg collectors to support the poultry rearers. The number of egg collectors currently stand at 2,581.

Outputs in RDP IV

BRAC's Market Development Unit will mainly concentrate in 3 sectors during RDP Phase IV.

1. Agricultural Product: This unit will be concerned mainly in vegetable, vegetable seeds, poultry, eggs, maize etc. This unit will monitor the produce and price in different locations in Bangladesh and provide market intelligence and transportation support to rural producers. Direct marketing of agricultural produce by BRAC in urban and export market is not envisaged at this stage. However some marketing support in terms of storage, transportation and link with the buyers was needed and will be provided to the group members.

2. Textile Sector: BRAC's Textile Unit is in charge of helping market the fabric produced by weavers. Weavers are contracted to produce cotton check fabric for which the main consumer is the garment industry. The current suppliers in this market are Indian producers (Madras check), Grameen Udyog (Grameen check) and other local suppliers.

This product should be positioned as a local fabric priced competitively and offering medium quality to the customers. The target market at present is the garment manufacturing sector. BRAC's name is well known in rural development and this should be utilised in the product claims.

3. Silk Yarn and Silk Product Marketing: Most of the silk produced in RDP III is being marketed through Aarong. It is expected that in RDP IV BRAC will produce enough silk products which Aarong alone will not be able to market. BRAC needs to find out other avenues to market these additional supplies. BRAC has decided to sell these excess supplies to local garment factories and as well as export to foreign countries through its Market Development Unit.

Output:

- New markets (home and export) and products developed.
- Distribution network for the home market established.
- Linkage with international market research organisation developed.
- Trade promotion.
- Foreign missions' awareness of rural products improved.

Activities in RDP IV

The textile handloom sector is likely to face competition from the industrial sector in a few years. The products should be positioned as a rural based hand-woven product. BRAC has the advantage of a rural network that can supply these kinds of fabric. Development organisations that have this kind of network have comparative advantage in offering these products. BRAC and Aarong are well known and this makes it easier to market products under these names. At the same time customers will expect good quality and good service and BRAC must be careful to maintain quality. BRAC will be developing a strategy for marketing silk fabric and will try to link this also to the garment sector and other export market.

Activities

1. Establish market development unit at head office.
2. Contact local manufacturers and buyers representatives for exportable rural products (e.g. cotton and silk, prawn, etc.)
3. Establish distribution network for the home market.
4. Organise product development research to assess demand for new products.
5. Organise trade promotion activities (such as fashion show, exhibitions and fairs for products produced by BRAC group members).
6. Establish retail outlets in urban centres (primarily in Dhaka and Chittagong).

Management

The market development unit will be mainly composed of three sections, viz. Agriculture, Textile and Silk. Each section will be composed of a team, supervised by a senior Marketing Manager.

Budget

The total cost of the unit is estimated to be Tk. 49.88 million. The summary budget is presented below.

Table 63 Marketing Summary Budget

Heads	Taka
Salary & Travelling cost	28,260,900
Consultants	2,720,000
Staff Training	2,442,300
Working Capital	20,000,000
International Travel	3,400,000
Training for VO Members	4,200,000
Head Office	6,082,320
Total	67,105,520
Inflation Adjusted Total	76,847,997
Less : Income*	26,967,347
Total Requirement (in Taka)	49,880,650

* Staff salary costs is projected to be recovered beginning in 1997, @ 20%, from trading income.

Financial Sustainability of RDP

One of BRAC's goals is reducing and eventually removing donor dependence which implies, as with any other operation, that BRAC needs to minimise its operating costs and attempt to maximise its revenue. However although the organisation stresses cost efficiency in many of its interventions it will not sacrifice its broader development mission and quality of its services in an attempt to meet unrealistic numerical targets.

BRAC aims to make its credit operation cover its costs and generate a surplus that can cross subsidise its social services in the areas of education, health and paralegal programmes. The sector programmes have an in built cost recovery mechanism in the form of service charges which is designed to reduce the subsidy levels required to operate these programmes over time.

Moreover these sector programmes are also developing profit making commercial enterprises which will provide another path towards their sustainability.

A key element of the sustainability of BRAC's credit operation is the transition of RDP to RCP branches. This change is not in name alone. After a concentrated four year period of RDP activities including social conscientisation, institution building, training, savings mobilisation and credit the whole branch office is 'transferred' to become a branch office of the Rural Credit Project (RCP). These branches combine both financial and social objectives: there is an emphasis on cost recovery of projects but on the whole the development programmes are carried out in line with RDP branches. If and when BRAC receives its banking licence the RCP branches will become part of the BRAC Bank network of rural branches. The granting of a licence would mean that BRAC could offer its savings and loans package to a wider clientele leading to a larger disbursement volume and therefore a more rapid route towards branch self financing.

The idea is that RCP branches interest revenue from its lending operation ought to cover the cost of lending as well as generate a surplus that will cover part of BRAC's social programmes. The cost of the credit operation includes salaries of all credit personnel plus the entire salary of the branch manager, accountant and cook in addition to the cost of funds charged by head office to the RCP branch (9%), the interest paid on savings deposited (6%), head office overhead costs, loan loss provision (2%), depreciation, travelling and transportation.

Table 64 Profit/ (loss) Of RDP/ RCP Model Branches by Age of Branch

<i>Type of Branch</i>	<i>Year</i>	<i>Profit/ (loss) Tk.</i>
RDP	1	-999,710
RDP	2	-716,100
RDP	3	-417,350
RDP	4	-107,000
RCP	5	206,320
RCP	6	428,825
RCP	7	658,130
RCP	8	893,580
RCP	9	1,139,130
RCP	10	1,321,730

Over time there will be an increasing proportion of RCP branches and the target is that by the end of the year 2000 all branches will be RCP branches. This will be possible due to the slowdown in RDP's horizontal growth; no new branches will be opened after 1997 after the targeted number of 330 Area Offices have been reached and therefore an increasing portion of existing branches will mature into self sustaining ones.

Table 65 Profit / (loss) of RCP Branches (Millions of Takas)

<i>Year</i>	<i>Net profit/ (loss)</i>
1990	(5.2)
1991	18.0
1992	41.9
1993	32.0
1994	51.1
1995	46.6
1996	51.9
1997	48.1
1998	26.9
1999	13.3
2000	22.8
2001	14.4

However organisational sustainability can not take place without high loan repayment rates; in other words 'borrower viability' is crucial. BRAC recognises this fact and attempts to make loan investments profitable by complementing credit with selective skill training, material supplies and marketing for certain microenterprises. There is also an implicit ceiling on the interest RDP can charge on its loans; there is a trade-off between raising rates and repayment figures and moreover although village money lenders may charge far higher rates, BRAC needs to uphold its "moral mandate" not to make interest rates exorbitant.

BRAC has also devised a mechanism to make its development interventions through its five sector programmes self sufficient over time. Each sector programme has several sub-components through which a "service charge" is collected from the program beneficiaries in return for the services provided by BRAC. This is similar to "user charges" for other public or merit goods. For instance the fisheries program collects charges from its carp and sarputti pond projects as well as from its prawn nursery project participants. The table below shows a summary picture of total projected service charge collection for each sector as well as the estimated costs of running the programme. The costs include the staff salary and training costs and the HO overhead. The costs have been adjusted for inflation. Approximately 37% of the operating costs will be covered through service charges in the year 2000. The best sector is poultry which has an increasing service charge collection combined with decreasing costs over the years. The costs include salaries of the concerned personnel at field and head office level, the training costs involved for both staff and group members, logistical expenses and other capital costs projected for the programme. The biggest variable costs are training of new members to undertake the activity. Once members are trained they receive refresher courses each year and hence total costs decline over time and then level off. The sector programmes expect service charge revenues to gradually increase and cover the costs of delivering the services by the fourth year of its introduction in the branch. BRAC aims to have introduced these sector programmes for at least three, if not four, years in all branches by the year 2001.

In the year 2000 the poultry and livestock sector is covering 63% of its costs while the vegetable sector will be covering 51% of its costs. This is due to both internal revenues rising through service charge collection and also inflation adjusted costs declining over time. Fisheries will be covering 37% of its costs sericulture 24% and social forestry 7% of costs. These sectors will have to find ways to minimise operating costs if they want to be self sufficient.

Table 66 Subsidy Requirement for the Sector Programmes

	1996	1997	1998	1999	2000
Service Charge realised					
Poultry and Livestock	5,265,000	8,651,250	11,864,250	13,828,500	14,769,000
Fisheries	3,997,170	5,773,050	7,082,190	8,363,520	9,085,725
Social Forestry	486,000	715,500	918,000	1,093,500	1,242,000
Sericulture and Silk Development	840,000	1,800,000	3,520,000	5,200,000	5,625,000
Horticulture and Vegetable	5,944,500	7,092,000	8,172,000	8,932,500	9,202,500
Total Service Charge realised	16,532,670	24,031,800	31,556,440	37,418,020	39,924,225
Costs					
Poultry and Livestock	32,754,469	39,209,131	27,709,253	24,409,699	23,457,187
Fisheries	19,454,038	21,828,927	24,202,935	24,029,197	24,975,401
Social Forestry	14,928,848	15,578,270	16,230,366	16,301,008	17,073,942
Sericulture and Silk Development	15,118,016	17,907,830	20,426,710	21,144,947	23,725,155
Horticulture and Vegetable	13,104,210	15,009,159	17,213,305	17,960,807	18,220,706
Total	95,359,579	109,533,318	105,782,569	103,845,658	107,452,391
Service Charge / Operating Costs					
Poultry and Livestock	16%	22%	43%	57%	63%
Fisheries	21%	26%	29%	35%	36%
Social Forestry	3%	5%	6%	7%	7%
Sericulture and Silk Development	6%	10%	17%	25%	24%
Horticulture and Vegetable	45%	47%	47%	50%	51%
Total	17%	22%	30%	36%	37%

Note: Costs include all staff salaries and benefits and HO overhead. The total has been adjusted for inflation.

Social Development

Essential Health Care

Background and Purpose

In 1986 BRAC piloted a multi component Primary Health Care programme in six thanas. In 1991 this programme was transferred to RDP and started functioning in 27 areas. By 1994 PHC was covering 1 million households in 170 areas.

The PHC programme was designed to be a cost effective and simple programme that would deal with common health problems such as diarrhoea, dysentery, tetanus, measles, tuberculosis, malnutrition etc.. It consisted of family planning, water & sanitation, immunisation, health & nutrition education and basic curative services. These elements were implemented by the village health worker (Shasto Shebika). Since there were differences between the services offered by BRAC's programme and the WHO concept of primary health care the programme was renamed Essential Health Care in the beginning of 1995.

The participants pay consultancy charges for the shebika services. They also pay for the cost of the drugs, contraceptives and vegetable seeds. The shebika gets a commission for each tubewell and slab latrine that she sells. On average, a Shebika spends one and a half hours daily for health activities and earns about Tk.100 each month.

The purpose of the Essential Health Care programme is to make preventive and basic curative health services available to group members.

Outputs

Shasto Shebika: From the VOs, one woman is selected by the community to function as a health worker (Shastho Shebika). The Shebikas are women residing in the village, with little or no education, and are committed to work for health. Each Shebika is responsible for four VOs, or approximately 160 target group households. Shebikas have faced resistance to riding their cycles in conservative areas such as Comilla and Sylhet.

Family Planning: The Shastho Shebika encourages couples to use modern methods of contraception. Those clients seeking injectable, IUD and other clinical contraceptives are referred to the Family Welfare Visitor (FWV) of the government. Family planning staff try to be in close co-ordination with the government satellite clinic and try to co-ordinate schedules with the government staff. Government workers come to a household every two months and the shebikas are given extra pills so that if there is a shortage in the pill supply they can fill up the gap. New users are advised about the possible side effects of the pills and of IUDs. RDP monitors users to see whether they are suffering any side effects.

Water and Sanitation : Slab-Ring Production Centres are being established in each Area Office with the assistance of the government. The Shebika promotes the sale of the slab-ring to the villagers.

The cost of latrines is beyond the purchasing power of most villagers. The programme attempts to show the villagers that there can be loss of income due to illness if they do not have latrines. RDP also tries to minimise the cost of the latrines by buying the raw materials from places where the price is cheaper.

The PA (Health) and the Shebika encourage VO members to use safe water for drinking and washing purposes. EHC provides Tk. 10,000 for a revolving fund for the purpose of procuring tubewell sets from the local markets. These in turn are sold to the villagers through the Shebika, who is allowed to retain Tk. 50 for each tubewell sold, as compensation for her time.

Immunisation : EHC assists the national EPI programme to ensure Universal Child Immunisation (UCI) to all pregnant women and children in RDP areas.

Health and Nutrition Education : Shebikas meet with the VO members to discuss issues on health, nutrition and family planning. Topics discussed in such meetings include: local and natural sources of vitamin 'A' rich food; appropriate nutrition during pregnancy and lactation; protection against the six killer diseases through immunisation, delayed pregnancy; contraception and child spacing; ante and post natal care; use of slab-ring latrines, personal hygiene and use of tubewell water for drinking and cleaning purposes. Seeds are sold to VO members for growing vegetables.

Adequate and timely supply of the vegetable seed is a problem. The seeds are supplied by the Bangladesh Agriculture Development Corporation (BADC) which collects the seed from various areas in the field. EHC has been given a larger lead time to the government so that they have more time in which to collect the seed. EHC hopes that this will lead to better supply.

The problems of shortage are not limited to vegetable seed only, since Vitamin A pills and TT also tend to be in short supply.

Basic Curative Care : Shebikas are trained to be depot holders of the essential drugs recommended by the WHO and Government of Bangladesh (GOB) in new RDP areas. Those requiring further care are referred by the Shebikas to health care facilities and hospitals at the thana or district level.

Training: The training of PAs takes place at the TARC's and consists of 16 days training. Shasto Shebikas get 16 days training (4 days per week for 4 weeks) at the field. The POs give this training.

Achievement

Table 67 Essential Health Care

<i>Essential Health Care</i>	<i>Jan-Dec 93</i>	<i>Jan-Dec 94</i>	<i>Jan- June 95</i>
<i>All quantities in thousands</i>			
Sanitation (Slab)	23	46	45
Hand Tubewell	25	16	9
EPI			
Children (0 - 1 yr. fully immunised)	16	19	61
Pregnant Women	5	15	85
Family Planning Modern Method Acceptors	69	35	19
Vitamin A Capsule Distribution	202	202	600

Shebikas now distribute three brands of oral pills (Maya, Norquest and Ovacon).

Procurement of hand tubewell and vegetable seeds by RDP from the local market has been introduced.

A Slab- Ring Production Centre for latrine construction has been established in each Area Office in collaboration with the government. The government also trained 2-3 VO members in each Area Office to run the production centre. The products are sold through Shebikas and PAs.

Drugs, contraceptives, vegetable seeds and other services are sold through the Shebika at a nominal mark up.

Outputs in RDP IV

EHC will continue the processes outlined above during RDP IV. EHC will expand to cover 300 Area Offices by the year 2000. The following outputs are expected in RDP IV

- i. Training Curriculum and Information, Education and Communication (IEC) materials will be revised and further developed.
- ii. At the village level, Shastho Shebika services will be created in newer areas and existing services will be strengthened and supported. The programme will expand to an additional 130 RDP Areas.
- iii. Improved family planning services delivery and increased practice, and a protocol on the quality of care will be developed and tested
- iv. Increased access to and use of tubewell water and slab-ring latrine.
- v. Increased access to and utilisation of vaccines for 6 vaccine - preventable diseases by children and women.
- vi. Increased Vitamin-A capsule utilisation and vegetable consumption.
- vii. MIS strengthened, and links with BRAC's Health and Population Programme institutionalised.

A protocol for ensuring and monitoring quality of care issues will be developed and tested with the assistance of the Health and Population Programme. Efforts will be made to target educational and counselling programmes on family planning to male members of the community including the religious leaders.

RDP will establish a Slab-Ring Production Centre in every Area Office with assistance of the government. Each centre will have a Taka 14,000 revolving fund. The Shebika will promote the sale of slab-rings to villagers and receive Tk. 10 for every slab-ring set sold.

EHC will continue to provide TK. 10,000 as revolving fund for the purpose of procuring tubewell sets from the local markets. These in turn will be sold to the villagers through the Shebika, who will be allowed to retain Tk. 50 for each tubewell sold, as a compensation for her time. The seed money for the revolving fund for this component will be available from the budget of the Environment Development Programme of RDP-IV.

The following new elements will be included in the health and nutrition education classes during RDP-IV: common sign/symptoms of reproductive tract infection; acute respiratory tract infection (pneumonia); consequences and prevention of goitre and the use and sale of iodised salt through grocery shops run by RDP female VO members; prevention of anaemia; importance of post-partum contraception and supply of contraceptives; promotion of condoms; side-effects associated with family planning methods; and follow up and counselling to the method dropouts.

Shebikas will sell the following drugs:

1. ORS
2. Metronidazole (Tablet and Suspension)
3. Paracetamol (Tablet and Suspension)
4. Mebendazole (Tablet and Suspension)
5. Histacin (Tablet and Syrup)
6. Antacyd (Tablet and Syrup)

7. Iron and Folic Acid (Tablet and Suspension)

8. Benzyl Benzoic Acid (Lotion)

Activities in RDP IV

Recruitment of Staff: A total of 5,200 Shebikas, 260 PAs and 66 POs will be recruited. Ten Regional Office POs or RPOs (Health) will be drawn from the existing EHC programme.

Staff Development and Training

All old Shebikas, PAs, POs and RPOs will be given a 2-day orientation. Area Managers (AM) and Regional Managers (RM) will get a 1 day orientation. The existing training modules and guidelines will be reviewed and revised to incorporate the new activities and ensure quality of care. HPP will be responsible for curriculum development and training of trainers and monitoring of the training activities.

PAs and Shebikas will receive 20-days of basic training. A group of Shebika trainers will be developed from among the ranks of capable and well-performing PAs. They will receive a 6-day training of trainers (TOT) training in 1997 and 1998. During the first two years Shebikas will receive a one day refresher training every month. After that the refresher will be bi-monthly. POs and the PAs will get a day's refresher training every year.

To strengthen the professional capability of EHC, training will be arranged for the Programme Manager and other key staff in institutes at home and abroad.

Support of Health and Population Programme: HPP through its Women's Health and Development Programme is currently operating in 20 RDP areas. HPP conducts technically intensive experiments and explores innovative approaches to health interventions. EHC will replicate HPP's experiences.

Communication: EHC will develop and strengthen Information, Education, Communication (IEC) materials with the assistance of the HPP and RED. Pertinent material developed by the HPP, government and other agencies will be utilised through EHC

Intra and Inter-Agency Co-ordination and Cooperation

Effective co-ordination and co-operation will be established with the pertinent BRAC and outside programmes for increased efficiency. A technical advisory committee will be set up consisting of national and international experts.

EHC will share experiences with HPP and RED through regular meetings, workshops and reports. There will be bi-monthly review meetings at the Head Office where EHC, HPP, Monitoring and RED staff will be present. Similar meetings will be arranged for field managers. HPP will reciprocate by ensuring the participation of EHC, Monitoring and RED in HPP meetings.

EHC PO and RPOs and Area Managers will co-ordinate their work with the GOB and other agencies so that there is strengthened interaction between Shebikas, PAs and GOB field staff at satellite clinics and EPI outreach centres. Shebikas and PAs will visit these centres and develop a working relationship with GOB workers. Government workers will be encouraged to attend issue based meetings and other health education fora of the VOs.

At the initial period of EHC, a briefing session for the NGOs and others working in the command area of EHC will be arranged to secure their co-operation as well as to avoid duplication of activities. This will be followed by quarter/semi-annual meeting to review the work.

When EHC starts activities in an area it will hold a briefing session for NGOs and others working in the area. This will secure their co-operation and prevent duplication of activities. This will be followed by quarter/semi-annual meeting to review the work.

Operations Research

BRAC plans to carry out operations research on important health issues with the aim of devising cost-effective and replicable models for health intervention. If feasible the model will be further replicated on a larger scale through EHC. This research will be funded from outside the RDP IV budget and will be carried out jointly with RED and HPP.

Operations research will be done on Rural Clinics, Acute Respiratory Infection Control, Tuberculosis Control, Women's Reproductive Health & Rights, and Health Insurance.

Changes in demographic and health status occurring in EHC areas will be monitored through the existing sentinel sites maintained by the Research and Evaluation Division in various parts of the country.

Operational Targets (1996-2000)

- A. The programme will expand from the current 170 areas to cover an additional 130 areas.
- B. To promote the use of safe water and slab latrines 93,600 tubewells and over 0.9 million slab latrines will be installed.
- C. The contraceptive prevalence rate among the 1.9 million eligible couples covered by the programme, will be 55% by the end of the year 2000.
- D. 1.3 million children (under 1 year) and approximately 1.6 million pregnant women will be given required doses of immunisation.
- E. 1.1 million children will be given vitamin A capsules or drops against vitamin A deficiency and night blindness.
- F. A total of 5,200 Shebikas, 260 PAs, 66 POs and 14 RPOs (Health) will be given training on programme operations. All old Shebikas PAs, POs and RPOs of health and AMs and RMs of RDP will undergo an orientation.
- G. A total of 60 refreshers for the new Shebikas, 30 for the old Shebikas and 5 for the PAs and POs will be arranged.

Table 68 Targets for the EHC Programme

	1994	1995	Total	1996	1997	1998	1999	2000	Total
Slab latrine installation in households (From 14% baseline)	51,000	91,800	142,800	112,800	112,800	234,400	234,400	234,400	928,800
Tubewell installation	17,000	18,000	35,000	18,000	18,000	18,000	18,000	21,600	93,600
FP modern method acceptor (from 37% baseline)	36,720	40,800	77,520	44,794	50,766	84,571	84,571	84,571	349,272
EPI									
Children (0-1 yr) fully immunised)	20,400	152,938	173,338	211,415	238,404	269,892	269,892	269,892	1,259,495
Pregnant women TT-II/Booster dose	16,320	189,924	206,244	262,442	296,058	335,160	335,160	335,160	1,563,980
VAC distribution (children 6 months - 6 yr.)	212,556	679,728	892,284	939,624	1,059,576	1,199,520	1,199,520	1,199,520	5,597,760
Vegetable seed distribution to HHs (in packet)	120,000	170,000	290,000	200,000	200,000	200,000	230,000	250,000	1,080,000

Shebikas will procure and distribute essential drugs, contraceptives, vegetable seeds and tubewells.

Shebikas and PAs will follow up contraceptive users with side effects and refer them to the nearby health and family planning facilities. They will also assist to the government family planning workers in service delivery to the community.

Shebikas, PAs and POs will help produce and sell slab-ring latrines. They will inform VO members about the benefits of installing and using tubewell water for all purposes.

Monitoring: A two-tier monitoring mechanism will be in place:

- a) The Area Office will prepare performance reports and send these to the Regional and Head Office. Head Office will give regular feedback to the field through field visits, and meetings at the Area and Regional Office levels.
- b) The Monitoring Department will periodically monitor the expected outputs of the programme. EHC will develop some key indicators and work out a tracking system, with the assistance of RED and HPP. EHC and Monitoring will jointly conduct a baseline survey on service utilisation among VO members in RDP IV areas.

Research and Evaluation: RED will investigate the outcome and effectiveness of the programme as well as the constraints faced by the programme.

Management

Shebikas will be supervised by two Programme Assistants (PA) in each Area. The Programme Organiser (PO) will supervise and co-ordinate the activities of the PAs. One PO will be responsible for two areas.

One Regional PO (Health) based at Regional Office will oversee the health activities of 10-12 Area Offices.

EHC Field Personnel by Major Responsibilities

Shasto Shebika (20% of the total time)

- i) Provides health and nutrition education and motivation to the VO members
- ii) Assists the GOB health and family planning workers in organising and managing satellite clinics, EPI outreach centres and vitamin A capsule distribution
- iii) Provides basic curative services by charging consultative fee and sells drugs, and refers the complicated patients to the nearby facilities
- iv) Sells oral pills and condoms and refers the FP clients seeking clinical contraceptives to the family welfare visitors
- v) Promotes tubewells and latrines
- vi) Initiates follow up and counselling to FP dropouts

PA (100% time)

- i) Supervises the activities of the SSs
- ii) Ensures supply of drugs, oral pills and condoms and others
- iii) Conducts health and nutrition education for the VOs and other villagers
- iv) Assists the GOB health and FP workers in organising and managing satellite clinics, EPI outreach centres and VAC distribution
- v) Maintains liaison with the grassroots workers of the GOB and other relevant agencies
- vi) Conducts refresher course of the Shebikas
- vii) Prepares monthly performance reports to send to Area Office

PO(H) (100% time)

- i) Responsible for overall supervision and co-ordination of activities in 2 Area Offices
- ii) Conducts refresher course of shebikas/PAs
- iii) Liaises with the relevant departments/agencies within and outside BRAC
- iv) Prepares monthly reports to send to Regional Office

RPO(H) (100%) time

- i) Responsible for overall supervision and co-ordination of health activities in a region
- ii) Liaises with the relevant departments/agencies within and outside BRAC
- iii) Prepares monthly performance reports of the region to send to Head Office

AM of RDP (5% of the total time): Supervises the health staff at the Area Office.

RM of RDP (5% of the total time): Supervises the regional health programme staff.

Budget

The Essential Health Care in RDP-IV has a budget of Tk.263,514,177 representing 4.4% of the total costs of RDP-IV.

LFA 4 Essential Health Care

Narrative Summary	Measurable Indicators	MOV	Assumptions
GOAL: Socio-economic position of participating households improved.	See RDP IV LFA	See RDP IV LFA	See RDP IV LFA
PURPOSE: To improve and sustain the availability of preventive and basic curative health care services by creating, promoting and strengthening of essential health care system in RDP areas	By 2000 AD: -Increased modern contraceptive use rate from 37% to 55% -Increased slab latrines installation and their use from 14% to 60% -Reduced household per tubewell ratio to 10 households from 20 -Reduced neonatal mortality from 84 to 74 per 1000 live births -Reduced infant mortality rate from 100 to 90 per 1000 live births - Reduced prevalence of nightblindness significantly - Each Shebika treated on average 30 patients per month	-Monitoring reports -Studies and evaluation by RED/external agents	-Regular and effective GOB supply of FP methods, vaccines and Vitamin A capsule available -RDP IV Income generating activities produce improvements in household income and consumption
OUTPUTS: 1 Training curriculum and IEC materials revised/ developed	- Existing training curriculum for SS, PA & PO revised/developed - Health education curriculum revised and developed	- Program records	Appropriate experts available timely
2 At the village level, shasthya shebika's service created, strengthened and supported	-Trained shebikas at the ratio of 1 for 4 VOs -90% of the shebikas competent to diagnose and treat common diseases -Each Siberia supported with adequate supply of drugs for common diseases treatment, contraceptives and technical assistance -Each Siberia supplied with slab-ring latrines, vegetable seeds and tubewells to meet demand	- Program records - Monitoring reports	- Shebikas services valued and accepted by community
3 Improved Family Planning services delivery, increased practice and a protocol on the quality of care developed and tested	-Contraceptives made available to 18% new eligible couples by 2000 AD Year 1996 1997 1998 1999 2000 Available(%) 13 17 33 50 100 -Referral system exists and Shebikas refers cases with side effects -Protocol on quality of care developed and tested.	- Program records - Referral records - RDP reports	-Concerned personnel and clinical methods available -Satellite clinics regularly operational -Protocol effective to control program quality
4 Increased access to and use of tubewell water and slab-ring latrine	- 100% households used tubewell water for drinking and 70% for cleaning purposes - 66% new households installed and used slab latrines	-Program records	-Tubewells available and under ground water levels remain favourable -Villagers interested in buying and using slab latrines

5 Increased access to and utilisation vaccines for six preventable diseases	- 90% and 95% of the children under one and pregnant women respectively fully immunised and maintained throughout 2000 AD.	-Program records -Study by RED	-Government's intensive emphasis on EPI continues and ensures effective supply
6 Increased Vit-'A' capsules utilisation and vegetable consumption	- Vitamin-A distributed to 80% of the children under 6 yr. and maintained - Increased vegetable consumption in 60% households	- Program records - Study by RED	- GOB maintains regular distribution of VAC twice a year
7 MIS strengthened and links with HPP institutionalised	- Each Area Office submitted monthly area report regularly - Regular co-ordination meetings with the HPP institutionalised - No. of meetings held each year	- Program records - Minutes of meetings	- Co-ordination enhances program quality
ACTIVITIES: 1.1 Development/revision of Training curriculum and IEC materials	- Prepared and distributed Training manual - Prepared and distributed IEC materials - Health chart revised/developed and distributed	- Program record	- Appropriate experts available on time
1.2 Training and refresher of staff	-5,200 new SS, 260 PAs, 66 POs and 14 RPOs trained on following schedule: Year 96 97 98 99 2000 SS 2,600 1,200 1,400 0 PAs 130 60 70 0 0 PO 50 16 0 0 0 RPO 14 0 0 0 0 Orientations (persons): Old PO(H), RPO(H) 133 0 0 0 0 AM 235 30 35 0 0 RM 26 4 0 0 0 Refresher Events: New SS 12 12 12 12 12 Old SS 6 6 6 6 6 PA & PO 1 1 1 1 1	- Program records	- All staff including the SSs maintain determination to serve the community

2.1 Procurement of essential drugs, contraceptives, vegetable seeds	- Quantity of goods procured by BRAC	Program records	- Materials available in market
2.2 Distribution of goods through SSs to community	- Each SS purchased drugs, contraceptives, vegetable seeds from BRAC regularly and distributed to the community	-Stock register -Records	Willingness of people to buy
3.1 SSs, PAs and POs motivate and encourage eligible couples to use FP services	- Proportion of eligible couples motivated - Proportion of eligible couples retained knowledge on FP - No. of temporary method supplied	- Program records	- Couples are motivated to use

	by SS																				
3.2 Follow-up and referral of acceptors with side effects and other clinical methods by SSs, PAs and POs	<ul style="list-style-type: none"> - 90% acceptors received follow-up within last 2 months throughout project - No. of case with side-effects referred for treatment - No. of cases referred for clinical methods 	<ul style="list-style-type: none"> - Program records - Monitoring reports 	<ul style="list-style-type: none"> - Good relations and interaction between BRAC and Govt. staff - Referral services for side- effects and clinical contraception methods available - Referrals are well-served 																		
3.3 Assistance to Govt. FP workers in service delivery at community level	<ul style="list-style-type: none"> - Each shebika attended one satellite clinic a month - No. of clients received semi-permanent and permanent methods 	<ul style="list-style-type: none"> - Program records - Monitoring report 	<ul style="list-style-type: none"> - As above 																		
3.4 Development of a protocol on the quality of care in collaboration with the HPP	<ul style="list-style-type: none"> - A protocol developed and tested - Assistance of the HPP received in protocol development 	<ul style="list-style-type: none"> - Program reports - Monitoring reports 	<ul style="list-style-type: none"> - Protocol effective in increasing the program quality 																		
4.1 Produce and sell slab-ring latrines 4.2 Educate people to install and use	<ul style="list-style-type: none"> - Proportion of demand met - Slab latrines made available to 46% of the new households by 2000 AD <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td>Year</td> <td>96</td> <td>97</td> <td>98</td> <td>99</td> <td>2000</td> </tr> <tr> <td>HHs installed</td> <td>12</td> <td>14</td> <td>33</td> <td>50</td> <td>100</td> </tr> </table> <p>installed (%)</p>	Year	96	97	98	99	2000	HHs installed	12	14	33	50	100	<ul style="list-style-type: none"> - Program records and Reports 	<ul style="list-style-type: none"> - Household income is sufficient to buy inputs 						
Year	96	97	98	99	2000																
HHs installed	12	14	33	50	100																
4.3 Motivate VO to procure tubewell and use tubewell water for domestic purposes	<ul style="list-style-type: none"> - Proportion of households motivated - Tubewell water made accessible to 100% households by 2000 AD - 70% of the households used tubewell water for washing and cleaning by 2000 AD <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td>Year</td> <td>96</td> <td>97</td> <td>98</td> <td>99</td> <td>2000</td> </tr> <tr> <td>HH with access</td> <td>98</td> <td>98</td> <td>98</td> <td>98</td> <td>100</td> </tr> </table> <p>access(%)</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td>HH using for washing/cleaning</td> <td>30</td> <td>40</td> <td>50</td> <td>60</td> <td>70</td> </tr> </table>	Year	96	97	98	99	2000	HH with access	98	98	98	98	100	HH using for washing/cleaning	30	40	50	60	70	<ul style="list-style-type: none"> - Monitoring - Interviews - Study by RED 	<ul style="list-style-type: none"> - As above - Tubewells are available in market - Under ground water levels remain favourable
Year	96	97	98	99	2000																
HH with access	98	98	98	98	100																
HH using for washing/cleaning	30	40	50	60	70																
5.1 Assist Government workers to organise and conduct vaccination sessions 5.2 Promote vaccination with VO members 5.3 Assist pregnant women in receiving TT vaccines from EPI outreach centres and clinics	<ul style="list-style-type: none"> - No. of meeting held between SS, PA, PO and government workers - Each SS attended one EPI session per month - Proportion of children under one and pregnant women attended the EPI centres and received required doses of vaccines 	<ul style="list-style-type: none"> - Monitoring reports - Interviews - Vaccination cards 	<ul style="list-style-type: none"> - Effective vaccine available and given regularly 																		
6.1 Build awareness of natural sources of Vit-`A` rich foods and encourage cultivation and consumption of	<ul style="list-style-type: none"> - 80% of households retained knowledge on VAC and natural sources of Vit-`A` rich foods - 60% households raise home gardens twice a year and consume the 	<ul style="list-style-type: none"> - Interviews - Monitoring 	<ul style="list-style-type: none"> - GOB maintains regularity in vitamin A capsule distribution twice a year 																		

vegetables 6.2 Assist Govt. workers in Vit-'A' capsules distribution	vegetables Year 96 97 98 99 2000 HH knowledge 80% 80% 80% 80% 80% HH gardens/consumption 12% 24% 36% 48% 60% - No. of VAC distribution session attended by the SS		- People interested in raising vegetable garden and consumption of vegetables
7.1 Prepare area office performance report to send to Regional Office and Head Office	- Appropriate reporting format designed - Individual SS's performance computerised	- Program records - Computer Section at HO	- Stable power available and timely entry made
7.2 Holding routine meetings with the HPP, RED and Monitoring Department	- No. of meetings held a year - No. of reports and - Program records - Monitoring minutes of meetings shared		- Experiences and expertise found effective and feasible to enhance program's efficiency
Activities - Salaries and Benefits - Travelling and Transportation - Staff training and refresher - Health education materials - Revolving fund for Drug - HO Logistics and Management Support - Inflation adjusted cost	Inputs/Resources Budget summary: Tk. 140,418,000 Tk. 34,981,400 Tk. 25,129,800 Tk. 3,600,000 Tk. 2,600,000 Tk. 20,672,920 Tk. 227,402,120 Tk. 36,112,057 Total EHC Tk. 263,514,177		

Human Rights And Legal Education

Background and Purpose

BRAC initiated the paralegal programme on the presumption that legal awareness of the group members would help them to protect themselves from illegal, unfair or discriminatory practices by others. After beginning as an experimental programme in 1986 in Manikganj, the programme was strengthened further with a more focused approach in 1989. The programme now provides group members with information on Muslim Family Law, Fundamental Rights from the Constitution which commensurate with the Universal Declaration of Human Rights, some information from Criminal Procedure Code, Muslim Law of Inheritance and Land Law.

The main focus of the programme is empowerment through education on human rights and law, but it does not envisage development of a cadre of paraprofessionals who will substitute for lawyers at the rural level. Therefore the name of the programme was changed from Paralegal to Human Rights and Legal Education (HRLE) this year. The programme was operating in 89 area offices in Dec 94. By June 95 training of shebikas had started in an additional 43 area offices.

The purpose of the programme is to increase VO members' knowledge of the law and human rights and their willingness to take up and act on their legal responsibility. More specifically the programme objectives are:

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

Outputs

The HRLE programme commences with the selection and training of TARC trainers. The following criteria are used for selecting HRLE trainers:

- in-depth knowledge about social development issues;
- communication skills;
- interest in building her/his career as a HRLE trainer.

At the Area Office (AO) level, the HRLE programme starts with the selection of HRLE volunteers (Shebikas). The selection criteria for these volunteers are as follows:

- ability to read and write
- good oral communication skill
- ability to deal with social pressure
- ability to move freely (mobility)
- willingness to shoulder responsibility

This selection procedure takes 6-8 weeks in a particular AO. These volunteers receive training within 4 months of their selection. Four training courses of six days each are designed for 25 selected volunteers known as HRLE shebok/shebikas. After completion of these courses the HRLE Team (comprising of a senior staff, PO and PA) organises a 2 day refresher course in the field for the volunteers, and provides them with basic materials for conducting legal literacy classes for VO members as a group. A group of 25 VO members attend the 28 day course, which requires a commitment of one to two hours daily. The learners are required to pay a small amount of money (Tk. 10) for the remuneration of the volunteer.

Achievement

In the period from Jan - June 95 the programme trained an additional 50,000 students mostly female. The participants are taking action against illegal divorce. If a woman's husband tries to divorce her without following legal procedures then group members protest and take action. The woman appeals to the chairman and members of the local government if necessary. Most of the time they get a decision in their own favour.

Many women are protesting against polygamy and have realised the unity in action makes them very strong and helps them in their fight against oppression. Group members are registering marriages much more frequently these days. If there are marriages between the offspring of VO members then the age of the parties tends to be higher than usual.

Group members are more aware of their rights concerning inheriting property. If there is the possibility of their inheriting property then they pursue their claims. Under the Islamic law a man is supposed to guarantee a sum of money that he will pay his wife at any time during their marriage. This sum of money is supposed to be fixed during the time of marriage. Women are becoming more aware of their rights to fix this amount and are proceeding to do precisely this. People are less afraid of the police because they are more aware of their rights and of the responsibilities that the police have to fulfil.

Table 69 Human Rights and Legal Education

<i>HRLE</i>		<i>Dec 93</i>	<i>Dec 94</i>	<i>Jan-June 95</i>	<i>June 95</i>
Number of Courses	Males	576	956	94	1050
	Females	3033	6896	2084	8980
	Total	3609	7852	2178	10030
Number of Students	Male	14151	22184	2053	24237
	Female	70955	164522	48446	212968
	Total	85106	186706	50449	231205
VO under HRLE	Male		766	73	839
	Female		5190	1295	6485
	Total	2790	5956	1368	7324

There were 620 active shebok/shebikas at the end of 1994. In June 1995 there were 581 active shebok shebikas.

In 1993, an evaluation study was carried out to assess the impact of the Paralegal Programme. The study was designed to investigate the nature and intensity of legal problems faced by group members. The study focused on those legal issues covered in the course syllabus. The study looked at the reactions of learners, the problems they faced while dealing with actual situation and finally whether the training influenced their actions (Abdullah et al, 1993).

The study found considerable impact on issues such as marriage registration, registration of land and payment of land tax. The study also acknowledged that the socio-economic conditions of the participants prevented this legal knowledge from having more significant impact.

The study made several recommendations which included:

- There should be periodic refresher courses for the learners and selected weekly meetings should be used as a forum for on going discussion. Group members should visit other groups to share experiences and for greater exposure, solidarity and confidence.

- The Kazis (Marriage Registrar), their assistants, Union Parishad (UP) chairmen and members and other local influential persons and village elders should be involved in seminars and workshops to discuss legal issues and their responsibilities and duties in such cases. They should also be supplied books and pamphlets containing the law.

- Measures should be adopted to make people aware of law and human rights from an early age when they are much more receptive to advanced ideas. For example HRLE could be introduced in K/K schools.
- Efforts should be made to make it clear that the laws taught are not BRAC laws; that laws are applicable to everybody without any discrimination; that laws do not contradict the Shariat. Rather these have been made bearing in mind the religious and personal laws of different religious communities living in the country.

Outputs in RDP IV

The HRLE programme will have following outputs:

1. Training material sets for TARC trainers and VO volunteers.
2. Up to date training modules for different training.
3. Trained trainers, POs and PAs.
4. Trained VO member volunteers (HRLE).
5. Trained VO members.
6. Increased number of community leader supportive of BRAC and VO members.
7. Increased number of incidents where the VO members have taken legal action.

Activities in RDP IV

Human Rights and Legal Education (HRLE) is a vital component of the VO development process. Until now BRAC has focused such training entirely on the VO members. This has led to confusion in some quarters and the idea that BRAC is teaching its own law. Group members have found it difficult to resolve problems according to the law (for instance that oral divorce is not divorce at all) because the opinion leaders dismissed them by saying that these laws were BRAC laws. Greater outreach to the community as a whole is therefore becoming a new focus of the programme. The programme will invite UP chairmen, Kazis, village elders and other opinion leaders to workshops to discuss the legal issues and individual responsibilities. Along with the training of group members, this sort of training workshop will be held throughout the year in Area Offices. Efforts will be made to make clear that the laws being taught are the laws of the country and have been made by Parliament bearing in mind the religious and personal laws of different communities residing in the country. BRAC is expecting about 20,000 community leaders to participate in these workshops over the five year period.

Apart from these workshops, the HRLE programme will carry out its usual activities of developing training materials and training modules, train the trainers, POs, PAs, HRLE Shebikas and the VO members. A total of 180 trainers, 125 POs, 1545 PAs and 1730 HRLE Shebikas will be trained over this five year period. The programme will utilise selected VO meetings as a forum for discussion of the problems faced by group members and the actions available to them in the light of their HRLE training.

By the end of the plan period, the programme expects to train 1,000,000 VO members. It also expects that this training will be reflected in their actions e.g. in 50% of the cases, the bride's age at marriage will be 18 (for the family members of VO members'), all the VO members will register their family members' marriages at the registry office, there will be no divorce case within the VO without going through the legal procedure and the VO members will pay the yearly land tax on time.

Management

One PA will work in each area office under supervision of the Area Manager, and will select volunteers from group members, ensuring their presence in the training. S/he will closely supervise the courses conducted by the HRLE shebok/shebikas and will also conduct the monthly refresher for volunteers.

For each RDP region, there will be one PO who will be responsible for all PAs in his/her region. There will be 5 to 10 workshops in a year in each AO which will be organised by the PO based in the RM office.

Field based HRLE specialists with sound knowledge on law and empowerment issue will conduct the workshop of community leader. The Programme Manager of HRLE will have the overall responsibility of the programme.

Budget

The total HRLE budget under RDP IV is Tk. 187,807,789 including inflation adjustment. The table below shows the different components of the budget.

<i>Item</i>	<i>Cost</i>
Staff salary	66,366,000
Staff training	12,234,600
Staff travelling & logistics	26,521,740
Shebok training & salary	21,936,000
Education material	1,700,000
Workshop for community leaders	15,000,000
Methodology development	20,000,000
Total	163,758,340

LFA 5 Human Rights and Legal Education

Narrative Summary	Indicator	MOV	Assumption
Goal: Socio-economic position of participating households improved.	-See RDP IV LFA	-See RDP IV LFA	-See RDP IV LFA
Purpose: To increase V.O. members knowledge of the law and human rights and their willingness to take up and act on their legal responsibility.	1. 50% of age of marriage will increase from 16.5 to 18 years within VO's. 2. All marriages within VO will be registered at registry office. 3. Yearly land tax will be paid by VO members on time. 4. No divorce will take place without following legal procedure within VO. Note: For indicators 2-5: 1996, 1997, 1998, 1999, 2000 10%, 25%, 50%, 75%, 100%	- Training records - AO records - Marriage register records. - Land office records	- Opposition from fundamentalist will be insignificant. - No natural disaster flood, cyclone etc.
Output: 1. Training material sets for TARC trainers and VO volunteers. 2. Up to date Training modules for different training 3. a) Trained trainers b) POs c) PAs 4. Trained VO members volunteers (HRLE). 5. Trained VO members. 6. Increased number of community leader supportive of BRAC and VO members.	1. 1,000,000 VO members will be trained 2. Total sets for trainers 2,000: for volunteers: 11,500 Year 1996, 1997, 1998, 1999, 2000 Trainers sets 500 500 500 500 500 Volunteers sets 1500 1500 2500 3000 3000 3. Basic-1, Basic-2, LATT-2, LATT-2 TOT on HRLE for TARC trainer. OMC on HRLE for PA. Basic & OMC on HRLE for PO. Refreshers training for volunteers. 4. Year 1996, 1997, 1998, 1999, 2000 Trainers (180) 11% 33% 55% 77% 100% POs (125) 16% 36% 56% 80% 100% PAs (1545) 17% 37% 59% 80% 100% 5. HRLES (1730) 25% 45% 63% 82% 100% 6. VO Members (10,00,000) 10% 25% 45% 70% 100% 7. Leaders (20,000) 10% 20% 40% 70% 100%	- Programme record and physical possession by the concerned people. - Programme document and TARC material files. - Programme records and TARC training records. - Programme records.	- Opposition from fundamentals will be insignificant. - No political unrest

Narrative Summary		
<p>Activities:</p> <p>1. Preparation of material for different level. 1.1 Collect up to date legal information. 1.2 Prepare material. 1.3 Up date the training manuals and teaching aid. 1.4 Print and distribute.</p> <p>2. Prepare training module.</p> <p>3. Train BRAC staff. 3.1 Select staff. 3.2 Train TARC trainers by programme staff. 3.3 Give technical assistance (on legal issues) to the TARC trainer when they train others. 3.4 Senior (HO/RM) personnel attend VO volunteers training.</p> <p>4. Select and Train VO volunteers (HRLES)</p>	<p>Inputs/Resources:</p> <p>1. 1.7 million Taka</p> <p>2. 20 million Taka</p> <p>3. 12.2 million Taka</p> <p>4. 22 million Taka</p>	
<p>5. Training of VO members 5.1 Prepare a list of participants 5.2 Select a venue 5.3 Inform the participant of the time and venue 5.4 Regular follow-up of the class 5.5 Keep the completion registrar up to date</p> <p>6. Training workshop for local community leaders 6.1 Prepare list of community leaders and schedule their workshops 6.2 Invite them 6.3 Conduct the workshop</p> <p>7. Staff salary</p> <p>8. Logistics and travelling</p>	<p>5. For the activities 5.1 to 5.4 yearly plan of action</p> <p>5.5 Monthly report on the basis of register</p> <p>6. 15 million Taka</p> <p>7. 66.3 million Taka</p> <p>8. 26.5 million Taka</p>	<p>- Training records - Program records</p>

Gender

Background and Purpose

BRAC's concern for poverty alleviation and empowerment among the masses of Bangladesh's poorest households has led to its work with and for rural women who often represent the poorest of the poor. These women play a critical role in lifting their families and communities out of poverty. BRAC realises that a person's poverty is influenced by her/his social position which is itself determined in part by gender relations. In its programming work, BRAC stresses the need to transform gender relations - by working to promote gender equity in access and control over resources and household decision making, equip women with knowledge of their rights and change discriminatory social attitudes and behaviour.

The objective of having a gender related programming and management in BRAC is to ensure that participation in programmes have a positive impact on the lives of the women participants and to develop more gender sensitive organisational culture.

Outputs and Achievement

The Impact Assessment Study (IAS) has found that as a result of increased access to institutional loans, the status of rural women has increased within their households. These women have been able to take some control over their income and have participated more in decision making processes concerning the use of their money and other matters. The very fact that they can bring in loans to the household gives women some extra rights to spend any income generated, to decide about the amount to save and to spend on themselves or their children. They participate in decisions about when to draw a loan and where to use it.

BRAC has contributed greatly to women's mobility, for group members as well as staff. IAS has found that women's mobility has increased at the village level and husbands are more accommodating of their mobility. BRAC itself has provided women with opportunities to work and to move in rural areas which was rare before.

In RDP-III, BRAC started to address gender issues in a systematic manner. BRAC's Training Division conducted several gender Awareness and Analysis courses for BRAC staff. In 1994, a Gender Team was formed within the Training Division led by Aruna Rao and assisted by two external experts (Ricky Stuart and David Kelleher). The Gender Team initiated a Gender Quality Action Learning (GQAL) Programme with dual goals of improving the quality of programme with village women and gender relations within BRAC. To provide valid data for gender-related strategic planning by BRAC managers and provide an orientation to gender issues to a cross section of staff, the Team conducted a series of workshops in 1994 with over 400 BRAC staff from various divisions and levels. The Team is currently training trainers to facilitate the field-level work which will start in June 1995 on a pilot basis with 61 area offices in RDP's northern zone. The field teams will learn about gender, personal and organisational change and the tools to analyse and take action on gender-quality issues such as retention of female staff and violence against women in villages. Teams will develop action plans, implement and monitor their activities, then re-think their objectives and continue with the action-learning cycle. This process should result in real improvements in programme and organisational ways of functioning so that BRAC enhances its capacity to empower women and transform gender relations within itself and in the communities where it works.

In November 1994, BRAC appointed two consultants from the International women's Tribune Centre (NY) and Voluntary Health Association of India to conduct a needs assessment for a Gender Resource Centre (GRC) in BRAC. A GRC has been established to meet the growing demand within the organisation. The purpose of this centre is to support BRAC's learning approach by ensuring easy access to current information on gender issues, to act as a catalyst for an ongoing dialogue on gender, and to repackage and disseminate information at various levels within and outside BRAC. Its initial activities are to establish a

regular mechanism for journal acquisition and access to information through e-mail and electronic conferencing, producing a pamphlet series on BRAC programmes and a newsletter. Possible future activities include holding informal discussion groups in the TARCs and at HO on gender issues in BRAC, experimenting with participatory video focused on gender issues relevant to VO members and conducting orientation sessions for new (especially female) recruits and maintaining networks.

The research and evaluation division has consciously increased its emphasis on gender research.

- * As an indication to its concern about gender equity, it appointed two consultants (Marty Chen and Marilyn Carr) to review the elements of gender analysis in numerous reports.

- * A workshop on gender research was organised in January 1995 for RED researchers. The workshop was conducted by Marty Chen assisted by several local gender experts.

- * For capacity development, RED is continuously sending its researchers for long (Masters level) and short courses on gender.

- * Very recently, RED has taken another step toward ensuring attention to gender concepts and analytical tools in its studies. Henceforth, all RED study proposals will be reviewed by an expert committee on gender which is in the process of formation.

BRAC's promotion of gender equity is evidenced by its continued emphasis on recruiting female village organisation members. Currently 85% of RDP membership is female. With a view to support women's change increased effort is being given to involving women in non-traditional trade(restaurants, grocery shops) activities.

Both external and internal studies have shown that BRAC significantly progressed but it still has much to learn, and its internal systems can and should be much more gender-sensitive. The fundamentalist attack on BRAC and has highlighted internal organisational strains and the nature of the change process occurring in villages and BRAC's role in it. BRAC has concentrated on women and this has led to their isolation from male members of their community, sometimes even their own families. The traditionalist backlash against BRAC and other development projects has highlighted this isolation.

BRAC's legal awareness programme has contributed to the empowerment of women by making them aware of their legal rights and facilitating actions to redress grievances. Some traditionalists however, tried to misrepresent the Paralegal programme saying it teaches 'BRAC laws' which are contrary to the Shariat and thereby build opposition to it. An impact study on the Paralegal Programme found that as an outcome of the programme considerable progress was made on issues such as registration of marriages and land, and on the payment of land tax. Findings suggest that although the group members (primarily female) have improved knowledge about the law, existing socio-economic conditions still hinder application of that knowledge toward improvement in women's condition and status. The study recommended that greater attention should be given to portraying women in a positive light in all BRAC teaching materials doing away with images which show them as subordinate to men.

Other studies have shown that as a result of some of BRAC's income generating activities outside the home, women's work burden has increased. studies have also shown that in many cases, male members of the household manage and utilise female members' loans.

BRAC recognises that addressing women alone will not have the desired effects and may in fact lead to a backlash if BRAC is seen as pursuing its goals of empowerment at the expense of men. The male privilege structure that is so embedded in society has to be addressed and changed through the education of men.

In the organisation itself there is a need for attitude change on the part of both men and women. Recent gender workshops have highlighted the need for more awareness among BRAC staff at all levels. While males and females felt that BRAC had created a much freer environment than the society as a whole, both

men and women expressed dissatisfaction about working conditions, leave policies, and workload. Women complain about lacking a voice in the organisation and men exhibit stereotypical attitudes about women's capabilities and nature. BRAC needs to continue to study and address these problems.

Outputs in RDP IV

Women's mobility, their freedom of expression, and access to jobs and education are limited by the discriminatory beliefs and practices in our society. BRAC does not work in isolation from the rest of the community and therefore it has worked assiduously toward changing them inside and out. It is consciously trying to make its staff aware about gender relations and organisational change through regular training and workshops and most recently, its GQAL Programme. This in turn will help staff to become gender sensitive programme planners and managers for group members. BRAC will also carry out several studies on gender relations. This may help to develop gender sensitive programmes in future.

As a learning organisation, BRAC is constantly seeking ways to improve its outreach and performance. Evidence of this is:

1. An increased emphasis on recruiting women staff at all levels, and on moving promising candidates up the system quickly.
2. BRAC's GQAL programme aimed at field staff which focuses on improving the quality of programmes with village women and improving gender relations within BRAC.
3. BRAC has established a Gender Resource Centre at the head office as a gender information nerve centre and catalyst for an ongoing dialogue on gender issues.
4. RED is increasingly undertaking research on gender related issues.

Activities in RDP IV

During RDP IV, measures will be taken on a priority basis to preserve what BRAC has already accomplished, and to build for more effective gender related programming in the future.

The legal awareness courses have been well received and represents a chance for BRAC to educate both men and women about their legal rights. This type of knowledge will directly empower the community as a whole. RDP-IV is planning to undertake a comprehensive legal literacy programme for both the group members and community leaders. Male members of female clients will be encouraged to participate in issue-based meetings. This will give BRAC a chance to reach the other half of the community and make them aware of women's productive and reproductive roles as well as BRAC's efforts to improve their well-being.

Credit and income generation activities continue to represent a vehicle for the economic advancement of poor women. Promotion of health and contraceptive use will directly benefit women in terms of healthier and smaller families. Education of women will continue to be a high priority for BRAC. All these important programmes will continue in RDP-IV.

BRAC will continue to recruit women and promote qualified candidates into management positions. BRAC will also continue GQAL programme and examine system level problems uncovered by the process and institute necessary changes. BRAC is attempting in many ways to build a more gender friendly environment as an important step in transforming gender relations both inside and outside the organisation. This work will continue during the course of RDP-IV. Many hurdles lie ahead and the process of addressing them will require major effort on the part of the organisation. BRAC will have to ask itself some difficult questions have the courage to answer these questions honestly, and act on its understanding.

Management

1. Gender quality programmes are implemented and managed directly by individual programmes as suggested by consultants.
2. Gender resource centre is overseen by director programmes with a committee of top management.
3. Gender research is managed by RED.

Budget

There is no separate budget for gender programme as such. Gender training will be funded from training budget. Gender research will be funded from RED budget. The gender resource centre will be funded separately outside RDP IV.

Environment

Background and Purpose

Poverty is as a major cause of environmental degradation in Bangladesh and other developing countries. Therefore any development programme must find ways to ensure the preservation and protection of the environment. The majority of BRAC's development interventions involve economic interventions aimed at the landless rural poor. RDP activities contain a substantial measure of natural resource conservation, optimal resource utilisation and restoration of degraded environment. Several of BRAC's rural development and income generation programmes, therefore, have direct and indirect bearing on the utilisation, management and conservation of natural resource base. These development programmes are facilitated by BRAC's credit, training and technical support services and are implemented through the Rural Development Programme (RDP) and the Rural Credit Project (RCP).

The principal purpose of inclusion of an environment initiative is to analyse and study the effects of development activities being carried out by RDP and to develop environment friendly development programmes at BRAC. BRAC, through its development interventions, is committed preserving the country's natural resource base and to in improving the environment.

Outputs and Achievement

BRAC's development interventions are designed and implemented in a way which strongly addresses preserving sound environment and minimising risks related to environmental degradation. Table 71 provides a non-rated impact matrix of BRAC programmes on various attributes of environment. The table is based on experiences and studies done by BRAC and other different organisations to assess possible environmental impacts of BRAC's development interventions. The matrix does not quantify the impact nor does it claim to depict complete knowledge on the nature of impact of BRAC's various development programme components.

The sericulture programme, for example, addresses the issues of income, employment, tree plantation, soil conservation, village level nursery establishment, afforestation, agroforestry and silk production. Most of the activities in the sericulture and social forestry programme have a beneficial impact on the environment.

The mulberry trees planted during RDP III have a positive impact on environment. Mulberry trees reduces the risks of salinity and improves both air and water quality as grown extensively around the rural areas of Bangladesh. When grown on roadside and fallow land, it improves greenery and contributes to increase forests in the rural areas of Bangladesh. It also maximises the utilisation of unused land by motivating people to plant more trees. With the extensive root system, mulberry trees contribute to soil conservation by providing protecting influences against wind and water erosion. The timber pruning provide useful firewood that reduces pressure on other wood species and reduces the need to use valuable manure as a fuel. When not needed for silkworm rearing, the mulberry leaves provide excellent fodder and this may reduce grazing pressure on other fodder supplies. Considering restricted movement, mulberry leaves as only source of food, and the domestic nature of silkworms, the sericulture programme, therefore, imposes no risks to any other leafy crops and does not present threat to natural plant biodiversity.

The Social Forestry Programme has been continuously contributing to increase country's total forest area. According to current statistic, Bangladesh has a very small forest area - estimated at about 9% of total land in contrast to its requirement of 25% in order to ensure a stable environment and country's sustainable development. Along with income generation and maximum utilisation of fallow land, social forestry programme has been aiming to improve the general environment by increasing total forest area, reducing soil erosion, decreasing the risks of tidal bores and cyclone, and minimising ecological degradation.

BRAC also uses the social forestry programme as a vehicle to increase awareness among the rural people on the value of planting trees and its relation to improved environment. Fruit trees have also been cultivated under this programme.

The vegetable programme provides nutrition and income to group members. Other positive impact of the programme are improved air quality, biodiversity, forestry/greenery, nutrition, etc.

Inadequacy of safe latrines and inappropriate knowledge on sanitation and hygiene have been recognised as major causes of environmental degradation in the developing countries. BRAC's Essential Health Care Programme (EHC) pursues the goal of improving sanitation and hygiene in the rural areas of Bangladesh by establishing safe latrines and by imparting basic education on health and nutrition to its target population. As of now, BRAC supplied a total of 135,270 slab latrines and installed 106,113 tubewells in the rural areas of the country. Furthermore, BRAC imparted basic health and nutrition education to more than a million village organisation members. The environmental impact of these efforts is noted in Table 71.

Human resource development through education and training receives high priority in all BRAC programmes. BRAC believes that illiteracy not only inhibits the pace of development but it is also a major element of environmental degradation. BRAC's non formal primary education programme offers life-oriented basic literacy among the children of the poorest households. The environmental implications of the NFPE programme can also be seen in Table 71.

BRAC also gives emphasis on capacity development on environmental issues related to development by sending its staff for long-term and short-term courses/workshops in and outside the country. For example, many BRAC staff have already attended workshops/seminars on environment and environmental impact assessment (EIS) in and outside Bangladesh. In 1994, a BRAC researcher attended a two month course on Environmental Education organised by Centre for Environmental Education, Ahmedabad, India.

BRAC, through the implementation of RDP-III, has learned some important lessons related to improvement and preservation of environment. However, BRAC needs to conduct more studies to gain in-depth understanding on various aspects of environmental impact influenced by BRAC's development interventions. Some components of RDP which promise high earnings in their early stages can exert an adverse impact on the environment in the longer run. For example, the landless irrigator's programme, which uses groundwater to irrigate high-yielding boro rice, could contribute adversely to groundwater levels, and could risk salinity intrusion with longer-term declines in productivity. The negative signs in the Table 71 row on salinity reflect this possibility. The negative sign against biodiversity indicates the possible negative impact of greater reliance on a monoculture regime. The row on air quality contains both positive and negative signs. This is because wet rice fields emit marsh gas, or methane, which contributes to global warming. Bangladesh has been named as a notable emitter of methane, mainly from its rice fields.

Such an interplay of short-term priorities and long-term consequences leads to some uncertainty about the longer-term sustainability of different development programmes. This is true not only for BRAC, but for most organisations concerned with development, and with the trade-offs between high population growth rate on the one hand, and a threatened environment on the other.

BRAC's primary emphasis in all its activities has always been people rather than the environment per se. BRAC should gain from more systematic environmental thinking, and from alliances with organisations that are primarily focused on environmental issues. First, BRAC can learn from others. NGOs, for example, played important demonstration and advocacy roles in the creation and implementation (with IUCN) of a National Conservation Strategy in Pakistan. Secondly, BRAC has much to teach. The causal relationships between poverty and environmental degradation are increasingly well known, but linkages between the environmental movement at large, and the Bangladeshi development community are somewhat tenuous.

Outputs in RDP IV

BRAC will recruit an Environment Analyst and establish an environment cell at BRAC during the early stage of RDP IV. A series of training modules on environment will be developed for different levels of BRAC staff and also for the village organisation members. BRAC will also develop research capacity to carry-out Environment Impact Study (EIS) of different BRAC programmes and to recommend appropriate environment programmes to be implemented by BRAC.

As per previous phases of RDP, BRAC will continue to organise and mobilise target people by forming viable village organisations and by providing development inputs and services through the VOs.

BRAC aims to improve the quality of life by raising income, health, skill and educational levels, and thereby bring about favourable changes in people's behaviour - reflected in fertility, mortality and migratory roles. On the other hand, BRAC is also keen to utilise appropriate and viable technologies for resource regeneration and development. These technologies are carefully screened through trial and error (e.g. a poultry rearing model, a sericulture/silk production model, a mini-hatchery model etc.) and are introduced through village-level institutions and supported with credit, skill and technical services.

Activities in RDP IV

BRAC will continue addressing environmental issues more systematically. Village Organisations (VO) will continue to be considered as the most effective vehicle to impart messages related to protection and preservation of environment through regular issue based meetings and training programmes. Environment as a separate chapter would be incorporated into the NFPE school curriculum to sensitise the school children and their parents on different aspects of environment. Collaboration with other organisations including the government would continue to be strengthened in order to address different national environmental issues. To bring a more systematic environmental approach and thinking into BRAC's work during RDP IV, selected BRAC staff will be sent to attend courses on environment and environmental research both in and outside the country and assistance will be sought from appropriate organisations on the creation of an environmental cell which can address and co-ordinate such issues. Research capacities on environmental analysis will be developed and strengthened during RDP IV.

Budget

An amount Tk. 23.8 million has been requested to support the environmental component through RDP IV.

Table 71 Non-rated Environmental Impact Matrix of BRAC Programmes

Environmental Attributes	Irri	Seri Soc For	Ptry Live	Fish	Veg	EHC	Safe Water Sanitation	Health Educ	NFPE	HRL E
Soil Erosion	+/-	+		+	+/-					
Salinity	-	+		+						
Air Quality	+/-	+	-	+/-	+		+			
Biodiversity	-	+	+/-	+/-	+			+		
Forestry/Greenery	+/-	+		+	+				+	
Water Quality	+/-	+	+/-	+/-	-	+	+	+	+	+
Ground Water Abstraction	-						-			
Ponds Water Body	+			+						
Homestead/ Fallow land		+	+		+				+	
Roadsides/ Stripsides		+			+					
Fodder Feed		+	-		+					
Energy, Fuelwood	-	+	+							
Crop, Livestock, Poultry and Fish Resources	+		+	+	+					
Nutrition	+	+	+	+	+	+	+	+	+	+
Family Planning, Mortality & Morbidity						+	+	+		+
Literacy Rate								+	+	+
Income, Employment and GDP growth	+	+	+	+	+					
Lifestyle, Quality of Life	+	+	+	+	+	+	+	+	+	+

Special Programmes

Income Generation For Vulnerable Group Development

Background

The Income Generation for Vulnerable Group Development (IGVGD) Programme is targeted at the most destitute rural women in the rural economy. The IGVGD women are among the poorest 10% of the population, and in most cases they own no land, have little or no income and live without a husband's support because of desertion, divorce, death or disablement.

In 1974 the Government started giving wheat to destitute rural women who were suffering from the famine conditions prevailing in Bangladesh at that time. This programme was administered by the Directorate of Relief and Rehabilitation (DRR) and supported by the World Food Programme (WFP). Since then the programme has been gradually extended and now covers all the unions of Bangladesh. Nowadays 400,000 families in rural Bangladesh receive monthly food rations of 31.25 kg each, for a period of two years. During this time attempts are made to make the families self sufficient.

In 1985 the Integrated Development Programme of BRAC at Manikganj collaborated with the VGD programme of the government on an experimental basis and distributed wheat to selected women. It also provided training in four different skills: poultry, sericulture, vegetable cultivation and embroidery, along with functional literacy, health and nutrition education, and group formation. It ensured a monthly income of Tk 60 to Tk 150 for each woman. During the preliminary experiment, BRAC trained about 1,000 women at Manikganj, at its own cost.

Although making women economically self-supportive was one of the objectives, the programme in fact was little more than a welfare programme. It was unable to ensure lasting benefits for a large number of women at the end of the two years, and most returned to lives of destitution. Development efforts failed for lack of adequate extension services, technical ability and resources, and proper planning. BRAC believed, however, that the monthly wheat ration could be transformed into an important vehicle in building a sound economic base.

The women were most interested in poultry rearing, a traditional activity that did not require any special skills. It could also be integrated with normal household activities and increased the general supply of poultry, which was far below demand.

In 1987, therefore, BRAC designed a new, large-scale endeavour that became known as the 'Income Generation for Vulnerable Group Development Programme' (IGVGD). The scheme, launched with the Directorate of Relief and Rehabilitation and the Directorate of Livestock Services, aimed to train VGD wheat receivers in better poultry-keeping practices. The aim was to generate a sustained monthly income as close as possible to the value of the monthly VGD ration that was being provided to them. This would make them self-supporting when the ration was withdrawn.

The purpose of the IGVGD programme is to increase the income of VGD women by promoting income generating activities especially poultry.

Outputs

IGVGD is a collaboration between the World Food Programme (WFP), Directorate of Relief and Rehabilitation (DRR), Directorate of Livestock Services (DLS) and BRAC.

The process for implementing the programme are:

1. Selection of VGD cardholders for training;
2. Primary baseline survey and final selection;
3. Conducting Training for:
 - poultry workers
 - key rearers
 - day old chick/duckling rearers
 - feed sellers
 - mini hatchery
 - other activities such as vegetable growers, cattle rearers, goat rearers, etc.
4. Vaccination on a regular basis to reduce poultry mortality;
5. Establishment of chick rearing units to rear day old chicks;
6. Establishment of feed selling centres;
7. Day old/2 month chicks/duckling distribution;
8. Egg/hen collection;
9. Savings collection;
10. VGD group formation;
11. Credit provision
12. Establishment of restaurants and grocery shops;
13. Follow-up on regular basis and data collection;
14. Monitoring and evaluation.

VGD women are selected for two years and are provided with 31.25 kg of wheat per month. Primary selection of VGD card holders is done by the local chairman and members of the union parishad. The secondary selection is done jointly by representatives from DRR, DLS, Local Union Councils and BRAC, on the basis of established criteria such as physical fitness, willingness of the women, age between 18 to 45, permanently lives in that area etc. In each union there are generally 150-200 card holders and only those with the ability to rear poultry are chosen for this programme.

Achievement

This programme has contributed significantly to raising the income level of very poor rural women who would otherwise be unemployed. They are now an active and productive work force, with improved income and a better standard of living. For many, this programme represents their sole source of income.

Initial success of the programme led to its expansion, and by June 1990, the programme covered 32 thanas benefiting 53,724 women. From July 1990, the second two-year cycle began and the programme covered 36 thanas in 15 districts, benefiting 80,000 cardholders.

In the 1992-94 VGD cycle, 107,211 VGD cardholders are selected and over 18,000 sanitary latrines supplied. Since July 1994, the has covered an additional of 175,000 VGD women. Over Tk 14 million was disbursed as loan in 1988 and 1990 to 15,319 borrowers. During 1990-94, Tk 288 million was disbursed to 165,652 borrowers. One aim of the programme is to ensure that the women earn a monthly income of at least Tk 200 by the end of two years. The average has been Tk 180 for poultry workers, for key rearers Tk 193, for chick rearers Tk 596, and for feed sellers Tk 627. The average income of an egg collector is Tk 261 per month.

One of the specific objectives of the VGD programme is to reduce poultry mortality. At the outset of the programme (Dec. 1992) the mortality rate was 10.7% per month, and at the end of the programme it was 4.8%. Egg consumption has also increased from 0.24 eggs per family per week to 2.07.

Table 72 Income Generation for Vulnerable Group Development

<i>IGVGD</i>	<i>1993</i>	<i>1994</i>	<i>Jan-June 95</i>	<i>1995 June</i>
Thanas covered (no)	93	74	-	
Trained Cardholders (no)	204161	257352	72200	329552
Two month old chicks distributed (millions)	1.5	2.9	0.5	3.4
Doses of vaccine inoculated (millions)	113	146	18	165
Loan Disbursed (Tk)	201	302	77	379
Loan Realised (Tk millions)	147	222	59	281
No of borrowers	124346	180971	51246	232217

Outputs in RDP IV

1. Trained manpower

Within 5 years 300,000 VGD will be trained as poultry workers chick rearers, key rearers, feed sellers, egg collector, pullet rearers, model rearers, hatchery workers and 224 trained staffs.

2. Increased Production

The following magnitude of production is planned per unit:

287,660 key rearers (3 egg/day/key rearer), 1500 chick rearers (1000 day old chicks rearing/year), 6000 poultry workers (each poultry workers vaccinates and treatments of 2000 birds), 360 feed sellers (each feed seller sells 100 kg feed/day), 280 hatchery workers (each hatchery workers produces 500 day old chicks/month), 1680 egg collectors (each egg collector collects 300 eggs/week and sell), 1680 model rearers (7eggs/day/model rearers), 840 pullet rearers (400 pullet rearing/rearer/year).

3. Enterprises other than poultry will be developed poultry:

60% of VGD women i.e. 180,000 VGD women will be involved in other income generating activities in addition to poultry such as cow rearer, goat rearer, vegetable cultivator, restaurant, grocery shop. VGD women receive loans through the DRR/WFP VGD credit schemes.

4. VGD Groups:

7500 village level VGD groups will be formed with 35 to 45 members in each village organisations. Sanitary latrines are to be distributed to the VGD card holders.

Activities During RDP-IV

a. Selection and Training:

300,000 VGD women will be selected as per criteria and training will be provided to 100% VGD women.

To prevent poultry mortality and to develop poultry rearers, one VGD cardholder from each village will be trained and will be given responsibility for the vaccination and treatment of birds in her village. The training package will contain poultry management, basic treatment of diseases and vaccination. Poultry workers will charge a service fee for vaccination and treatment of birds and for medicine.

Women will also be trained as chick rearers, in order to ensure a continuous supply of HYV birds at the village level. They will raise day old chicks in their chick rearing units (CRU) for two months and will sell them, mainly to key rearers.

VGD women will be given training in basic poultry management and will be developed as key rearers. Each key rearer will rear 10 birds. One poultry feed sales centre will be established in every thana to supply balanced feed for the birds.

One agent from each ward, comprising 5-7 villages, will collect egg from the key rearers. Egg collectors and feed suppliers will be introduced to protect the VGD producers from exploitation by middle men, and to provide a regular market. To increase the supply of day-old chicks 2 hatcheries will be established at each thana level.

In order to make available HYV pullets for key rearer, pullet rearers will be developed. Each pullet rearer will rear 2 month 100 birds for 3 months and will sell to key rearers. 15 pullet rearers will be developed in each thana.

In order to make available productive eggs for hatchery workers, model rearers will be developed. Each model rearer will rear 25 productive birds. 30 model rearer will be developed in each thana.

b. Inputs Supply:

Supply of day old chicks for chick rearers, pullets for pullet rearers, kit boxes and vaccines for poultry workers and productive eggs for hatchery workers. The day old chicks will be supplied by the hatcheries of the DLS and by local hatcheries. The chicks are high yielding varieties which are cross-bred with local varieties in order to ensure higher laying capacities and better adaptability to the local climate.

c. Credit support:

Credit support to 300,000 VGD borrowers in five years with 10% in 1996, 33% in 1997, 50% in 1998, 83% in 1999 and 100% in 2000.

Loan Size for Poultry:

Poultry Rearing	Tk. 1000-2000
Chick Rearing/Hatchery/Pullet Rearing	Tk. 7000
Other Activities	Tk. 2000-5000

d. Follow up:

Follow up is done with maintaining schedule.

e. Marketing:

1680 egg collectors are developed for marketing.

f. Co-ordination with GOB and other Agencies:

Co-ordination is done with monthly meeting at thana and district level and held of workshop at thana and district level every after 6 month and yearly central level workshop with district level workers.

IGVGD has proven to be a viable and useful self-employment programme for rural women. During RDP IV the programme will be expanded from its present coverage of 36 areas to 56. The density of card holders will be increased from 2,000 women per union to 3,000. Until now, credit facilities were provided only during the first two years. During the next phase, credit will be continued beyond the first two years.

Some new secondary activities will also be undertaken. The programme will maintain its current structure and administrative set-up.

Table 73: Target Plan for RDP IV

<i>Category of Participants</i>	<i>1996</i>	<i>1997</i>	<i>1998</i>	<i>1999</i>	<i>2000</i>	<i>Total</i>
1. Poultry worker	3000	-	3000	-	-	6000
2. Chick rearer	750	-	750	-	-	1500
3. Key rearer	93830	50000	93830	50000	-	287660
4. Feed seller	180	-	180	-	-	360
5. Egg collector	840	-	840	-	-	1680
6. Pullet rearer	420	-	420	-	-	840
7. Model rearer	840	-	840	-	-	1680
8. Hatchery Workers	140	-	140	-	-	280
Total	100000	50000	100000	50000	0	300000

Management

There is a Sector Specialist based at head office. He co-ordinates the IGVDG programme. There are regional sector specialists who are responsible to supply logistic and technical supports for implementation of the programme. There are 5 area co-ordinators based in the fields co-ordinate with Govt. officials and assist Regional Managers for implementing the programme, There are P.Os and Area Managers in each thana who are directly implementing the programme.

Budget

An amount of Tk. 210 million has been requested for IGVDG

Table 74: Budget for IGVDG Programme

<i>Heads</i>	<i>Tk.</i>
Salary & benefits	122,454,000
Staff training	9,006,000
VDG Cardholders training	6,000,000
Rent, supplies & maintenance	23,520,000
Capital Expenditure	4,050,000
H.O logistic & management support	16,503,000
Total	181,533,000
inflation adjusted cost	28,431,741
Total	209,964,741

Income Generation For Vulnerable Group Development LFA

Narrative Summary	Measurable Indicators	MOV	Assumptions
Goal: Socio-economic position of participating households improved.	- See RDP IV LFA	- See RDP IV LFA	- See RDP IV LFA
Purpose : To increase income of VGD women by promoting income generating activities especially poultry.	- Additional employment generated for 300,000 VGD women Participants average income at least Tk 200/- per month during RDP IV	Monthly and periodic closing reports Field monitoring Evaluation Family asset survey Accounting records	Political stability No change of GOB and international policy Availability of funds Supply of GOB inputs available
Output :			
1. Trained Manpower	Within 5 years 300,000 VGD members trained as: Poultry worker 6,000; Chick rearer 1,500; Key rearer 287,660; Feed Seller 360; Egg Collector 1,680; Pullet rearer 840; Model rearer 1,680; Hatchery worker 280; and 224 trained staff	Interview with participants Field monitoring report	- As above
2. Increased Production	Magnitude of Production per unit : 287,660 Key rearers @ 3 eggs/day/key rearer 1,500 chick rearers (1,000 day old chicks rearing per year) 6,000 poultry workers (Each poultry worker vaccinates and treats 2,000 birds) 360 feed sellers (Each feed seller sells 100 kg feed per day) 280 Hatchery workers (Each Hatchery produces 500 day old chick per month) 1,680 Egg Collectors (Each egg collector collects and sells 300 eggs per week) 1,680 model rearers (7 eggs/day/ model rearer) 840 Pullet rearers (400 pullets per rearer per year)	Monthly and periodic closing reports Field monitoring Supply to outside Project area	- Favourable market environment
3. Enterprises other than poultry	60% of VGD women i.e. 180,000 women are involved in another income generating activity in addition to poultry: Cow rearer; Goat rearer; Vegetable Cultivator; Restaurant; Grocery shop. Year 96 97 98 99 2000 Particip 0% 33% 50% 83% 100%	- As above	- As above
4. VGD Groups	7,500 village level VGD groups are formed with 35 45 members in each VO	- Reports and monitoring	- As above

Narrative Summary	Measurable Indicators	MOV	Assumptions
Activities: For each of the 4 outputs			
1. Selection and Training	300,000 VGD women are selected as per criteria and training is provided as follows Year 96 97 98 99 2000 Part 33% 50% 66% 100% 100%	Interview with Participants Monthly report	- As above
2. Input Supply	For Chick rearing units: 1000 day old chicks per unit per year; For Key rearers: supply of 10 pullets per rearer; For Poultry Workers: 6,000 Kit boxes supplied to poultry worker and 200 doses vaccine supplied monthly to each poultry worker from GoB; For Hatchery: 300 Productive eggs supply to hatchery per week by egg collector	Monthly reports Records of Area office and Participants	Day old chick available Pullets available Kit boxes and vaccines available
3. Credit Support	No. of borrowers : 300,000 Year 96 97 98 99 2000 Parti 10% 33% 50% 83% 100%	- Collection Sheets	- Funds available
4. Follow up	Follow up schedule maintained Profitability of enterprise	Field monitoring Feedback from field Monthly meeting and interviews with Participants	- As above
5. Marketing	- 1680 Egg Collectors are developed for poultry	Reports and Records	
6. Co-ordination with GOB and other agencies	Monthly meeting Thana level District level Workshop 6 monthly thana level 6 monthly district level Yearly Central level with District level workers	Meeting minutes Discussion with related persons	Willingness of other parties to participate

Linkages With Other Partners

Background and Purpose

There are many development organisations working in the towns and villages of Bangladesh. An important question that BRAC now faces is how to co-ordinate its efforts with the work of other organisations. Effective co-ordination will minimise the wastage of resources, maximise the effect of development efforts and result in better understanding between organisations.

The major purpose of this component is to highlight different areas of linkages between BRAC, other NGOs, and government in the implementation of development programmes. BRAC believes in better understanding among the NGOs working particularly with the landless poor. The purpose of establishing linkages with other development partners are to:

- learn from the experiences of each other;
- promote effectiveness and efficiency in implementing development activities;
- address the need of the target population in a better way.

Output and Achievement

BRAC's interaction with other NGOs has been grouped into three categories, in terms of size of the NGO (large, medium, and small). Evidences suggest that the large development organisations such as Grameen Bank, BRAC, Proshika, ASA, etc. have fairly good relations among themselves. These organisations co-ordinate their efforts to ensure that they do not take group members away from each other and keep out of each others activities.

BRAC has also generally had few problems with small NGOs which have been playing an important role in the field of rural development to bring about changes in the society. Most of them are local and work with a single component in a particular geographical area with very special attention and effectiveness.

Medium sized NGOs, however, have complaints against big organisations. They claim that big NGOs while selecting areas for intervention, do not take cognisance of the presence of medium sized NGOs. They argue that with the plentiful supply of credit big NGOs entice group members away from smaller organisations. There are many examples, however, where BRAC has not entered areas where smaller NGOs have been implementing similar programmes. There are some NGOs which work with a smaller intervention package. In such areas BRAC could offer more benefits to the poor.

However, there are many instances where smaller NGOs and BRAC have been working together and complementing and supporting each other. BRAC programmes such as sericulture, poultry, livestock, fisheries, vegetable etc. are already supplying a lot of inputs in the agricultural sector as well as helping in marketing the products. BRAC will explore ways to supply some of these inputs to other NGOs as well as help them in the process of marketing their goods. BRAC bought silkworm cocoons from RDRS and CARITAS programmes and is buying silkworm eggs from Proshika.

BRAC is continuing to extend its collaboration with different agencies of the Government of Bangladesh in implementing several development programmes. The Income Generation for the Vulnerable Group Development Programme (IGVGD) of BRAC is being implemented jointly by the Directorate of Relief and Rehabilitation, Directorate of Livestock, and the World Food Programme. The Ministry of Forest and

Environment and the Ministry of Local Government are actively involved with BRAC in the implementation of Social Forestry and Mulberry Tree Plantation Programme. BRAC has been providing training on different income generating activities to the poorest rural women at the Women's Training Centre (WTC) jointly with the Ministry of Women's Affairs and World Food Programme. BRAC has been working with the Ministry of Health and Family Welfare (MOHFW) to facilitate Expanded Programme on Immunisation (EPI) in 52 thana and to facilitate Family Planning Programme in 11 thana of Bangladesh. Furthermore, BRAC is involved in Tuberculosis and Leprosy control programme in 10 thanas and is also providing technical assistance to the MOHFW in implementing the five yearly World Bank financed Bangladesh Integrated Nutrition Project (BINP).

The Education Support Programme (ESP) is providing materials, funding and training to smaller NGOs so that they can replicate the BRAC school model in their programmes. Till 31 December 1994, ESP had extended its support to 185 NGOs for 3,567 NFPE schools. BRAC's ESP has been providing technical support to all these organisations and technical as well as financial support to 138 NGOs for 1,475 schools. Among these latter schools, 129 schools have completed the three year course, 234 are in the second year, 1012 are in the first year, and initial organising activities are going on for the rest 100 schools. BRAC will work on ways to extend this type of co-operation to other fields.

The Training Division has been giving training on TOT (Training of Trainers), Management, Savings and Credit to other organisations. Since 1993, BRAC's Training Division in collaboration with the Ministry of Health and Family Welfare (MOHFW) has been organising short training programmes on Tuberculosis and Leprosy management for thana level managers, mid level supervisors, laboratory technicians, and field staff of the MOHFW. Since 1991, BRAC, together with School for International Training (SIT), Vermont, USA, has been conducting short term training programmes on TOT, Development Management Course, and Monitoring and Evaluation for the personnel working in other development organisations. Exposure cum Training Programme has also been organised with UNICEF, Aga Khan Foundation (AKF), and ESCAP as an approach to strengthen linkages with other development partners. Training can be extended into other subjects and tailor made for the individual NGOs if there is sufficient demand. BRAC in collaboration with Bangladesh Institute of Research and Training on Applied Nutrition (BIRTAN) and Regional Training Programme on Food and Nutrition Planning, the University of Philippines, is organising an International Workshop on Poverty Alleviation to sensitise the policy planners on nutritional issues in development and to provide recommendation on how to maximise nutritional benefit of the poverty alleviation programmes in Bangladesh and other developing countries.

Since 1993, BRAC's Research and Evaluation Division has been working with eight NGOs to help them develop their management information system. The eight NGOs collaborating with BRAC in NGO MIS project are: Friends in Village Development, Bangladesh (FIVDB), Bangladesh Women's Health Coalition (BWHC), Unnayan Shohojogi Team (UST), Gono Unnayan Prochesta (GUP), Assistance for Social Organisation and Development (ASOD), Institute of Integrated Rural Development (IIRD), Community Development Association (CDA), and Community Health Care Project (CHCP).

Past experiences suggest that NGOs and the national government can work together in many areas of development. The Government of Bangladesh has good infrastructure all over the country and the large NGOs such as BRAC can effectively collaborate with the government to develop its functional and managerial capacity. Any co-operation is mutually benefiting. Despite the recent up-rise of fundamentalism in some parts of the country, the NFPE schools under the ESP did not face any problem due to direct involvement of the local NGOs. The IGVGD programme may be mentioned as another instance which has been received much public support due to involvement of the local Union Parishad in the process of programme implementation. Cooperation among them also directly benefit the rural poor: they feel strong and do not suffer from confusions. Government personnel became more supportive to BRAC's programme as a result of the linkages established through training. Such co-operation helps the government in formulating national policies in a better way. BRAC experiences, however, also indicate that there are unearthed areas where NGO co-operation with the government can be extended and, or be

made more effective. NGOs' co-ordinating bodies can play an important role in identifying new areas and modus of co-operation.

Outputs in RDP IV

BRAC will actively participate in the programmes and activities of NGOs co-ordinating bodies, such as ADAB and NGO Forum. Annual reports of BRAC's development programmes (e.g. RDP, NFPE, HPP etc.) will be distributed to most of the NGO co-ordinating bodies and government agencies. These reports provide useful information to the workers of other NGOs. In addition to that BRAC's publication (e.g. Access, Watch Reports, Gonokendra) will also be made available to other organisations. BRAC's communication department has developed a system for external visitors to BRAC programmes: "send a fax, or give a phone call and set a programme" to see BRAC. BRAC's Research and Evaluation Division (RED) extended its hands in developing the MIS capacity of other NGOs. Opportunities would be explored if the RED can come up with more collaborative research together with government, academic institutions, or other NGOs. BRAC's training division together with other training institutions will develop a number of courses which are suitable to different ministry personnel or other NGO staff development. The Educational Support Programme (ESP) will continue its support to other NGOs and community based institutions in order to achieve the national goal of education for all by the year 2000 (ESP is being supported outside of RDP).

Activities in RDP IV

BRAC looks upon small and medium sized NGOs as resources, from which it learns. BRAC's future policy towards other NGOs and government will be guided by its philosophy of coexistence and mutual benefits. BRAC will extend support to any programme which stands for better co-ordination among NGOs. Areas of future collaboration with different Government Ministries will be explored. For example, BRAC will explore possible ways to strengthen the involvement of local Union Parishads of the Ministry of Local Government and Rural Development (LGRD) to increase support and to ensure active participation of the local leaders in the programme implementation. BRAC will continue to participate in the activities of ADAB and other co-ordinating agencies to make sure that they are well supported in their sometimes difficult job of co-ordination. In addition, BRAC will develop modus operandi of how to assist smaller local NGOs to develop their capacity and to provide them support to initiate income and employment generating programmes. The following criteria will be used in selecting partner NGOs:

- local Bangladeshi NGO with no office in Dhaka;
- gets little or no foreign donation/access to donors;
- registered with Social Welfare department of the government.

An NGO support unit will be set up in BRAC's Headquarters to provide policy guidance to the programme component. It will be the responsibility of BRAC to monitor the proper use of funds by these NGOs. The programme will be developed during the RDP Phase IV period.

Budget

An amount of Tk. 40 million has been requested for the programme component.

Support Programmes

Monitoring

Background

The Monitoring Department established in 1988, was initially engaged in developing an effective data management system for RDP. Since then the department has been monitoring all programmes of BRAC except the Health and Population Programme (HPP) which is monitored by RED.

Since its inception the Monitoring Department was involved in monitoring and setting up the Management Information System (MIS). In the beginning of 1995, MIS was separated out of the Monitoring Department.

The management of the department has been reorganised. The monitors working in the field are grouped into four geographical blocks and these blocks now meet monthly. The purpose of the meetings is to check the data collection process and minimise field problems.

The purpose of the monitoring department is to collect data on RDP activities in order to enable managers to track the progress of their programmes.

Outputs and Achievement

Monitoring process begins with the selection of indicators to be monitored. These indicators are selected through meetings with area managers, regional managers and top management of the programmes. A yearly tentative 'schedule of indicators' is prepared in the beginning of the year which contains all the indicators selected by programme personnel and Monitoring Department.

The monitoring process can be summed up as follows:

- a. Selection of indicators
- b. Designing of questionnaire, presentation and processing tables and field test
- c. Disseminating and sharing of the data collection techniques to the field monitors
- d. Collecting data in the scheduled Area/Team
- e. Sharing of the findings with the Area Manager or Team in-charge within seven days of collecting data
- f. Sharing an aggregated results with the Regional/Area Education Manager in the monthly Managers meeting within a month
- g. Presenting global results to Senior Managers forum, held quarterly in the Head Office
- h. Preparing statistical results and distributing to Regional Managers and Senior Managers of HO at the end of each data collection schedule
- i. Writing a narrative report and distributing to the above mentioned Managers.
- j. Conducting follow-up or investigative study (when necessary)

Table 75 Issues Monitored (July 94-July 95)

<i>Sector</i>	<i>Activities</i>
Savings and Credit	Criteria and usage SLDP loans, Housing loan, Information of default (savings) depositor, Loan criteria fulfilment, Members in new VO, Programme loan, Rural trading, Savings deposit, Savings (SLDP), VGD members in RDP.
Institution Building	Actual VO members in area, Issue based meetings, Members and VO, New Members, Weekly meetings, Amount of training received.
Sericulture	Distribution/ contract of mulberry trees, Feeding of polu and feed log, WFP guards, VGD guards, Polu house and materials, Sapling.
Poultry and Livestock	Chick mortality, Feed seller, Income of unit, Key rearer Training (SLDP), Size of CRU,
EHC	EPI coverage, health messages, slab latrines (RDP, IGVD), Sanitation of families in EIG programmes, Treatment sources course and dose.
Miscellaneous	Fish cultivators, Usage of fish training, Motor cycle accidents.

The Department introduced an observation sheet in September, 1994 to collect the instant feed-back of programme personnel working in the field on the current monitoring issues and their future need.

The department is also using Participatory Rural Appraisal/Rapid Rural Appraisal (PRA/RRA) techniques for collecting data. These new techniques are expected to be more effective in terms of time, and in addressing the needs of both management and programme participants.

Outputs in RDP IV

The following outputs are expected in RDP IV:

- Monitors network established
- Indicators for monitoring selected
- Monitoring plan which contains selected indicators and time frame established
- Results of monitoring disseminated at field and HO levels
- Statistical and narrative reports distributed among different levels of Programme Management
- Report on follow up or studies distributed
- RRA method introduced

Activities in RDP IV

During the RDP phase IV, activities of Monitoring Department will be as follows :

- Expanding the monitoring network to cover the 65 new Area Offices
- Conducting meetings with Programme Management to identify indicators
- Developing monitoring plan
- Collecting data
- Verbal sharing of results with the Area Managers/Team in-charges
- Global sharing of results with the Senior Managers of HO
- Preparing statistical reports
- Writing narrative reports
- Presenting results at semi-annual meeting with Senior Managers
- Identifying topics for short studies
- Conducting short research studies
- Replicating the RRA tools in monitoring perspective

Management

A total of 31 field monitors are engaged in the field in collecting data on selected indicators. At the headquarters, 7 staff are working at present. It is being planned to add a few more staff in the field team and at the headquarters to cover the new units of RDP and NFPE effectively.

All field monitors are based either at the Regional Office or at the Area Office. But administratively they are reportable at the Head Office and the Head Office Supervisor is reportable to the Director Monitoring and Internal Audit in the Head office.

Budget

The expenses for monitoring will be met out of the Head Office Management Support budget.

Training

Background and Purpose

BRAC has organised needs based training for its rural groups from its inception in 1972, but from 1975, training became the major support service for BRAC programmes and projects. In 1978 BRAC built its first Training and Resource Centre in Savar. The expansion of BRAC also brought expansion of its training activities. In 1990 BRAC started the Management Development Programme and by December 1993 the Training Division was operating with 14 training centres.

The Training Division has two broad objectives: to build up the working capacity of the participants in BRAC programmes and to train BRAC staff for their responsibilities in the field.

Outputs

Two types of training courses are arranged for group members: Human Resource Development and Management (HRDM) and Occupational Skills Development (OSD). The former includes social and legal awareness education, leadership development, planning and development management, and gender awareness and analysis. The latter includes courses on agriculture, poultry, livestock, fish culture and sericulture. Both HRDM and OSD training are provided to BRAC staff. Training courses are conducted at training centres and at the field level (e.g. the Area Office).

A systematic process has been built in developing need based training courses and follow-up services. The following process has been followed for developing training courses

- 1) Determining Training needs
- 2) Designing Course Plan
- 3) Implementation
- 4) Follow-up and monitoring
- 5) Redesign and continue in implementation.

For developing competent trainers the following steps are taken:

- Trainers are selected from the field having 2 - 3 years field experience.
- Placed in the training centres
- Basic TOT is provided to them
- They help facilitate a course with another trainer
- Responsibility is given to facilitate courses depending on their competence exhibited during the learning phase.
- For updating latest development in the program activities, the trainers are transferred to programs after 3-4 years continuous work in training.
- Capacity building workshop are organised in every three months
- Weekly study circles are organised at training centres.
- Trainers are also sent to attend different workshops and training course at home and abroad.

Achievement

The courses taught by the training programme and the number of participants trained is given in Table 76.

Table 76 Training

Programme/ Training Courses	Jan. - June 95		Programme/ Training Courses	Jan. - June 95	
	Participa nts	Days		Participa nts	Days
A. Human Development Training to VO Members:			D. Poultry Training(VO Members)		
1. FE & Consciousness Raising Teachers Training	26	156	1. Poultry Workers	1,020	14,280
2. VO & Credit Management	492	2,952	2. Key Rearers	24,703	74,109
3. Paralegal Teachers Training	554	13,296	3. Chick Rearers	473	3,311
4. Sector Planning & Management	20	60	4. Feed Producers & Sellers	100	1,000
5. Leadership Development	45	270	5. Small Duck Hatchery	118	1,770
6. Quarterly Small Group Leaders Meeting	229	229	E. NFPE		
7. Orientation Course	274,020	548,840	1. Teachers recruited and trained	2,117	33,872
B. Staff Development Training:			2. POs recruited and trained		
1. Pre & Inservice Foundation	381	1,143	i. Pre- Service	88	264
2. Inservice Foundation (Incl. SAE, Crd Mgt, Sector Plng Facil.Skill.Soc. Issue)	484	13,068	ii. Inservice	61	732
3. Approach to Rural Development & Org Dev (General & Skill PO)	206	2,678	iii. TOT	34	340
4. Development Management	36	612	3. Staff Development	182	1,638
5. Operational Management	21	441	F. Livestock (VO Members)		
6. Development Communication	16	96	1. Paravets Training	192	5,760
7. Financial Management	46	273	2. Model Cow Rearers Training	2,447	9,908
8. Paralegal	12	84	3. Model Goat Rearers Training	1,026	4,104
9. TOT	318	1,908	G. IGVD Training to Cardholder		
10. Gender Issue	104	624	1. Poultry Workers	12	36
11. Refresher	16	16	2. Key Rearers	75,763	227,289
C. Programme Assistants Training:			3. Chick Rearers	855	5,985
1. Credit Management	135	1,755	4. Feed Producers & Sellers	141	423
2. BRAC Orientation for PA Credit (incl. Credit Mgt, Poultry, Livestock, Fishery, Social Forestry, Health)	1,823	10,938	H. Irrigation (1994-95 Boro Season)		
3. Poultry & Livestock	238	4,998	1. Water Management Training	120	600
4. Fishery	15	195	2. Crop training (rice)	100	300
5. Social Forestry	23	161	3. DTW Driver Training	45	270
6. Sericulture	65	1,950	I. Fisheries		
7. Health	23	368	1. Carp Culture Training	1,309	2,618
8. TOT for PA	296	1,776	2. Thui sarputti training	248	248
9. Refreshers(Cr. mgt., Poultry & Livestock, Irrigation Drivers Fishery, Social Forestry, Health)	3,510	3,510	3. Fish Nursery Training	134	804
			4. Small Hatchery Training	24	72
			J. Social Forestry & Vegetable Cultivation		
			1. Nursery Worker Training	73	438
			2. Vegetable Grower Training	4,551	13,653
			K. Sericulture		
			1. Sapling nursery training	0	0
			2. Progressive farmers training	423	8,883
			3. Chawki rearer training	271	1,897
			4. Silk worm rearers training	4,537	22,685
			L. Health		
			Members health awareness trng	855	13,680

Table 77 Basic Facts about the Training Centres (December 1994)

<i>Training centres TARC/CDM</i>	<i>District</i>	<i>Year of opening</i>	<i>Area (acre)</i>	<i>Participant capacity</i>	<i>No. of Trainers</i>
Savar	Dhaka	1978	17	100	11
Modhupur	Tangail	1984	2.42	58	6
Pabna	Pabna	1985	3.8	50	8
Rangpur	Rangpur	1987	3.02	100	9
Jessore	Jessore	1988	5.17	100	9
Fish Hatchery & Training Centre (FHTC)	Gazipur	1988		40	-
Centre for Development Management (CDM)	Gazipur	1991	21	120	6
Faridpur	Faridpur	1991	4.94	100	7
Uttara	Dhaka	1991	Hired Premises	25	-
Comilla	Comilla	1992	5.79	100	10
Rajshahi	Rajshahi	1994	2.86	100	6
Mymensingh	Mymensingh	1994	2.82	100	6
Moulavi Bazar	Moulavi Bazar	1993	Hired Premises	50	6
Barishal	Barishal	1993	Hired Premises	50	5
Head Office	Dhaka	1975			12
Total			68.82	1093	102

* CDM & FHTC are on the same premises

In RDP phase III, training division conducted training courses for different clients: Village Organisation (VO) members, Programme Assistants (PA), Programme Organisers (PO), and Operational level management staff.

Table 78 Group Member Training

Training Courses	Duration (days)	Part#94	Part#93	Total
1. Leadership development	6	7770	10223	17993
2. VO & credit management	6	8400	10645	19045
3. Planning and management (Sector program)	3	13393	3438	16831
4. Para legal teachers training	24	671	1183	1854
5. Social Awareness Education				
Shebok (Teachers) training	6	577	1526	2103
6. Suruchi management	3	301	-	301
7. Supannya management	1	177	-	177

Table 79 Staff Training

<i>Training Courses</i>	<i>Duration (days)</i>	<i>Part#94</i>	<i>Part#93</i>	<i>Total</i>
For Programme Assistants (PAs)				
1. Credit management, Facilitation skill and Social awareness education	13	573	868	1441
2. BRAC orientation and VO development	13	859	681	1540
3. OMC para legal	13	161	74	235
4. Training of Trainers (TOT)	6	476	349	825
For Programme Organizers (POs)				
1. Pre service orientation	3	1461	2074	3535
2. In-service foundation	27	185	50	235
3. Organisation development and approach to rural development	13	400	323	723
4. Gender awareness and analysis	6	47	55	102
5. Suruchi management	1	153	-	153
For Area Managers (AMs)				
1. Operation Management Course	30	43	137	180
2. Development Management Course	13	15		15
For Regional Managers (RMs)				
1. Managing Field Operations				

RDP no longer requires group members to take the Social Awareness Education course. Instead VO members undergo a short orientation course. In the period Jan - June 95, a total of 274,000 VO members took this course.

BRAC's training is constantly reviewed and upgraded so that it can keep pace with programme needs. The review process is conducted both internally and by external evaluators. In 1993 and 1994 focused, inter alia, on the following:

- Training course quality : curriculum, methods and materials.
- Current Training Division activities : training needs assessment and course planning; pilot testing; relevance of materials development; training monitoring system; evaluation of trainer performance;
- Inputs required for capacity building and improvement of training quality.

The reviews contained a number of recommendations, including :

- Monitoring and assessing the quality of training inputs should be co-ordinated;
- Programme-specific identification and projection of training needs should be made more systematic.
- Trainer recruitment and development should be revised;
- Trainer capacity-building should be emphasised.

Outputs in RDP IV

In RDP IV, BRAC will focus on training members at the villager level. This will allow RDP to train many more members and will alleviate the problems that members have with staying away from their homes for long period of time. RDP will also be looking for more innovative training methodologies.

Since the needs of the participants have changed training will shift from the 'Social Mobilisation Approach' to 'Enterprise Development approach'. There will be decentralisation of programme specific

training. BRAC will continue to train managers and POs on Financial Management. RDP Managers will continue to take the Operations Management Course.

BRAC is aiming to make the organisation more gender sensitive and as part of this effort the training division will continue the Gender Awareness and Analysis Course for programme staff.

RDP will disseminate similar information to all VO members during Phase IV. This information will be disseminated by Programme Assistants in VO meetings, using more simplified techniques. The PAs will be the front-line cadres in this dissemination process.

Table 80 Group Member Messages and Duration

<i>Categories of Message</i>	<i>Duration</i>
Organisational discipline and credit management	9 hours (3 hrs/week for 3 weeks)
IGA planning and management	6 hours (3 hrs/week for 2 weeks)
Refreshers	1 hour (Bimonthly)

Specific skill related courses - Suruchi Restaurant management and Supannya Store management training courses will be continued and emerging needs will be addressed through the development of courses. These specific skills are essential for the entrepreneurs and small business holders.

Para legal teachers' training course will be continued.

Each PA will be equipped to provide training to VO members on organisational development, credit operations and IGA Management. All staff training courses will be provided at training centres where facilities are available and where additional support can be provided.

On the basis of VO members' needs as well as benefits of field operations management the staff courses for RDP Phase IV will be given in the following table.

Table 81 Training Courses in RDP IV (Staff)

<i>Training Course</i>	<i>Duration</i>	<i>Year</i>
Programme Assistants		
In service foundation (Organisational dev., credit and micro enterprise dev.)	4 weeks (3 weeks TARC & 1 week field)	1
Refreshers, communication & leadership	Three weeks	2
Refreshers (in service Foundation communication, leadership)	Two weeks	3
Refreshers	One week	4th yr onward
Programme Organisers		
In service foundation (credit, micro enterprise dev. and sector programmes)	4 weeks	1
Refreshers, communication skills gender awareness and approach to rural development	4 weeks	2
Refreshers leadership and organisation development	3 weeks	3
Refreshers	1 week	4th yr onwards
Regional Programme Organisers		
Training of facilitators and sector programme planning & supervision	2 weeks	1
Area Managers and Regional Programme Organisers		
Operations management course (for AM only)	Two weeks	1
Gender awareness and analysis	1 week	1
Financial management	1 week	2
Development issues	1 week	2
Regional Manager and Sector Specialist		
Managing field operations	1 week	1
Financial management	1 week	2
Development management	1 week	2
Strategic Planning Workshop	1 week	Each year

Research And Evaluation

Background and Purpose

The Research and Evaluation Division (RED), was created in 1975, to provide necessary research support to the growing programmes of BRAC. It has been growing with BRAC since its inception. Its present strength is over 100 individuals, stationed both in the field as well as in the Head Office. The number of core researchers has reached over 40.

RED researchers have completed over 300 studies, many of which have been extremely useful in policy decision making. Dozens of these studies have been published in national and international journals, and are cited in many more. BRAC researchers have also been involved in developing new methodologies for development research such as the "Assessment of Basic Competencies" (ABC) methodology. BRAC in collaboration with a number of public sector and private organisations, has developed this simple, inexpensive and replicable methodology to evaluate the basic education of children. ABC has earned popularity and is being used both within and outside Bangladesh (Chowdhury et al., 1994).

The purpose of research and evaluation division is to provide necessary research support for BRAC's programmes.

Outputs and Achievement

A number of studies (both long-and short-term) are in place to measure the impact of BRAC programmes.

Impact Assessment Study (IAS): With professional advice from a number of British consultants, BRAC has been undertaking an Impact Assessment Study (IAS) since mid-1993. The mix of methods included in the study are: village profile, household survey of RDP and non-RDP members, and case studies of village organisations. A report on main findings has been produced. The results were taken into consideration while doing the strategic planning for RDP for the coming years. The IAS will be an important part of a new system of impact assessment. This will become a baseline on which to measure change. However, new baseline situation will need to be known for new members.

Matlab Study: The International Centre for Diarrhoeal Disease Research, Bangladesh (ICDDR,B) has been maintaining an up-to-date data base for the population of Matlab Thana in Chandpur district since the early 1960s. A number of health and family planning interventions have also been done. In 1992 BRAC moved into Matlab with the RDP, creating a new opportunity for research on the impact of socio-economic interventions. Both BRAC and ICDDR,B decided to collaborate with each other in achieving the common research objectives of:

- (a) measuring the impact of RDP on human well-being (defined as reduced mortality, reduced morbidity, increased income, control over fertility, improved gender relations, better nutritional status, and better environment); creating a new opportunity for research on the joint and separate impact of socio-economic intervention and health inputs; and,
- (b) measuring the mechanisms of the impact.

A few outside institutions, such as Harvard University, are also helping BRAC and ICDDR,B in achieving the objectives of the project.

Village Study Project: A 'Village Study Project' was initiated. It experimented with a number of new methodologies for research, and also allowed the training of several new recruits in research methodology.

Health and Development Watch: There is an acute shortage of reliable information on trends in different development indicators in Bangladesh. In order to regularly collect and publish such information, RED has been conducting a pilot programme in several areas of Manikganj, Joypurhat and Jamalpur districts. These activities are spread over 5 RDP areas. Reports called Watch Reports have been produced, showing trends in infant and child mortality, fertility, education, immunisation etc. Plans are currently underway to increase the geographic coverage and the range of indicators. New indicators will probably include poverty levels, child labour, gender issues, and environment

Nutritional Surveillance Project: BRAC is participating in an multi-agency nutritional surveillance project which is being co-ordinated by Helen Keller International (HKI). The BRAC part of this study monitors change in nutritional status of children in villages which are spread over four RDP branches.

Other Studies: There are ad hoc studies which are commissioned from time to time to inform BRAC management about different aspects of programme implementation (such as the study on RDP members dropout). In addition, there is a village organisation (VO) assessment study which has been in place since 1993. The Monitoring Department also carries out specific studies, and the MIS reports provide useful information.

Apart from working with ICDDR,B and eight Bangladeshi NGOs (for developing their MIS), RED has either worked or started working with several International organisations. Among these are: The Institute of Development Studies (IDS) at the University of Sussex, The London School of Hygiene and Tropical Medicine, The University of Wales at Swansea, The University of Manchester, The Royal Tropical Institute in Amsterdam, Harvard University, Tufts University, and Queens University (Canada). Negotiations are under way for forging collaborations with Cornell University, Karolinska Institute in Sweden, The University of the Philippines, and The Christian Medical College in Vellore (India). It is expected that such linkages will develop RED's capacities further, and will make BRAC's work and findings more widely known.

RED has increased its emphasis on qualitative research. It has also emphasised on methodological issues (ABC, RDP IAS, PRA). The Research Division has also completed preparatory work to make its work more gender sensitive and initiate studies on environmental issues.

RED has recruited two editors to extend editorial support to the researchers and to publish its own journal. It has also organised a panel of peer reviewers from outside BRAC to review research proposals/reports. In order to make RED findings more accessible to the field staff of BRAC, RED has started publishing a research compendium in Bangla titled "Nirjash".

RED is developing a standard of living index based on household expenditure data on both BRAC and non BRAC members in Matlab to monitor changes in the standard of living. This may be replicated in other RDP areas, including the IAS sample areas.

The research agenda of RED is set primarily in consultation with the staff of different BRAC programmes, including senior management. The agenda covers a wide range of issues - all relevant to BRAC programmes. A look at the annual reports of RED will show how diverse the range has been. However, the future activities of RED will be concentrated on five major areas: rural development, health, gender, education and environment.

BRAC programmes are the main audience of RED's research findings. Several formal and informal fora are used to disseminate these findings. Apart from personal communication with programme personnel, seminars are organised in RED to present study findings. RED has recently published the first issue of a Bangla Digest aimed at field staff. Shetu and Access - the two newsletters of BRAC have published summary findings of several research studies.

Outputs in RDP IV

RED will continue to work on the Impact Assessment Stud, the Matlab study, the Health and Development Watch, the Nutritional Surveillance Project and other studies mentioned above.

RED will carry out more research work, and aims to have more publications in national and international journals (at least 20% of its research work will be published in journals). RED will put more efforts into develop new methodologies, and establish a more systematic disseminating system. Thirty percent of RED's research reports will have gender analysis.

An impact assessment system will be in place (elaborate workplan is presented in the 'Activities in RDP IV' section). RED is developing a standard of living index based on household expenditure data on both BRAC and non BRAC members in Matlab to monitor changes in the standard of living. This may be replicated in other RDP areas, including the IAS sample areas.

RED will continue to carry out research on issues suggested by different programmes, BRAC management and donors. Particular emphasis will be given on issues related to VO dynamics and sector programmes. Major attention will be given to develop and formalise an impact assessment system for BRAC.

A list of long-term studies which address different issues of the impact has been given above including the IAS and the Matlab study. There may seem overlaps among these, but they are intended to answer or cater to specific BRAC or national needs. From the perspective of impact assessment for BRAC, the challenge is how to link these free standing studies into one impact assessment system so that the various impacts of the RDP (and other BRAC programmes) can be understood on a continuous basis. One way of doing this will be to report once a year under one cover within RDP Annual Report a synthesis of the various impact information received through different studies over the year. In doing this the indicators mentioned in the various Logical Framework Approaches (LFA) of RDP IV could be reported, as also the other indicators not mentioned in LFAs. There will also be other indicators generated through the MIS and Monitoring Department, such as VOs formed, training provided, which will be reported through the bimonthly report.

The RDP IAS will be repeated twice during RDP IV, and will be timed in such a way that the results will be available to the mid-term and final review of RDP IV. These studies will be initiated during 1996 and 1999. The 1996 study will include villages where RDP has just started working so that it forms a baseline for new RDP members. The study will further investigate the "critical mass theory" as found in the first study. The impact information will be reported through the RDP bi-annual and annual reports and IAS reports. The key indicators to be reported through these different reports will be discussed and decided over the next several months (after the LFAs are revised). Figure L.1 gives a pictorial view of the proposed impact assessment system. Table L.1 gives a summary of the various reports to be produced for RDP IV and also the indicators to be covered including their sources.

Table 82 Type of indicators to be reported through bi-annual, annual and periodic reports and sources.

<i>Reports</i>	<i>Type of indicators to be covered</i>	<i>Source</i>
Bi-annual	Activities and Output level (from LFA)	MIS
Annual	Output and Purpose level (from LFA)	MIS, Monitoring RED
Periodic	Purpose and Goal level (from LFA)	RED, External studies

In order to maintain good relationship with different BRAC programmes RED plans to be more responsive through further development of its capacities and dissemination mechanisms. In order to improve the quality (methodological issues, critical analysis of data, interpretation and presentation) of research reports, each report will be edited by outside reviewers (comprising of outstanding personnel in the relevant field,

and noted university professors) and internal editors. BRAC also plans to form an international advisory committee to review and advise BRAC on its research activities on an ongoing basis.

For wider dissemination of RED's research work, efforts will be made to publish more in international journals. In addition, RED is now exploring the possibilities of a journal of its own and/or a monograph series. Within BRAC, dissemination has already been geared up with the publication of the Bangla research digest. More dissemination seminars will be organised, particularly in the field.

With support from donors, RED has been investing in developing the capacities of its staff members through in-country and overseas training programmes. Most of these have been short courses and masters level training. During RDP IV, RED plans to continue these efforts, and also send some staff for even higher level studies such as MPhil and PhD. A 5-year human resource development plan has recently been formulated (BRAC, 1994). Further emphasis will be given to strengthening capacities on specific methodologies such as Participatory Rural Appraisal (PRA) and the Evaluation of Training.

In the past RED hosted several overseas researchers who wanted to collect data for their MA/PhD degrees. Such arrangements have also helped RED, and will continue in the future.

Management

RED's current management is assumed by the Director, and the Manager. Every month, they meet with senior staff to discuss ongoing and proposed research activities. Quarterly meetings attended by all researchers in the Division are also held. As described above, annual review meetings with BRAC senior management assist in setting RED's research agenda in the context of the overall needs of BRAC programme and management.

Budget

Tk 40 million has been requested for Research And Evaluation activities for RDP IV.

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BRAC
RURAL DEVELOPMENT PROGRAMME PHASE IV
REVISED BUDGET SUMMARY:1996-2000

	1996	1997	1998	1999	2000	Total	X
I. Organisation Development & Credit Programme							
1.1 Organisation Development	6,043,538	5,248,176	6,112,260	7,059,660	7,412,643	31,876,277	0.7%
1.2 Branch Operating Cost	135,967,356	165,486,794	122,880,597	69,144,559	39,093,270	532,572,576	11.5%
1.3 Regional Office Operating Cost	14,914,655	18,465,257	13,527,282	7,502,654	4,241,885	58,651,732	1.3%
1.4 Staff Training and Development	10,446,781	12,745,808	9,570,943	5,535,736	3,129,820	41,429,089	0.9%
1.5 Loan Fund Requirement	504,300,000	515,110,000	355,403,000	220,537,813	141,102,525	1,736,453,338	37.5%
Sub total	671,672,330	717,056,034	507,494,082	309,780,422	194,980,144	2,400,983,012	51.8%
II. Employment and Income Generation Programme							
2.1 Poultry and Livestock	55,933,555	62,469,213	45,794,771	37,848,336	36,054,086	238,099,962	5.1%
2.2 Fisheries	34,036,175	36,317,982	38,489,474	31,929,988	30,718,668	171,492,287	3.7%
2.3 Social Forestry	18,063,623	17,535,759	17,972,591	17,516,515	18,350,223	89,438,710	1.9%
2.4 Sericulture and Silk Development	88,120,891	92,011,237	141,738,586	27,222,478	30,106,563	379,199,754	8.2%
2.5 Rural Enterprise Programme	17,595,270	21,776,139	30,186,924	31,696,270	32,579,129	133,833,732	2.9%
2.6 Horticulture and Vegetable	17,743,110	23,645,593	31,650,046	31,987,749	26,567,588	131,594,086	2.8%
2.7 Market Development Programme	13,644,708	15,867,039	14,695,503	5,673,400	0	49,880,650	1.1%
Sub total	245,137,331	269,622,961	320,527,896	183,874,735	174,376,257	1,193,539,181	25.8%
III. Social Development Programme							
3.1 Human Rights and Legal Education	30,950,308	32,869,392	37,338,940	41,851,813	44,797,336	187,807,789	4.1%
3.2 Essential Health Care	49,139,937	49,179,195	55,540,069	53,605,284	56,049,692	263,514,177	5.7%
3.3 Environment Development Programme	2,100,000	3,307,500	4,630,500	6,077,531	7,657,689	23,773,221	0.5%
Sub total	82,190,245	85,356,088	97,509,509	101,534,628	108,504,717	475,095,187	10.3%
IV. Special Programme							
4.1 Vulnerable Group Development	42,326,130	38,924,424	42,144,033	42,914,177	43,655,977	209,964,741	4.5%
4.2 Assistance to Small NGO and CBO	2,500,000	7,500,000	10,000,000	10,000,000	10,000,000	40,000,000	0.9%
Sub total	44,826,130	46,424,424	52,144,033	52,914,177	53,655,977	249,964,741	5.4%
V. Support Services							
Research and Evaluation	7,500,000	10,000,000	10,000,000	7,500,000	5,000,000	40,000,000	0.9%
VI. Capital Investment							
	75,716,550	78,634,710	83,812,050	19,934,303	14,039,097	272,136,710	5.9%
Total Project Cost in Taka US \$	1,127,042,586	1,207,094,217	1,071,487,571	675,538,266	550,556,191	4,631,718,830	100.0%
	28,176,065	30,177,355	26,787,189	16,888,457	13,763,905	115,792,971	
VII. Project Income							
7.1 Net Interest Income on Loan	106,456,500	159,074,130	153,855,295	100,373,427	67,786,294	587,545,645	12.7%
7.2 Service charge realised	16,532,670	24,031,800	31,556,440	37,418,020	39,924,225	149,463,155	3.2%
7.3 RCP Financing	173,020,000	226,470,000	441,276,000	523,503,000	319,831,500	1,684,100,500	36.4%
7.4 Surplus/(Deficit) of Programme -Support Enterprise	0	(765,879)	2,947,208	6,633,550	28,752,008	37,566,887	0.8%
Total Project Income in Taka US \$	296,009,170	408,810,051	629,634,943	667,927,997	456,294,027	2,458,676,187	53.1%
	7,400,229	10,220,251	15,740,874	16,698,200	11,407,351	61,466,905	
Net Requirement in Taka	831,033,416	798,284,166	441,852,628	7,610,269	94,262,164	2,173,042,643	46.9%
Net Requirement in US \$ (Exchange rate US \$ 1=Taka 40)	20,775,835	19,957,104	11,046,316	190,257	2,356,554	54,326,066	

BRAC
RURAL DEVELOPMENT PROGRAMME PHASE IV
BUDGET :1996-2000

	1996	1997	1998	1999	2000	Total
I. Organisation Development and Credit Programme						
1.1. Organisation Development						
1. V O Workshop 37,600,42400,48,000,52800 and 52,800 Nos Tk.100 each	3,760,000	4,240,000	4,800,000	5,280,000	5,280,000	23,360,000
2. Education materials	1,472,500	87,500	0	0	0	1,560,000
3. HO Logistic & management support (10 % of above)	523,250	432,750	480,000	528,000	528,000	2,492,000
Total	5,755,750	4,760,250	5,280,000	5,808,000	5,808,000	27,412,000
Inflation adjustment cost	6,043,538	5,248,176	6,112,260	7,059,660	7,412,643	31,876,277
1.2 Branch Operating Cost						
Salaries and Benefits	Per Month	Per Year				
1 Manager	7,500	90,000				
2 Programme Organiser	5,500	132,000				
1 Accountant	5,500	66,000				
10 Programme Assistant	2,500	300,000				
1 Service staff	1,600	19,200				
Travelling & transportation 30% of salary of Staff(Except PA)	5,550	86,400				
Travelling & transportation 10% of salary of PA	250	30,000				
Other costs	6,000	72,000				
H.O. Logistics and Management support (10%)		79,560				
Total		875,160				
	1996	1997	1998	1999	2000	Total
No. of branches	875,160 142	875,160 165	875,160 118	875,160 65	875,160 35	
	124,272,720	144,401,400	103,268,880	56,885,400	30,630,600	459,459,000
Rent for (87,95,48,0,0 branches) Tk.5000 per month for 2 Years	5,220,000	5,700,000	2,880,000	0	0	13,800,000
Total	129,492,720	150,101,400	106,148,880	56,885,400	30,630,600	473,259,000
Inflation adjusted cost	135,967,356	165,486,794	122,880,597	69,144,559	39,093,270	532,572,576

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
1.3 Regional Office Operating Cost						
Salaries and Benefits	Per month	Per Year				
1 Regional Manager	12,000	144,000				
1 Auditor	6,800	81,600				
1 Accountant	5,500	66,000				
3 Programme Organiser	16,500	198,000				
1 Computer Operator	6,800	81,600				
1 Office assistant	2,500	30,000				
1 Service staff	1,600	19,200				
Transportation (30% of Salary)	12,240	146,880				
Other Cost	8,000	96,000				
HO Logistic & management support(10%)	7,194	86,328				
Total/month	79,134	949,608				
No of region	14	17	12	7	4	
Total	13,484,434	15,668,532	11,205,374	6,172,452	3,323,628	49,854,420
Rent (6,9,4,0,0 Regions) Tk. 10000 per month	720,000	1,080,000	480,000	0	0	2,280,000
Total	14,204,434	16,748,532	11,685,374	6,172,452	3,323,628	52,134,420
Inflation adjusted cost	14,914,655	18,465,257	13,527,282	7,502,654	4,241,885	58,651,732
1.4 Staff Training and Development						
A. Common Training(10% of salaries)						
Salaries and Benefits Of Area Office						
Manager	90,000					
P.O	132,000					
Accountant	66,000					
Total Salary per area	288,000					
Total Salary per area	288,000	288,000	288,000	288,000	288,000	
No of Area	142	165	118	65	35	
Total Salary of Total Areas	40,896,000	47,520,000	33,984,000	18,720,000	10,080,000	151,200,000
Salaries and Benefits RM Office						
Regional Manager	144,000					
Accountant	81,600					
Auditor	66,000					
Programme Organiser	198,000					
Total for each region	489,600	489,600	489,600	489,600	489,600	
No of region	14	17	12	7	4	
Total Salary of total region	6,952,320	8,078,400	5,777,280	3,182,400	1,713,600	25,704,000

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
Total Salary (Area + Region)	47,848,320	55,598,400	39,761,280	21,902,400	11,793,600	176,904,000
10% of total salary	4,784,832	5,559,840	3,976,128	2,190,240	1,179,360	17,690,400
10% of Programme Assistant	4,260,000	4,950,000	3,540,000	1,950,000	1,050,000	15,750,000
Total Staff Training and Development	9,044,832	10,509,840	7,516,128	4,140,240	2,229,360	33,440,400
H.O. Logistics and Management (10%)	904,483	1,050,984	751,613	414,024	222,936	3,344,040
Inflation adjusted cost	10,446,781	12,745,808	9,570,943	5,535,736	3,129,820	41,429,089
1.5 Loan Fund Requirement						
1.5.1 Rural credit for Group member						
Proposed outstanding at year end:						
1st yr.br. 2,000,000 X30,35,0,0,0 Nos	60,000,000	70,000,000	0	0	0	130,000,000
2nd yr.br. 4,000,000 X40,30,35,0,0 Nos	160,000,000	120,000,000	140,000,000	0	0	420,000,000
3rd yr.br. 6,000,000 X47,53,30,35,0 Nos	282,000,000	318,000,000	180,000,000	210,000,000	0	990,000,000
4th yr.br. 8,000,000 X25,47,53,30,35 Nos	200,000,000	376,000,000	424,000,000	240,000,000	280,000,000	1,520,000,000
Total	702,000,000	884,000,000	744,000,000	450,000,000	280,000,000	3,060,000,000
Inflation adjusted cost	737,100,000	974,610,000	861,273,000	546,977,813	357,358,838	3,477,319,650
Expected outstanding at year beginning	298,000,000	527,100,000	560,070,000	370,440,000	255,256,313	2,010,866,313
Requirement	439,100,000	447,510,000	301,203,000	176,537,813	102,102,525	1,466,453,338
1.5.2 Housing loan for Group member						
Proposed outstanding at year end:						
1st yr.br. 200,000 X30,35,0,0,0 Nos	6,000,000	7,000,000	0	0	0	
2nd yr.br. 400,000 X40,30,35,0,0 Nos	16,000,000	12,000,000	14,000,000	0	0	42,000,000
3rd yr.br. 600,000 X47,53,30,35,0 Nos	28,200,000	31,800,000	18,000,000	21,000,000	0	99,000,000
4th yr.br. 1,000,000 X25,47,53,30,35 Nos	25,000,000	47,000,000	53,000,000	30,000,000	35,000,000	190,000,000
Total	75,200,000	97,800,000	85,000,000	51,000,000	35,000,000	344,000,000
Expected outstanding at year beginning	20,000,000	50,200,000	50,800,000	32,000,000	21,000,000	174,000,000
Requirement	55,200,000	47,600,000	34,200,000	19,000,000	14,000,000	170,000,000

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
1.5.3 Enterprise Support Loan	10,000,000	20,000,000	20,000,000	25,000,000	25,000,000	100,000,000
Total requirement	504,300,000	515,110,000	355,403,000	220,537,813	141,102,525	1,736,453,338
II. Employment and Income Generation Programme						
1. Poultry and Livestock						
1.1. Salary of PO Hatchery & AI (30,33,17,6,6 Nos) Tk.6000 per month	2,160,000	2,376,000	1,224,000	432,000	432,000	6,624,000
1.2. Salary of PO Poultry & Livestock (30,33,33,33,33 Nos) Tk.6000 per month	2,160,000	2,376,000	2,376,000	2,376,000	2,376,000	11,664,000
1.3. Salary of Programme Assistant (564,660,425,370,330 Nos) Tk.2500 per month	16,920,000	19,800,000	12,750,000	11,100,000	9,900,000	70,470,000
1.4. Programme Assistant Training 10% of salary	1,692,000	1,980,000	1,275,000	1,110,000	990,000	7,047,000
1.5. Travelling & transportation 30% of 1.1 to 1.2	1,296,000	1,425,600	1,080,000	842,400	842,400	5,486,400
1.6. Travelling & transportation of PA 10% of 1.3	1,692,000	1,980,000	1,275,000	1,110,000	990,000	7,047,000
1.7. Staff Training and Development 10% of 1.1 to 1.2	432,000	475,200	360,000	280,800	280,800	1,828,800
1.8. Poultry Worker Training (1500,1750,0,0,0 Nos) Tk.30 per day per trainee for 10 days	450,000	525,000	0	0	0	975,000
1.9. Key Rearer Training (35000,32500,17500,0,0 Nos) Tk.30 per day per trainee for 3 days	3,150,000	2,925,000	1,575,000	0	0	7,650,000
1.10. Chick Rearer Training (700,650,350,0,0 Nos) Tk.90 per day per trainee for 7 days	441,000	409,500	220,500	0	0	1,071,000

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
1.11. Poultry Feed Producer Training (30,35,0,0,0 Nos) Tk.90 per day per trainee for 3 days	8,100	9,450	0	0	0	17,550
1.12. Paravet Training (435,475,240,0,0 Nos) Tk.90 per day per trainee for 30 days	1,174,500	1,282,500	648,000	0	0	3,105,000
1.13. Cow Rearer Training (21500,16100,7100,4800,0 Nos) Tk.30 per day per trainee for 3 days	1,935,000	1,449,000	639,000	432,000	0	4,455,000
1.14. Goat Rearer Training (21500,16100,7100,4800,0 Nos) Tk.30 per day per trainee for 3 days	1,935,000	1,449,000	639,000	432,000	0	4,455,000
1.15. Calf Rearer Training (825,825,825,0,0, Nos) Tk.30 per day per trainee for 3 days	74,250	74,250	74,250	0	0	222,750
1.16. AI Worker Training (47,48,0,0,0 Nos) Tk.90 per day per trainee for 30 days	126,900	129,600	0	0	0	256,500
1.17. Cattle Feed Producer Training (47,48,0,0,0 Nos) Tk.90 per day per trainee for 3 days	12,690	12,960	0	0	0	25,650
1.18. Pullet Rearer Training (1245,1245,1245,0,0 Nos) Tk.40 per day per trainee for 3 days	149,400	149,400	149,400	0	0	448,200
1.19. Model Rearer Training (2490,2490,2490,0,0 Nos) Tk.40 per day per trainee for 3 days	298,800	298,800	298,800	0	0	896,400
1.20. Hatchery (410,410,410,0,0 Nos) Tk.150 per day per trainee for 13 days	799,500	799,500	799,500	0	0	2,398,500
1.21. Feed Mill (3 Nos) Tk.5,000,000 per mill	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	15,000,000
1.22. Poultry Farm (3 Nos) Tk.10,000,000 per farm	6,000,000	6,000,000	6,000,000	6,000,000	6,000,000	30,000,000

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
1.23. Poultry Worker Refresher Course	410,000	400,000	410,000	200,000	70,000	1,490,000
1996 = 1250 nos of 1993 for 2 days 1500 nos of 1994 for 4 days 2000 nos of 1995 for 6 days						
1997 = 1500 nos of 1994 for 2 days 2000 nos of 1995 for 4 days 1500 nos of 1996 for 6 days						
1998 = 2000 nos of 1995 for 2 days 1500 nos of 1996 for 4 days 1750 nos of 1997 for 6 days						
1999 = 1500 nos of 1996 for 2 days 1750 nos of 1997 for 4 days						
2000 = 1750 nos of 1996 for 2 days Tk.20 per day per trainee						
1.24. Chick Rearer Refresher (700,650,350,0,0 Nos) Tk.20 per day per trainee for 3 days	42,000	39,000	21,000	0	0	102,000
1.25. Paravet Refresher (435,475,240,0,0 Nos) Tk.20 per day per trainee for 10 days	87,000	95,000	48,000	0	0	230,000
1.26. Cow Rearer Refresher (21500,16100,7100,4800,0 Nos) Tk.20 per day per trainee for 1 days	430,000	322,000	142,000	96,000	0	990,000
1.27. Goat Rearer Refresher (21500,16100,7100,4800,0 Nos) Tk.20 per day per trainee for 1 days	430,000	322,000	142,000	96,000	0	990,000
1.28. Calf Rearer Refresher (825,825,825,0,0, Nos) Tk.20 per day per trainee for 1 days	16,500	16,500	16,500	0	0	49,500
1.29. AI Worker Refresher (47,48,0,0,0 Nos) Tk.40 per day per trainee for 10 days	18,800	19,200	0	0	0	38,000
1.30. Cattle Feed Producer Training (47,48,0,0,0 Nos) Tk.40 per day per trainee for 1 days	1,880	1,920	0	0	0	3,800
1.31. Experimental Project Materials	800,000	800,000	800,000	800,000	800,000	4,000,000

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
1.32. Motor cycle (4,8,0,0,0 Nos) Tk.71,000 per motor cycle	284,000	568,000	0	0	0	852,000
1.33. H O Logistics and Management support	4,842,732	5,151,038	3,596,295	2,830,720	2,568,120	18,988,905
Total	53,270,052	56,661,418	39,559,245	31,137,920	28,249,320	208,877,955
Inflation adjustment cost	55,933,555	62,469,213	45,794,771	37,848,336	36,054,086	238,099,962
1.34 Service charge realised from group (90% of Projection)	(5,265,000)	(8,651,250)	(11,864,250)	(13,828,500)	(14,769,000)	(54,378,000)
2. Fisheries						
2.1 Salary of PO (Fisheries+Baor) 26,31,31,26,26 Nos Tk.6000 per month	1,872,000	2,232,000	2,232,000	1,872,000	1,872,000	10,080,000
2.2 Salary of Programme Assistant 360,380,410,410,410 Nos Tk.2500 per month	10,800,000	11,400,000	12,300,000	12,300,000	12,300,000	59,100,000
2.3 Programme Assistant Training 10% of salary	1,080,000	1,140,000	1,230,000	1,230,000	1,230,000	5,910,000
2.4 Travelling and Transportation 30% of 2.1	561,600	669,600	669,600	561,600	561,600	3,024,000
2.5 Travelling and Transportation of PA 10% of 2.2	1,080,000	1,140,000	1,230,000	1,230,000	1,230,000	5,910,000
2.6 Staff Training and Development 10% of 2.1	187,200	223,200	223,200	187,200	187,200	1,008,000
2.7 Material Development and Supplies	2,500,000	2,000,000	2,000,000	2,000,000	0	8,500,000
2.8 Prawn Hatchery Development 2,2,1,0,0 Nos Tk.2,500,000 per hatchery	5,000,000	5,000,000	2,500,000	0	0	12,500,000
2.9 Experimental and Development	1,000,000	1,000,000	1,500,000	2,000,000	2,000,000	7,500,000
2.10 Revolving fund	1,500,000	1,500,000	2,000,000	2,500,000	2,500,000	10,000,000
2.11 Training						
2.11.1 Carp Polyculture 17125,20650,24625,0,0 Nos TK.30 per day per farmer for 3 days	1,541,250	1,858,500	2,216,250	0	0	5,616,000

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
2.11.2 Sarputi Culture (Seasonal) 27700,20700,23300,0,0 Nos Tk.30 per day per farmer for 1 days	831,000	621,000	699,000	0	0	2,151,000
2.11.3 Carp Nursery 1035,1385,1580,0,0 Nos Tk.100 per day per farmer for 6 days	621,000	831,000	948,000	0	0	2,400,000
2.11.4 Small Hatchery Training 210,100,100,0,0 Nos Tk.100 per day per farmer for 6 days	126,000	60,000	60,000	0	0	246,000
2.11.5 Baor Management Training 325,325,350,0,0 Nos Tk.30 per day per farmer for 6 days	58,500	58,500	63,000	0	0	180,000
2.12 Motor Cycle 10,3,5,0,0 Nos Tk.71,000 per cycle	710,000	213,000	355,000	0	0	1,278,000
2.13 H O Logistics and Management support	2,946,855	2,994,680	3,022,605	2,388,080	2,188,080	13,540,300
Total	32,415,405	32,941,480	33,248,655	26,268,880	24,068,880	148,943,300
Inflation adjusted cost	34,036,175	36,317,982	38,489,474	31,929,988	30,718,668	171,492,287
2.14 Service charge realised (90% of Projection)	(3,997,170)	(5,773,050)	(7,082,190)	(8,363,520)	(9,085,725)	(34,301,655)
3. Social Forestry						
3.1 Salary of Regional PO 30,30,30,26,26 No Tk.6000 per month	2,160,000	2,160,000	2,160,000	1,872,000	1,872,000	10,224,000
3.2 Salary of PA 260,260,260,260,260 Nos Tk.2500 per month	7,800,000	7,800,000	7,800,000	7,800,000	7,800,000	39,000,000
3.3 Salary of Plantation Worker 90,100,75,40,30 Nos Tk.1000 per month for 3 month	270,000	300,000	225,000	120,000	90,000	1,005,000
3.4 Programme Assistant Training 10% of salary	780,000	780,000	780,000	780,000	780,000	3,900,000
3.5 Travelling and Transportation 30% of salary	648,000	648,000	648,000	561,600	561,600	3,067,200

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
3.6 Travelling and Transportation of PA 10% of salary	780,000	780,000	780,000	780,000	780,000	3,900,000
3.7 Staff Training and Development 10% of salary	216,000	216,000	216,000	187,200	187,200	1,022,400
3.8 Mother Tree Preservation Centre (Establishment for Grafting) Tk.150,000 per acre for 3 acres land	450,000	0	0	0	0	450,000
3.9 Training						
3.9.1 Nursery Worker 650,650,600,0,0 Nos Tk.50 per day per trainee for 6 days	195,000	195,000	180,000	0	0	570,000
3.9.2 Agroforestry Farmer 1650,1650,1700,0,0 Nos Tk.50 per day per trainee for 3 days	247,500	247,500	255,000	0	0	750,000
3.9.3 Grafting Nursery 340,240,140,0,0 Nos Tk.50 per day per trainee for 10 days	170,000	120,000	70,000	0	0	360,000
3.10 Revolving Fund	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000
3.11 Motor Cycle 13,3,0,0,0 Nos Tk.71,000 per cycle	923,000	213,000	0	0	0	1,136,000
3.12 H O Logistics and Management Support	1,563,950	1,445,950	1,411,400	1,310,080	1,307,080	7,038,460
Total	17,203,450	15,905,450	15,525,400	14,410,880	14,377,880	77,423,060
Inflation adjusted cost	18,063,623	17,535,759	17,972,591	17,516,515	18,350,223	89,438,710
3.13 Service charge realised from group (90% of Projection)	(486,000)	(715,500)	(918,000)	(1,093,500)	(1,242,000)	(4,455,000)
4. Sericulture and Silk Development						
4.1 Salary of Regional PO 30,33,33,33,33 Nos Tk.6000 per month	2,160,000	2,376,000	2,376,000	2,376,000	2,376,000	11,664,000
4.2 Salary of Rearing Manager 3,3,3,3,3 Nos Tk.6000 per month	216,000	216,000	216,000	216,000	216,000	1,080,000

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
4.3 Salary of Programme Organiser (Seed Zon 3,5,7,8,10 Nos Tk.5500 per month	198,000	330,000	462,000	528,000	660,000	2,178,000
4.4 Salary of Grainage Assistant 5,10,15,15,15 Nos Tk.3500 per month	210,000	420,000	630,000	630,000	630,000	2,520,000
4.5 Salary of Programme Assistant 200,225,250,275,300 Nos Tk.2500 per month	6,000,000	6,750,000	7,500,000	8,250,000	9,000,000	37,500,000
4.6 Programme Assistant Training 10% of salary	600,000	675,000	750,000	825,000	900,000	3,750,000
4.7 Travelling and Transportation 30% of salary	835,200	1,002,600	1,105,200	1,125,000	1,164,600	5,232,600
4.8 Travelling and Transportation of PA 10% of salary	600,000	675,000	750,000	825,000	900,000	3,750,000
4.9 Staff Training and Development 10% of salary	278,400	334,200	368,400	375,000	388,200	1,744,200
4.10. Training to abroad	0	0	210,000	210,000	210,000	630,000
Total staff & Staff training cost	11,097,600	12,778,800	14,367,600	15,360,000	16,444,800	70,048,800
4.11 Training to Group Members:						
4.11.1 Progressive Silk Farmer 1050,2000,1500,0,0 Nos Tk.150 per trainee per day for 14 days	2,205,000	4,200,000	3,150,000	0	0	9,555,000
4.11.2.Chawki Rearers 350,250,200,0,0 Nos Tk.150 per trainee per day for 7 days	367,500	262,500	210,000	0	0	840,000
4.11.3 Silk Worm Rearers 9450,18000,13500,0,0 Nos Tk.50 per trainee per day for 6 days	2,835,000	5,400,000	4,050,000	0	0	12,285,000
4.11.4 Reeling Workers Training & Supplies 75,75,100,0,0 Nos Tk.10,000 per worker	750,000	750,000	1,000,000	0	0	2,500,000

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
4.12 Chowki Rearing Centre 175,125,100,0,0 Nos Tk.50,000 per centre	8,750,000	6,250,000	5,000,000	0	0	20,000,000
4.13 Sericulture Resource Centre 3 Nos Tk.5,000,000 per centre	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	15,000,000
4.14 Research and Development	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	10,000,000
4.15 Cosultancy	2,000,000	0	0	0	0	2,000,000
4.16 HO Logistics and Management Support 10% of above	3,300,510	3,464,130	3,277,760	2,036,000	2,144,480	14,222,880
4.17 Grainage Centre 3,2,5,0,0 Nos Tk.10,000,000 per centre	30,000,000	20,000,000	50,000,000	0	0	100,000,000
4.18 Reeling Units 2,3,5,0,0 Nos Tk.10,000,000 per centre	20,000,000	30,000,000	50,000,000	0	0	100,000,000
Total (Initial Recommendation)	86,305,610	88,105,430	136,055,360	22,396,000	23,589,280	356,451,680
Inflation adjusted Cost	88,120,891	92,011,237	141,738,586	27,222,478	30,106,563	379,199,754
Total Cost	88,120,891	92,011,237	141,738,586	27,222,478	30,106,563	379,199,754
4.19 Service charge realised (90% of Projection)	(840,000)	(1,800,000)	(3,520,000)	(5,200,000)	(5,625,000)	(16,985,000)
5. Rural Enterprise and Craft Development						
5.1 Salary of Programme Organiser 20,20,20,20,20 Nos Tk.6000 per month	1,440,000	1,440,000	1,440,000	1,440,000	1,440,000	7,200,000
5.2 Travelling & Transportation 30% of 5.1	432,000	432,000	432,000	432,000	432,000	2,160,000
5.3 Staff Training and Development 10% of 5.1	144,000	144,000	144,000	144,000	144,000	720,000
5.4 Salary of Programme Assistant 40,40,40,40,40 Nos Tk.2500 per month	1,200,000	1,200,000	1,200,000	1,200,000	1,200,000	6,000,000

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
5.5 Travelling & Transportation of PA 10% of 5.4	120,000	120,000	120,000	120,000	120,000	600,000
5.6 Programme Assistant Training 10% of salary	120,000	120,000	120,000	120,000	120,000	600,000
5.7 Consultant (Local and International)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000
5.8 Training to Group Members	500,000	500,000	500,000	500,000	0	2,000,000
5.9 Experimental Project cost	5,000,000	5,000,000	10,000,000	10,000,000	10,000,000	40,000,000
5.10 Rural Craft and Others training (1000,2000,2500,2500,2500) Tk.1000 per trainees	1,000,000	2,000,000	2,500,000	2,500,000	2,500,000	10,500,000
5.11 Supplies(Equipment and other materials) (1000,2000,2500,2500,2500) Tk.500 per trainees	500,000	1,000,000	1,250,000	1,250,000	1,250,000	5,250,000
5.12 Work Place for Rural Craft Centre (25,50,50,50,50 Nos) Tk.100,000 per Centre	2,500,000	5,000,000	5,000,000	5,000,000	5,000,000	22,500,000
5.13 Motor Cycle 18,0,0,0,0 Nos Tk.71,000 per cycle	1,278,000	0	0	0	0	1,278,000
5.14 HO Logistics and Management Support	1,523,400	1,795,600	2,370,600	2,370,600	2,320,600	10,380,800
Total	16,757,400	19,751,600	26,076,600	26,076,600	25,526,600	114,188,800
Inflation adjusted cost	17,595,270	21,776,139	30,186,924	31,696,270	32,579,129	133,833,732
6. Horticulture and Vegetable Program						
6.1 Salary of Regional PO (Vegetable) (30,30,30,26,26 Nos) Tk.6000 per month	2,160,000	2,160,000	2,160,000	2,160,000	2,160,000	10,800,000
6.2 Salary of Programme Assistant (220,240,260,260,260 Nos) Tk.2500 per month	6,600,000	7,200,000	7,800,000	7,800,000	7,800,000	37,200,000
6.3 Programme Assistant Training 10% of Salary	660,000	720,000	780,000	780,000	780,000	3,720,000

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
6.4 Travelling and Transportation 30% of 6.1	648,000	648,000	648,000	648,000	648,000	3,240,000
6.5 Travelling and Transportation of PA 30% of 6.2	660,000	720,000	780,000	780,000	780,000	3,720,000
6.6 Staff Training and Development 10% of 6.1	216,000	216,000	216,000	216,000	216,000	1,080,000
6.7 Farmers Training (12000,11750,9500,6000,6000 Nos) Tk.30 per day per trainee for 3 days	1,080,000	1,057,500	855,000	540,000	540,000	4,072,500
6.8 Training for Crop Diversification (1500,1500,2000,0,0 Nos) Tk.40 per day per trainee for 3 days	180,000	180,000	240,000	0	0	600,000
6.9 Training for Fodder Crop (1500,1500,2000,0,0 Nos) Tk.40 per day per trainee for 2 days	120,000	120,000	160,000	0	0	400,000
6.10 Seed Producer (800,800,900,0,0 Nos) Tk.40 per day per trainee for 6 days	192,000	192,000	216,000	0	0	600,000
6.11 Research and Programme Development	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000
6.12 Seed Production Centre (2 Nos) Tk.15,000,000	0	5,000,000	10,000,000	10,000,000	5,000,000	30,000,000
6.13 Motor Cycle (26,4,0,0,0 Nos) Tk.71,000	1,846,000	284,000	0	0	0	2,130,000
6.14 HO Logistics and Management Support	1,536,200	1,949,750	2,485,500	2,392,400	1,892,400	10,256,250
Total	16,898,200	21,447,250	27,340,500	26,316,400	20,816,400	112,818,750
Inflation adjusted cost	17,743,110	23,645,593	31,650,046	31,987,749	26,567,588	131,594,086
6.15 Service charge realised from group (90% of Projection)	(5,944,500)	(7,092,000)	(8,172,000)	(8,932,500)	(9,202,500)	(39,343,500)

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
7. Market Development Programme:						
7.1 Salary of Marketing Manager 1,1,1,1,1 Nos Tk.20,000 per month	240,000	240,000	240,000	240,000	240,000	1,200,000
7.2 Salary of Designer 1,2,3,3,3 Nos Tk.16,000 per month	192,000	384,000	576,000	576,000	576,000	2,304,000
7.3 Salary of Senior Marketing Officer 7,7,7,7,7 Nos Tk.16000 per month	1,344,000	1,344,000	1,344,000	1,344,000	1,344,000	6,720,000
7.4 Salary of Marketing Officer 7,14,14,14,14 Nos Tk.10000 per month	840,000	1,680,000	1,680,000	1,680,000	1,680,000	7,560,000
7.5 Salary of Market Researcher 7,7,7,7,7 Nos Tk.7500 per month	630,000	630,000	630,000	630,000	630,000	3,150,000
7.6 Working Capital	5,000,000	7,500,000	7,500,000	0	0	20,000,000
7.7 International Consultant (3 month each Year)	500,000	500,000	500,000	500,000	0	2,000,000
7.8 Local Consultant (6 month each Year)	180,000	180,000	180,000	180,000	0	720,000
7.9 Foreign travel cost	750,000	1,000,000	850,000	400,000	400,000	3,400,000
7.10 Travelling and Transportation 30% of salary	1,136,100	1,497,300	1,564,500	1,564,500	1,564,500	7,326,900
7.11 Staff Training and development 10% of salary	378,700	499,100	521,500	521,500	521,500	2,442,300
7.12 Training 200,300,300,300,300 Nos Tk.200 per course	600,000	900,000	900,000	900,000	900,000	4,200,000
7.13 H O Logistics and Management Support 10 % of above expenses	1,199,080	1,635,440	1,648,600	813,600	785,600	6,082,320
Total Cost	12,989,880	17,989,840	18,134,600	9,349,600	8,641,600	67,105,520
Inflation adjusted Cost	13,644,708	19,833,799	20,993,576	11,346,799	11,029,115	76,847,997

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
Less: Cost Recovered (0, 20%, 30%, 50%, 100%)	0	3,966,760	6,298,073	5,673,400	11,029,115	26,967,347
Net Requirement	13,644,708	15,867,039	14,695,503	5,673,400	0	49,880,650
III. Social Development Programme						
III.1. Human Rights and Legal Education						
1.1 Salary of Zonal Programme Organiser 13, 15, 16, 16, 16 Nos Tk. 9000 per month	1,248,000	1,440,000	1,536,000	1,536,000	1,536,000	7,296,000
1.2 Salary of Regional Programme Organiser 28, 33, 33, 33, 33 Nos Tk. 6000 per month	2,016,000	2,376,000	2,376,000	2,376,000	2,376,000	11,520,000
1.3 Salary of Programme Assistant 265, 330, 330, 330, 330 Nos Tk. 2500 per month	7,950,000	9,900,000	9,900,000	9,900,000	9,900,000	47,550,000
1.4 Programme Assistant Training 10% of Salary	795,000	990,000	990,000	990,000	990,000	4,755,000
1.5 Travelling & Transportation 30% of salary	979,200	1,144,800	1,173,600	1,173,600	1,173,600	5,644,800
1.6 Travelling & Transportation of PA 10% of salary	795,000	990,000	990,000	990,000	990,000	4,755,000
1.7 Staff Training and Development 10% of 2.1 & 2.2	326,400	381,600	391,200	391,200	391,200	1,881,600
1.8 Specialised training of PA (TARC Based fo 265, 300, 330, 330, 330 Nos Tk. 150 per day	954,000	1,080,000	1,188,000	1,188,000	1,188,000	5,598,000
1.9 Paralegal Teachers Training 450, 350, 330, 300, 300 Nos Tk. 125 per day per trainee for 30 days	1,687,500	1,312,500	1,237,500	1,125,000	1,125,000	6,487,500
1.10 Refresher of Paralegal Teacher 265, 300, 330, 300, 300 Nos Tk. 50 per day per trainee for 6 days	79,500	90,000	99,000	90,000	90,000	448,500

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
1.11 Education Material 450,350,300,300,300 Nos Tk.1000 per trainee per course	450,000	350,000	300,000	300,000	300,000	1,700,000
1.12 Legal Awareness Workshop for Community Leader 1000,1000,2000,3000,3000 Nos Tk.1500 per workshop	1,500,000	1,500,000	3,000,000	4,500,000	4,500,000	15,000,000
1.13 Honorarium to Teacher 100000,150000,200000,250000,300000 Nos Learners Tk.15 per learner	1,500,000	2,250,000	3,000,000	3,750,000	4,500,000	15,000,000
1.14 Motor Cycle 43,0,0,0,0 Nos Tk.71,000 per cycle	3,053,000	0	0	0	0	3,053,000
1.15 H O Logistics and Management Support	2,333,360	2,380,490	2,618,130	2,830,980	2,905,980	13,068,940
Total	25,666,960	26,185,390	28,799,430	31,140,780	31,965,780	143,758,340
Inflation adjusted cost	26,950,308	28,869,392	33,338,940	37,851,813	40,797,336	167,807,789
1.16 New Innovative Training Methodology	4,000,000	4,000,000	4,000,000	4,000,000	4,000,000	20,000,000
Total Human Rights and Legal Education	30,950,308	32,869,392	37,338,940	41,851,813	44,797,336	187,807,789
III.2 Essential Health Care						
2.1 Salary of Regional Programme Organiser 24,27,30,30,30 Nos Tk.6000 per month	1,728,000	1,944,000	2,160,000	2,160,000	2,160,000	10,152,000
2.2 Salary of Programme Organiser 118,133,150,150,150 Nos Tk.5500 per month	7,788,000	8,778,000	9,900,000	9,900,000	9,900,000	46,266,000
2.3 Salary of Programme Assistant 470,530,600,600,600 Nos Tk.2500 per month	14,100,000	15,900,000	18,000,000	18,000,000	18,000,000	84,000,000
2.4 Programme Assistant Training 10% of salary	1,410,000	1,590,000	1,800,000	1,800,000	1,800,000	8,400,000
2.5 Travelling & Transportation 30% of salary	2,854,800	3,216,600	3,618,000	3,618,000	3,618,000	16,925,400

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
2.6 Travelling & Transportation of PA 10% of salary	1,410,000	1,590,000	1,800,000	1,800,000	1,800,000	8,400,000
2.7 Staff Training and Development 10% of salary	951,600	1,072,200	1,206,000	1,206,000	1,206,000	5,641,800
2.8 Health Awareness Training to S S 65,30,35,0,0 Area (Per area 40 Nos) Tk.30 per day for 20 days	1,560,000	720,000	840,000	0	0	3,120,000
2.9 Refresher Course(Per area 40 Nos) 1996=New 65 Area 12 days Old 170 Area 6 days 1997=New 65+30 Area 12 days Old 170 Area 6 days 1998=New 35+30 Area 12 days Old 235 Area 6 days 1999=New 35 Area 6 days =Old 265 Area 6 days 2000=Old 300 Area 6 days Tk.20 per day per trainees	1,440,000	1,728,000	1,752,000	1,608,000	1,440,000	7,968,000
2.10 Health Education Materials PA and SS (1 for each PA & 1 for 4 SS) 2820,360,420,0,0 Nos Tk.1000 per person	2,820,000	360,000	420,000	0	0	3,600,000
2.11 Revolving Fund for Drug 65,30,35,0,0 Nos Area Tk.20,000 per area	1,300,000	600,000	700,000	0	0	2,600,000
2.12 Motor Cycle 73,43,20,0,0 Nos Tk.71,000 per cycle	5,183,000	3,053,000	1,420,000	0	0	9,656,000
2.13 HD Logistic and Management Support 10% of above expenses	4,254,540	4,055,180	4,361,600	4,009,200	3,992,400	20,672,920
Total of Essential Health Care	46,799,940	44,606,980	47,977,600	44,101,200	43,916,400	227,402,120
Inflation adjusted cost	49,139,937	49,179,195	55,540,069	53,605,284	56,049,692	263,514,177

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
III.3. Environment Development programme						
3.1 Rural Sanitation						
3.1.1 Rural Sanitation Centre cost 100,150,200,250,300 Nos Tk.20000 per Centre	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	20,000,000
Total	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	20,000,000
Inflation adjusted cost	2,100,000	3,307,500	4,630,500	6,077,531	7,657,689	23,773,221
IV. Special Programme						
IV.1. Vulnerable Group Development Programme						
1. Salary of Senior Area Manager (5,5,5,5,5 Nos) Tk.9000 per month	540,000	540,000	540,000	540,000	540,000	2,700,000
2. Salary of Thana P O (56,56,56,56,56 Nos) Tk.6000 per month	4,032,000	4,032,000	4,032,000	4,032,000	4,032,000	20,160,000
3. Salary of Trainer (224,224,224,224,224 Nos) Tk.5000 per month	13,440,000	13,440,000	13,440,000	13,440,000	13,440,000	67,200,000
4. Travelling and Transportation 30% of 6.1 to 6.3	5,403,600	5,403,600	5,403,600	5,403,600	5,403,600	27,018,000
5. Staff Training and Development 10% of 6.1 to 6.3	1,801,200	1,801,200	1,801,200	1,801,200	1,801,200	9,006,000
6. Salary of Service Staff (56,56,56,56,56 Nos) Tk.1600 per month	1,075,200	1,075,200	1,075,200	1,075,200	1,075,200	5,376,000
7. Training Supplies to VGD Cardholders (100000,50000,100000,50000, 0 Nos) Tk.20 per person	2,000,000	1,000,000	2,000,000	1,000,000	0	6,000,000
8. Stationeries & Supplies (56,56,56,56,56 Nos) Tk.1000 per month	672,000	672,000	672,000	672,000	672,000	3,360,000

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
9. Rent & Utilities (56,56,56,56,56 Nos) Tk.5000 per month	3,360,000	3,360,000	3,360,000	3,360,000	3,360,000	16,800,000
10. General Exp. & Maintenance (56,56,56,56,56 Nos) Tk.1000 per month	672,000	672,000	672,000	672,000	672,000	3,360,000
11. Capital Expenditure						
11.1 Furniture & Fixtures	100,000	100,000	100,000	100,000	100,000	500,000
11.2 Motorcycle (50,0,0,0,0 Nos) Tk.71000 per motorcycle	3,550,000	0	0	0	0	3,550,000
12. H.O. Logistics & Management Support	3,664,600	3,209,600	3,309,600	3,209,600	3,109,600	16,503,000
Total	40,310,600	35,305,600	36,405,600	35,305,600	34,205,600	181,533,000
Inflation adjusted cost	42,326,130	38,924,424	42,144,033	42,914,177	43,655,977	209,964,741
IV.2 Assistance to Small NGO and BCO	2,500,000	7,500,000	10,000,000	10,000,000	10,000,000	40,000,000
V. Support Services Research, Evaluation and Monitoring	7,500,000	10,000,000	10,000,000	7,500,000	5,000,000	40,000,000
VI. Capital Investment						
Cost per Branch						
Land		280000				
Building		1200000				
Furniture Fixture & Equipment		120000				
Total		1600000				
	1,600,000	1,600,000	1,600,000	1,600,000	1,600,000	
No. of Branches	30	30	35	0	0	95
Sub-Total	48,000,000	48,000,000	56,000,000	0	0	152,000,000
Motor Cycle for POs Tk.71000 X 141,144,0,0,0 Nos	10,011,000	10,224,000	0	0	0	20,235,000
Total branches	58,011,000	58,224,000	56,000,000	0	0	172,235,000
Regional Office:						
Furniture (10,0,0,0,0 Nos)	1,000,000	0	0	0	0	1,000,000
Vehicle (3,3,2,2,0 Nos)	3,600,000	3,600,000	2,400,000	2,400,000	0	12,000,000
Total for Regions	4,600,000	3,600,000	2,400,000	2,400,000	0	13,000,000

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
Computer and Equipment for field offices 0,0,110,110,110 Nos Tk.100000 each	5,000,000	5,000,000	11,000,000	11,000,000	11,000,000	43,000,000
Vehicle (3,3,2,2,0 Nos)	4,500,000	4,500,000	3,000,000	3,000,000	0	15,000,000
Grand Total	72,111,000	71,324,000	72,400,000	16,400,000	11,000,000	243,235,000
Inflation adjusted cost	75,716,550	78,634,710	83,812,050	19,934,303	14,039,097	272,136,710
VII. Project Income						
VII.1. Interest income On Loan						
Outstanding at year beginning	298,000,000	527,100,000	560,070,000	370,440,000	255,256,313	2,010,866,313
Outstanding at year end	737,100,000	974,610,000	861,273,000	546,977,813	357,358,838	3,477,319,650
Total	1,035,100,000	1,501,710,000	1,421,343,000	917,417,813	612,615,150	5,488,185,963
25% Interest Income on Average Outstanding	129,387,500	187,713,750	177,667,875	114,677,227	76,576,894	686,023,245
Less Loan Loss Provision						
(2% of total disbursement)	22,931,000	28,639,620	23,812,580	14,303,800	8,790,600	98,477,600
Net Interest Income on Loan	106,456,500	159,074,130	153,855,295	100,373,427	67,786,294	587,545,645
Calculation sheet for loan loss provision						
1st yr branch 3653000 X 30,35,0,0,0, Nos	109,590,000	127,855,000	0	0	0	237,445,000
2nd yr branch 6713000 X 40,30,35,0,0 Nos	268,520,000	201,390,000	234,955,000	0	0	704,865,000
3rd yr branch 9670000 X 47,53,30,35,0 Nos	454,490,000	512,510,000	290,100,000	338,450,000	0	1,595,550,000
4th yr br. 12558000 X 25,47,53,30,35 Nos	313,950,000	590,226,000	665,574,000	376,740,000	439,530,000	2,386,020,000
Total	1,146,550,000	1,431,981,000	1,190,629,000	715,190,000	439,530,000	4,923,880,000
2% of Disbursement	22,931,000	28,639,620	23,812,580	14,303,800	8,790,600	98,477,600
VII.2 Service Charge realised						
Poultry and Livestock	5,265,000	8,651,250	11,864,250	13,828,500	14,769,000	54,378,000
Fisheries	3,997,170	5,773,050	7,082,190	8,363,520	9,085,725	34,301,655
Social Forestry	486,000	715,500	918,000	1,093,500	1,242,000	4,455,000
Sericulture and Silk Development	840,000	1,800,000	3,520,000	5,200,000	5,625,000	16,985,000
Horticulture and Vegetable	5,944,500	7,092,000	8,172,000	8,932,500	9,202,500	39,343,500
Total Service Charge realised	16,532,670	24,031,800	31,556,440	37,418,020	39,924,225	149,463,155

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	Total
VII.3. RCP Financing						
1. Loan fund transferred	160,000,000	210,000,000	414,540,000	490,833,000	291,721,500	1,567,094,500
2. Asset Transferred Tk. 300000 X 20,25,47,53,30 Nos branches	6,000,000	7,500,000	14,100,000	15,900,000	9,000,000	52,500,000
3. Lease Value of Branches 90,115,162,215,245 Nos branches Tk. 6500 per month	7,020,000	8,970,000	12,636,000	16,770,000	19,110,000	64,506,000
Total RCP Financing	173,020,000	226,470,000	441,276,000	523,503,000	319,831,500	1,684,100,500

7.4 Surplus/(Deficit) of Programme
-Support Enterprise

	1996	1997	1998	1999	2000	2001	2002
1. Poultry farm							
Number of farm in Operation							
1st year farm	0	1	0	1	1	0	0
2nd year farm	0	0	1	0	1	1	0
3rd year farm and above	0	0	0	1	1	2	3
Total No of farm in Operation	0	1	1	2	3	3	3
Surplus/(deficit) per farm per Age in Taka							
1st year farm	(1,829,321)						
2nd year farm		637,782					
3rd year farm and above		1,251,168					
Surplus/(deficit) of total farm							
1st year farm	0	(1,829,321)	0	(1,829,321)	(1,829,321)	0	0
2nd year farm	0	0	637,782	0	637,782	637,782	0
3rd year farm and above	0	0	0	1,251,168	1,251,168	2,502,336	3,753,504
Total Surplus/(deficit) - of total farm	0	(1,829,321)	637,782	(578,153)	59,629	3,140,118	3,753,504
2. Feed mill							
Number of feed mill in Operation							
1st year mill	0	1	0	1	1	0	0
2nd year mill	0	0	1	0	1	1	0
3rd year mill and above	0	0	0	1	1	2	3
Total No of mill in Operation	0	1	1	2	3	3	3

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	2001	2002
Surplus/(deficit) per farm per Age in Taka							
1st year mill	14,542						
2nd year mill	240,476						
3rd year mill and above	394,411						
Surplus/(deficit) of total farm							
1st year mill	0	14,542	0	14,542	14,542	0	0
2nd year mill	0	0	240,476	0	240,476	240,476	0
3rd year mill and above	0	0	0	394,411	394,411	788,822	1,183,233
Total Surplus/(deficit) - of total mill	0	14,542	240,476	408,953	649,429	1,029,298	1,183,233
3. Prawn Hatchery Development							
Number of Hatchery in Operation							
1st year hatchery	0	2	2	1	0	0	0
2nd year hatchery	0	0	2	2	1	0	0
3rd year hatchery and above	0	0	0	2	4	5	5
Total No of farm in Operation	0	2	4	5	5	5	5
Surplus/(deficit) per Hatchery per Age in Taka							
1st year hatchery	269,600						
2nd year hatchery	719,600						
3rd year hatchery and above	1,169,600						
Surplus/(deficit) of total Hatchery							
1st year hatchery	0	539,200	539,200	269,600	0	0	0
2nd year hatchery	0	0	1,439,200	1,439,200	719,600	0	0
3rd year hatchery and above	0	0	0	2,339,200	4,678,400	5,848,000	5,848,000
Total Surplus/(deficit) - of total Hatchery	0	539,200	1,978,400	4,048,000	5,398,000	5,848,000	5,848,000
4. Seed production Centre							
Number of Seed production in Operation							
1st year Centre	0	0	0	1	0	1	0
2nd year Centre	0	0	0	0	1	0	1
3rd year Centre and above	0	0	0	0	0	1	1
Total No of centre in Operation	0	0	0	1	1	2	2
Surplus/(deficit) per Centre per Age in Taka							
1st year Centre	(1,925,000)						
2nd year Centre	(755,000)						
3rd year Centre and above	415,000						

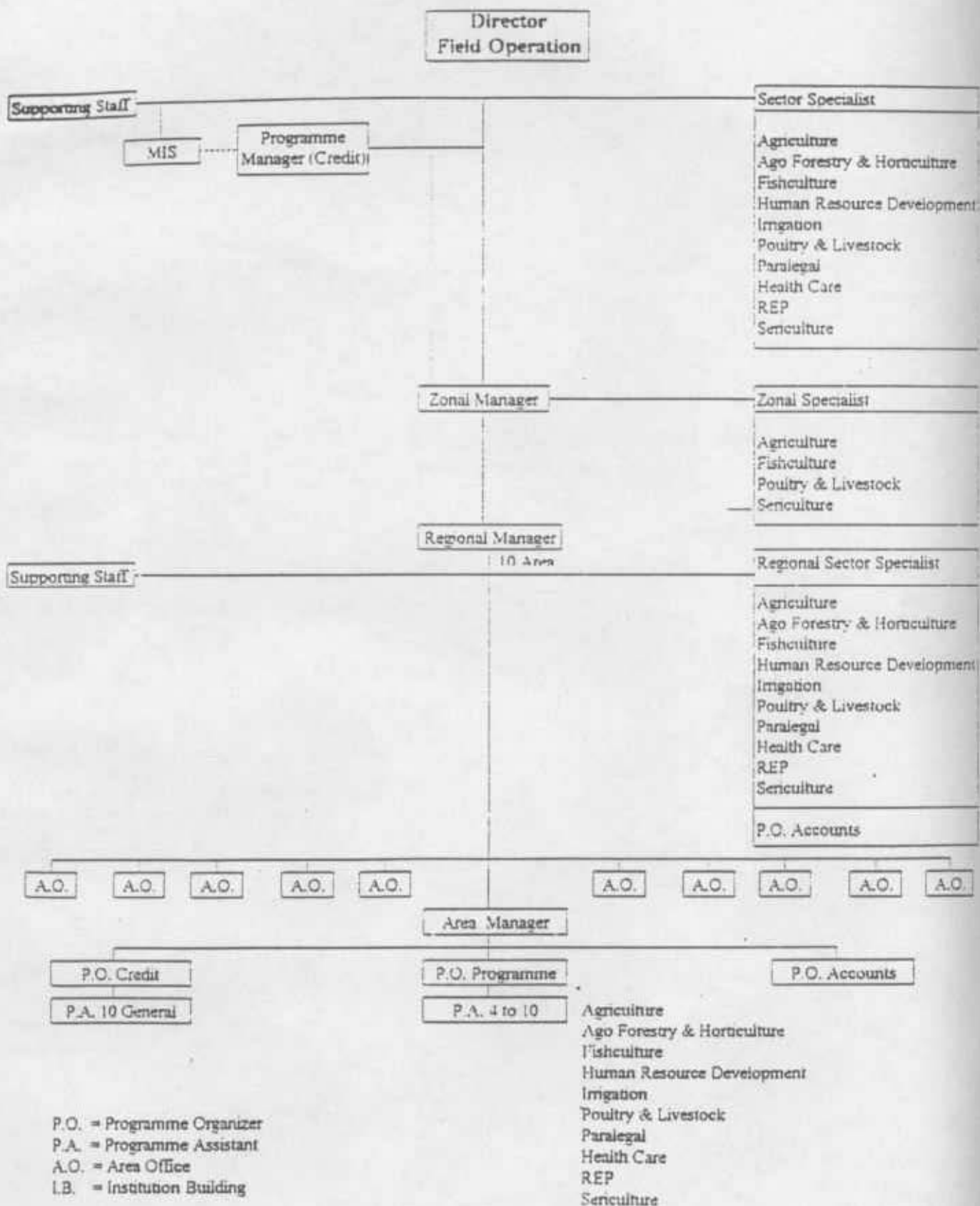
RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	2001	2002
Surplus/(deficit) of total Centre							
1st year Centre	0	0	0	(1,925,000)	0	(1,925,000)	0
2nd year Centre	0	0	0	0	(755,000)	0	(755,000)
3rd year Centre and above	0	0	0	0	0	415,000	415,000
Total Surplus/(deficit) - of total Centre	0	0	0	(1,925,000)	(755,000)	(1,510,000)	(340,000)
5. Grainage Centre							
Number of Grainage Centre in Operation							
1st year Centre	0	3	2	5	8	4	0
2nd year Centre	0	0	3	2	5	8	4
3rd year Centre and above	0	0	0	3	5	10	18
Total No of centre in Operation	0	3	5	10	18	22	22
Surplus/(deficit) per Centre per Age in Taka							
1st year Centre	850,400						
2nd year Centre	1,514,000						
3rd year Centre and above	1,756,000						
Surplus/(deficit) of total Centre							
1st year Centre	0	2,551,200	1,700,800	4,252,000	6,803,200	3,401,600	0
2nd year Centre	0	0	4,542,000	3,028,000	7,570,000	12,112,000	6,056,000
3rd year Centre and above	0	0	0	5,268,000	8,780,000	17,560,000	31,608,000
Total Surplus/(deficit) - of total Grainage Centre	0	2,551,200	6,242,800	12,548,000	23,153,200	33,073,600	37,664,000
6. Reeling Units							
Number of Reeling Units in Operation							
1st year Centre	0	2	3	5	0	0	0
2nd year Centre	0	0	2	3	5	0	0
3rd year Centre	0	0	0	2	3	5	0
4th year Centre and above	0	0	0	0	2	5	10
Total No of centre in Operation	0	2	5	10	10	10	10
Surplus/(deficit) per Centre per Age in Taka							
1st year Centre	(1,020,750)						
2nd year Centre	(1,545,000)						
3rd year Centre and above	935,250						
4th year Centre and above	2,583,000						

RDP-IV Budget Cont'd

	1996	1997	1998	1999	2000	2001	2002
Surplus/(deficit) of total Centre							
1st year Centre	0	(2,041,500)	(3,062,250)	(5,103,750)	0	0	0
2nd year Centre	0	0	(3,090,000)	(4,635,000)	(7,725,000)	0	0
3rd year Centre	0	0	0	1,870,500	2,805,750	4,676,250	0
4th year Centre and above	0	0	0	0	5,166,000	12,915,000	25,830,000
Total Surplus/(deficit) - of total Reeling Units	0	(2,041,500)	(6,152,250)	(7,868,250)	246,750	17,591,250	25,830,000
Total Surplus/(Deficit) of -Program Support Enterprise	0	(765,879)	2,947,208	6,633,550	28,752,008	59,172,266	73,938,737

RDP MANAGEMENT STRUCTURE



P.O. = Programme Organizer
 P.A. = Programme Assistant
 A.O. = Area Office
 I.B. = Institution Building

BRAC ORGANOGRAM

