

RDP

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HRAC



Phase III Report
1993 - 1995

RURAL DEVELOPMENT PROGRAMME (RDP)
Phase III Report (1993-1995)



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GLOSSARY OF TERMS

AAF	Ayesha Abed Foundation
ABC	Assessment of Basic Competencies
AO	Area Office
APO	Aging of Principal Outstanding
BARC	Bangladesh Agricultural Research Council
BARI	Bangladesh Agricultural Research Institute
BCC	BRAC Computer Centre
BEOC	Basic Education for Older Children
BSB	Bangladesh Sericulture Board
BSRTI	Bangladesh Sericulture Research and Training Institute
CBFM	Community Based Inland Open Water Fisheries Management & Development
CDM	Center for Development Management
CEE	Centre for Environment and Education
GDP	Gross Domestic Product
DFL	Disease Free Laying
DLS	Directorate of Livestock Services
DTW	Deep Tubewell

EHC	Essential Health Care
EIG	Employment and Income Generating Programmes
EPI	Expanded Programme on Immunization
ESARO	Eastern and Southern Africa Regional Office
ESP	Educational Support Programme
EUS	Epizootic Ulcerative Syndrome
FHTC	Fish Hatchery Training Centre
FRI	Fisheries Research Institute
GEP	General Education Project
GOB	Government of Bangladesh
GTF	Group Trust Fund
GAAC	Gender Awareness Analysis Course
GQAL	Gender Quality Action Learning
HPD	Health and Population Division
HKI	Helen Keller International
HRLE	Human Rights and Legal Education
HYV	High Yielding Variety
IAS	Impact Assessment Study
ICDDR,B	International Centre for Diarrhoeal Disease Research, Bangladesh
ICLARM	International Centre for Living Aquatic Resource Management
IDS	Institute of Development Studies
IFAD	International Fund for Agriculture Development
IGVGD	Income Generation for Vulnerable Group Development
LFT	Lake Fishing Teams
MDP	Management Development Programme
MIS	Management Information System
NFPE	Non-Formal Primary Education
NIPSOM	National Institute of Preventive Social Medicine
ODCO	Organization Development and Credit Operations
OSD	Occupational Development Programme
OTR	On-Time Recovery Rate
PHC	Primary Health Care
PIU	Project Implementation Unit
PO	Programme Organizer
PA	Programme Assistant
RDP	Rural Development Programme
RCP	Rural Credit Project
RED	Research and Evaluation Division
REP	Rural Enterprise Project
RLF	Revolving Loan Fund
RSS	Regional Sector Specialist
SAE	Social Awareness Education
SIT	School for International Training
SLDP	Smallholder Livestock Development Programme
SRC	Sericulture Resource Centre
SS	Shasthya Shebok/Shebika (Voluntary Health Worker)
STW	Shallow Tubewell
TARC	Training and Resource Centre
TOT	Training of Trainers
VO	Village Organization
WFP	World Food Programme
WHO	World Health Organization
UMB	Urea-Molasses Block

LIST OF AREAS
(1995)
District, Thana and Year of Formation

Sl. No.	Name of District	Sl. No.	Name of Thana	Sl. No.	Name of Branch/Area	Status of Branch/Area	Year of formation
1.	Dhaka	1.	Dhamrai	1.	Kawalipara	Y-10	1980
			Do	2.	Chowhat	Y-9	1983
2.	Manikganj	2.	Manikganj Sadar	3.	Manikganj	Y-8	1976
			Do	4.	Garpura	Y-9	1976
			Do	5.	Krishnapur	Y-9	1980
			Do	6.	Balirtek	Y-9	1976
			Do	7.	Betila	Y-8	1976
		3.	Gheor	8.	Gheor	Y-8	1979
			Do	9.	Baniajuri	Y-5	1990
		4.	Daulatpur	10.	Daulatpur	Y-8	1981
		5.	Saturia	11.	Horgaj	Y-10	1980
			Do	12.	Daragram	Y-8	1984
3.	Munshiganj	6.	Gazaria	13.	Vaberchar	Y-8	1980
		7.	Munshiganj	14.	Munshiganj	Y-1	1995
		8.	Sree Nagar	15.	Sree Nagar	Y-1	1995
4.	Narsingdi	9.	Narsingdi Sadar	16.	Madhabdi	Y-9	1980
			Do	17.	Amdia	Y-9	1983
		10.	Shibpur	18.	Shibpur	Y-9	1979
		11.	Monohardi	19.	Hatirdia	Y-5	1991
			Do	20.	Kachikata	Y-8	1983
5.	Mymensingh	12.	Kotwali	21.	Dapunia	Y-9	1982
			Do	22.	Churkhai	Y-6	1989
			Do	23.	Shamboganj	Y-4	1992
		13.	Fulbaria	24.	Fulbaria	Y-9	1982
		14.	Trishal	25.	Trishal	Y-10	1983
			Do	26.	Boilor	Y-9	1984
		15.	Ishorganj	27.	Ishorganj	Y-5	1991
		16.	Nandail	28.	Nandail	Y-5	1991
		17.	Gouripur	29.	Gouripur	Y-4	1992
		18.	Muktagacha	30.	Muktagacha	Y-4	1992
			Do	31.	Chenchua	Y-4	1992
		19.	Fulpur	32.	Fulpur	Y-4	1992
			Do	33.	Tarakanda	Y-3	1993
			Do	34.	Balia	Y-2	1994
6.	Kishorganj	20.	Kishorganj Sadar	35.	Kishorganj	Y-5	1990
		21.	Austogram	36.	Austogram	Y-2	1990
		22.	Katiadi	37.	Katiadi	Y-5	1990
		23.	Tarail	38.	Tarail	Y-5	1991
		24.	Bhairab	39.	Bhairab	Y-1	1995
7.	Tangail	25.	Mirzapur	40.	Mirzapur	Y-9	1982
			Do	41.	Mohera	Y-9	1980
			Do	42.	Warshi	Y-9	1982
		26.	Tangail Sadar	43.	Tangail	Y-1	1995
		27.	Kalihati	44.	Kalihati	Y-1	1995

	28. Ghatail	45. Ghatail	Y-1	1995
	29. Madhupur	46. Madhupur	Y-1	1995
8. Serajganj	30. Serajganj Sadar	47. Serajganj	Y-5	1991
	31. Shahzadpur	48. Shahzadpur	Y-4	1992
	32. Ullapara	49. Ullapara	Y-4	1992
9. Pabna	33. Pabna Sadar	50. Pabna	Y-10	1980
	34. Chatmohor	51. Chatmohor	Y-10	1982
	35. Atghoria	52. Atghoria	Y-7	1980
	36. Bera	53. Bera	Y-6	1989
	37. Santhia	54. Santhia	Y-7	1989
	Do	55. Ataikula	Y-5	1990
	38. Ishwardi	56. Dashuria	Y-5	1991
10. Natore	39. Natore Sadar	57. Natore	Y-7	1987
	Do	58. Hobiatpur	Y-7	1989
	40. Lalpur	59. Lalpur	Y-4	1992
	41. Boraigram	60. Bonpara	Y-7	1980
	Do	61. Dhanaidah	Y-7	1989
	42. Bagatipara	62. Bagatipara	Y-1	1995
11. Bogra	43. Bogra Sadar	63. Bogra	Y-4	1992
	Do	64. Mazira	Y-3	1993
	44. Kahalu	65. Kahalu	Y-4	1992
	Do	66. Durgapur	Y-3	1990
	45. Dupchachia	67. Dupchachia	Y-2	1994
	46. Nandigram	68. Nandigram	Y-1	1995
	47. Adamdighi	69. Adamdighi	Y-1	1995
	48. Sherpur	70. Sherpur	Y-1	1995
12. Rajshahi	49. Putia	71. Putia	Y-6	1990
	50. Durgapur	72. Durgapur	Y-6	1990
	51. Paba	73. Paba	Y-5	1991
	52. Mohonpur	74. Mohonpur	Y-4	1992
13. Chapai N'ganj	53. Chapai N'ganj Sadar	75. Chapai N'ganj	Y-8	1987
	54. Bholahat	76. Bholahat	Y-8	1987
	55. Shibganj	77. Shibganj	Y-2	1994
14. Gaibandha	56. Gaibandha Sadar	78. Gaibandha	Y-8	1984
	Do	79. Laxmipur	Y-9	1986
	57. Gobindaganj	80. Gobindaganj	Y-4	1992
	Do	81. Mohimaganj	Y-4	1992
	58. Palashbari	82. Palashbari	Y-5	1991
15. Nilphamari	59. Nilphamari Sadar	83. Nilphamari	Y-7	1989
	60. Syedpur	84. Syedpur	Y-7	1989
	61. Kishorganj	85. Kishorganj	Y-5	1991
	62. Dimla	86. Dimla	Y-2	1994
	63. Jaldhaka	87. Jaldhaka	Y-2	1994
16. Rangpur	64. Rangpur Sadar	88. Rangpur	Y-9	1984
	Do	89. Nazirhat	Y-10	1986
	Do	90. Darshona	Y-10	1986
	Do	91. Paglapir	Y-10	1986
	65. Kawnia	92. Kawnia	Y-9	1984
	66. Taraganj	93. Taraganj	Y-7	1989
	Do	94. Ikarchali	Y-6	1990
	67. Mithapukur	95. Mithapukur	Y-5	1991
	68. Pirgacha	96. Pirgacha	Y-2	1994

17. Dinajpur	69. Pirganj	97. Pirganj	Y-2	1994
	70. Dianjpur Sadar	98. Dinajpur	Y-4	1992
	Do	99. Raniganj	Y-3	1993
	71. Fulbari	100. Fulbari	Y-4	1992
18. Rajbari	72. Parbotipur	101. Parbotipur	Y-4	1992
	Do	102. Bhabanipur	Y-4	1993
	73. Birol	103. Birol	Y-1	1995
	74. Khansama	104. Khansama	Y-1	1995
19. Faridpur	75. Rajbari Sadar	105. Rajbari	Y-7	1997
	Do	106. Ahaladipur	Y-9	1987
	76. Baliakandi	107. Baliakandi	Y-6	1990
	77. Gualonda	108. Gualonda	Y-9	1982
20. Magura	78. Faridpur Sadar	109. Faridpur	Y-6	1990
	79. Alfadanga	110. Alfadanga	Y-4	1992
	80. Nagarkanda	111. Nagarkanda	Y-5	1991
	81. Bhanga	112. Bhanga	Y-4	1992
21. Jhenaidah	82. Boalmari	113. Boalmari	Y-6	1990
	Do	114. Kadirdi	Y-5	1991
	83. Modhukhali	115. Modhukhali	Y-6	1990
	84. Sadarpur	116. Sadarpur	Y-5	1991
22. Jessore	85. Magura Sadar	117. Magura	Y-6	1990
	86. Mohammadpur	118. Mohammadpur	Y-5	1991
	87. Sreepur	119. Sreepur	Y-1	1995
	88. Salika	120. Salika	Y-2	1994
23. Chuadanga	89. Jhenaidah Sadar	121. Jhenaidah	Y-6	1989
	Do	122. Dak Bangla Bazar	Y-6	1989
	90. Harinakundu	123. Harinakundu	Y-5	1992
	91. Shailakupa	124. Shailakupa	Y-4	1992
24. Kushtia	92. Kotchandpur	125. Kotchandpur	Y-6	1990
	93. Kaliganj	126. Kaliganj	Y-5	1990
	94. Moheshpur	127. Moheshpur	Y-6	1990
	95. Jessore Sadar	128. Jessore	Y-6	1989
25. Jamalpur	Do	129. Churamonkhati	Y-3	1993
	96. Jhikargacha	130. Jhikargacha	Y-10	1982
	Do	131. Bankra	Y-8	1980
	Do	132. Navaran	Y-10	1980
26. Nandina	97. Monirampur	133. Monirampur	Y-7	1989
	Do	134. Rajganj	Y-7	1989
	98. Chowgacha	135. Chowgacha	Y-5	1990
	99. Keshobpur	136. Keshobpur	Y-5	1990
27. Nandina	100. Chuadanga Sadar	137. Chuadanga	Y-5	1991
	101. Damurhuda	138. Damurhuda	Y-4	1992
	102. Jibannagar	139. Jibannagar	Y-5	1990
	103. Kushtia Sadar	140. Kushtia	Y-6	1989
28. Nandina	Do	141. Bittipara	Y-6	1989
	104. Kumarkhali	142. Kumarkhali	Y-5	1991
	105. Daulatpur	143. Daulatpur	Y-2	1994
	106. Bheramara	144. Bheramara	Y-2	1994
29. Nandina	107. Jamalpur Sadar	145. Jamalpur	Y-8	1987
	Do	146. Titpalla	Y-7	1988
	Do	147. Nandina	Y-7	1988
	108. Sarishabari	148. Sarishabari	Y-5	1991

	109. Bakshiganj	149. Bakshiganj	Y-7	1987
	Do	150. Kamalpur	Y-8	1980
26. Sherpur	110. Sherpur Sadar	151. Sherpur	Y-7	1988
	111. Nakla	152. Nakla	Y-6	1989
	112. Nalitabari	153. Nalitabari	Y-8	1980
	Do	154. Nonni	Y-8	1980
	113. Jhenaigati	155. Jhenaigati	Y-8	1980
	Do	156. Dhanshail	Y-8	1980
	Do	157. Tinani	Y-6	1989
	114. Sreebordi	158. Sreebordi	Y-8	1986
	Do	159. Bhayadanga	Y-8	1980
27. Comilla	115. Chowddagram	160. Munshirhat	Y-6	1989
	Do	161. Gunobati	Y-6	1989
	116. Debiddar	162. Debiddar	Y-1	1995
	117. Murad Nagar	163. Murad Nagar	Y-1	1995
	118. Saharasti	164. Saharasti	Y-3	1993
	119. Laksham	165. Laksham	Y-2	1994
	120. Langolkot	166. Langolkot	Y-2	1994
	121. Barura	167. Barura	Y-2	1994
	122. Chandina	168. Chandina	Y-2	1994
28. Chandpur	123. Chandpur Sadar	169. Chandpur	Y-3	1993
	124. Matlab	170. Matlab	Y-4	1992
	Do	171. Changar Char	Y-3	1993
29. Satkhira	125. Satkhira Sadar	172. Satkhira	Y-8	1987
	126. Ashasani	173. Ashasani	Y-1	1995
	127. Kolaroa	174. Kolaroa	Y-9	1984
	Do	175. Kazirhat	Y-9	1982
	128. Tala	176. Tala	Y-1	1995
	129. Debhata	177. Debhata	Y-1	1995
30. B. Baria	130. Brahmanbaria Sadar	178. Brahmanbaria	Y-5	1991
	Do	179. Chandora	Y-5	1991
	131. Sarail	180. Sarail	Y-2	1994
	132. Kasba	181. Kasba	Y-1	1995
	133. Nabinagar	182. Nabinagar	Y-1	1995
31. Hobiganj	134. Hobiganj Sadar	183. Hobiganj	Y-7	1988
	Do	184. Sutang	Y-7	1989
	135. Baniachong	185. Baniachong	Y-7	1988
	136. Bahubal	186. Bahubal	Y-5	1991
32. Sylhet	137. Nabiganj	187. Nabiganj	Y-3	1993
	138. Sylhet Sadar	188. Sylhet	Y-3	1993
	139. Fenchuganj	189. Fenchuganj	Y-2	1994
	140. Balaganj	190. Balaganj	Y-3	1993
	141. Golapganj	191. Golapganj	Y-2	1994
	142. Goainghat	192. Goainghat	Y-1	1995
33. Moulavi Bazar	143. Moulavi Bazar Sadar	193. Moulavi Bazar	Y-1	1995
	144. Kulaura	194. Kulaura	Y-3	1993
	145. Rajnagar	195. Rajnagar	Y-2	1994
	146. Boralekha	196. Boralekha	Y-2	1994
34. Cox's Bazar	147. Kutubdia	197. Kutubdia	Y-3	1991
	148. Chakoria	198. Pakua	Y-3	1991
35. Feni	149. Chagalnaya	199. Chagalnaya	Y-1	1995
36. Bagerhat	150. Bagerhat Sadar	200. Bagerhat	Y-1	1995

100 to 173 by December '95. This led to an increase in the number of Gram Sheboks from 145 to 173, and a consequent increase in expenses.

- Additional training (exceeding original target) was provided to beneficiaries for Carp and Thai Sarputi Culture, and to the fish nursery workers, leading to higher expenses.
- Duck weed (used as fish feed) and pearl culture were introduced in the traditional carp culture ponds by VO members. Consequently, this increased expenses for experimental project materials.

Note 1.3 : Social Forestry and Horticulture :

Budgeted amount = Tk. 22,811,706

Actual expenditure = Tk. 27,668,711

Negative variance = 21%

Explanation :

- Additional POs were recruited in keeping with the increased area coverage and number of growers. A total of 201 Gram Sheboks were trained instead of the original 160. This resulted in higher expenditure than expected.
- Additional training, including refresher training, was provided to the beneficiaries during the reported time. Instead of the original number of 26,750 beneficiaries to be trained, 44,799 beneficiaries were trained as horticulture growers. This increased expenses.

Note 1.4 : Other Skills and Training :

Budgeted amount = Tk. 15,658,016

Actual expenditure = Tk. 27,012,270

Negative variance = 73%

Explanation :

- The number of actual trainees during 1993-95 was increased from the originally planned 1,500 to 2,354 trainees. Training in embroidering, tailoring, stitching, weaving, slate and leather product making were provided during this time. The number of trainees for the Restaurant and Grocery Shop, and Carpentry and Mechanical Workshop Projects stood at 1,160 and 381 respectively. Consequently, expenses for training and supplies were higher than expected.

Note 1.5 : Sericulture and Skill Development :

Budgeted amount = Tk. 240,198,158

Actual expenditure = Tk. 297,380,287

Negative variance = 24%

Explanation :

- Since the number of beneficiaries increased in several RDP working areas, the number of Gram Sheboks also increased from 300 to 342 to carry out the programme activities.
- Instead of the originally planned 225 plantation workers to be involved in programme activities the number had to be increased to 245 due to field requirement. Salaries of Gram Sheboks and Plantation Workers were thus higher than expected.

Note 1.6 : Rural Enterprise Project :

Budgeted amount = Tk. 22,642,526
Actual expenditure = Tk. 54,697,403
Negative variance = 142%

Explanation :

- Since RDP was expanded during this period and its experimental and pilot projects were implemented in different locations, more staff were recruited during the reported time. A total of 16 POs were recruited for each experimental and pilot project. Staff expenses were therefore higher than were projected.
- Expenses for small hatchery development were also higher than expected as duck hatchery training and development exceeded the target and as there have been a greater demand for Day-Old Chicks from the beneficiaries.

Note 2 : Vulnerable Group Development Programme :

Budgeted amount = Tk. 69,352,801
Actual expenditure = Tk. 84,384,909
Negative variance = 22%

Explanation :

- Since the coverage of beneficiaries exceeded the target, more staff were recruited for supervision, motivational work and service delivery.
- A total of 222,455 beneficiaries were trained instead of the originally planned number of 140,000 beneficiaries. Expenses over staff, stationery and supplies were therefore higher than expected.

Note 3 : Health and Family Planning :

Budgeted amount = Tk. 30,340,169
Actual expenditure = Tk. 46,726,502
Negative variance = 54%.

Explanation :

- According to the budget only POs were to be assigned in each area. But during the course of programme implementation, 2 PAs were assigned in each area. Up to December 1995, the number of Area Offices was 170 with PAs numbering 340 (20% drop out). Salaries and benefits, traveling and staff training expenses were therefore higher than expected.

Note 4 : Branch Operating Cost :

Budgeted amount = Tk. 327,863,058
Actual expenditure = Tk. 279,597,716
Positive variance = 15%

Explanation :

- BRAC has taken into consideration the recommendation of its Internal Cost Review Committee and of the Financial Consultant Clifton G. Kellogg and Janney Bretz Carpenter. Therefore, the number of RCP and RDP branch staff (POs and PAs) has been scaled down for more efficient cost control. Salaries, benefits and other branch operating costs were consequently less.

Note 5 : Staff Training and Development :

Budgeted amount = Tk. 20,202,642
Actual expenditure = Tk. 29,608,709
Negative variance = 47%

Explanation :

- Most of the Area Managers were given training in Financial and Operational Management. This training is an additional item not included in the proposed budget of 1992 as the training module was developed by BRAC and the Calmeadow Foundation after the budget had been finalized.

Note 6 : Loan Fund Requirement :

Budgeted amount = Tk. 320,513,850
Actual expenditure = Tk. 527,372,504
Negative variance = 65%

Explanation :

- According to the budget, 450,000 loans were to be disbursed during 1993-1995. Instead, a total of 927,214 number of loans were disbursed. This is due to the fact that the need for loan and the loan size increased during project implementation.

Note 7 : Non-Formal Primary Education Programme :

Budgeted amount = Tk. 803,080,279
Actual expenditure = Tk. 656,792,887
Positive variance = 18%

Explanation :

- As PAs at a lower salary level were assigned in place of POs, the operational cost of schools was reduced.
- The number of school months in operation also reduced the operational cost since fewer schools were opened in the initial stage of the First Phase.

Note 8 : Training and Resource Centre :

Budgeted amount = Tk. 71,037,847
Actual expenditure = Tk. 61,226,596
Positive variance = 14%

Explanation :

- NFPE expansion was scaled down for shortage of funds in Phase II (decision taken at Donor Consortium Meeting held on 22.5.1995). Since fewer teachers received training, the construction work of the Srimongal Training Centre was scaled down and its capacity was reduced to 50 trainees instead of 100. Expenses for land and facilities were therefore less than expected.

Note 9 : Research and Evaluation :

Budgeted amount = Tk. 30,351,352
Actual expenditure = Tk. 26,921,550
Positive variance = 11%

Explanation :

- Staff were recruited in the latter part of the phase. Salaries and other related expenses were therefore less during the reported time.

RURAL DEVELOPMENT PROGRAMME III

Balance sheet
As at 31st December
(Taka in thousand)

PROPERTY AND ASSETS	1993	1994	1995
Fixed Assets :	Taka	Taka	Taka
Land	32,411	72,782	72,105
Building	156,383	300,875	366,327
Vehicle	7,091	18,256	44,262
Motor Cycle	43,989	43,243	43,212
Bi-Cycle	2,432	1,653	1,624
Furniture & Fixture	23,982	26,391	59,642
Equipment	18,026	27,137	53,266
Computer Extension	9,658	12,646	19,588
Telephone Instalation	1,177	1,177	1,177
	<u>295,150</u>	<u>504,160</u>	<u>661,202</u>
Less : Acc. Depreciation	(37,113)	(49,753)	(69,749)
	<u>258,037</u>	<u>454,407</u>	<u>591,453</u>
Loans to group members	395,474	622,364	742,869
Less : Loan loss reserve	(19,827)	(44,162)	(52,361)
	<u>375,647</u>	<u>578,202</u>	<u>69,508</u>
Staff Housing loan scheme	0	0	90,178
Current Assets :			
Stock and stores	19,451	15,560	33,357
Advances, deposits and prepayments	17,477	7,355	14,313
Sundry debtors/accounts receivable	756	514	42,757
Current accounts with field offices	22,758	27,501	68,919
Cash in hand and at bank	11,674	174,196	242,055
Total	<u>705,799</u>	<u>1,257,735</u>	<u>1,773,540</u>
FUND AND LIABILITIES			
Capital fund	361,231	963,242	1,208,465
Add : Internal Resource	33,195	48,450	9,575
	<u>394,426</u>	<u>1,011,691</u>	<u>1,218,040</u>
Revolving loan fund	7,705	0	0
Current liabilities :			
For Expenses	13,935	16,467	290,245
For Group saving deposits	118,993	173,539	244,829
For Group trust fund	30,048	44,373	15,312
For Group current and project accounts	14,175	11,664	5,114
Bank overdraft	126,517	0	0
Total	<u>705,799</u>	<u>1,257,735</u>	<u>1,773,540</u>

RURAL DEVELOPMENT PROGRAMME III
Statement of Income and Expenditure
for the year ended 31st December
(Taka in thousand)

	1993 Taka	1994 Taka	1995 Taka	Total (1993-95) Taka
Income :				
Donation	255,327	1,095,882	821,565	2,172,775
Interest Income	56,428	78,365	88,153	222,946
Training Income	7,339	7,568	11,138	26,045
Service charge realised	9,601	18,594	26,771	54,966
Total	328,695	1,200,410	947,627	2,476,732
Expenditure :				
Salaries and benefits	176,483	207,924	242,837	627,244
Travelling and Transportation	33,175	33,479	39,042	105,697
Staff Training and Development	14,064	15,095	25,840	55,000
Office and staff accommodation	9,167	11,120	13,524	33,812
Utilities	3,278	3,930	3,774	10,982
Stationery	5,027	1,839	8,143	15,009
Maintenance and general expenses	5,968	5,804	13,924	25,696
Teacher's salary	47,101	64,673	69,666	181,440
Teacher's training	9,336	10,107	9,828	29,271
Consultant	1,676	714	937	3,326
School rent and maintenance	33,347	21,486	22,587	77,420
Program material supplies	62,766	101,955	157,132	321,853
V O Members training	45,349	51,161	51,830	148,339
Depreciation	11,132	0	0	11,132
Bank interest	0	18,285	0	18,285
Loan loss provision	10,777	32,938	22,483	66,198
H O Logistics and management support	43,817	51,459	60,183	155,459
	512,465	631,967	741,731	1,886,163
Surplus of income over expenditure transferred to capital fund	(183,770)	568,443	205,896	590,569
	328,695	1,200,410	947,627	2,476,732

Rural Credit Project (RCP)

The Rural Credit Project shows an impressive financial performance during the period. The net operating surplus for the year 1993, 1994 and 1995 was Tk. 32, 51 and 80 million respectively.

RURAL CREDIT PROJECT Balance Sheet As at 31st December (Taka in thousand)

	1993 Taka	1994 Taka	1995 Taka
PROPERTY AND ASSETS			
Fixed Assets :			
Land	10,789	6,495	24,618
Building	61,102	142,758	255,828
Vehicle	5,395	5,395	5,395
Motor Cycle	23,704	29,824	38,444
Bi-Cycle	1,544	1,935	2,207
Furniture & Fixture	8,359	11,848	15,718
Equipment	3,985	5,878	7,737
	<u>114,877</u>	<u>204,132</u>	<u>349,947</u>
Less : Accumulated Depreciation	(13,040)	(18,953)	(30,742)
	<u>101,837</u>	<u>185,179</u>	<u>319,206</u>
Loans to landless group members	605,160	859,849	1,277,116
Less : Loan loss reserve	(52,688)	(85,713)	(142,795)
	<u>552,471</u>	<u>774,137</u>	<u>1,134,321</u>
Current Assets :			
Investment	631,125	466,238	230,868
Stock and stores	22	(1,524)	65
Advances, deposits and prepayments	11,240	10,203	821
Accounts receivable	101	0	0
Current accounts with field offices	16,545	49,536	33,421
Cash in hand and at bank	17,218	44,672	32,204
Total	<u>1,330,560</u>	<u>1,528,441</u>	<u>1,750,906</u>
FUND AND LIABILITIES			
Capital fund	1,027,074	1,102,884	1,169,068
Current liabilities :			
For Expenses	24,806	21,075	5,800
For Group saving deposits	186,930	297,054	524,919
For Group trust fund	61,147	83,073	37,972
For Group current and project accounts	26,577	24,355	13,147
Bank overdraft	4,027	0	0
Total	<u>1,330,560</u>	<u>1,528,441</u>	<u>1,750,906</u>

RURAL CREDIT PROJECT
Statement of Income and Expenditure
for the year ended 31st December
(Taka in thousand)

	1993 Taka	1994 Taka	1995 Taka	Total (1993-95) Taka
Income :				
Interest Income on Loan	109,459	159,155	278,630	547,245
Interest Income on Investment	51,871	42,212	28,923	123,006
Total	<u>161,330</u>	<u>201,367</u>	<u>307,553</u>	<u>670,251</u>
Expenditure :				
Salaries and benefits	66,782	81,963	107,220	255,964
Travelling & Transportation	7,666	9,344	13,681	30,690
Staff Training	3,573	1,779	2,605	7,957
Office and staff accommodation	327	838	2,203	3,367
Utilities	2,038	1,993	4,276	8,307
Stationery	2,631	1,017	9,003	12,652
Maintenance & general expenses	4,740	6,414	8,080	19,234
Interest on deposits	21,193	15,881	28,124	65,198
Depreciation	4,357	5,808	7,725	17,891
Loan loss provision	15,379	24,337	43,201	82,916
Data processing and monitoring	600	900	900	2,400
	<u>129,285</u>	<u>150,273</u>	<u>227,018</u>	<u>506,576</u>
Surplus of income over expenditure transferred to capital fund	<u>32,045</u>	<u>51,094</u>	<u>80,535</u>	<u>163,675</u>
	<u>161,330</u>	<u>201,367</u>	<u>307,553</u>	<u>670,251</u>

ANNEXES

ANNEXE 1 : List of Rural Enterprise Projects

The following are some of the new income generating ideas that are being tested :

- Wood Seasoning
- Improved Oven (chula)
- Bio - Gas
- Tissue Culture
- Embryo Transplantation
- Fish culture with aeration
- Laundry
- Sewing (Tailoring Shop)
- Charcoal making
- Chalk Factory
- Bakery (Bread)
- Recycled Paper
- Flower Cultivation
- Paddy Cultivation (HYT) in 5 bighas
- Cage Culture (HYV birds in Nos. of 20, 50 & 100)

ANNEXE 2 : List of Research and Evaluation Division Studies

Studies on RDP completed in 1993:

1. Women's Entrepreneurship in the restaurant business : Case of Shuruchi
2. Legal Knowledge of the Poor : Selected Baseline Information (Vol.-1)
3. Savings Default by the VO members : An exploratory study
4. Development of 'entrepreneurship' in Ayesha Abed Foundation, Manikganj : A Brief Analysis.
5. Women as Wage Earners : Does This Make Any Difference ?
6. Land Ownership Pattern And Land Tenure Pattern : A Case of a Village in Bangladesh.
7. Strategies to Enhance Vocational Training to Improve Income Generating Activities : Experiences from BRAC.
8. The Impact of BRAC Rural Development Programme in Gilanda Village, Manikganj (A Report on RRA Field Exercise)
9. The Impact of BRAC Rural Development Programme in Gurki Village, Manikganj (A Report on RRA Field Exercise)
10. Destitute Women and Sustainable Rural Development : Poultry Worker of the IGVGDP of BRAC.

Studies on RDP completed in 1994 :

1. Pattern of Rural Credit in Bangladesh : A Study of Narayanpur Village in Jamalpur
2. Socio-economic Baseline Survey : Post Cyclone Rural Development Programme (PCRD), Kutubdia.
3. Poultry Rearing by Rural Women : Cases from five Villages.
4. Current Accounts for the Rural Poor : A Study on the BRAC's Pilot Savings Scheme.
5. Identifying the Reasons for the Expulsion and drop-out of VO Members from Village Organisations.
6. Social Significance of Conflicting Labour Relations : A Village Case.
7. Problems, Options and Strategies of Rural Households in Bangladesh
8. System, strategies and behaviour : A Study of a village in Jamalpur District
9. Success History of five Female VO Members of BRAC
10. Involvement in Non-traditional Activities : The implication for Women's Empowerment
11. A Study on the Seasonal Variation in Hours worked, income and Expenditure

Studies on RDP completed in 1995 :

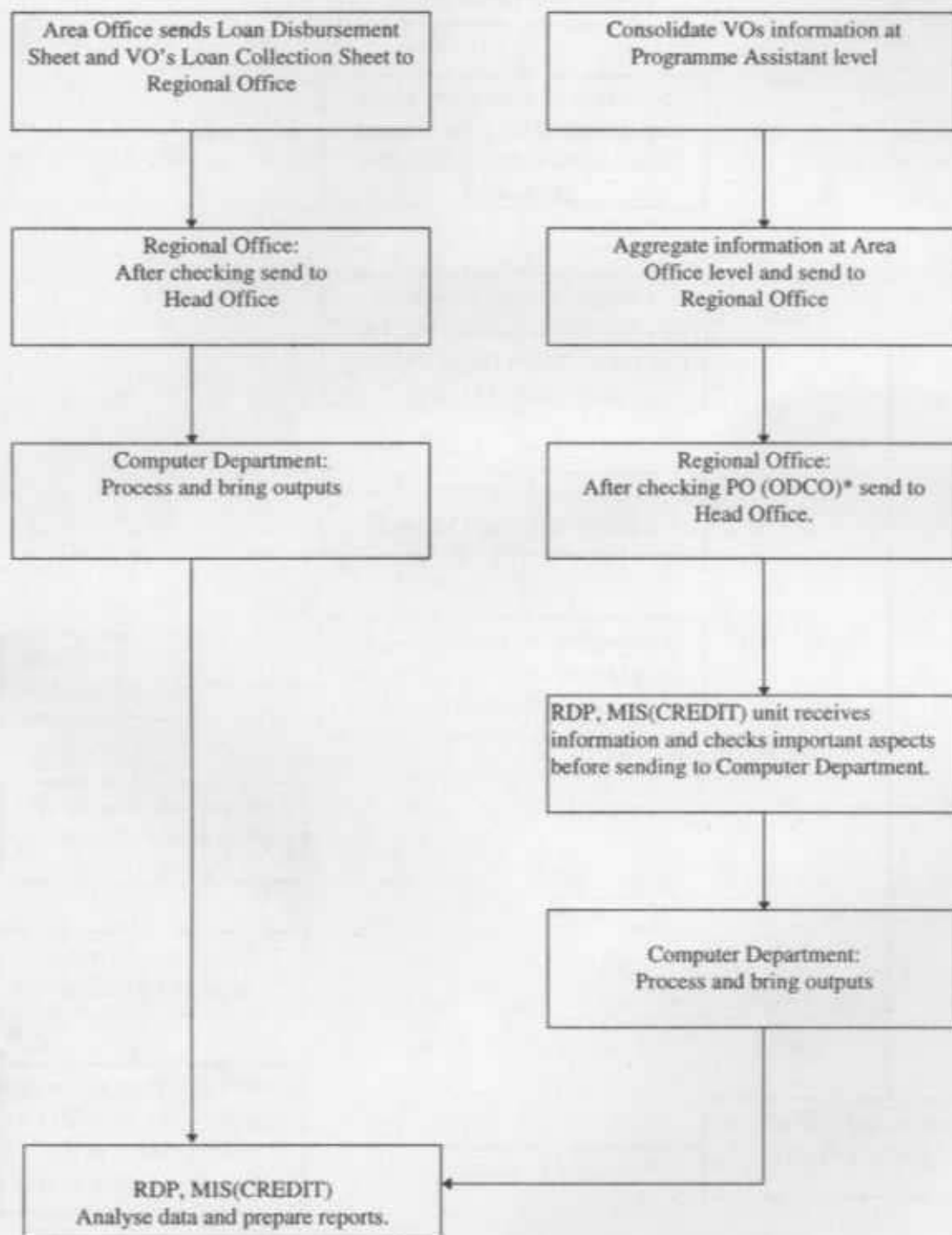
1. Impact Assessment Study of RDP : Main Finding Report
2. Influence of BRAC's credit programmes : A Study on five villages of Jamalpur District (Bangla)
3. Use of RRA in identifying RDP Target Group : A Pilot Study in Lalmonirhat Sadar Area
4. Accelerating the process of employment : The case study of a Poultry Programme
5. BRAC's Achievement in generating Employment in Jhikorgacha RDP Area : A Quantitative Study
6. The effects of Wage employment and Credit on the lives of Women in Bangladesh
7. Impact of Ox-bow lake Project on Participant Household
8. A Note on Providing Access to savings of the VO Members
9. Socio-economic Performance of BRAC DTW Programme
10. A Note on Reasons of Drop-out from BRAC's Matlab Village Organization
11. Barriers to Participation in BRAC RDP, Part-I

12. A Qualitative Exploration of Some Socio-economic Issues in South Uddomdi, Matlab

On-going Studies on RDP :

1. Loan histories of seventy one target group women in Kutamoni and Shekpara village of Jamalpur District
2. An exploratory study of patron client relations in Shekpara, Kutamoni villages, Jamalpur : poor women in ten patronage clusters
3. Impact of BRAC intervention : An analysis of the income and employment effects of a few RDP schemes
4. Barriers to participation in RDP BRAC Part-II
5. Evaluation of IGVGD programme
6. Material well-being and livelihood in the Ox-bow lakes community
7. Using of BRAC loan by the female loanee : A case tracking
8. Village Study Project : Extend the Study of a Base Village (Narayanpur) to the Region
9. Vulnerability of the rural poor to seasonal food deficit and poverty : A comparison and contrast of RDP members and non-members
10. Social transformation in the inland fishing community in Bangladesh
11. Institution building at the membership organisation : A BRAC Case
12. Human Rights and Legal Education Training Impact Assessment Study
13. NGO and Institution Development of Membership Organisation
14. Dynamics of village organisation : The women status production work
15. Capacity development: Is it the way to VO sustainability ?
16. Cash tracking of women receiving loans from RDP
17. Cost and Benefits of BRAC Sericulture Programme — An Economic Analysis
18. Development of Indicators for Monitoring VOs
19. A Longitudinal Study on the Seasonal Variations and Trends in the Labour Force, Participation, Income and Expenditure : TG (Target Group) BRAC and TG non-BRAC
20. Cash Credit and Capital : An Anthropology of Money Circulation Among the Poor

Annexe 3: Collecting, Processing and Analyzing Quantitative Data of Organisation Development and Credit Operation.

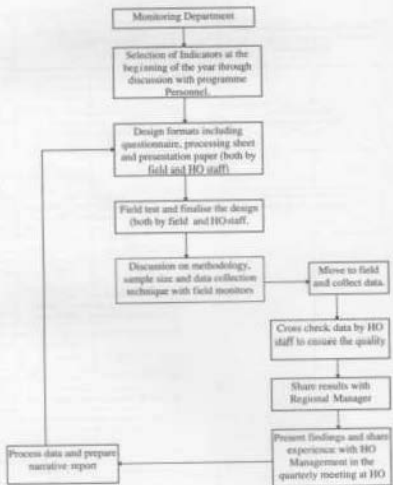


* PO (ODCO): Programme Organiser (Organisation Development and Credit Operation)

	151. Fakirhat	201. Fakirhat	Y-1	1995
	152. Mullarhat	202. Mullarhat	Y-1	1995
	153. Chitalmari	203. Chitalmari	Y-1	1995
37. Khulna	154. Dumuria	204. Dumuria	Y-1	1995
	155. Fultala	205. Fultala	Y-1	1995
38. Narail	156. Narail Sadar	206. Narail	Y-1	1995
	157. Lohagara	207. Lohagara	Y-1	1995
39. Meherpur	158. Meherpur Sadar	208. Meherpur	Y-2	1994
	159. Gangni	209. Gangni	Y-2	1994
40. Gazipur	160. Kapasia	210. Kapasia	Y-2	1995
	161. Sreepur	211. Sreepur	Y-1	1995
41. Jhalokati	162. Jhalokati Sadar	212. Jhalokati	Y-3	1993
	163. Nalchiti	213. Nalchiti	Y-2	1994
	164. Rajapur	214. Rajapur	Y-2	1994
42. Narayanganj	165. Rupganj	215. Rupganj	Y-1	1995
	166. Sonargaon	216. Sonargaon	Y-1	1995
43. Barishal	167. Barishal	217. Barishal	Y-3	1993
	168. Banaripara	218. Banaripara	Y-2	1994
	169. Babuganj	219. Babuganj	Y-2	1994
	170. Bakerganj	220. Bakerganj	Y-2	1994
44. Pirojpur	171. Pirojpur Sadar	221. Pirojpur	Y-2	1994
	172. Vandaria	222. Vandaria	Y-2	1994
45. Patuakhali	173. Patuakhali Sadar	223. Patuakhali	Y-2	1994
46. Gopalganj	174. Gopalganj Sadar	224. Gopalganj	Y-1	1995
47. Madaripur	175. Madaripur Sadar	225. Madaripur	Y-3	1993
48. Sunamganj	176. Sunamganj Sadar	226. Sunamganj	Y-2	1994
	177. Chhatok	227. Chhatok	Y-2	1994
	178. Derai	228. Derai	Y-3	1972
	179. Sulla	229. Gangaigaon	Y-3	1972
49. Lalmonirhat	180. Lalmonirhat	230. Lalmonirhat	Y-1	1995
	181. Aditmari	231. Aditmari	Y-1	1995
	182. Kaliganj	232. Kaliganj	Y-1	1995
50. Naogaon	183. Naogaon	233. Naogaon	Y-3	1993
	184. Manda	234. Manda	Y-3	1993
	185. Mohadebpur	235. Mohadebpur	Y-1	1995

RDP Area		RCP Branch		Total Area/Branch	
1st year	- 40	5th year	- 30	RDP	= 115
2nd year	- 32	6th year	- 21	RCP	= 120
3rd year	- 23	7th year	- 19		235
4th year	- 20	8th year	- 20		
	<u>115</u>	9th year	- 20		
		10th year	- 10		
			<u>120</u>		

Annexe 4 : MONITORING PROCESS





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INTRODUCTION & SUMMARY

This report is more than an account of what BRAC has been able to achieve in just one year. It is, in fact, a phase ending report of the on-going Rural Development Programme, covering a time frame of three years (1993-1995); 1995 marks the final year of the three year phase. The report reviews the programme achievements, the targets that were set and the lessons learnt during the period.

BRAC works in a country where 50% of a population of 120 million live below the poverty line. This means that approximately 10 million families have an intake of below 2,150 kilo calories per day. Although BRAC programmes alone cover over 1.5 million of the population (the overall coverage of BRAC, Grameen Bank, other NGOs and the Government's poverty alleviation programmes is approximately 4.5 million households), 5.5 million families in the country still struggle for survival below the poverty line without any outside assistance. Eighty percent of the population live in the rural areas. Agriculture, the country's main economic activity, provides 47% of the GDP, bringing an average per capita income of US \$ 230.

BRAC's efforts at poverty alleviation began in 1972 following the country's liberation war. Its experiences since then and its capacity to learn through trials and errors have created an organization flexible and responsive to the country's ever changing socio-economic realities. Although it began with a handful of people their number has been increasing dramatically over the years. Just three years ago in 1993 the staff strength was 10,849, climbing to 11,897 in 1994. Today in 1995, the number has reached an impressive total of 16,083. BRAC's activities too have seen rapid expansion during the third phase of the Rural Development Programme.

The basis of the Rural Development Programme (RDP), launched in 1986, is the formation of Village Organizations (VO). Through the VOs BRAC organizes the poor, providing them with credit and other necessary support, i.e., technical training, supply of inputs and logistical support for their livelihood activities (poultry, livestock, fisheries, sericulture, social forestry, vegetable cultivation and rural enterprises). When RDP was started in 1986, there were 2,401 VOs formed with a membership of 121,747. At the beginning of Phase III (in 1993)

The diverse activities of RDP fall in the following categories :

Table 1 : Rural Development Programme

Components	Activities
1. Rural Savings & Credit	
- Institution Building	VO Development, weekly meetings, Issue-based meetings.
- Credit Operations	Savings mobilization, loan disbursement and realization
2. Income Generation	Poultry, livestock, sericulture, fisheries, social forestry, agriculture, irrigation, and rural enterprise.
3. Social Development Programme	a) Education - Non Formal Primary Education, Human Rights and Legal Education
	b) Health - Essential Health Care
	c) Training - Orientation course for VO members, staff training.
4. Support Services	Research, Monitoring, and Computer services
5. Special Programmes	Vulnerable Group Development Programme, Smallholder Livestock Development Programme, Baor Fisheries

the VOs numbered 13,967 with membership touching a total of 649,274. These numbers rose at the end of Phase III (1995) with VOs established climbing to 44,656 and the membership to 1,510,802.

The different initiatives under RDP also include a Non-Formal Primary Education (NFPE) Programme for the children of the target group, a Human Rights and Legal Education (HRLE) Programme, and health care services through a Primary Health Care programme — now known as the Essential Health Care (EHC) programme.

Special programmes, addressing those at the very bottom of the poverty bracket, i.e., the Income Generation for Vulnerable Group Development (IGVGD) and the Smallholder Livestock Development Programme (SLDP), are also implemented under RDP. Participants of these programmes eventually join the regular RDP activities once they come out of the vulnerable group bracket.

RDP intervention in a project area is of a duration of four years — a duration that BRAC has found necessary in order to develop the human and institutional infrastructure of the VO. At the end of this period the area is handed over to the Rural Credit Project (RCP), a financially self-sustaining project that was introduced in 1990. RCP is actually a continuation of RDP activities.

1. Rural Savings & Credit

Institution building is the core of all RDP activities. Landless groups are organized into village based organizations. The groups are motivated to develop savings habit and are given credit facilities. During 1993-1995, a total of 24,278 Village Organizations with a membership of 734,923 were added to RDP programmes (bringing a corresponding increase of 119% and 95% respectively from 1992 figures).

Savings during the reporting period ('93-'95) increased from Tk. 225 million (US \$ 5 mil. approx.) in December 1992 to Tk. 801 million (US \$ 19 mil. approx.) in December 1995. The total disbursement increased by Tk. 7,295 million (US \$ 173 mil. approx.) during RDP Phase III with cumulative disbursement at Tk. 9,579 million (US \$ 228 mil. approx.). Loan outstanding have increased from Tk. 707 million (US \$ 16 mil. approx.) in December 1992 to Tk. 2,335 million (US \$ 55 mil. approx.) in December 1995. There is also an Insurance Policy that covers all VO members.

2. Employment and Income Generating Programmes

The activities that fall under the Employment and Income Generation Programme have been divided into several sectors. These are the poultry and livestock, fisheries, irrigation, sericulture, agriculture and social forestry. The activity that employs the largest number is poultry rearing, covering 900,000 women. The sector programmes have collected service charge of the amount of Tk. 55.37 million during RDP III.

3. Social Development Programmes

BRAC undertakes several activities aimed at strengthening communities to deal with social problems, making them aware of their rights and responsibilities. One of these activities addresses the problem of illiteracy among poor rural children. Towards this end, an extensive network of schools have been opened that provide non-formal primary education. In 1985, the NFPE Programme was started with 20 schools and 612 students. At the beginning of Phase III the total number of schools opened stood at 11,108 with student enrollment at 336,363. The end of 1995 saw 35,175 schools set up under the programme with enrollment at 1.4 million. So far, a total of 11,227 schools have completed their cycle with 320,340 graduating students. Figures indicate that almost 82.4% of the students have continued their education in government primary schools.

The most impressive achievement of the Non-Formal Primary Education programme during the reporting period has been the successful completion of the matriculation examination by some former NFPE students. Informal records show that out of the first 660 students of the early years of the NFPE programme, nineteen have passed the examination during this period.

To develop legal awareness among the rural poor BRAC implements its Human Rights and Legal Education (HRLE) programme as one of its social development initiatives. At the beginning of Phase III the total number of VO members receiving legal awareness training numbered 44,231. By 1995 the programme covered 8,710 VOs and held 12,662 courses for 291,125 members. The main objective of the programme is to make the VO members aware of their legal rights so that they might be motivated to register their marriages, arrange their daughters' marriages at later ages, follow the legal procedures for divorce, and assert their legal rights in such matters as inheritance as well as maintenance of children.

The Primary Health Care (PHC) programme, another component of the social development initiative, was renamed Essential Health Care (EHC) in 1995. This is because the services offered under PHC were inconsistent with the concept of the Primary Health Care as endorsed by WHO. During RDP III, the programme helped immunize a total of 152,481 children under 1 year old and 156,406 pregnant women. Approximately 6 million Vitamin A capsules were also distributed during this period.

Training is essential in developing the programme participants' skills and in changing attitudes that are detrimental towards social development. A total of 763,098 beneficiaries were given various kinds of training during RDP III.

4. Special Programmes

Designed for the poorest of the poor, the Income Generation for Vulnerable Group Development Programme (IGVGDP) provides participants with wheat (supplied by WFP) for two years. At the same time, they are trained in poultry rearing so that at the end of the two years they are able to support themselves with income from their poultry rearing activities. During 1993-1995, a total of 222,511 members were trained in poultry related activities 95% of whom were trained as poultry rearers, 3% as poultry vaccinators, 1% as day-old bird rearers; and the rest as egg collectors and feed sellers. Approximately 2.92 million day-old chicks were distributed to chick rearers during the reporting period. As many as 113.7 million doses of vaccination were also given during the period.

Under the Smallholder Livestock Development Programme (SLDP) over 0.2 million women were trained during RDP III and loans amounting to Tk. 147.8 million were disbursed to them. During this period there were over 220,000 borrowers under the IGVGD programme and 118,000 borrowers under the SLDP programme.

5. Support Programmes

RDP activities receive support from the various departments in BRAC. The Research and Evaluation Division brought out an Impact Assessment Study on RDP that has been useful in planning for the fourth phase of RDP. During this period, the Monitoring Department looked at issues such as loan use, loan criteria fulfilment, savings deposit, issue based meetings of VO members, etc. During Phase III, the BRAC Computer Centre (BCC) intensified its efforts to computerize RDP credit operations.

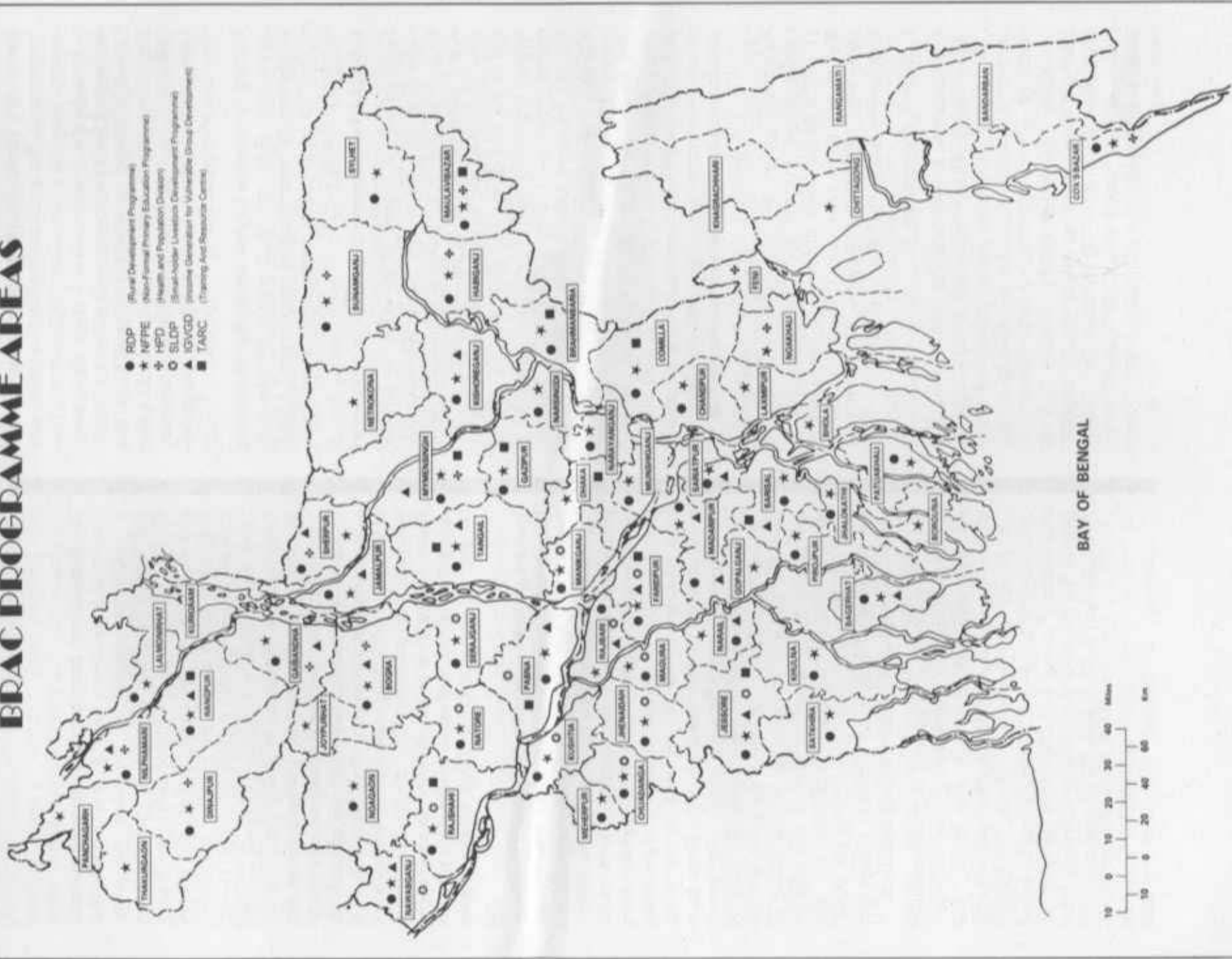
The Phase III has brought both disappointment and a sense of achievement for RDP. It was hoped that it would be possible to streamline the sector programmes more during the period. However, there has been some set backs— particularly in the Poultry and the Deep Tubewell programmes. The Poultry Programme failed to gain the expected momentum specially due to the unavailability of day-old chicks. There has also been a decision to phase out the Deep Tubewell Programme in view of the difficulties faced in its implementation. The programme ran into problems as the farmers became increasingly reluctant to cultivate paddy when failing to obtain a good price at the market. They were also tired of continuously fighting with the big farmers over the issue of irrigation fees. The '94-'95 drought and floods were also a major blow to the programme operations. Added to these were the high price of oil and the unavailability of Deep Tubewell spare parts.

Two programmes emerged as highlights of the Phase III: the Essential Health Care (EHC) and the Human Rights and Legal Education (HRLE) programmes. EHC proved to be a cost effective and need-oriented programme that was widely accepted by the RDP participants during the period. HRLE too has been seeing its share of success: the effects of providing legal education to the VO members are becoming more apparent in their everyday lives. There have been several cases where the legally empowered members have defended their rights and won. A crowning achievement for RDP has been its Cost Recovery Initiative. Completing its first phase in this period, it has turned out to be a well-planned recovery system. The Credit Programme has also achieved qualitative improvement during this phase. Started in 1976, it has today grown to a stage that places it on a par with any formal credit institution.

Phase III shows a development of professionalism in RDP, with the staff demonstrating more efficiency, initiative and dedication than ever before. The greatest expansion of RDP has taken place during this period, and despite the failures, the overall achievement has been encouraging. It may be hoped that activities during the period have prepared the ground for the next five years of successful RDP expansion and improvements in its operations.

BANGLADESH

BRAC PROGRAMME AREAS



RURAL SAVINGS & CREDIT

Institution Building

In order to bring the rural poor into the mainstream of development, BRAC focuses on institution building as a strategy of participation in development activities. Institution building takes two forms in BRAC's approach — VO development and credit operations.

As part of this strategy, BRAC establishes Area Offices (AO) in rural areas covering 80-100 villages in 4/5 Unions. These offices are each staffed by one Area Manager, two Programme Organizers (POs) and an Accountant. One PO is responsible for VO development and credit operations. The PO is assisted by 10 Programme Assistants (PA) for credit operations. The second PO, responsible for sector programmes, is assisted by 4-6 PAs, one for each of the main sector activities (e.g., poultry & livestock, sericulture, etc.). The AO selection is generally based on the following criteria — a) high incidence of poverty; b) lack of employment opportunities; c) poor access to public resources and d) absence or inadequate coverage of other NGOs in the area providing similar services.

The Village Organization : The VO is set up to :

- develop a well-disciplined organization of the rural poor with particular emphasis on women's participation;
- develop the capacity of the poor for sustainable development;
- enable the rural poor to participate in the national development process.

These objectives are approached by implementing such steps as forming village organizations, conducting regular weekly meetings as well as monthly issue-based meetings, and imparting training on human resource and skills development. During Phase III a total of 19,227 VOs were set up, which is much higher than the initial target of 12,500. There are two reasons for this: first, as many inactive VOs were dissolved in 1992 for smooth running of the programmes, the focus in Phase III was to fill up the gap by setting up larger numbers of VOs; second, before 1992 there were 120 VOs under each Area Office with an average of 50 members. The decision was revised in Phase III

During Phase III a total of 95 AOs were set up, showing a 100% achievement rate against the target set at the beginning of the phase.



during which there were 160 VOs under each AO with an average membership of 37.5.

Formation Process : Before RDP opens a new AO, the staff conduct a door to door survey in 80-100 villages within a 10-12 kilometre radius to identify the target population. The work area of the AO is divided into 160 units to form VOs with 50-55 target households. When the mapping of 160 units is completed the target population is motivated to form a village organization. Ideally, a VO has 35-40 members. However, it takes approximately 1 year to reach this number. Therefore, as soon as the members reach the total of 20, activities such as weekly meetings, savings deposits, orientation course on organization and credit discipline, and issue-based meetings are commenced.

A VO has 7-8 small credit groups. The groups have a total of five members with a leader selected from among themselves. The leader ensures attendance of the members in weekly meetings, savings deposits and payment of loan installments. They also decide who can borrow and when. The small group selects participants of the Employment and Income Generation (EIG) programme. Peer pressure and supervision of late payment are also conducted by the small group.

Each VO has a management committee which consists of an elected chairperson, secretary, cashier, small groups and their leaders. Decisions related to the members' well-being and social and economic development are taken at the VO meetings, with the members participating in the decision making process based on democratic principles.

RDP offers an orientation course on organization and credit discipline to VO members when they join a VO. The course intends to create a general awareness about the rules and norms of VO formation, and savings and credit.

Weekly Meetings : Weekly meetings are held on a fixed day of the week and at a designated place and time in the morning. Savings deposits and loan repayments, selection of borrowers, deed agreements are issues dealt with in 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 problems. The issue-based meetings enable the VO members to identify the specific issues that affect their daily lives, and to discuss possible solutions. The meetings, conducted

by a PA, are not restricted to VO members — their spouses are also encouraged to participate.

The purpose behind holding these meetings is to enable the members to seek a more prominent voice in their community. They gain confidence to confront 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. In the past, misappropriation of relief goods by the members of the local government used to be a problem. Today, VO members are much more prepared to assert their rights in these matters.

Every year, villagers face a variety of health problems such as diarrhoea and dysentery. Many of these health problems could be mitigated if the people had access to safe drinking water and proper sanitation. Through the issue-based meetings members are made aware of the drinking water and sanitation problems.

Education for women is one of the most important strategies of poverty alleviation. The 'Meena Project', sponsored by UNICEF and implemented by BRAC, disseminates this message through an animation series revolving around a girl named Meena. The Meena character has been quite successful in motivating rural children and their parents.

Staffing : BRAC has started posting Human Resource Development POs at the Regional Office Level. Each of these POs is responsible for 8 Area Offices. Each month they have a meeting with the PAs to instruct them on how to conduct issue-based meetings. The PAs are instructed to play the role of observers rather than participants at the meetings.

BRAC has also appointed a Programme Manager and two zonal sector specialists for the Social Development Programme under RDP.

Training : BRAC emphasises capacity building of VO members and provides training in Human Resources and Skills Development. A good number of courses have been developed for this purpose. Initially, the training courses were conducted at the Training and Resource Centres (TARC). However, group members found it difficult to stay at these centres for extended periods for time. Therefore, most of these courses now take place at the Area Offices or at the field level. The PAs receive "training of trainers" (TOT) at the TARC and then conduct field level training.

Recruitment of Women : Figures on recruitment at the end of 1995 show an achievement of 83% (original target 690,000 — achievement 570,364). BRAC's strategy is to concentrate exclusively on females for new membership. This is reflected in the fact that an increasing proportion of the membership is female. Data indicate that the total female membership in RDP Phase II was 78% while in Phase III it stood at 92%.

Changes

1. VO membership size has been reduced from 45-55 members to 35-40 for the following reasons:

- ♦ It used to take as long as 1 year to reach the required number of members.
- ♦ Membership drop-out rate was increasing as members could not receive credit support before the required number was enrolled.
- ♦ The large number of members created management problems, e.g., it would take a long time to collect savings and loan instalment.

As the membership size was reduced, it became possible for the Programme Assistants to better manage the VO meetings and give more attention to individual members. Today, a VO can start to operate as soon as it has 20 members, providing loans and other programme facilities immediately thereafter. Previously, more than one person in a family could be a VO member and this led to problems in loan repayment and savings collection. RDP made another change here : from 1992 only one member per household became eligible for VO membership. While this initially increased the number of drop-outs and loan defaulters, the benefits have been significant. A maximum number of households can now be covered. The credit delivery system limits one member to a maximum of two loans that do not exceed a ceiling of Tk. 10,000.

2. The Social Awareness Education (SAE) course has been revised. The duration of the course (1 month) seemed too long to the VO members who found it difficult to stay away from their family and work for such a long period of time. As a result, a new 6 day course (lasting 2 hours each day) on VO discipline and credit management has been initiated in its place. All members must take this course upon joining the VO. The course is conducted by a Programme Assistant at the village level.

3. The various training courses for skills and human resource development used to be carried out at the TARC. However, since the members found it difficult to spend so much time away from home, RDP is concentrating more now on conducting the training at the field level. Programme Assistants conduct these training sessions upon receiving a Training of Trainers (TOT).



Credit Operations

Credit and Savings : In Bangladesh, the poor do not have access to reasonably priced credit. Although the activities of development organisations dramatically altered the situation in the eighties, the demand for credit among the rural poor continues to grow. These days, most development programmes usually have a credit component. BRAC therefore turned towards a micro-credit programme for the poor who have little or no collateral, and started a lending programme as early as in 1975. However, the real expansion in credit operations took place with the inception of RDP in 1986.

The Credit and Savings programme has two broad objectives :

- ♦ operate a self-sustaining credit operation;
- ♦ mobilise savings.

Credit operations are carried out through village organisations. When VO members show the ability to deposit savings, they can begin to receive loans. The group functions as a body that has a collective responsibility to repay the loans. The weekly payment schedule ensures that each payment is relatively small compared to the size of the loan (which ranges between Tk. 2,000-10,000) while making it easy to monitor when a borrower falls behind on her payments.

BRAC's goal is to make its credit programme self-sustaining by recovering the cost of lending through interest income (service charge). The organization has initiated a strategy to reduce the long-term dependency on donor fund by creating the Rural Credit Project (RCP). In RDP, an Area Office is expected to become self-sustaining in its credit operations once it is four years old and has attained a predetermined level of credit outstanding. It is then transferred to RCP. The loan portfolio in a RCP branch is expected to be large enough for the interest payments to cover the cost of operations.

Outputs

The Credit Extension System : RDP has developed a sound credit extension system that enables VO members to have access to loans promptly and at affordable interest rates. The loans are extended through the Village Organisations.

Loan proposals are put forward at VO meeting and are then submitted to the respective AOs for approval. The borrower collects the loan at the Area Office in the presence of the management committee. No physical

collateral is required to receive the loan. VO members are expected to monitor their peers and help each other keep to their repayment schedules.

Borrowers pay the loan instalments on a weekly basis to the PA at the weekly meetings. 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. At the end of the month, the collection sheets are sent to the Head Office for computerized data processing and data analysis by the MIS department. This department monitors trends and produces various reports on indicators such as :

- ♦ on-time recovery rates
 - ♦ ageing of principal outstanding
 - ♦ target/achievement of disbursement
 - ♦ loan outstanding and savings
 - ♦ overall branch-wise comparative performance.
- This is chiefly for the benefit of the credit and savings management department.

This credit extension system enables the VO members to receive loans quickly as it is committed to disburse loans within 15 days from the day the loan proposal is submitted. As the repayment is often spread over a period of 52 weeks or more, consequently making the repayment amount small, it does not become a burden for the borrower to pay up on time.

Revolving Loan Fund (RLF) : Credit operations are carried out through 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 to cover the risk of loan default.

Savings : An important part of the credit operations is the collection of savings. RDP's experience has shown that those VOs that save regularly tend to be disciplined in credit and other activities. The ability to consistently save is an important indicator of the ability to pay back loans. Savings also reduce RDP's dependence on external funds.

From the members' point of view, savings represent an opportunity to earn interest on their money – which is something that they do not normally get because of lack of access to regular financial institutions. This money can also serve as a provident fund for their old age. RDP's savings scheme provides members with a secure place to keep their money.

Savings & Credit Analysis (excluding IGVGD & SLDP)

The loan portfolio for RDP programme increased from Tk. 607 million in 1991 to Tk. 2,048 million in 1995. The increase was lowest in 1992, as can be seen from table 2, due to the expulsion of many inactive members that year. They were replaced with a large number of new members. In response to a low loan repayment rate credit operations was generally tightened up. When RDP III started in 1993, disbursement increased rapidly due to loan demand from new members. As a result, the increase in outstanding was much higher (45%), followed by the highest outstanding increase rate of 49% in 1994 and finally 37% in 1995.

During RDP III (93-95), the two most dynamic sectors in terms of growth rates were agriculture and fisheries. The fisheries programme had growth rates of 105%, 205% and 78% during the three years, while the agriculture programme had growth rates of 122%, 97% and 17%. These high growth rates indicate that the agriculture sector, especially vegetable farming, was bringing in very good returns. These activities were therefore favoured for extending loans. The fisheries programme ended up with the highest growth rate (not counting the other categories) in 1995. Agriculture slowed down somewhat in 1995. The rural trading operations also saw a high growth rate of 75% in 1995.

Rural trading and food processing are the two categories that continue to dominate the loans outstanding. Over 50% of the loans have been disbursed in these sectors since 1992. The poultry and livestock sector have been declining as a percentage of the loans outstanding even though the total amount of loans given has been increasing. This is partly due to the stronger growth in other sectors and partly due to the poultry loans being given through programmes such as the VGD and SLDP. Apart from 1994, the irrigation programme was on a declining trend during RDP III. As BRAC has decided to phase out the DTW irrigation programme the amount of outstanding will continue to decrease.

Changes

1. The VO members could not receive loans until the VO attained the previous standard size of 45-55 members. They had to complete the SAE course and generate savings that was equivalent to 5% of the loan amount. It used to take at least 5-6 months for a member to fulfil these conditions. Moreover, it would take two years to make loans available to all the members as only two members from each small group are available for loans at a given time. Consequently, others in the group would have to wait for a loan period to receive loans. The VO 'back-benchers' were hit the hardest by these obstacles, leading to membership drop-out.

In order to address these issues and to reduce drop-out and default rate, RDP took measures to :

- ♦ reduce the VO membership size and reformulate the SAE course;
 - ♦ made changes in savings procedures, i.e., a member has to generate 2% instead of 5% of the loan amount borrowed;
 - ♦ ensure that all members of the Small Group can receive loans at a given time if other members of the group pay loan instalments regularly;
 - ♦ ensure that new members can receive first loans following eight weeks of joining the VO;
 - ♦ ensure that in each VO there are 80% borrowers at a given time.
2. The compulsory 5% deduction from disbursement for the Group Trust Fund (GTF) created some confusion among the members. They felt that such deduction reduced the amount of cash available for borrower investment. Therefore, since January 1995, deduction for GTF was discontinued and 50% of the GTF was distributed to the VOs and credited to their savings. The rest of the GTF will also be distributed in the same manner during the course of the following year.

Table 2 : Loans Outstanding

Loans Outstanding	1992	1993	1994	1995
Total (in Takas)	690,915,523	1,004,277,276	1,499,659,173	2,047,897,654
Increase from Previous Year	14%	45%	49%	37%

Table 3 : Loans Outstanding by Sectors

Sectors	1991	1992	1993	1994	1995
Rural Trade	262,988,730	216,644,576	328,846,183	450,395,126	787,152,711
Food Processing	35,805,050	186,315,956	252,162,070	324,054,691	379,386,718
Agriculture	21,240,413	42,900,895	95,432,823	187,863,318	220,261,341
Livestock	131,532,608	106,588,906	123,136,147	134,198,549	167,465,368
Housing	0	0	45,739,255	126,329,699	138,779,569
Fisheries	6,708,971	11,084,551	22,677,028	69,238,619	122,982,719
Irrigation	90,395,040	68,946,610	57,805,530	85,515,361	79,182,685
Rural Transport	29,455,619	25,166,640	29,666,203	54,935,907	78,120,601
Seri + Cott	26,842,686	29,623,107	44,070,146	61,644,065	52,949,052
All Others	1,979,069	3,644,282	4,741,891	5,483,838	21,616,890
Total	606,948,186	690,915,523	1,004,277,276	1,499,659,173	2,047,897,654

Table 4 : Loans Outstanding (Percentage in Each Category)

Sectors	1991	1992	1993	1994	1995
Rural Trade	43%	31%	33%	30%	38%
Food Process.	6%	27%	25%	22%	19%
Agriculture	3%	6%	10%	13%	11%
Livestock	22%	15%	12%	9%	8%
Housing	0%	0%	5%	8%	7%
Fisheries	1%	2%	2%	5%	6%
Irrigation	15%	10%	6%	6%	4%
Rural Transport	5%	4%	3%	4%	4%
Seri + Cott	4%	4%	4%	4%	3%
All Others	0%	1%	0%	0%	1%
Total	100%	100%	100%	100%	100%

Figure 1

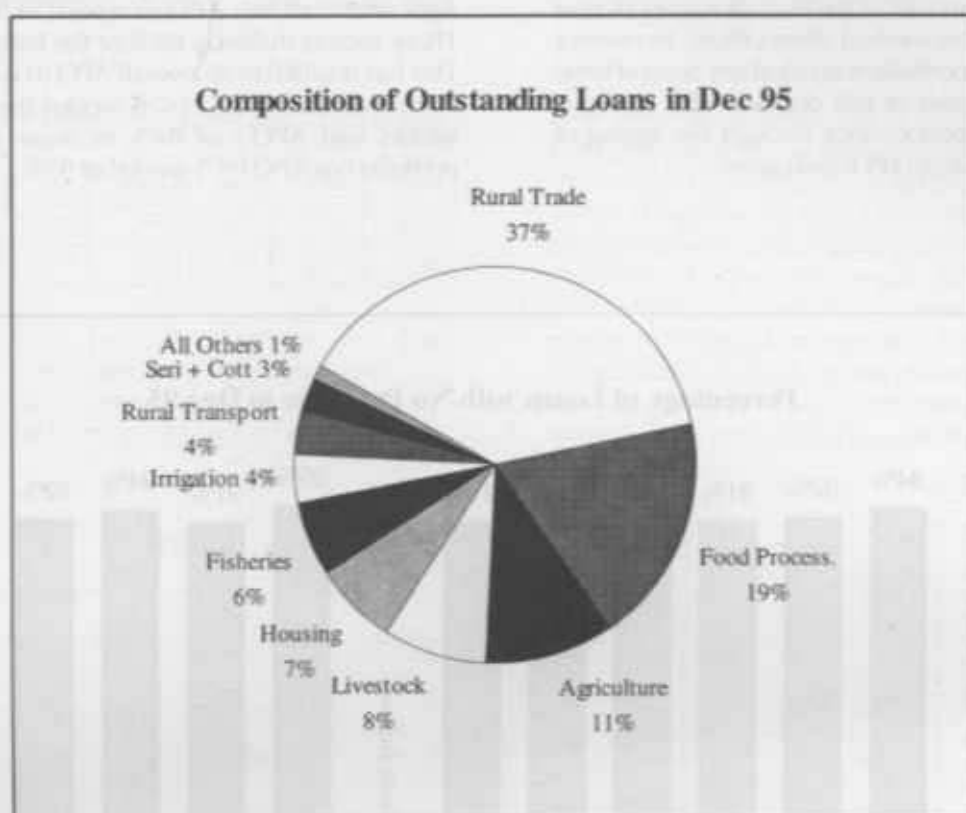


Table 5 : Loans Outstanding

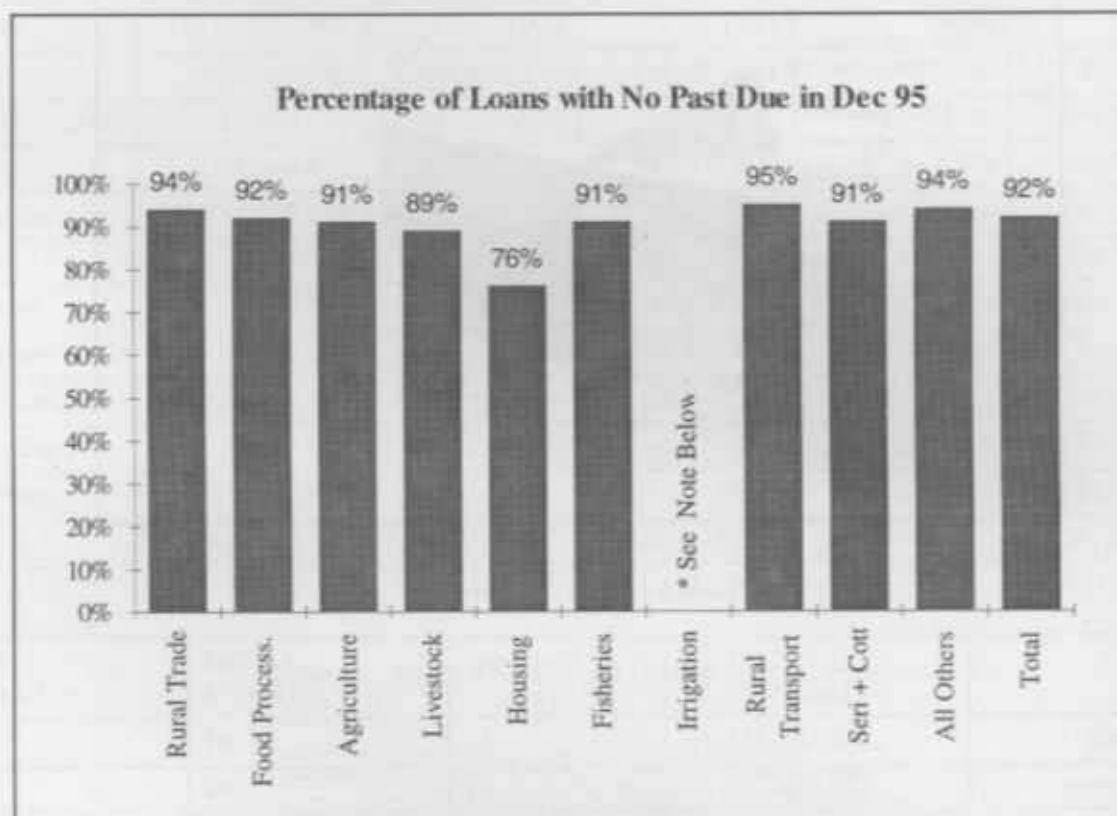
Sectors	Loan Outstanding	% of Total Outstanding	No Past Due (%)	1-4 Wk. Past Due
Rural Trade	787,152,711	38	94	2
Food Process	379,386,718	19	92	4
Agriculture	220,261,341	11	91	3
Livestock	167,465,368	8	89	3
Housing	138,779,569	7	76	5
Fisheries	122,982,719	6	91	3
Irrigation	79,182,685	4	NA*	NA*
Rural Transport	78,120,601	4	95	1
Seri + Cott	52,949,052	3	91	3
All Others	21,616,890	1	94	3
Total	2,047,897,654	100	92	3

* Since RDP will be dis-investing all DTW loans it has stopped tracking the APO for irrigation.

Ageing of principal reflects the historical repayment experience. If a borrower misses a repayment, the entire principal amount of the loan shows up as 'past due' principal. This method allows BRAC to monitor how much of the portfolio is at risk at any point of time, with clear categories of risk degrees. RDP monitors loan repayment performance through the ageing of principal outstanding (APO) indicators.

The Ageing of Principal Outstanding shows that the three major sectors (Rural Trade, Food Processing and Agriculture) all had APO (0 weeks) of 90% or more. These sectors make up 68% of the loan outstanding. This has resulted in an overall APO (0 weeks) of 92%. If we look at the APO (< 5 weeks) then these three sectors had APO's of 94% or more and the total portfolio has APO (< 5 weeks) of 95%.

Figure 2



* Since RDP is going to dis-invest DTW loans it has stopped tracking the APO for irrigation.

Table 6 : No Past Due

Particulars	December 1992	December 1993	December 1994	December 1995
Housing	Not Available	Not Available	61%	76%
Livestock	32%	66%	85%	89%

The 'No Past Due' achievement in all sectors was more than 90%, except for Livestock and Housing. These sectors have shown considerable improvement over the last one year (see figure below) owing to close supervision and monitoring by management.

Table 7 : Yearly Disbursement & Loan Outstanding

Millions of Takas	1991	1992	1993	1994	1995
Yearly Disbursement	605	733	1,325	2,137	3,045
Loan O/S	607	691	1,004	1,500	2,048

The gap between loan disbursement and loan outstanding has increased due to an improved loan repayment rate and change in the term structure. In 1991, 27% of the loans were medium and long term,

while 58% of the loans were with 'no past due'. In 1995, only 10% of the loans were medium or long term and loans with 'no past due' were 92%.

Efficiency of Lending Operations

One way to monitor the efficiency of lending operations is to follow the branches by year and see the trend of the average number of loans disbursed in a year along with the size of the average loan. If these two figures show an increasing trend, it means that the per loan cost of the branches would come down yearly – assuming that operating expenses of lending operations is roughly comparable from year to year. In this particular analysis, we have taken into account the lending efficiency of branches opened in RDP Phase II and III as they are moving towards RCP.

Table 8 : Average Number of Loans Disbursed (Per Branch)

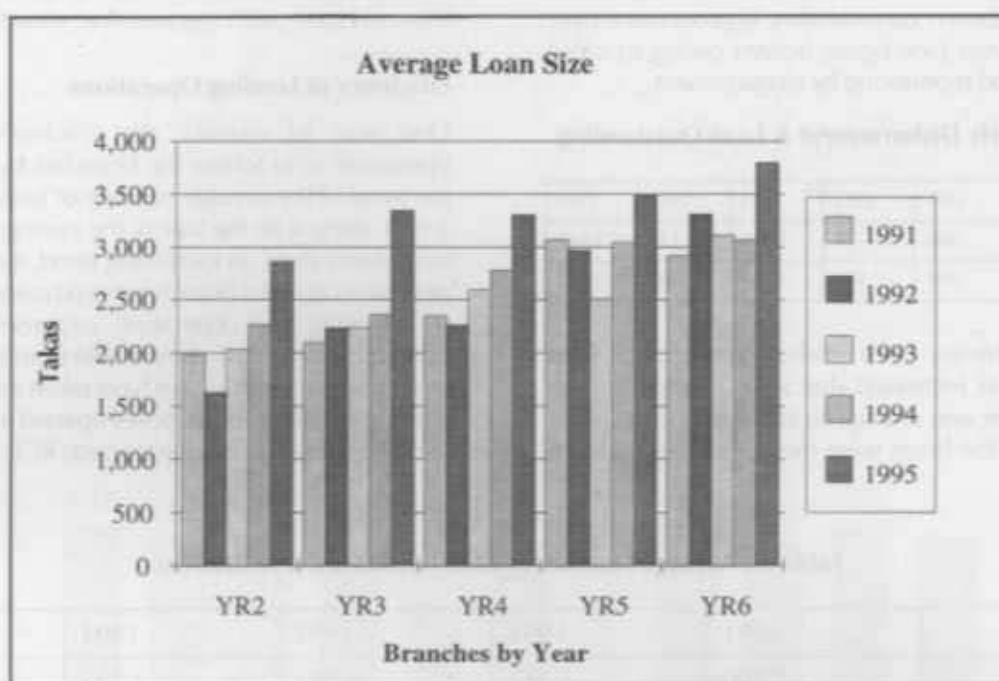
Branch Year	1991	1992	1993	1994	1995
YR2	2,100	1,715	2,282	2,795	3,166
YR3	2,700	2,276	3,117	4,382	3,855
YR4	3,100	2,072	3,542	4,283	5,167
YR5	2,800	2,112	3,540	4,297	4,944
YR6	2,600	2,185	3,355	3,845	4,423

The average number of loans classified by the branch year is shown in the figures above. The figures indicate that the average number of loans is going up proportionally. For instance, a second year branch in 1991 would have only disbursed 2,100 loans while a second year branch in 1995 would have disbursed 3,166 loans on the average. This shows that efficiency in disbursement is increasing as the branches are able to make more loans in the same period of time.

Table 9 : Average Loan Size

Branch Year	1991	1992	1993	1994	1995
YR2	1,981	1,630	2,034	2,265	2,864
YR3	2,100	2,239	2,241	2,366	3,349
YR4	2,352	2,265	2,594	2,781	3,306
YR5	3,071	2,973	2,511	3,040	3,496
YR6	2,919	3,312	3,113	3,065	3,799

Figure 3



The average loan size of branches has been in an upward trend over the years due to higher number of repeat borrowers and improvement in loan repayment rate. Loans with 'no past due' was 58% in 1991 and 92% in 1995. Larger loan size means that the VO members will be able to earn larger amounts of revenue from their investments and that the per loan interest income will be higher for branches. In 1991, a year 4 branch disbursed loans of the average size of Tk. 2,352, while in 1995, a year 4 branch disbursed loans of the average size of Tk. 3,306 which correspond to a 41% increase.

Table 10 shows the VO member savings and membership position at year end. The figures indicate

that group savings is growing at a rate faster than the growth in membership. Per member weekly net savings have been in an upward trend as illustrated in table 11. There are two factors that are contributing to this growth. First, members are taking out larger loans which in turn make their savings go up as 5% of loans is compulsory savings. Secondly, RDP has put a lot of emphasis on the mobilization of savings. This has resulted in a substantial growth in savings. Growth was the lowest in 1992 due to the tightening of credit operations and the expelling of inactive members who took their saving with them. However, with the beginning of RDP III, growth rates in savings were back to high growth rates.

Table 10 : Group Savings in Taka (RDP + RCP only)

Year	1991	1992	1993	1994	1995
Savings (Closing)	205,511,553	224,878,613	305,281,193	468,064,641	757,179,000
Yearly Net Increase	78,328,368	19,367,060	80,402,580	162,783,448	289,114,359
Membership	598,125	649,274	825,790	1,036,254	1,219,638

Table 11 : Per Member Savings (in Taka)

Year	1991	1992	1993	1994	1995
Closing balance	344	346	370	452	621
Weekly Net Savings*	2.62	0.6	1.94	3.14	4.74

* (Annual Savings divided by opening membership + average membership increase) divided by 50 weeks

Table 12 shows the savings accumulated as a proportion of the loans outstanding. This shows growth from Savings/Outstanding ratio of 30% in 1993 to 37% in 1995. Therefore, RDP is moving towards building a larger savings reserve out of which it will be lending money for credit operations.

Table 13 shows the total number of AOs, VOs and membership under RDP+RCP, IGVGD and SLDP in 1995. Previously, the IGVGD programme used to be implemented through informal VOs. IGVGD VOs, formed in 1995, are to function like RDP VOs.

Table 12 : Savings and Outstanding (RDP+RCP only)

Year	1991	1992	1993	1994	1995
Group Savings (Tk.)	205,511,553	224,878,613	305,281,193	468,064,641	757,179,000
Loan Outstanding (Tk.)	606,948,186	690,915,523	1,004,277,276	1,499,659,173	2,047,897,654
Savings/Outstanding Ratio	34%	33%	30%	31%	37%

Table 13 : Target and Achievement (Area Office, VO, Membership)

1	2	3	4	5	6=(5+4)X100	7	9=3+5-7	10=(9-3)/3
Particulars	Programme/Project	Position up to Jan 1 '95	Target for Jan-Dec '95	Achievement Number	(Jan-Dec) %	Drop-out	Position Up to Dec '95	% Increase Jan-Dec '95
Area Office	Total	299	40	40	100%	NA	339	13%
	RDP+RCP	195	40	40	100%	NA	235	21%
	IGVGD	74	-	0	NA	NA	74	-
	SLDP	30	-	0	NA	NA	30	-
VO	Total	27,592	4,800	17,064	356%	NA	44,656	62%
	RDP+RCP	25,181	4,800/a	8,013	167%	NA	33,194	32%
	IGVGD	0	-	8,058	NA	NA	8,058	NA
	SLDP	2,411	-	993	NA	NA	3,404	41%
Membership	Total	1,111,715	267,959	452,808	169%	53,721	1,510,802	36%
	RDP+RCP	1,046,985	267,959/a	226,374	84%	53,721	1,219,638	16%
	IGVGD	0	-	189,852	NA	0	189,852	NA
	SLDP	64,730	-	36,582	NA	0	101,312	57%

/a Original target per area were 120 VOs and per VO 45-55 members. Revised target per area are 160 VOs and 35-40 members.

Table 14 : RDP Phase III Disbursement (Excluding IGV GDP + SLDP)

Name of Sector	Cumulative up to December 31, 1992				Increase in RDP phase III				Cumulative up to December 31, 1995			
	Men	Women	Total	%	Men	Women	Total	%	Men	Women	Total	%
Total	682,376,077	1,522,500,848	2,204,876,925	100%	780,378,745	5,883,281,935	6,663,670,720	100%	1,463,554,822	7,403,782,833	8,866,347,655	100%
Agriculture	58,948,830	57,848,226	116,813,146	5%	82,223,568	693,920,680	781,344,648	12%	146,792,888	751,596,906	897,350,794	10%
Irregularities	84,536,862	80,837,966	165,394,568	8%	67,234,506	99,362,189	166,644,495	3%	151,811,108	180,198,335	332,009,363	4%
Fisheries	14,877,022	3,394,329	20,181,351	1%	45,760,156	172,780,228	218,540,384	3%	60,637,178	178,084,337	238,721,735	3%
Livestock	50,813,218	275,074,002	325,887,220	15%	21,916,203	535,146,307	557,062,510	8%	72,229,921	790,220,309	862,950,230	10%
Cottage Industry	25,308,468	66,139,615	91,448,083	4%	44,694,277	227,807,271	272,501,548	4%	70,201,045	294,087,136	364,290,371	4%
Rural Transport	76,244,830	10,278,297	86,523,580	4%	49,358,138	275,381,272	324,739,510	4%	125,403,968	225,760,522	351,164,490	4%
Rural Trading	335,938,826	688,796,278	1,024,734,104	46%	363,986,083	2,123,231,576	2,487,217,559	37%	699,834,906	2,812,036,794	3,511,871,700	40%
Food Processing	24,431,148	321,497,638	345,928,786	16%	60,427,200	1,511,806,973	1,572,234,173	24%	84,879,038	1,833,304,611	1,918,183,649	22%
Health	793,380	1,856,300	2,649,680	0%	339,740	5,437,669	5,897,409	0%	1,322,040	7,293,969	8,617,009	0%
Miscellaneous	10,273,243	14,750,744	25,023,987	1%	3,547,466	83,145,638	86,693,124	1%	1,820,209	99,896,402	101,716,611	1%
Housing	0	0	0	0%	35,450,031	271,351,272	306,801,303	4%	35,450,031	271,351,272	306,801,303	3%

Table 15 : RDP Phase III Outstanding (Excluding IGV GDP + SLDP)

Name of Sector	Cumulative up to December 31, 1992				Increase in RDP phase III				Cumulative up to December 31, 1995			
	Men	Women	Total	%	Men	Women	Total	%	Men	Women	Total	%
Total	214,374,138	476,541,385	690,915,523	100%	12,526,208	1,344,455,923	1,356,982,131	100%	226,900,346	1,820,997,308	2,047,897,654	100%
Agriculture	15,438,790	27,464,105	42,900,895	6%	4,214,712	173,746,234	177,960,946	13%	19,653,002	200,610,339	220,263,341	11%
Irregularities	34,618,337	34,320,053	68,938,610	10%	1,054,760	27,781,184	28,835,944	2%	34,133,797	62,038,237	96,192,034	5%
Fisheries	8,086,843	2,997,708	11,084,551	2%	17,798,474	76,920,345	94,718,819	7%	25,855,317	78,918,053	105,773,370	5%
Poultry & Livestock	17,182,126	89,486,780	106,668,906	15%	17,099,019	67,205,481	84,304,500	6%	10,173,107	157,292,263	167,465,368	8%
Cottage + Sericulture	22,613,430	2,553,210	25,166,640	4%	113,441,338	66,295,299	179,736,637	13%	8,172,092	68,948,509	77,120,601	4%
Rural Transport	22,613,430	2,553,210	25,166,640	4%	113,441,338	66,295,299	179,736,637	13%	8,172,092	68,948,509	77,120,601	4%
Rural Trading	81,416,274	133,227,802	214,644,076	31%	2,139,237	368,368,898	370,508,135	27%	85,556,011	701,396,700	786,952,711	38%
Food Processing	21,900,159	164,415,797	186,315,956	27%	16,024,583	199,095,347	215,119,930	16%	15,875,574	363,511,144	379,386,718	19%
Health	129,653	273,976	403,629	0%	117,019	1,427,137	1,544,156	0%	118,634	1,751,293	1,869,927	0%
Miscellaneous	1,796,480	1,414,173	3,210,653	0%	121,531	16,384,939	16,506,470	1%	1,887,811	17,808,112	19,695,923	1%
Housing	0	0	0	0%	16,411,892	122,347,677	138,759,569	10%	16,411,892	122,347,677	138,759,569	7%

Table 16 : Target/Achievement (RDP + RCP) Savings & Credit (RDP Phase III)

1993					
Particulars	Target (RDP III Proposal)	Target Revised	Actual	Achievement (%)	
				(Actual vs. Proposal)	(Actual vs. Revised)
VO formed (year)	3,824		6,924	181%	
Membership (Closing)	626,000	892,500	825,790	132%	93%
Disbursement (year)	1,416,700,000	1,250,200,000	1,325,958,000	94%	106%
Outstanding (Closing)	1,240,720,000	922,955,000	1,004,277,000	81%	109%
Gross Savings (year)	136,694,000	169,610,000	151,666,878	111%	89%
1994					
VO formed (year)	4,550		4,718	104%	
Membership (Closing)	760,000	1,056,000	1,036,254	136%	98%
Disbursement (year)	1,753,800,000	2,433,450,000	2,137,548,000	122%	88%
Outstanding (Closing)	1,551,530,000	1,575,740,000	1,499,659,000	97%	95%
Gross Savings (year)	170,928,000	354,015,000	241,794,388	141%	68%
1995					
VO formed (year)	4,800		8,013	167%	
Membership (Closing)	924,000	1,262,000	1,219,636	132%	97%
Disbursement (year)	2,262,600,000	2,985,400,000	3,045,538,167	135%	102%
Outstanding (Closing)	1,995,230,000	1,956,025,000	2,047,897,654	103%	105%
Gross Savings (year)	221,696,000	424,897,000	398,949,703	180%	94%

Achievement Analysis

VO and Membership : The number of VOs set up was much higher than in proposal as

- ♦ many inactive VOs were dissolved in 1992 and replaced by larger numbers of new VOs;
- ♦ before 1993 there were 120 VOs per AO with an average membership of 37.5;
- ♦ the average membership per AO was higher than projected.

Disbursement : Since many inactive members were replaced by new members disbursement during 1994 and 1995 were higher than proposed.

Outstanding : The revised outstanding target has not gone up in proportion to the revised disbursement as repayment rates were much higher than expected in RDP III.

Savings : In 1994 RDP changed the individual savings policy from Tk. 2 to Tk. 5 per week. Consequently, the revised target was much higher than in the Proposal. However, the savings rate did not change immediately, leading to underachievement against the revised target in 1994. But in 1995 the achievement rate was much closer to expectation.



EMPLOYMENT AND INCOME GENERATION PROGRAMME (EIG)

Background

The landless poor of Bangladesh have traditionally depended on agricultural activities to earn their livelihood. However, with population pressure and rapid changes in the agricultural structure employment opportunities have become limited for newcomers in the labour force. Some 70% of the rural labour force needs to find jobs outside agriculture but most of them lack the education and skills required for industrial or productive services.

Through the Employment and Income Generation Programme (EIG) BRAC encourages its VO members to engage in six different income generating activities, i.e. Sericulture, Poultry & Livestock, Agriculture & Social Forestry, and Fisheries. Most of the sector activities can be carried out at or near the homestead. BRAC provides back up services for these activities with training, technical and management support through POs, PAs, and para professional workers, and in some cases, with the co-operation and supply of government inputs.

Objectives of EIG

The objectives of EIG are to :

- ♦ build on and support the village organization activities;
- ♦ increase income for those members producing direct outputs (crops, fish, meat), and those providing support services (e.g. service charges);
- ♦ improve access to land other productive assets;
- ♦ create new employment opportunities, particularly for landless rural women.

Table 17 : Sector Programmes

Sector	Activities
Poultry	Poultry hatchery, chick rearers, key rearers, egg collectors, poultry workers, model rearers.
Livestock	Paravets, goat rearing, cow rearing, artificial insemination centres.
Fisheries	Carp hatchery, prawn hatchery, carp nursery, carp polyculture, Thai Sarputi, pond re-excavation, baor fisheries.
Sericulture	Mulberry tree caretakers, chawki rearing, silkworm rearers, progressive silk farmers, reeling centres, silk weaving.
Agriculture	Vegetable cultivation, vegetable seed production, maize cultivation, home gardening.
Social forestry	Tree plantations, grafting nurseries, agro-forestry, strip plantations.
Irrigation	Deep tubewells, irrigation groups.
Rural Enterprise Project	Grocery shops, restaurants, apiculture, carpentry workshops, mechanical workshops, prawn hatcheries, grafting nurseries, vegetable seed cultivation.

Poultry, Livestock, Fisheries, Agriculture, and Vegetable Cultivation are traditional village activities. RDP's aim is to improve the quality of these activities by introducing new technologies and breeds. Sericulture is rapidly becoming a promising sector for generating income from silk worm rearing, while the member's involvement in Social Forestry is greatly promoting afforestation, use of fallow land and nurseries.

Most of the members are engaged in poultry activities. 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.

In general, activities under the EIG Programme are aimed at increasing income level, promoting better health, greater control of women over income, better opportunities for children's education, and greater interaction between group members and local institutions.



1. THE POULTRY PROGRAMME

Background

Approximately 70% of the rural landless women are directly or indirectly involved in traditional poultry rearing activities. Poultry rearing is a good source of income for rural women as they have some experience in this area. Poultry rearing could, in fact, be a more effective programme if poultry mortality is checked, local breed improved and some technical packages provided.

In 1983, BRAC designed a model for poultry development to be jointly administered by the government and BRAC. The model included technical training, poultry vaccination, supply of quality birds inputs, credit and marketing. This model was accepted by the Directorate of Livestock (DLS) of the Government of Bangladesh. The basic design of the model is still followed with a few strategic changes made later on. Government figures show that during the period 1992-1995 14,624 poultry rearing units were set up in the country. Out of this total 7,639 units were set up by BRAC. Figures also show that out of the total of 11,876,170 chicks distributed to poultry workers by the government 7,840,735 came from BRAC, while another 4,899,265 were distributed independently from BRAC's own chick hatchery. BRAC's contribution in poultry vaccination has also been substantial — 198,295,000 vaccines out of the national total of 690,640,000 were given by BRAC by the end of this period.

The poultry breed in Bangladesh is local with an egg production of nearly 40-60 eggs per year. Some exotic breeds such as RIR, BPR, Australorps, Fyomi are available in the government poultry farms. The day-old chicks from these farms are distributed to BRAC field units to develop local breeds.

Components of the Poultry Programme include the poultry worker, key rearer, chick rearer, poultry hatchery operator, feed seller and the egg collector. The programme is implemented through RDP, IGVD, SLDP.

One VO woman member is selected and given a 5 day basic training on poultry rearing, management, vaccination and treatment of common diseases. She is responsible for 1,000 birds in her village. A poultry worker charges Tk. 0.50 for each bird she vaccinates.

Objectives

The objectives of the Poultry Programme are to :

- ♦ develop women as poultry rearers so that they can earn an average monthly income of Tk. 200-250;
- ♦ reduce poultry mortality from 40-45% to 15%;
- ♦ increase the population of poultry birds;
- ♦ introduce cross breeding of birds for increasing the production of eggs and meat;
- ♦ improve the protein intake level of rural people.



Interested VO members receive a 3 day training on the ideal method of poultry rearing in order to be developed as key rearers. Each key rearer must have 1 hybrid cock and 10 hens (4-5 HYV) with a good housing system.

Chick rearers rear 300 day-old chicks up to two months and sell them to the key rearers. They are given a 7 day training course on chick rearing. The government and private farms supply the day-old chicks to the chick rearers.

Five VO members are developed from each area as hatchery operators to meet the demand for day-old chicks. A hatchery operator — generally known as a 'hatcher' hatches eggs by using the rice husking method. The capacity of each hatchery is 1,000 eggs per month.

A Poultry Feed Sale Centre is established in each area. The feed sellers receive a 3 day practical training on feed formulation, preparation and preservation.

One VO member is selected to work as an egg collector in 5-7 villages. She collects the eggs twice a week from Key Rearers and Model Rearers.

Achievements and Problem Analysis

The supply of day-old chicks depended on the government production rate. During RDP Phase III the supply was insufficient due to various problems in the farms and due to the wide expansion of the programme. To resolve this problem, BRAC established mini hatcheries by using the rice husking method. In 1993, BRAC purchased 11 incubators which started operation from mid 1993. Among these incubators 10 have the capacity of hatching 2,000 eggs per month with the remaining one hatching 9,600 eggs per month.

In order to supply of quality day-old chicks BRAC has established a poultry farm at Savar while another one is in under construction in Ahaladipur. A plan is underway to establish a third one in Bogra.

A new incident of the Gumboro viral disease in the country caused severe loss in chick rearing units. As the government does not have the required vaccines they had to be imported from other agencies.

Due to floods and droughts crop production was badly affected during Phase III. As a result, the price of wheat (the main component in poultry feed) went up. As an alternative BRAC began maize cultivation to be used as poultry feed instead.

The different components of poultry feed are not available all over the country in equal measure causing variations in feed formulation/quality from area to area. At times, feed price was also high due to increased collection cost. BRAC started collecting feed components centrally and to supply quality feed at the field level.

BRAC has introduced flip charts to make the programme activities clearer to the poultry rearers. Plastic feeders and drinkers for the birds has also been introduced to solve the problem of feed loss that resulted from the earlier use of feeders made from bamboo and clay.

Table 18 : Vaccines Used

Particulars	Up to 1992	1993	1994	1995	Total (Phase III)	Cumulative up to Dec. '95
Vaccines used (000)	105,727	63,641	70,537	64,117	198,295	304,024
RDP	35,400	23,330	28,225	11,615	63,170	98,570
IGVGD	70,329	40,291	35,705	37,746	113,742	184,071
SLDP	-	20	6,607	14,756	21,383	21,383

Table 19 : Achievements of the Poultry Programme

Particulars	Up to Dec. 92	In Dec. 93	In Dec. 94	In Dec. 95	Total of Phase III	Increase over Phase II (%)	Cumulative up to Dec. '95
Poultry workers	20,707	2,081	10,864	4,780	17,725	86	38,432
RDP	7,504	780	2,623	1,987	5,390	72	12,894
IGVGD	13,203	312	5,538	12	5,862	44	19,065
SLDP	-	989	2,703	2,781	6,473	-	6,473
Chick Rearers	4,321	1,515	3,986	2,882	8,383	177	12,704
RDP	1,952	1,014	1,134	685	2,833	139	4,785
IGVGD	2,369	176	1,956	1,026	3,158	107	5,527
SLDP	-	325	896	1,171	2,392	-	2,392
Feed Sellers	490	317	708	1,285	2,310	471	2,800
RDP	104	108	124	236	468	450	572
IGVGD	386	171	253	98	522	135	908
SLDP	-	38	331	951	1,320	-	1,320
Key Rearers	341,446	113,995	182,663	258,356	555,014	172	896,460
RDP	191,457	74,402	21,376	56,824	152,602	80	344,059
IGVGD	149,989	35,731	101,037	74,870	211,638	163	361,627
SLDP	-	3,862	60,250	12,6662	190,774	-	190,774
Egg Collectors	1,008	1,247	326	712	2,285	227	3,293
RDP	213	218	234	416	868	408	1,081
IGVGD	795	1,029	92	208	1,329	167	2,124
SLDP	-	-	-	88	88	-	88
Day Old Chick Distributed (000)	1,530	2,310	5,200	5,230	12,740	833	14,270
RDP (000)	1,250	1,700	3,680	2,930	8,310	665	9,560
IGVGD (000)	280	590	1,030	1,300	2,920	1,043	320
SLDP	-	20	490	1,000	1,510	-	1,510
Hatchery	-	327	786	386	1,479	-	1,479
RDP	-	247	471	161	879	-	879
IGVGD	-	80	206	69	355	-	355
SLDP	-	-	109	156	265	-	265

Note : 1. During 1995, out of the above trained cadres 30,135 poultry workers, 8,453 chick rearers, 2,152 feed sellers, 802,906 key rearers, 2,384 collectors and 955 hatchers are currently active.
 2. The SLDP & IGVGD programme will be discussed as 'Special Programmes' in Section V.

2. THE LIVESTOCK PROGRAMME

Background

A large number of landless and marginal farmers of the country are engaged in the livestock sector. This sector contributes 6.5% of the country's GDP. BRAC launched the Livestock Programme in 1983 on an experimental basis with the objectives to develop village level para-professionals and to improve the local breed through technical assistance and credit. Initial successes led to expansion and joint co-operation with the Directorate of Livestock Services (DLS) of the Bangladesh Government. Government figures indicate that a total of 16,308 cow farms and 11,533 goat farms were set up from 1992 to 1995, while BRAC set up 23,163 cow farms and 32,901 goat farms during RDP III. It may be noted that BRAC figures are more than that of the government as the government programme addresses only those livestock rearers who own no less than five cows or goats, while the BRAC programme covers rearers with an average of three cows/goats.

Components of the Livestock Programme include Paravets (Livestock workers), Model Cow and Goat Rearers, and Artificial Insemination Centers.

Paravets are developed from among the VO members. Each of them is given the responsibility of livestock vaccination and health care in about 5-6 villages.

Interested members are provided with separate training for model cow rearing and model goat rearing. The training focuses on livestock husbandry, feeding, housing, and prevention of primary diseases.

A 30-day training course is provided to develop the paravets skills regarding insemination workers. They are responsible for upgrading the quality of the livestock by cross breeding.

Objectives

The objectives of the Livestock Programme are to:

- ♦ generate income and employment opportunities for the landless poor;
- ♦ reduce the mortality rate of the livestock population through regular vaccination;
- ♦ upgrade local breeds through cross breeding by establishing Artificial Insemination centers.

Problem Analysis

1. Cross variety cows, essential to increase the cow rearer's income, are not available at the village markets. However, the Government and BRAC, together have been artificially inseminating the local breed.
2. In Bangladesh, cow rearers are mainly dependent on straw for cow feed, which is not as nutritious as green grass. In order to obtain higher milk production, BRAC is trying to develop quality feed through fodder cultivation at the rearer level. BRAC is also producing the Urea-Molasses Block (UMB) for the rearers.
3. BRAC has designed a model for goat rearers to improve their income. The new strategy requires the Model Goat Rearer to own 5 goats including 3 adult female goats.

Table 20 : Achievements of the Livestock Programme

Particulars	Up to 1992	1993	1994	1995	Total (Phase III)	Cumulative up to Dec. '95
Paravet	1,296	101	359	373	833	2,129
Model Cow Rearers	13,278	11,174	5,290	6,699	23,163	36,441
Model Goat Rearers	7,863	9,411	4,182	19,308	32,901	40,764
Artificial Insemination Center	67	-	-	1	1	68
No. of Cow Inseminated	49,682	10,614	17,000	28,256	-	105,552
No. of Vaccine Doses used	2,460,313	787,314	923,011	1,055,966	-	5,226,604

Table 21 (a) : Phase III Target & Achievement of Poultry & Livestock Programme

Particulars	Programme	Target as per		Achievement	%	Reasons for variations
		Proposal	Revised			
Poultry Workers		17,025		17,725	104	
	RDP	4,750		5,390	113	
	IGVGDP	6,000		5,862	98	
	SLDP	6,275		6,473	103	
Chick Rearers		3,900	7,760	8,383	108	Due to an increased coverage there is a high demand for 2 month old chicks. To meet this demand more chick rearing units have been set up.
	RDP	1,700	2,850	2,833	99	
	IGVGDP	350	3,060	3,158	103	
	SLDP	1,850	-	2,392	129	
Feed Sellers		1,685	2,060	2,310	112	The no. of Feed Sellers has increased with the increase in the no. of chick-rearing units. The target was thus revised from 1 per area to 2 in 235 RDP areas.
	RDP	95	470	468	99.5	
	IGVGDP	400	-	522	131	
	SLDP	1,190	-	1,320	110	
Key Rearers		467,000		555,014	118	The no. of key rearers increased with an increase in IGVGD area coverage. As a result, other components increased simultaneously to maintain the chain of activities.
	RDP	155,000		152,602	98	
	IGVGDP	140,000		211,638	150	
	SLDP	172,000		190,774	110	
Egg Collectors		695	1,931	2,285	118	The target had to be revised to market the increased no. of eggs produced by the increased no. of key rearers.
	RDP	95	705	868	123	
	IGVGDP	600	1,160	1,329	114	
	SLDP	-	66	88	133	
Day-old Chick Distribution (000)			16,740	12,740	76	The government supply of day-old chicks was less than demand.
					73	
	RDP		11,340	8,310	76	
	IGVGDP		3,800	2,920	94	
Hatchery Workers		128	1,209	1,479	122	The government supply of day-old chicks has not increased with the increased demand at the chick rearing units. Therefore, more hatcheries have been set up (that have adopted the 'rice husk' method). The target was revised from 1 per area to 3 in RDP and 5 in IGVGD areas.
	RDP	95	705	879	124	
	IGVGDP	-	306	335	109	
	SLDP	33	198	265	133	
Vaccination (000)			225,338	198,295	88	Some of the vaccines were not available, while government supply was inadequate as well.
	RDP		78,393	63,170	80	
	IGVGDP		124,920	113,742	91	
	SLDP		22,025	21,383	97	

Table 21 (b) : Phase III Target & Achievement of Poultry & Livestock Programme

Particulars	Targets as per		Achievement	%	Reasons for variations
	Proposal	Revised			
Paravets	950		833	87.6	Due to the increasing credit demand for cow and goat rearing enterprises the target had to be raised.
Cow Rearers	15,550	23,500	23,165	98	
Goat Rearers	10,750	35,250	32,901	4	
AI* Workers	95	-	26	27	During this Phase the AI workers could not be trained because of lack of available space in government training centres. The only training they receive is at the Training Centre of the Directorate of Livestock Services.
No. of Cows Inseminated	NA		53,870		
No. of Doses of Vaccines Used	NA	3,032,100	2,766,291	91	

* Artificial Insemination : Out of the total of 94 trained AI workers 68 are currently active.



3. THE SERICULTURE PROGRAMME

Background

Silk worm rearing is a labour intensive activity which can be carried out at home, and silk is a high value low volume commodity that is in demand both nationally and internationally. Sericulture thus represents an opportunity for the rural poor to earn income with the potential for linking the rural producer to the consumer markets both inside and outside the country. By the end of RDP III BRAC was able to make considerable contributions towards this end. Statistics quoted by the Bangladesh Sericulture Board indicate that silk production in the country during 1992-1995 stood at 99.56 tons. BRAC's contribution to this total stands at 43.50 tons. Similarly BRAC's contribution in cocoon production and DFL (Disease Free Laying) are 1.055 tons and 6,799,000 respectively out of the national figure given out by the Bangladesh Sericulture Board, i.e., 1.684 tons and 11,631,000 respectively.

Programme Phases: With assistance from the Bangladesh Sericulture Board (BSB), the initial programme began with homestead and bush plantation. Although successful on a small scale, the programme could not expand due to the lack of homestead land and the existence of other crops competing for agricultural land.

The next phase of the programme began in 1989 when BRAC started planting mulberry trees along roadsides and employed caretakers for them.

The latest phase, which began in 1992, sees BRAC engaged in an ambitious expansion of the plantation programme.

Programme Components and Activities: The major activities of the programme include sapling cultivation, mulberry cultivation (roadside, homestead and bush), silkworm egg production, rearing and cocoon production, reeling, weaving and marketing.

Nursery: The programme participants receive a 3-day training course on nursery preparation, plantation and care of sapling. The operation is financed through a BRAC loan and a plot of land (usually 1 acre) is leased to the participants. Each September after the rains, the nursery worker plants cuttings in sapling nurseries. When the saplings are one year old BRAC buys them for Tk. 1 each (the nursery worker pays back her loan with this money) to supply to other VO members for planting. The nurseries continue to be a successful part of the BRAC operation, with the VO members

Objective

The objective of the Sericulture Programme is to promote employment and income generating activities for poor, landless rural women.

Rawshan Ara is a member of the Fakirpara Village Organization in the Kishorganj RDP area under Nilphamari. She first started working as a mulberry tree caretaker under the Sericulture Programme. She received 31 Kg. of wheat per month, obtained from WFP, as payment for her services. When the trees matured to the stage when the leaves could be used as cocoon feed, Rawshan Ara took up cocoon rearing. She found this activity difficult at first. A few months later, she received the Progressive Silk Farmer (PSF) Training course at the BRAC Sericulture Resource Centre (SRC), and started cocoon rearing activities with new enthusiasm.

Rawshan Ara now rears chawki worms of 100 DFLs per crop. Ten days after the eggs hatch she supplies them to the silk worm rearers in her locality. She impressed her husband when she once earned as much as Tk. 2,900 by rearing 125 Indian DFLs. Consequently, he joined her and together began earning Tk. 2,500 per crop. This brings their yearly income to Tk. 10,000.

Her success attracted other women from the community, and they began joining the programme. In the absence of other income generating activities in the area, the Sericulture Programme offers a steady source of income to these women.

enjoying substantial returns from this activity. The profits range from Tk. 5,000 to 10,000 per year.

Mulberry Plantation : The VO members usually plant mulberry saplings on roadsides. BRAC leases roadsides from local governments for a period of twenty years. The VO members then plant the trees and take care of them. They receive 3 kg. of wheat per day for three years as payment obtained from the World Food Programme (WFP). During the 3 year period of caretaking 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 the second and third year trees are each assigned 1000 trees. At the end of the third year, the rearers themselves look after the trees.

The VO members who have some land near their homes are shown appropriate planting techniques and are given trees to plant on their homesteads. Recently, BRAC started the bush plantation – a method that ensures a maximum use of land and leaf quantity.

Silkworm Seed Production and Supply : BRAC buys a major portion of its silkworm seeds (eggs) from BSB, although the seeds are of very poor quality and supply does not meet the demand. BRAC therefore, has also been importing silkworm eggs from India and has been experimenting under local conditions with eggs imported from China. Recently, BRAC has undertaken the production of silkworm eggs.

BRAC's first venture in silkworm egg production was the establishment of a small production centre in Natore in mid 1993. Parent stocks (P_1) were maintained at this facility for over a six months period. Meanwhile, with the help of a consultant from CSRTI, India, BRAC established a high quality mulberry plantation at Shahbazpur (in the Jamalpur region). This centre now serves as P_2 and P_1 seed stations (for multiplication of parent stocks). The stocks from the Natore centre were moved to Jamalpur P_1 seed station to be maintained as parent stocks. BRAC has established a plantation at Trishal (Mymensingh-south region). A building is under construction where the Jamalpur P_1 seed station is expected to be shifted. BRAC has built a grainage in Rajendrapur.

BRAC seed production infrastructure now consists of the following components :

1. **P_3 (Great Grand Parent seeds) Seed Station-** This is the functional seed production centre located in Jamalpur which maintains the 'great grand parents'. At the end of 1995, this station released a new variety named BRANIS while another variety is waiting for field trial.
2. **P_2 (Grand Parent) and P_1 (Parent) Seed Station-** This is the seed multiplication centre located at Shahbazpur (in the Jamalpur region) which produces the 'grand parent' and the 'parent' seed. This is a station of 10 acres of land of which 8.5 acres comprise a mulberry plantation of mainly the S_1 and Tr_{10} varieties. The capacity of this station is 20,000 P_1 seeds per crop.
3. **Grainage-** These centres produces the F_1 seed for commercial rearing. Besides the Rajendrapur grainage, there are ten other grainages in different BRAC areas. The Rajendrapur grainage has a cold storage facility.
4. **Seed Cocoon Farm-** A seed cocoon farm is located at Bhaluka (in the southern region of Mymensingh) with 6 acres of plantation. BRAC has run into land dispute at this site, delaying work at the centre.
5. **Seed Area -** Ten seed areas were established where P_1 seed cocoons are produced. The cocoons are sent to ten different grainages located near the seed areas. Two seed areas (in Sripur & Kapashia), where only bush plantations will be set up by the farmers, are under construction. The seed cocoons produced there will be sent to the Rajendrapur grainage.

Rearing : BRAC classifies its rearers into three categories : Chawki Rearers, Late Age Rearers and Progressive Rearers. Rearers are mostly women from BRAC's target group. They are willing to be mobile and to undertake some amount of risk.

'Chawki Rearing' is a term used to describe young silk worm rearing activities. Chawki Rearers are provided special training and infrastructure in their rearing houses. Usually drawn from the more experienced rearers under BRAC's Sericulture Programme, they are given training in chawki rearing at the Sericulture Resource Centre (SRC). They receive eggs which they hatch, rearing the ensuing worms for 10 days. They then sells some worms to the Late Age Rearers and rear the rest of the worms to the cocoon stage.

Late Age Rearers buy the second stage worms and rear them until they form cocoons. These rearers, who form the bulk of rearers under the programme, do not need as much infrastructure as the Chawki Rearers. They have to receive technical assistance, especially during the labour intensive fifth stage of silk worm rearing when the worms need a lot of leaf for feeding. The Late Age Rearers receive their training for this stage at the Area Office.

Progressive Silk Farmers were introduced during RDP III. The idea was to build up rearing skills by making VO members go through a full cycle of rearing at the SRC. The Progressive Silk Farmer training course is for 13 days. VO members who undergo this training are eligible to take out large loans (up to Tk. 5,000).

Rearing at the field level by the farmers takes place under unhygienic conditions and with limited and inadequate resources, and there exists little or no incentive to improve the situation. BRAC now encourages rearers to have separate rearing houses and has been extending loans for this purpose. Rearers need to have sufficient equipment to rear the DFLs they procure. BRAC extends credit to rearers to buy the equipment. Most rearers use leaves from the roadside trees for which they pay a service charge to BRAC.

Training Centres : Rearers are given training by BRAC personnel. The introductory training course for rearers usually consists of five days of theory, taught at Area Offices. Previously, the training was for 21 days but was later shortened to 13 days as the VO members found it difficult to stay away from their homes for extended periods of time. The training involves both theory and practice and is enhanced by the use of videos and practical demonstrations. Training on chawki rearing is also carried out at the Sericulture Resource Centres (SRC) and is for 7 days during which the rearers are shown the entire cycle of chawki rearing. Besides the PSFs and chawki rearers, PAs are also trained at the SRCs. Initially BRAC rented three places in Rajshahi, Jessore and Jamalpur as training centres, and later set up other centres in Samboganj, Jhikorgacha and Natore. These centres are now operational while two others are under construction in Savar TARC and Ahladipur.

Several research and training institutes use BRAC's training methods for programme organizers. These are the Bangladesh Sericulture Research and Training Institute (BSRTI), Rajshahi, the Central Sericulture Research and Training Institute, Mysore, India, and the Zhejiang Agriculture University, Hangzhou, China. During RDP III, 76 of BRAC Sericulture staff received training at BSRTI, 6 went for training in India, and 4 in China. A total of 10 staff also went on study tours related to Sericulture. They visited India, China and Thailand for the purpose.

Reeling Centres : During the initial stages of BRAC's Sericulture Programme in Manikganj, cocoons were transported to Rajshahi where they were reeled. This led to problems with transportation and storage losses. Consequently, BRAC decided to establish a small

Achievements, Lessons and Problem Analysis

- ♦ The strengths of the programme lie in good growth of the plantations, good rearers and training. Its weaknesses lie in low cocoon productivity, lack of reeling efficiency and inexperience in large scale egg production. The causes for the low yield and the reeling centre problems can be traced to inadequate DFL supply, and lack of satisfactory rearing infrastructure, Chawki gardens and rearing facilities, and MIS in cocoon and post cocoon processing activities.
- ♦ As the Sericulture Programme expanded so did the need to upgrade the skills of the field workers. Therefore, training was given on skills development and TOT to PSs and PAs, as well as crop-wise refresher training guides and booklets.
- ♦ Leaf supply was hard hit during the floods. Steps have been taken to safeguard the trees, even replacing them when needed. Plans have been finalized to expand the S₁ variety tree. These trees been marked for cuttings, while quality cuttings have also been imported from India.
- ♦ Fundamentalists and traditionalists, who opposed the involvement of women in sericulture activities, destroyed mulberry trees in many areas. BRAC therefore entered into discussions with the fundamentalists on the effects of sericulture on environment and on the country as a whole. BRAC has also raised public awareness on this issue by arranging public meetings in different areas.
- ♦ Mulberry trees were badly affected in some areas due to road extensions. As a result, a written agreement was formalized with the road authority according to which roads where extension work might be carried will not be selected in future for mulberry tree cultivation.
- ♦ BRAC has been attempting to increase the supply of eggs by encouraging and developing seed cocoon producers. Eggs are also being imported from India and China.
- ♦ As supply of DFLs from the government centres continues to be of low quality BRAC has been discussing the issue of quality control with the Bangladesh Sericulture Board. BRAC's own grainage production has also been less than was anticipated, leading to shortages in supply. BRAC has been experimenting with imported silkworms from India with varying results. Some rearers have been extremely successful while some have lost their crops altogether. This indicates that although

reeling unit in Manikganj at the Ayesha Abed Foundation (AAF) and started reeling operations.

By 1995, BRAC was operating five reeling centres in Manikganj, Jamalpur, Atghoria, Sherpur and Taraganj. There are several bases under each centre making a total of 284 bases. The Manikganj reeling centre has been moved from the Foundation to another site where a multi-end reeling machine (from India) has been installed.

Reeling workers have to be mobile and the work requires a lot of skill. They are paid on the basis of the type of yarn that they produce. Each reeling unit is supervised by one reeling PO in-charge.

Weaving Centres : There is a silk weaving centre at the Gorpara Area Office. In addition, the programme offers contracts to weavers in Kumarkhali, Shahjadpur and Ullapara. There were 100 weavers engaged in silk weaving in June 1995. The silk is marketed through Aarong. In addition to the production of pure silk, weavers at the Ayesha Abed Foundation also produce fabric using a mixture of spun silk and cotton.

Future Projections

- ◆ VGD/WTC cardholders will be involved in the sericulture programme.
- ◆ A service charge will be realized against the consumption of DFLs and from mulberry sapling growers.
- ◆ A cocooning frame will be introduced for mounting.
- ◆ The progressive silk farmer training for the VO members and the integrated sericulture training for the PAs will each be for 13 days.
- ◆ Caretakers among VGD cardholders will receive 2 Kgs. of wheat (supplied by WFP) per working day.

use of HYV Seeds brings higher returns, there is also a higher risk involved in such use. To upgrade silkworm varieties two factors have to be taken into consideration. One is the condition under which rearing takes place and the other is the weather. The best season for rearing HYV DFLs is during Agrahayan (October-November). If the rearers are to be supplied with CB seeds in Agrahayan the seed cocoons face the prospect of being reared in very unfavourable conditions during August-September when the temperature and humidity levels are high. Bivoltine seeds can be kept in cold storage. However, rearers find it difficult to rear this type cocoons as they have inadequate rearing facilities and might face inadequate leaf supply during the last stage of rearing.

- ◆ Tax on imported thread was reduced during RDP III. As a result, the price of Chinese yarn dropped as did demand for local thread. Since then, reeling centres have continued to face problems of cheap imported yarn and low tariffs. The centres are squeezed between two markets. Rearers want high returns from their rearing efforts but the market price of silk yarn remains low.

Changes

BRAC has taken some steps to improve the Sericulture Programme :

- ◆ Indian and Chinese DFLs were improved to increase income and improve the quality of silk yarn ;
- ◆ Seed production was started on a pilot basis;
- ◆ Cotton weavers were brought into silk weaving;
- ◆ The programme expanded into IGVD areas;
- ◆ A Zonal Sector Specialist post has been created at the field level to develop the programme;
- ◆ The Chinese rearing tray (Dala) has been introduced in place of the local flat tray;
- ◆ The number of the Sericulture Resource Centres has been reduced from 10 to 5.

Table 22 : Achievements of the Sericulture Programme

Particulars	Cumulative Up to 1992	Progress during RDP III					Cumulative Up to Dec. '95
		1993	1994	1995	Total (1993-95)		
					Number	%	
Trees Planted (mil.)	6.1	5.1	6.7	6.9	18.7	307	24.8
Chawki Rearer	183	621	670	646	1,937	1,058	2,120
Rearer	2,359	3,638	4,514	4,409	12,561	532	14,920
DFL (000)	510	656	2,059	4,040	6,755	1,325	7,265
Cocoon (000) Kg	81	122	419	514	1,055	1,302	1,136
Sapling Farmers	850	435	1,613	129	2,177	256	3,027
Sapling Land (acre)	576	402	1,613	129	2,144	372	2,720
Silk Production (000) Kg.	-	7	16	20.5	43.5	-	43.5

Note : The percentages are higher in Phase III because of higher coverage and consequent increase in target and achievement.

Table 23 : Target & Achievement during Phase III (Sericulture)

Particulars	Target as per				Reasons for variations
	Proposal	Revised	Achieved	%	
Tree Plantations (mil.)	12	13	18.7	144	VGD Cardholders participating in the DRRWFP assisted VGD Programme are involved in BRAC's plantation programme.
Sapling Farmers	797	2,030	2,177	107	
Sapling Land (in acre)	797	2,030	2,144	106	
Chawki rearers	1,800	1,900	1,937	102	
Rearers	16,400	14,000	12,561	90	
DFL (000)	13,000	7,650	6,755	88	Supply of eggs from the Bangladesh Sericulture Board was less than demand.
Cocoon production (in '000 Kg)	2,664	1,486.6	1,055	71	The quality of eggs was poor and supply insufficient. Leaf production was poor due to the heavy rains and flood of '95.
Silk Production (in '000 Ton)	163	73.47	43.5	59	Cocoon production and silk content were low due to poor quality and quantity of eggs.

4. THE FISHERIES PROGRAMME

Background

In the agro-based economy of Bangladesh, activities in the fisheries sector are vital in their contribution to generating income, employment, improved nutrition and foreign exchange. The sector contributes approximately 6% to the country's GDP and more than 12% export earnings. Pond culture is a major potential in the fisheries sector. There are an estimated 1.3 million ponds in the country (covering total area of 147,000 hectares), of which nearly 46% is cultivated, 30% cultivable, and 24% derelict. If unutilized and under-utilized water resources are developed for fish culture, 198,000 tons of fish can be produced even at the present low rate of production of 1350 kg/ha. This represents a 27% increase over the 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 increase to 7.9 million tons, a 118% growth over the present production. BRAC's Fisheries programme is an attempt towards achieving this goal. During the period 1994-95, the national fishery production stood at 381.95 kg. per acre while BRAC's production was 865.99 kg per acre.

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

A. Pond Aquaculture Development and Extension

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

Low-Cost Fish Hatchery: BRAC has developed a low-cost fish 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.

Objectives

The objectives of the Fisheries Programme are to :

- ♦ increase income and employment opportunities through proper utilization of local water bodies;
- ♦ promote fish culture activities by re-excavating and re-constructing derelict ponds;
- ♦ ensure timely spawn and fingerling supply;
- ♦ develop aquaculture management skills of rural fishermen;
- ♦ engage poor fishermen in water bodies;
- ♦ increase the protein intake of the rural poor.

Component of the programme are:

A. Pond Aquaculture Development and Extension

- Low-cost Fish Hatchery
- Carp Nursery
- Carp Polyculture in Annual Ponds
- Thai Sarputi Culture in Seasonal Ponds
- Pond Re-excavation/Re-construction
- Experimental Pilot Projects

B. Prawn Hatchery

C. Other Joint Projects with the Government of Bangladesh and other Agencies

- Improved Management of Open Water Fisheries
- Technology transfer through NGOs

D. Ox-bow Lakes (Baor) Fisheries (this will be discussed later in section V under 'Special Programmes')

Carp Nursery : Medium-sized ponds, covering .15 to .30 acres, are selected as fish nurseries for raising fry to fingerling sizes. The fingerlings are stocked, sold in local markets and to the government to be released in the open water. Spawns are collected from the BRAC fish hatchery at Rajendrapur, the member-operated hatcheries, and the government and the private sector enterprises.

Carp Polyculture in Annual Ponds : In medium and large perennial ponds above .15 acres, members undertake polyculture of the silver carp, catla, grass carp, rui, mrigal and the common carp. The small and medium sized ponds are leased for 1-3 years, while the larger ponds above .50 acres, which require re-excavation, are leased for 7-10 years.

Thai Sarputi Culture in Seasonal Ponds : Unused and derelict homestead seasonal ponds (.03 to .15 acres) are used for the Thai Sarputi and mini culture, mostly by women group members. One day field-based training and refresher courses are provided for this activity.

Pond Re-excavation/Re-construction : The World Food Programme (WFP) provides assistance in the form of wheat, to the BRAC Fisheries Programme to support pond re-excavation. BRAC has also started providing loans from its Revolving Fund on a pilot basis for pond re-construction.

Experimental Pilot Projects : During RDP III, the Fisheries Programme mainly undertook two experimental pilot projects :

- a) **Duck-weed Aquaculture :** This experimental project was undertaken in the Keshobpur Thana to test the economic viability of the carp polyculture. The project experimented with the use of duck-weed as supplementary feed for fish growth. This experiment proved that the fertilizing system of management can provide good economic returns in the simple carp polyculture pond.
- b) **Pearl-Carp Polyculture :** This project was initiated to develop a technology of pearl culture in carp culture ponds. However, it has proven to be difficult to adopt such technology in village ponds at this stage. Another problem arises from the fact that when a number of treated mussels are put in the ponds they breed among themselves and increase in number. Although the treated mussels are marked before letting them in the ponds, it is difficult to discern them after the required time of fermentation passes (30 months). This makes pearl collection difficult as the treated mussels often cannot be identified.

Achievements and Problem Analysis

♦ In RDP Phase III, Carp Polyculture in Annual Pond was identified as a major income generating activity for the participants of the Fisheries Programme. To maximize the economic return and minimize management complexity RDP started using only organic and inorganic fertilizer in its Carp Polyculture Technology.

During Phase II, BRAC conducted a research project to compare the productivity and profitability of fish culture in ponds to develop an appropriate, manageable and profitable system of carp polyculture for the target people. The satisfactory result of this project motivates other poor fishermen of the locality to undertake fish culture as an employment using organic and inorganic fertilizers.

- ♦ The prospect of an increased income from per unit areas can motivate people to use their own ponds for fish culture. Profitable enterprise like prawn-carp polyculture may be one of the options.
- ♦ Because of drought-hit ponds the culture period has been shorter than usual. Nursery activities were also delayed in 1994-95 due to late production of spawns from hatcheries and late stocking of fingerlings in the carp polyculture ponds. During the floods the fingerlings also get washed away. To save the fingerlings, ponds which are less likely to get over-flooded during the monsoon season are being selected for cultivation.
- ♦ Progress of the Fisheries Programme was quite extensive in the Phase III and the targets were bigger than in Phase II. For example, the number of ponds increased with consequent increase in water bodies and demand for fingerlings. The number of programme participants increased as well. As programme components are inter-linked when a particular component does badly the others suffer a similar setback.
- ♦ Sometimes disease like the Epizootic Ulcerative Syndrome (EUS) attack the fish, lowering fish production and causing profits to fall. To avoid this, BRAC has been taking steps for improved management i.e., quality fingerling stocking, regular liming and fertilization to prevent EUS or other diseases.

B. Prawn Hatchery

Fresh water prawn culture is increasingly getting more attention from the farmers for the high value of prawns in the export market. Fresh water prawn can be cultured in fresh water ponds along with selective carp species. To support this increasingly prospective sub-sector, BRAC has established 5 prawn hatcheries in Jessore, Pabna, Faridpur, Rajendrapur and Comilla.

C. Other Joint Projects with the Government of Bangladesh and Other Agencies

Improved Management of Open Water Fisheries :

This was a joint project between BRAC, DOF, ICLARM and Ford Foundation. The project aims include generating substantial income and according fishing rights directly to the poor fishermen.

The agencies involved in the project undertook another initiative based on the previous experience. The new project "Community Based Inland Open Water Fisheries Management & Development (CBFM)" aims to develop a model of operation for the large water bodies. Participation of the whole community in the project is expected to ultimately benefit the poor fishermen.

Technology Transfer Through NGOs : This is a joint collaboration between government institutions and NGOs including the Bangladesh Agricultural Research Council (BARC), Fisheries Research Institute (FRI), Department of Fisheries (DOF) and International Centre for Living Aquatic Resource Management (ICLARM). The main objective of the project is to test the research findings of the Research Institute through small fish farmers. The project started from August 1992 and continued till June 1996. BRAC selected 15 Thanas in 9 district under the programme.

D. Ox-bow Lakes (Baor) Fisheries Project

BRAC has itself started a baor development project based on its experience from the joint BRAC/IFAD/DANIDA/GOB Baor project. The project initiated in the South-Western parts of Bangladesh since 1993 is funded from BRAC's own revolving fund.

- ◆ In some areas brood fish was not available in time and this caused lower spawn production in those areas.
- ◆ Female farmers often find fish harvesting and marketing difficult as these are non-traditional activities. It is easier for them when the buyers themselves come to the pond sites.
- ◆ Multiownership is one of the obstacles in re-excavation/re-construction of large derelict water bodies.
- ◆ Drying up of large re-excavated ponds sometimes discourage the farmers from taking up fish culture. As a solution, underground water may be supplied through Shallow Tubewells and pumps during dry seasons.
- ◆ It was difficult to motivate farmers and extension workers about improved fish culture management. They believe that without supplementary feed fish production is not possible. BRAC is encouraging them to use fertilizers to make the programme profitable.
- ◆ The WFP assisted pond re-excavation initiative is not adequate to develop more water bodies for the Fisheries Programme. This is because the WFP fund is for the development of large ponds and require huge investments and long term lease agreements with several owners. So, from Phase III BRAC started thinking about funding itself from a revolving fund to re-excavate small to medium sized ponds for fish culture. These derelict ponds do not require such big investments and have shorter lease periods.
- ◆ It has been noted from Phase III activities that close supervision and monitoring with appropriate development of technology is required for effective programme expansion. Effective training materials and methods are also key factors for the successful expansion of a programme.

Table 24 : Achievements of the Fisheries Programme

Particulars	Cumulative up to 1992	Progress during RDP III					Cumulative up to Dec. '95
		1993	1994	1995	Total (1993-95)		
					Number	%	
Total Water Body (no.)	9,958	15,962	11,732	11,518	39,212	394	49,170
BRAC Baor (no.)	—	17	23	(14)*	26	—	26
IFAD Baor (no.)	16	6	1	—	7	44	23
Annual Pond (no.)	2,059	5,045	9,026	6,130	20,201	981	22,260
Seasonal Pond (no.)	7,883	10,894	2,682	5,402	18,978	241	26,861
Fingerling (000)	35,100	79,000	147,000	172,000	398,000	1,134	4,331
Fish Hatchery (no.)	57	19	49	16	84	147	141
Spawn Produced (kg.)	241	805	1,554	2,030	4,389	1,821	4,630
Total Water Body (acres)	3,487	3,908	5,143	905	9,956	286	13,443
BRAC Baor (acres)	—	1,247	1,623	(1,153)*	1,717	—	1,717
IFAD Baor (acres)	2,112	718	465	—	1,183	56	3,295
Annual Pond (acres)	802	1,154	2,347	1,387	4,888	609	5,690
Seasonal Pond (acres)	466	741	534	534	1,809	388	2,275
Carp Nursery (acres)	107	48	174	137	359	336	466
Total Participants (no.)	14,023	16,453	13,768	14,863	45,084	322	59,107
BRAC Baor Farmers (no.)	—	642	287	78	1,007	—	1,007
IFAD Baor Farmers (no.)	1,024	480	188	2,354	3,022	295	4,046
Carp Rearing (no.)	4,440	4,402	9,836	6,524	20,762	468	25,202
Sarputi Rearing (no.)	8,250	10,627	2,913	5,386	18,926	299	27,176
Carp Nursery Workers (no.)	240	283	495	505	1,283	535	1,523
Hatchery Operators (no.)	69	—	49	16	84	122	153

* A leasing contract is drawn up between fishermen and local government for 1-3 years through auction. The leased baors become productive and profitable with the efforts put in by the fishermen. Unfortunately these reinstated baors begin to attract local influential people who outbid the BRAC fishermen when those baors are put up for auction again. In 1995, the fishermen lost 14 baors in this manner, consequently decreasing the baor water body by 1,153 acres. BRAC has put forward a proposal to the Ministry of Land to set up a long term lease agreement for the poor fishermen.

Table 25 : Target & Achievement of Fisheries Programme

Particulars	Target as per		Achievement	%	Reasons for variations
	Proposal	Revised			
No. of Total Water Body	N/A	–	39,212	–	No. of Annual Ponds :
No. of BRAC Baor	N/A	–	26	–	- More AOs were covered (173) than anticipated (100).
No. of IFAD Baor	N/A	–	07	–	- In the Proposal the average pond size in Bangladesh was assumed to be .486 acres when it is actually approx. .25 to .27 acres.
No. of Annual Ponds	3,600	18,684	20,201	108	No. of Seasonal Ponds : - As the no. of seasonal ponds owned by VO members are limited achievement is less than the target. - In some regions (e.g. Hobiganj and Comilla) annual ponds are more available than seasonal ponds.
No. of Seasonal Ponds	33,000	20,760	18,978	91	
Fingerlings (000)	43,500	208,000	398,000	191	Fingerling production has been more than anticipated because :
No. of Fish Hatcheries	65	75	84	112	- The increase of interest in fishculture created more demand for fingerlings. - Fish spawns have been available from lost-cost fish hatcheries in remote areas. No. of Fish Hatcheries : - More AOs implemented the Fisheries Programme than anticipated. Spawn production has been more than anticipated because : - The no. of spawn producing hatcheries increased. - The hatchery operators stepped up spawn production to ensure an increase in profits.
Spawns produced (kg.)	2,800	3,375	4,389	130	

Table 25 (contd.) : Target & Achievement of Fisheries Programme

Particulars	Target as per		Achievement	%	Reasons for variations
	Proposal	Revised			
Total Water Body (acres)	N/A	-	9,956	-	Water Body (acres) : <u>Annual Ponds</u> - More AOs were covered than (173) than anticipated (100). - Increase in the no. of ponds to be cultivated.
BRAC Baors (acres)	N/A	-	1,717	-	
IFAD Baors (acres)	N/A	-	1,183	-	
Annual Ponds (acres)	1,750	4,671	4,888	105	<u>Seasonal Ponds</u> - Decrease in the no. of ponds cultivated
Seasonal Ponds (acres)	2,775	2,076	1,809	87	
Carp Nurseries (acres)	N/A	228	359	157	- Larger ponds (.10 acres) were cultivated than the anticipated pond size in Proposal (.84 acres)
Total no. of participants	N/A	-	45,084	-	Number of Participants : <u>Carp Rearing</u> - More ponds and water bodies were cultivated than anticipated.
No. of BRAC Baor Farmers	N/A	-	1,007	-	
No. of IFAD Baor Farmers	N/A	-	3,022	-	
No. of Carp Rearing	7,000	18,684	20,762	110	- More VO members became interested in carp culture in Annual Ponds with the prospect of higher profits due to development of appropriate technology.
No. of Sarputi Rearing	24,000	20,760	18,926	91	<u>Sarputi Rearing</u>
No. of Carp Nursery Workers	195	692	1,283	185	- Decrease in no. of Seasonal Ponds.
No. of Hatchery Operators	65	75	84	112	<u>Carp Nursery Operator</u> - Over achievement due to profitability, increase in demand and availability of fish spawns. <u>Hatchery Operator</u> - Over achievement due to profitability and increase in no. of fish hatcheries.

Note : The no. of ponds and water bodies are higher than projected because VO members have been more interested to participate in the programme than was anticipated. They have been attracted by the programme's profitability which is due to the use of appropriate technology. It should be noted that more Area Offices were covered (173) than was anticipated (100).

5. THE IRRIGATION PROGRAMME

Background

The rural economy in Bangladesh is primarily dependent on agriculture. Crop production is dependent on the availability of water. Irrigation facilities provide access to water and are a major factor in crop production. The government has been installing low lift pumps, shallow tubewells and deep tubewells for many years. However in the absence of a mechanism that could ensure participation of the poor, these schemes primarily benefit the big landholders.

In 1976 BRAC started an irrigation programme in Manikganj. The purpose of this programme was to ensure that the poor had control over water resources which they could either use themselves or sell to others. Initially, BRAC started with low lift pumps then moved on to shallow tubewells in 1979, and finally to deep tubewells in 1982.

Under the Irrigation Programme, the programme participants receive loans from BRAC as well as technical and operational assistance. The programme expanded rapidly between the years 1990 to 1992 during which 615 DTWs were installed.

Since each DTW requires a substantial amount of capital (Tk. 2 lac), BRAC introduced collective schemes to spread the investment among many VO members. The members participated in these schemes by buying shares. The value of each share was determined by the capital costs of the DTW. BRAC also provided a capital loan to the members to buy these shares and an operational loan to cover the costs of operation. These loans had the same terms and conditions as the general BRAC loan.

Socio-economic Position

In the initial years of operation, the DTW seemed to have had a position impact on the lives of the VO members. Control over water resources has empowered the participants and increased solidarity among them. The participants have experienced an increase in power and social status as the rich farmers have to come to them now for water. Furthermore, they no longer need to take frequent informal loans from the big farmers. They are more able and willing to take care of such matters as share collection and water distribution. DTWs have allowed more intensive cropping patterns and more widespread planting of HYV boro rice—both of which increase the intensity of labour. There has been employment generation for

wage labourers and share croppers in the command area, as well as for the managers, drivers and line men of the DTW.

However, it is necessary to examine the trends in profitability during the last three boro seasons to find out how viable the programme is in terms of its economical potential. Out of a total of 708 DTWs, 566 (80%) were operating in the 1994-95 boro season. 116 (16%) were operating for non-boro cultivation and 26 (4%) DTWs were totally inoperative, of which 13 were condemned.

In the 1994-95 boro season the 566 DTWs had a total command area of 21,365 acres, i.e., an average command area of 38 acres per DTW which is less than that of the previous year. In fact, both the 92-93 and 93-94 boro seasons show a larger command area. The primary reasons for this reduction in command area were :

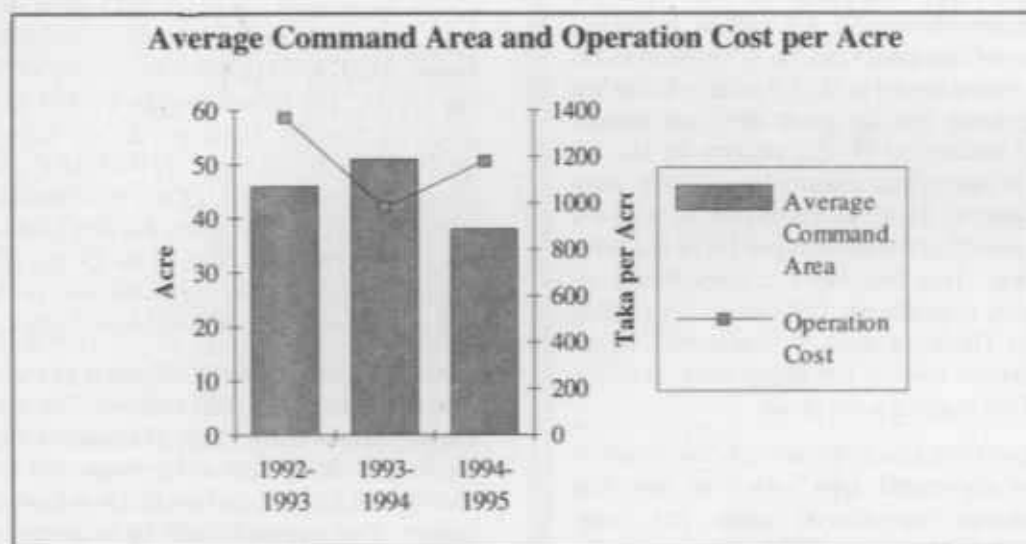
- ♦ **Introduction of cash system :** In previous years, schemes were operated on the cash, crop and rental basis. In the 94-95 boro season all schemes were operated on a cash basis. Those farmers who did not want to pay cash for irrigation did not use the programme facilities resulting in a lower command area.
- ♦ **Fixing of irrigation fee :** The local management fixed the irrigation fees for 94-95 based on the expenses of the scheme, locality, etc. Some farmers were unwilling to pay this rate, thus leading to a low command area.
- ♦ **Fertilizer crisis :** Many farmers were unable to plant the boro rice due to severe fertilizer crisis during the peak period (January to February '95). This resulted in a lower command area.

Along with the decrease in the command area there was an increase in the average operation cost per DTW. One reason for this was a severe drought which resulted in higher fuel, repair and maintenance costs. The other reason was the lower average command area.

As a result of these factors the profitability of the tubewells was badly affected.

BRAC calculates the profitability of DTWs in two ways ; gross and net. Gross profit is defined as the amount of profit (or loss) without taking into account depreciation and interest i.e. the amount of profit after deducting operating costs. Net profit is the amount left over after deducting depreciation and accrued interest in addition to operating costs. A look at the DTWs that

Figure 4

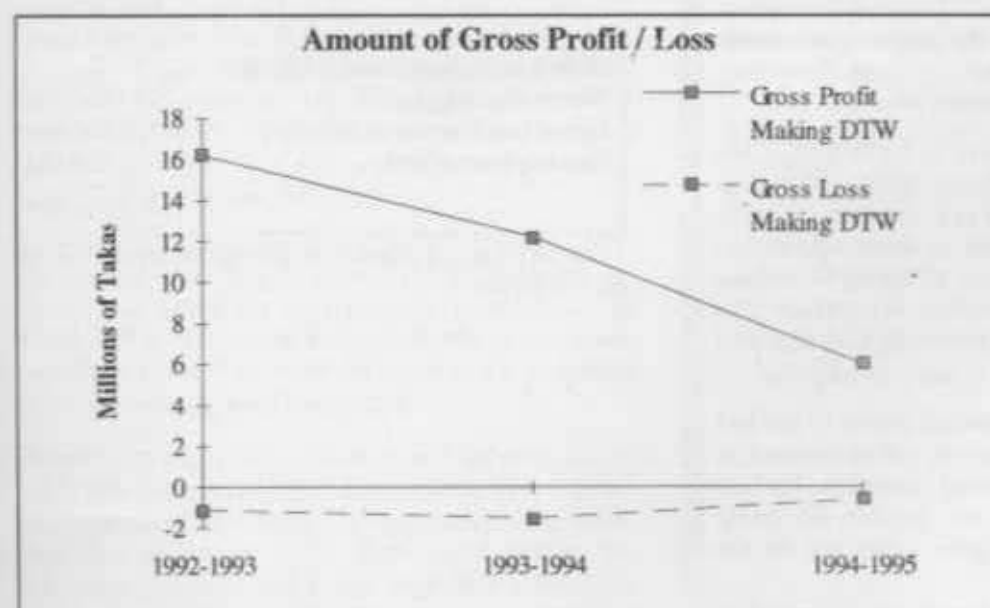


are making a gross profit shows that there has been a constant decline from 520 to 517 to 487 in the last three years. The number of the gross loss making schemes went from 72 to 98 and then back down to 79 (Table 26). This is not surprising as operational costs have increased and command area has decreased.

Table 26 : Irrigation Programme (Boro Season)

Item	1992-93	1993-94	1994-95
No. of DTW making gross profit	520	517	487
No. of DTW making gross loss	72	98	79
Gross profit (Thousands of Tk.)	16,200	12,200	6,000
Gross loss (Thousands of Tk.)	1,100	1,500	600
Command Area (Acres)	27,123	31,352	21,365
Average Command Area (Acres)	46	51	38
Operation Cost (Tk. per acre)	1,367	979	1,179
No. of DTW making net profit	344	329	137
No. of DTW making net loss	248	286	429
Net profit (Thousands of Tk.)	10,200	5,200	1,400
Net loss (Thousands of Tk.)	3,500	4,300	4,300
Gross Profit-All DTWs (Thou. of Tk.)	15,100	10,700	5,400
Net Profit-All DTWs (Thou. of Tk.)	6,700	900	2,900

Figure 5



In 94-95 the total profit from the profitable DTWs was Tk. 1.4 million only, while the net loss from the unprofitable tubewells was Tk. 4.3 million. In the last three years the net loss went from Tk. 3.5 million to Tk. 4.3 million and then stayed at Tk. 4.3 million in the last season. By contrast, the net profit declined sharply from Tk. 10.2 million to Tk. 5.2 million to Tk. 1.4 million. If it is noted that many more DTWs were unprofitable (net) in 94-95 as compared to 93-94 it becomes apparent that the net loss per DTW has been lower this year. This has been accomplished by phasing out very unprofitable DTWs and controlling operating costs. There is a sharp decline in the amount of net profit which mirrors the sharp decline in the number of DTWs making a net profit.

Among the factors that are contributing to this situation is the loss in command area which in turn has increased average operational costs per acre. Moreover, competition from STWs existing in the command area is decreasing the command area, while there is water loss as well since the drains that supply water are kutchas (i.e. are not cemented). Many DTWs are diesel powered which have lower lifting capacity than electric powered tubewells.

In addition, the trends in coverage seem to point to decreasing average command area as the age of the deep tubewell goes up. One reason is that farmers may be willing to pay for the DTW water initially, but then may look for alternate sources such as STWs which can offer competitive prices. Another reason is that without the use of organic fertilizers the water retention capacity of the soil diminishes so that more water is needed in the same land and this again decreases the command area. Charges for irrigation water are fixed on the size of the area irrigated rather than on the amount of water supplied. Therefore, lower command area means lower revenues.

All these problems would have to be tackled if the tubewells are to be made profitable. BRAC and the VO members will have to attempt to control the variables and overcome the constraints in these operations. However, the competition from STWs will continue and it is not feasible to use electricity everywhere. The cost of making cement drains would be very high and the use of chemical fertilizers is likely to continue.

The declining gross profit situation points to the fact that even the operational costs may not be covered by the revenues if the present trend continues. The net loss trend shows that it is not feasible for group members to pay for the capital costs out of the revenues from the operation.

Future Policy

Given the present situation, the logical step for BRAC is to relieve the programme participants from further losses. BRAC will buy back from them all the shares for the DTWs. The shares will be bought at the original price so that the members do not face any losses. BRAC will then put these DTWs up for sale to recover some—though not all, of the investments in DTWs. VO members will be given the first preference to buy the DTWs. The sale value of the DTWs is expected to be substantially below the investment price and BRAC will be incurring significant losses to pay for the shares.

As outlined below, the total value invested at present in the DTWs is Tk. 138 million. The tubewells will fetch approximately Tk. 50,000 per machine making a total of Tk. 35 million to be recovered from the sale. This leaves Tk. 103 million that will have to be written down. This amount will be adjusted from three sources. The interest accrued on the DTWs will be adjusted which will amount Tk. 13.4 million. BRAC has a special loan loss reserve for DTWs out of which will come another Tk. 26.6 million, while the remaining Tk. 63.5 million will come out of the loan loss reserve fund.

Table 27 : Irrigation Programme Total Investment Position

	Taka
Present Investment	138,489,506
Current Value of DTW*	35,000,000
To be written down	103,489,506
<i>Write down to be adjusted as follows :</i>	
Interest accrued adjusted	13,364,965
Special loan loss reserve for DTW	26,586,089
Loan loss reserve fund	63,538,452
	103,489,506

* Current value calculated on an average value of Tk. 50,000 for 700 DTWs.

6. THE AGRICULTURE & SOCIAL FORESTRY PROGRAMMES

In order to provide support for farmers in securing a steady income from farming and to make the optimum use of land – including marginal land, BRAC has been undertaking several initiatives – vegetable seeds are being distributed, more lands are being brought under cultivation and forest and fruit nurseries are being set up. During RDP III, BRAC distributed 1,532.45 MT of vegetable seeds (national figures, not including BRAC, show 14,500 MT), brought 17,268 acres of land under maize cultivation with a production of 10,011 MT (this is in addition to the national figures that show a total of 24,552 acres cultivated and 29,075 MT of maize production). A total of 163 MT of maize seeds (plus 51 MT that were imported by BRAC) out of the national total of 295 MT were distributed by BRAC. While government figures for the number of forest and fruit nurseries set up stand at 390, BRAC's achievement in this area shows an additional 1,949 nurseries that were set up independently.

6.1. Vegetable Cultivation/Agriculture Programme

Background

Vegetable cultivation is well suited in an agro-climatic country like Bangladesh. The per unit yield potential of vegetable is much higher here than of other crops. BRAC introduced its Vegetable Cultivation Programme primarily to achieve the optimum use of land and to maximize family income of the rural poor.

Process & Achievements

The participants are selected from among VO members who own or can lease 30 acres (or more) of land. Generally, 50-250 participants are selected from each BRAC area. These areas are chosen on the basis of their suitability to vegetable cultivation on a commercial basis. The programme participants, upon selection, receive a 3 day training on the various aspects of vegetable cultivation.

The variety of crops selected is such that they can be grown and harvested all year round. BRAC helps the women to select the best possible combination of crops and to obtain quality seeds. Credit is also made available to them to meet the input costs, including leasing or renting land if required.

Training on vegetable cultivation was given to a total of 9,338 farmers in 1995. In the same year 39,767 women were involved in vegetable cultivation activities of whom 7,577 had joined during the reporting period. Land under vegetable cultivation

Objectives

The objectives of the Vegetable Cultivation Programme are to :

- ♦ generate income and employment opportunities for villagers ;
- ♦ increase vegetable production and consumption, consequently improving nutrition status of the poor ;
- ♦ introduce modern cultivation techniques to the farmers ;
- ♦ promote effective use of land and labour.

These objectives are achieved by selecting 'genuine' vegetable growers – mostly women, and by supplying quality seed, providing credit support and technical services through training and follow-up services.

reached 13,607 acres in 1995. The average area under cultivation thus comes to .3421 acres – a little higher than the original target.



Problem Analysis

- ♦ Initially, farmers under the programme were required to have .50 acres of land in addition to their homestead activities. Therefore, land requirement for vegetable cultivation has been reduced to .30 acres.
- ♦ Although vegetable cultivation is a familiar activity in rural areas, the programme model was new to the farmers. Through the weekly and issue-based meetings, interactions and training sessions the farmers were encouraged and motivated. The BRAC staff also lacked technical know-how on the project. Intensive training is therefore given to the POs and PAs to upgrade their skills and provide improved technical assistance to programme participants.
- ♦ There is a dearth of HYV vegetable seeds in the country. BRAC is therefore importing seeds from Thailand and Japan. Meanwhile, a project on seed production has also been started in the Meherpur region of West Central Bangladesh.
- ♦ One of the major problems of the programme is the absence of soil test centres. It is often difficult for the farmers to avail the government soil test centres that are few in number and located in main cities. The problem can be solved by establishing small laboratories within reach of field units.
- ♦ Sometimes farmers lease land for vegetable cultivation. As they often do not have any written agreements with the landlords they end up waiting several years before getting possession of their land.
- ♦ Initially, vegetable category/species were not selected according to agro-climatic zones. Since the last one and a half year, variety screening activities are carried out to rectify the mistake.
- ♦ Earlier, there were no joint ventures under the programme with the government or other organizations. To secure their support, BRAC has recently started working with BARI and other organizations, undertaking various joint research projects.
- ♦ Water scarcity, that hampers irrigation of the land under cultivation, is a problem for the farmers during dry seasons. They have to struggle with natural disasters in various forms that threaten their crops periodically. To minimize the problems caused by natural disasters – especially the monsoon floods, farmers are advised to plant the BRAC supplied seeds immediately after the crisis period is over.

6.2. Maize Cultivation

Background

The cultivation of maize was introduced as a component of the Agriculture and Social Forestry Programme as an attempt at promoting maize as the third type of cereal crop in Bangladesh (the first two being paddy and wheat). Maize is grown year round on the marginal land and needs less irrigation than the other two crops. It contains higher protein than wheat, and can be used as poultry feed.

Process & Achievements

BRAC initially started working with the programme in Rajshahi, Natore, Chapai Nawabganj, Jessore, Jhenaidah, Kushtia, Bogra, Rangpur, Dinajpur and Nilphamari. BRAC has recently expanded to the district of Pabna, Natore, Faridpur, Sherpur, Jamalpur, Mymensingh, Manikganj, Kishoreganj, Hobiganj, Sylhet, etc.

The maize farmers are selected from among both VO members and marginal farmers. The VO members receive a one day orientation on maize cultivation, and are provided with improved seeds and credit support. The marginal farmers, on the other hand, who are not VO members, are assisted with improved seeds.

In 1995, land brought under maize cultivation totalled 10,277 acres. The average yield of maize has been 2.45 Mt. per acre in demonstration blocks, higher than the normal maize cultivation yield per acre. This is because BRAC used hybrid seeds to cultivate maize.

In 1995, BRAC imported hybrid seeds in response to the problem of lack of good quality hybrid seeds in the country.

Objectives

The objectives of the Maize Cultivation Programme are to :

- ◆ promote effective use of marginal and fallow land even during the off seasons ;
- ◆ improve livestock feed, specially for poultry as a starch grain instead of wheat ;
- ◆ generate employment and income specially for rural women, during harvesting and post harvesting periods ;
- ◆ diversify crop cultivation.

Problem Analysis

- ◆ There is a shortage of timely supply of local maize seeds. BRAC collects maize seeds centrally from BADC and distributes to the farmers.
- ◆ As the HYV maize seed was unknown to farmers they were hesitant to cultivate them. They had to be motivated through demonstrations on positive impacts of HYV maize seeds.
- ◆ Maize is not very popular in Bangladesh for human consumption and the marketing of maize corn is quite difficult. BRAC buys most of the corns from the farmers to use as poultry feed.

6.3. Social Forestry

Background

Bangladesh has approximately 14.4 million hectares of land surface of which 9.1 million hectares comprise agricultural land, 2.85 million hectares forest land (including community and village forests), and 2.31 million hectares that are settlements. The rest are regarded as wet or miscellaneous lands. The country, with its 120 million people, stands as one of the most densely populated areas of the world with a land-man ratio at 11 person per hectare. Over the past few decades forests in Bangladesh have declined from about 14% of the total area to 9%. The estimated deforestation is 8000 hectares per year.

The country experiences an acute shortage of fuel wood and timber. Although privately owned homestead forests constitute only 12% of total forests, it supplies almost 80% of the fuel wood, timber and bamboo consumed in the country. By the year 2000, demand for 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. The gap will result in a variety of environmental problems including soil 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 must be made to actively participate in their conservation. In response to the deforestation problem BRAC has come forward with programmes for acceleration of social forestry in the country.

Process & Achievements

a) Nursery (forest-fruit)

BRAC started its nursery activities to ensure local supply of seedlings as most of the government nurseries are located in the urban areas. Furthermore, since most of the country's forest areas are in the southern and eastern part, the supply of fuel and timber has to be transported over a long distance at greater costs. So, seedling production in the BRAC nurseries aims to encourage local people to plant more trees around their homestead areas. BRAC motivates specially women to join the programme as its strategy is to incorporate disadvantaged women in the rural labour force and create employment and income generating opportunities for them.

Objectives

The objectives of the Social Forestry Programme are to :

- ◆ create income and employment opportunities
- ◆ ensure a sustainable supply of good quality seedlings at the grass root level
- ◆ increase awareness for planting trees among the rural people
- ◆ promote better use of limited land resources
- ◆ reduce soil erosion, land slides and mineral leaching, and restore ecological balance to improve the environmental condition of the country.

BRAC established 10 nurseries in each area office producing 10-15 thousand seedlings of different fruit, fuel and timber trees. The nursery workers are given a 6-day training on seedling production. Next, they conduct a survey of the area on the demand and marketing of different species production. The seedlings of different species are sold within the community. BRAC staff provides technical support and regular follow up services. Credit and other inputs are also provided by BRAC.

The BRAC nursery programme experienced substantial growth during RDP III. The number of nurseries increased to 1949 in December 1995. A total 16,445,553 seedlings were produced by the nursery workers in 1995.

b) Grafting Nursery

To meet the increasing demand for HYV seedlings at the grass roots level, four experimental grafting

projects have been set up under REP (Rural Enterprise Project) based on asexual propagating of fruit trees. The projects have proven successful enough to be replicated. The grafted seedlings provide quick and maximum returns. A total of 258,996 grafted seedlings of mango, lemon and litchi are produced from these nurseries.

c) Plantations

Homestead plantations : Seedlings of various species are planted by the VO members around their homestead areas. The seedlings are purchased from the members' nurseries.

Roadside plantations : This is a joint undertaking between BRAC and the Government's Thana Afforestation and Nursery Development Project.

The BRAC VO members participate in the Forest Department's benefit-sharing roadside plantation

Table 28 : Achievements of the Agriculture and Social Forestry Programme

Particulars	Cumulative up to Dec. 1992	1993	1994	1995	Total of Phase III	Increase over Phase II (%)	Cumulative up to Dec. '95
No. of trained vegetable growers	6,905	18,961	16,500	9,338	44,799	649%	51,704
No. of active growers	3,992	11,763	16,435	7,577	35,775	896%	39,767
Vegetable cultivated land (acres)	1,357	3,763	5,505	2,982	12,250	903%	13,607
No. of maize farmers	1,895	2,693	22,700	16,482	41,875	2,210%	yearly
Maize cultivated land (acres)	526	1,316	5,675	10,277	17,268	3,283%	yearly
Maize production (MT)	135	338	3,750	5,923	10,011	7,416%	10,146
No. of trained nursery workers	1,357	933	578	485	1,996	147%	3,353
No. of nursery workers	790	608	401	150	1,159	147%	1,949
No. of seedling production	9,198,210	9,262,064	13,166,873	16,445,553	38,874,490	423%	48,072,700
Seedling planted in coastal areas	330,001	389,650	764,681	272,476	1,426,807	432%	1,756,808
Road covered under Thana afforestation (km)	-	600	520	133	1,253	*NA	1,253
No. of beneficiaries involved in Thana afforestation	-	5,580	998	745	7,323	*NA	7,323
No. of tree planted under Thana afforestation	-	718,483	602,361	293,123	1,613,967	*NA	1,613,967

* Not applicable

activities. Under the project trees are planted on roadsides, embankments, railway sides and Union Parishad roads. BRAC selects 4-6 women from local VOs to plant seedlings of various species (supplied by the Forest Department) covering 1 km of the roads. A deed is usually drawn up between the land owners, the Forest Department, BRAC and the VO members.

After all the seedlings have been planted the women commence working as caretakers of the trees. The women also cultivate maize, brinjal, chillies, beans, etc. on roadsides that are adequately sloped. BRAC

continues providing technical assistance and regular follow up services. When the trees are harvested the women receive 65% of the final harvest while the Forest Department, land owner and BRAC receive the remaining 35%. So far, 1,253 km of roads have been brought under the project where 7,323 women have planted around 1,613,967 trees.

d) Coastal Afforestation

Following the cyclone and tidal surge of April 1991, BRAC started its programme on afforestation in the

Table 29 : Phase III Target & Achievement of Agriculture & Social Forestry Programmes

Particulars	Targets as per		Achievement	%	Reasons for variations
	Proposal	Revised			
No. of trained veg. growers	26,750	38,273	44,799	117	As the newly opened RDP areas were included in the programme, the number of Area Offices implementing the programme increased — 202 from the original target of 160.
No. of active growers	26,750	30,176	35,775	118	
Veg. cultivated land (acres)	8,827	9,440	12,250	129	
No. of maize farmers	-	45,000	41,875	93	Although there were no targets in the proposal for maize cultivation a target was set however, to meet the increasing demand for livestock feed and to promote effective use of marginal and fallow land during the off-seasons.
Maize cultivated land (acres)	-	18,925	17,268	91	
Maize production (MT)	-	9,338	10,011	107	Of the total cultivated land (17,268 acres) during Phase III, 1,316, 5,675, and 10,277 acres were cultivated in 1993, 1994 and 1995 respectively.
No. of trained nursery workers	1,750	-	1,996	114	Some more workers were given refresher training.
No. of nursery workers	1,200	-	1,159	96	NA
No. of seedlings produced	38,500,000	-	38,874,490	100	NA
Seedlings planted in coastal areas	1,000,000	1,300,000	1,426,807	109	The target set in the Post-Cyclone Rehabilitation and Development Programme (PCRD) project proposal was 1,000,000. However this was revised to 1,300,000 as there was scope for planting more trees
Roads covered under TA* (Km.)	**NA	-	1,253	NA	The target was not mentioned in the proposal as the trees were planted under the 'Thana Afforestation and Nursery Development Project' of the Forest Department. The target was therefore fixed in accordance to the Forest Department's target.
Beneficiaries involved in TA (no.)	NA	-	7,323	NA	
No. of trees planted under TA	NA	-	1,613,967	NA	

* Thana Afforestation

**Not Applicable

island of Kutubdia. The project is also being implemented in the Chokoria Thana. The primary objective of the project is to create a buffer with the trees against cyclonic winds. The species of the trees are chosen for their suitability to coastal areas and ability to withstand strong winds. Coconut trees are also planted to provide sustenance during cyclones when water is scarce. But a large number of trees planted in the Kutubdia coast had to be relocated due to embankment construction.

e) Agroforestry

A pilot project on agroforestry was launched under the Rural Enterprise Project (REP). The project, initiated on private and government owned 'Khas' land in the northern districts, aims to produce wood, fuel, fodder, food, fruit and vegetables. Firstly, a planting module was drawn up and short term, mid term and long term crops were planned following inter-cropping patterns.

Farmers who are selected own or lease about .35 to .50 acres of land. They are given a 3-day training as well as credit, seeds, technical support and follow-up services. Around 428 acres of land have been brought under agroforestry, involving 863 participants.

Pohela lives in the hilly area of Jhenagati. She used to lead a terrible life of poverty and hardship with husband and three daughters. She and her husband had tried several ways – cultivating rice and paddy on their land, to bring a little ease into their lives. However, their harvest never brought enough returns to compensate for the time and effort spent on these activities. Then in 1991 she became a BRAC VO member, and little by little the family began to move on towards better days.

Pohela heard about BRAC's Agroforestry Programme – one of BRAC's income generating activities that brings barren land under cultivation. She contacted the Area Manager so that she could immediately receive the training course on Agroforestry offered by BRAC. She then took out a loan of Tk. 8,000 and joined the programme activities. She currently has 245 trees – 166 fruit and 79 timber trees of different species. She and her husband mainly work on their land and their daughters help them. They no longer have to depend on earning an income from working on other people's lands all year round. They earn a fair amount by selling vegetables and fruits that they cultivate. Their yearly income today is now almost Tk. 21,000. From next year onwards, Pohela is looking forward to harvesting from their 45 jackfruit trees. Pohela also dreams of the day, fifteen years from now, when they will be able to sell their timber trees for Tk. 2-3 lacs.

Pohela and her family have plans for the future : they have decided to buy 10 HYV poultry birds and 1 cow, and install a tubewell and a slab latrine at their place. Pohela says she is happy with her decision to join the VO. It means a lot to her that she has been able to place her family in a position of respect in the community today.

Lessons

- ♦ Nursery activities can be a good source of income even if it does not require very hard work. The seedlings can be produced and planted throughout the year with proper irrigation facilities.
- ♦ Agroforestry activities enable unutilized and fallow land to come under cultivation. It also increases soil fertility and create a sustainable source of income.

Problem Analysis

- ♦ Demand for quality seeds in the nursery programme is high ; however, such seeds are in short supply and have to be collected from local mother trees and the Forest Department. Sometimes, the Forest Department would conduct afforestation activities that would not benefit the BRAC farmers. Often there were no written agreement conceding ownership of trees to the farmers. To change all this BRAC has been holding co-ordination meetings with the Forest Department ; maintaining regular contact with local forest department offices. BRAC has also put forward a request to the Forest Department to include the farmers in the benefits of its afforestation activities.
- ♦ Demand for quality seedlings, which are also in short supply in remote areas, is increasing as well. BRAC is taking steps to supply fruit seedlings through the grafting nurseries. The Grafting Nursey Project has already been started in Manikganj, Mymensingh, Pabna, and Faridpur and extension with expansion work starting from 1996.
- ♦ During the last monsoon season some nurseries and roadside plantations were badly affected. To make up for the losses new seeds and seedlings have been planted.

Changes

From March 1995 the Social Forestry and Horticulture Programme has been renamed as the Agriculture and the Social Forestry Programme.



7. THE RURAL ENTERPRISE PROJECT (REP)

The Rural Enterprise Project was started in 1985 as a support service for RDP. It was originally initiated to apply and improve new science based technologies and introduce effective management structures to enterprise initiatives. Employment and income generating potential in agriculture and horticulture was investigated. The focus was on introducing small enterprises which could be replicated on a large scale. It was hoped that by establishing successful ideas which could be imitated by others, entrepreneurship would be stimulated.

REP projects are divided into two categories: Experimental Projects which require controlled testing and the ownership of which remains with REP; Pilot Projects that are improved versions of traditional activities and directly involve VO members — once proven to function successfully they are expanded.

Process

REP generates new ideas for employment and income for BRAC's target people through sector reviews and background studies. Extensive feasibility studies are conducted from the preliminary background studies, focusing on the technical, financial, socio-economic and management aspects of the new enterprises.

Viable business ideas are implemented after drawing up an implementation plan consisting mainly of an action plan, a budget, monitoring and control mechanisms, staff requirements and use of external expertise.

Project Components

Experimental Projects comprise prawn hatcheries, grafting nurseries, vegetable seed production, incubators, godowns, mechanical and carpentry workshops, silk weaving, cotton yarn marketing, and pearl culture.

Pilot Projects comprise apiculture, agro-forestry, a slate and leather factory, the endi project, reeling, brick fields, the Shuruchi restaurants, and Supannya grocery shops.

Future Projections

REP is to focus on three main activities for which teams will be deployed:

- ♦ It will initiate 'enterprise lending' to entrepreneurs for non-sector programmes. The object is to stimulate rural entrepreneurship by

REP's current objectives are to:

- ♦ increase and diversify growth potential enterprises that are sustainable for the poor;
- ♦ investigate, test, organize and demonstrate new or improved enterprises;
- ♦ enable VO members to undertake such activities; and
- ♦ create role models among poor rural women.

Achievements

REP's achievement summary for Phase II (to Dec. '92) are: 24 'handed over' projects; 4 completed projects; 3 abandoned projects; 3 suspended projects; 11 unsuccessful projects; 3 on-going experimental projects; 3 on-going pilot projects (51 projects in total).

The Vegetable Seed Production and Incubator projects are jointly managed with the Agriculture and Social Forestry and Poultry and Livestock Sector respectively. The Agro-Forestry project has 20 plots (10.8 acres) and are tested for replication feasibility.

In 1994, REP's first hatchery was constructed, becoming operational the following year. Four more were constructed in 1995 to be jointly managed with RDP's Fisheries Sector. The restaurant and grocery projects have been very successful — 861 restaurants and 3,980 grocery stores were handed over to RDP in February 1996. The brick field project that had matured by this time, producing steady profits, was also handed over to RDP.

giving BRAC loans to rural entrepreneurs who are ready to provide equity. The entrepreneur must satisfy the selection criteria. Ownership will lie with the entrepreneur and it is hoped that as the business grows, employment will be generated for BRAC's target group.

- ♦ New small rural enterprises will be investigated, e.g., laundry/ironing shop, tailoring shop, flower cultivation, cage farming, etc. Entrepreneurship training should be provided to group members involved in the above mentioned income generating activities.
- ♦ The transfer of technology, e.g., improved oven (a model will be chosen from among the existing ones and will be extended to a few RDP Area Offices, but, no further development research will be made), bio-gas, tissue culture, embryo transplantation, paddy cultivation, etc.

In future, REP will have to turn mainly to non-farm activities for new experimental ideas as the agriculture sector has already been thoroughly explored. This implies that particular effort is needed to find ventures which still require minimal capital and little existing skills. Greater emphasis may have to be placed on technical and management training. More commercially oriented enterprises may also be considered.

Problems and Solutions

- ♦ It was noted during RDP Phase III that although the Grocery Shop and Restaurant Projects were designed to encourage female participation in non-traditional activities, in many cases the husband was found to be in charge of the business. To prevent this, REP changed its selection criteria to specifically targeted female headed households.
- ♦ As most of the women participating in these two projects were illiterate they were finding it difficult to maintain proper records. Therefore, BRAC's Training Division, and later on, POs were employed to improve the process of owner selection, implementation and quality in the restaurants and grocery shops. It was further noted that the maintenance of records is not an absolute requirement for proper management, although the practice is still encouraged.
- ♦ The scattered expansion of the apiculture project originally caused follow-up problems for the technical staff. Now however, the project expansion has become more focused with the artificial hives (boxes) distributed only in areas potentially viable for easy management.
- ♦ PO's have had a significant impact on the mechanical and carpentry workshops since their deployment in mid-'95 for management and marketing. Profits have risen and overall management has improved. The marketing activities of the POs include exploring possible sources of demand in the locality. The workshops are diversifying their products in order to compete in the market. Linkages with other sectors of BRAC which can use their services (e.g., Deep Tubewell repair), have provided an exclusive and dependable market.

Table 30 : REP Achievements

	PHASE II	PHASE III		
RURAL ENTERPRISE PROJECT	Cum. up to Dec. 1992	Cum. up to Dec. 1993	Cum. up to Dec. 1994	Cum. up to Dec. 1995
Experimental Projects				
Prawn Hatchery	0	0	1	5
Grafting Nursery	0	3	3	4
Vegetable Seed Prod. (acreage/No. areas)	0/0	10/1	12/2	53/4
Incubator	0	0	10	12
Godown	1	1	1	1
Mechanical Workshop	0	21	24	24
Carpentry Workshop	0	27	29	29
Silk Weaving (areas/weavers)	3/15	3/25	3/40	3/40 handed over Jan '95
Cotton Yarn Marketing	0	1	abandoned	
Pearl Culture	16	16	16	abandoned
Pilot Projects				
Apiculture	450	620	1,157	1,402
Agro-Forestry (Acres)	125	417.67	417.67	428.47
Slate and Leather Factory	0	0	1 handed over Dec. '94	
Endi	1,600	1,750	1,950 handed over Dec. '94	
Reeling	0	0	210 handed over Dec. '94	
Brick Field	2	5	8	8 handed over Feb. '96
Restaurant (Shuruchi)	243	675	788	861 handed over Feb '96
Grocery (Shupannya)	0	761	2,097	3,980 handed over Feb '96

COST RECOVERY ANALYSIS

Introduction

The Cost Recovery System of RDP completed its first phase of operation in December 1995. In 1993, RDP had introduced a well-planned recovery system. The idea was in fact, generated in 1989 with the implementation of a self-financed credit institution — the Rural Credit Programme (RCP), under which interest income would cover the cost of operating micro-credit programmes. Initially, RDP realizes service charge from five sector programmes : Poultry & Livestock, Irrigation, Fisheries, Vegetable Cultivation and Social forestry, and Sericulture. Later, in 1994 RDP also started realizing service charge from the Rural Enterprise Project (REP). These major sector programmes are specialized ventures that are undertaken with the objectives of income and employment generation. These programmes need input supply, training, supervision and monitoring, and therefore require specialist staff. The interest income from credit is not sufficient to meet the additional costs. Consequently, the programmes were designed to collect service charge from the beneficiaries to cover the cost of services provided to them.

The Recovery Process

The working group on cost recovery prepared an implementation plan. According to the plan, at the

end of the fourth year each sector programme would be earning sufficient income to meet its full operation cost at the Area Office level. The programme costs are expected to cover salaries and benefits of the POs and PAs, traveling and transportation expenses related to the concerned staff, training costs of the associated staff and head office overhead. However, this does not include the beneficiary training costs.

Service charge is determined on the programme basis of cost estimation and components. A fixed rate of service charge is set on those components of sector programmes that are easily quantifiable and can be monitored regularly to facilitate administration. The number of programme components and the service charge rate in a given area are dependent on the age of the programme there. Target for the programme components and service charges are set by the concerned AO at the beginning of the year.

Every AO has a borrowers' list on service charge where the borrowers' names and repayment performances are recorded. The collection status is monitored by the PO and PA at the field level, and by the Accounts Division and RDP at the Head Office.

In RDP III, the total service charge realization was Tk. 55.37 million. This shows a tremendous

Table 31 : Achievements in Realization of Service Charge (Amount in Takas)

Particulars	Cumulative up to Dec. 1992	Achievement During Phase III (1993-1995)					Cumulative up to Dec. 1995
		1993	1994	1995	Total	Incr. Over P II (%)	
Poultry and Livestock	852,835	4,093,508	6,410,243	10,583,865	21,077,616	2,471	25,161,124
Irrigation	3,219,347	2,803,611	3,481,723	2,574,973	8,860,307	275	11,663,918
Fisheries	84,066	832,854	2,863,323	4,158,240	7,854,417	9,343	8,687,271
Veg. & Soc. Forestry	118,555	1,502,513	4,016,574	5,069,930	10,589,017	8,932	12,091,530
Sericulture	1,300,275	378,546	1,768,423	4,469,554	6,616,523	509	6,995,069
R.E.P	0	0	54,152	318,180	372,332	0	372,332
Total	5,575,078	9,610,032	18,594,438	27,174,742	55,370,212	993	64,971,244

Note : Poultry/Livestock includes service charge of Tk. 404,092 and Tk. 2,754,612 from SLDP and IGVGD

improvement of 993% over the Phase II's achievement of Tk. 5.57 million. The figures also show that the recovery of all sectors moved up, with the exception of the irrigation sector. The target achievement performance went up from 82% in 1993 to 88% in 1994 and then down to 87%

in 1995. The fisheries sector shows the highest achievement rate which is 139% of its target followed by other sectors : Poultry and Livestock (123%), Vegetable Cultivation and Social Forestry (69%), Irrigation (61%) and Sericulture (59%).

Table 32 : Service Charge Realization - Cost Ratio by Sector

Programme	Cost	Target	% of target to cost	Realization	% of realization to cost
Poultry and Livestock	39,499,579	17,191,500	44	21,077,616	53
Irrigation	32,715,381	14,554,170	44	8,860,307	27
Fisheries	24,779,970	5,666,500	23	7,854,417	32
Vegetable & S. Forestry	21,892,204	15,361,500	70	10,589,017	48
Sericulture	51,587,878	11,283,454	72.2	6,616,523	13
Total	170,475,012	64,057,124	38	54,997,880	32

It should be noted that the ranking is different if the achievements are analyzed from the cost coverage perspective. Seen from that perspective, the total recovery of all programme was 32% of their total costs with a target at 38%. Although the Fisheries sector had the highest realization of 139%, its cost coverage was only 32%. The Poultry and Livestock sector covered 53% of the total costs followed by Vegetable and Social Forestry at 48%. Both Irrigation and Sericulture sectors had the high cost and low recovery rate in Phase III. While the target to cost was at 44% and 22% respectively the sectors covered only 27% and 13% of their costs.

The following table shows the year-wise target achievements rate during 1993-95 :

Table 33 : Service Charge Realization - Cost Ratio by Year

Programme	Cost	Target	% of target to cost	Realization	% of realization to cost
1993	43,645,559	11,707,520	27	9,601,032	22
1994	60,271,361	21,206,690	35	18,540,286	31
1995	66,558,092	31,142,914	47	26,856,562	40
Total	170,475,012	64,057,124	38	54,997,880	32

Table 34 : Target Vs. Achievement Performance In Phase III (in millions of Takas)

Programme	1993			1994			1995			Total		
	Target	Achieve.	%	Target	Achieve.	%	Target	Achieve.	%	Target	Achieve.	%
Poultry & Livestock	3.15	4.08	130	5.94	6.41	108	8.10	10.58	131	17.19	21.08	123
Irrigation	4.30	2.80	65	4.97	3.48	70	5.28	2.57	49	14.55	8.86	61
Fisheries	0.48	0.83	172	1.73	2.86	165	3.45	4.16	121	5.67	7.85	139
Vegetable & S. Forestry	2.65	1.50	57	5.25	4.02	76	7.46	5.06	68	15.36	10.59	69
Sericulture	1.12	0.38	34	3.31	1.77	53	6.85	4.47	65	11.28	6.62	59
R.E.P	0.00	0.00		0.00	0.05	NA	0.00	0.32		0.00	0.37	NA
Total	11.71	9.60	82	21.21	18.59	88	31.14	27.17	87	64.06	55.37	86

Table 35 : Comparison of Realized Service Charge (Tk.) Within 1993, 1994 and 1995

Programme	1993	1994	% Increase	1995	% Increase
Poultry and Livestock	4,083,333	6,410,243	57	10,583,865	65
Irrigation	2,803,611	3,481,723	24	2,574,973	-26
Fisheries	832,854	2,863,323	244	4,158,240	45
Vegetable and S. Forestry	1,502,513	4,016,574	167	5,069,030	26
Sericulture	378,546	1,768,423	367	4,469,554	153
R.E.P	0	54,152	NA	318,180	488
Total	9,610,032	18,594,438	94	27,174,742	46

Figure 6

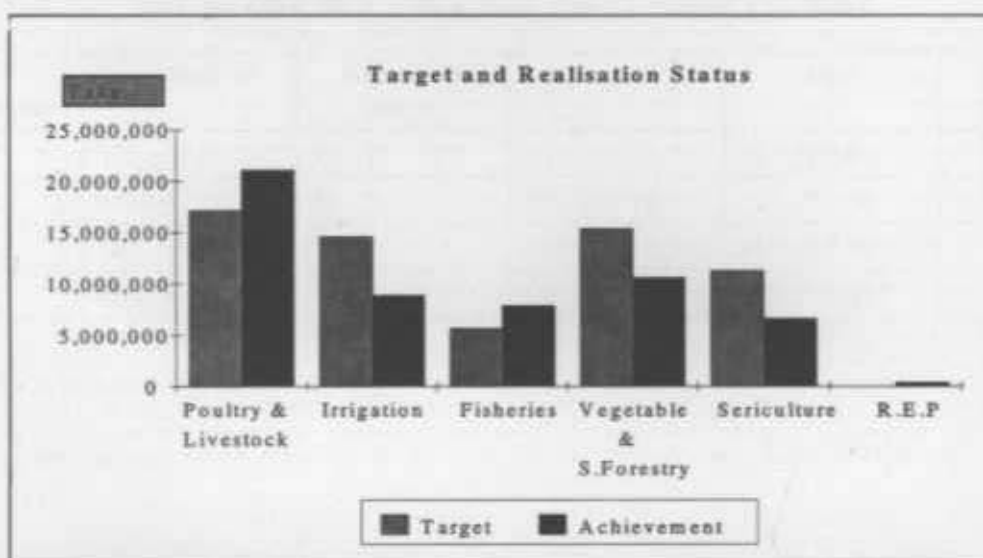


Figure 7

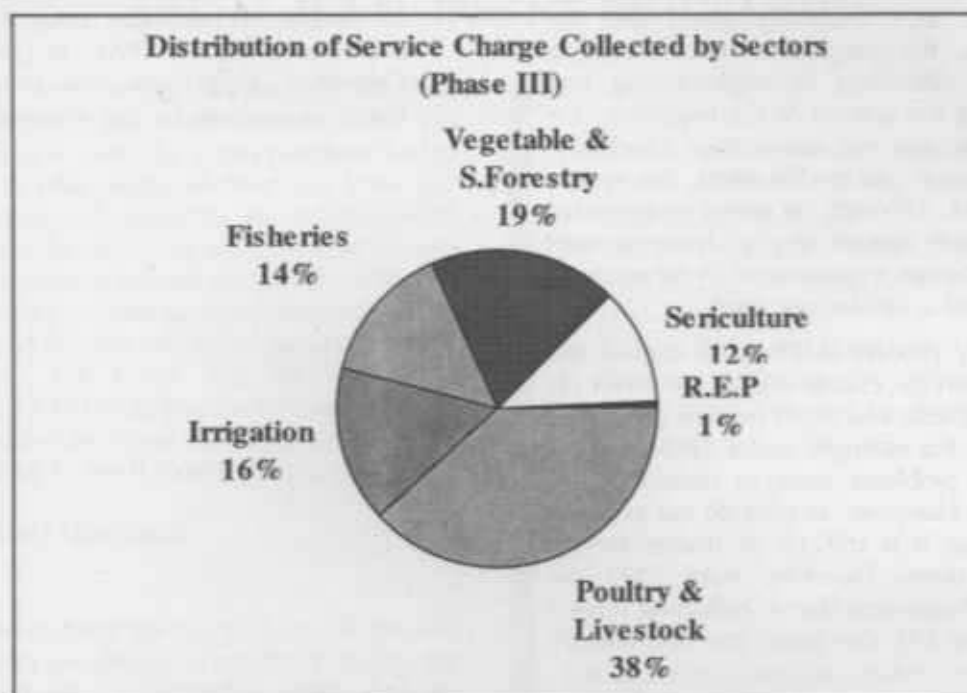
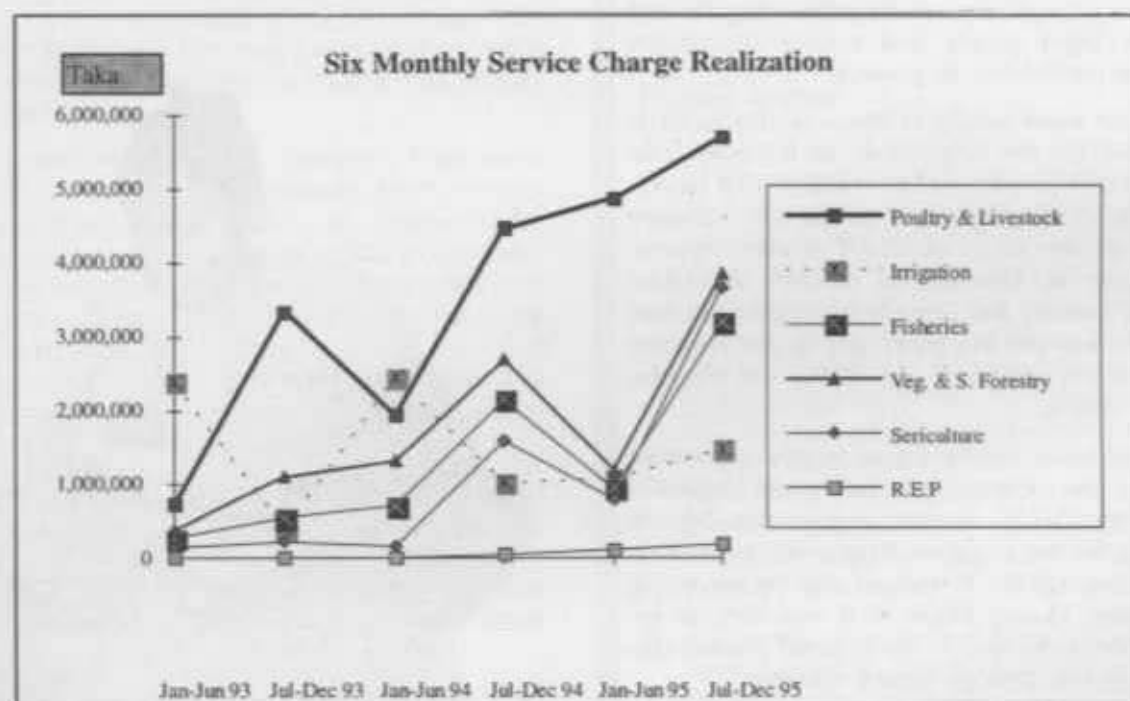


Figure 8



Lessons from Phase III

- ◆ As the idea of the Cost Recovery initiative is new to the BRAC working group and the beneficiaries, the programme encountered a number of difficulties in implementing and administering the system. At the beginning, the recovery rate was not satisfactory. Gradually, with experience and modifications, the system has improved. Although the sector programmes did not recover enough service charge to meet their full expenses, improvement in the recovery trend attained a satisfactory level.
- ◆ The recovery process in Phase III stresses the point that service charge should be based on easily quantifiable and direct income generating components. For example, under the Sericulture Programme, problems arose in measuring the age of trees. Moreover, as trees do not generate direct income it is difficult to realize service charge on them. Therefore, from 1995 the Sericulture Programme started collecting service charge on the DFL distributed and on mulberry saplings.
- ◆ It has been observed that the realization of service charge is largely dependent upon the income of the beneficiaries. Realization becomes extremely difficult for projects that incur losses; but on the other hand, the beneficiaries readily pay up if the projects make profits. Regular and timely input supply and correct supervision ensure profitability of projects.
- ◆ Irregular input supply or lower quality input is harmful for the programme as it causes low return and consequent low realization of service charge. Quality input and service are necessary pre-requisites for a successful recovery system. In Phase III, beneficiaries of both Vegetable Social Forestry and Sericulture programmes had low income and low repayment as they received low quality seed and eggs (DFL) and irregular input supply.
- ◆ Natural calamities have been largely responsible for the low recovery in Irrigation and Vegetable cultivation/Social Forestry programmes. Service charge for the Irrigation Programme is fixed on acre coverage and is realized after the harvesting of crops. During Phase III it was difficult for both sectors to recover the targeted amount due to crop loss through natural disasters.
- ◆ The need to improve technical knowledge of all programme staff has been felt. Technical know-how of the PAs in the Vegetable Cultivation Programme has sometimes been found inadequate for the advance farmers.



SOCIAL DEVELOPMENT PROGRAMMES

RDP's Social Development component has been designed to develop the inherent skills of the VO members to resolve their day to day problems and to enable them to take charge of their own lives. The Social Development Programmes are implemented to ensure that once the rural poor are organized through the VOs, the members assume their responsibility to respond to social problems such as dowry, polygamy, violence against women etc. These programmes are founded upon the belief that for sustainable development, the VO should be established as a social institution and that the members must eventually take the responsibility to run it independently.

1. ISSUE-BASED MEETINGS

Background

Financial transactions of the VO, such as, collection of loan installments and deposit of members' savings are conducted, and decisions related to approval of any economic schemes are taken at the weekly meetings held at the VO. During these morning meetings, which last forty minutes to one hour, there is no time tackle issues such as day to day problems of the members, social problems that impede empowerment of the members & development of the VO, and management problems of the VO. The issue-based meetings were therefore introduced to serve as a forum to deal with all these issues.

Issue Selection : The Area Manager, Programme Organizers and Programme Assistants organize one or two workshops. These workshops, conducted by trainers, are generally held at the beginning of the year. The issues selected for the meetings are identified from participatory discussions in the workshops. Issues are also developed by conducting a number of focus-group discussions with the VO members. The various issues thus identified are listed and a year-wise schedule is prepared.

Implementation : The issue-based meetings are held once a month. PAs, the primary facilitators of the meetings, fix the schedule and place for the meetings following a discussion with the VO members. The meetings are of a duration of a minimum of two hours (usually held from 3.00-5.00 p.m.).

Monitoring and Supervision : PAs (responsible for credit operations) facilitate these monthly meetings

The Social Development activities include :

1. Issue-based meetings;
2. Social Awareness Education course (now modified as an organization and credit related orientation course);
3. Human Rights and Legal Education course;
4. Primary Health Care (PHC) services;
5. Non-Formal Primary Education (NFPE); and
6. Training.

Objectives

The objectives of the issue-based meetings are to :

- ♦ raise social and organizational awareness among VO members;
- ♦ facilitate the members to deal with and resolve social problem;
- ♦ foster cohesiveness among the members;
- ♦ develop solidarity among them.

Problem Analysis

- ♦ The issue-based meetings are conducted by 12 POs from the Area Office (AO). At the beginning of the RDP Phase III, there were 160 VOs (with 35-40 members) under each AO, and it was difficult for the POs to conduct the meetings every month. They had to cover 16 VOs each, conducting 3 meetings every day for five days a week, leaving one for the sixth day. Consequently, the meetings had to be held at an interval of 1 and a half months which hampered the overall learning process. As a solution to the problem, the number of VOs was reduced to 144 (increasing the number of the members to 40-50 to keep the original balance). This has enabled the POs to conduct two meetings per day each month.
- ♦ The women-men ratio of BRAC VO members is more than 80:20. This gives rise to the problem of the men being left out of not only the learning process, but the decisions taken at the meetings as

and POs (responsible for organization development & credit management) supervise the meetings once in two months. The Area Manager also pays quarterly visits to these meetings. In addition, the meeting performance is discussed in detail at the weekly staff meeting held at the Area Office. Two types of documents are maintained in relation to the meetings :

- a) A register is maintained by the PAs at the office with records on attendance and major issues discussed and decisions taken by the group members;
- b) Another register, recording the same things, is maintained at the meetings.

The PAs prepare a report at the end of each month based on these documents. A monthly report, compiled at the Area Office, is sent to the Head Office for management information. The regional Social Development PO pays a monthly visit to every Area Office, staying on for two days to conduct a two-hour refresher course for the POs and PAs. The course reviews meeting performance and develops skills of the PAs. The regional PO also visits at least one issue based meeting. At the end of his stay he discusses the findings of his visit with the Regional Manager to whom he is reportable. The Regional Manager, in his turn, discusses and evaluates the meeting performances at the monthly regional meeting which Area Managers and Regional Social Development POs attend.

BRAC, while working in rural areas, has had its belief reinforced time and again that when organized, the poor are perfectly able to protect their interest and work together to bring positive changes in their lives. The case of the Khatiaghar VO in Gopalganj is an example of unity among BRAC VO members.

Rahima Begum is a mulberry tree caretaker under BRAC's Sericulture Programme. She looks after 800 trees in return for which she gets 31 kg. of wheat (obtained from WFP) for one year. Her work starts at dawn and finishes at sun set. At the end of the year, when the trees mature she would be ready to take up silk worm rearing activities.

When Rahima first took up her caretaking job she knew that her future as Rearer depended largely on how well she could take care of her trees. One morning however, Rahima was devastated to see that someone had cut down 155 of her trees. Her fellow VO members rushed to her side and vowed to find the culprit for her. They called emergency meetings and were eventually able to trace out the miscreant in their community. The members formed a pressure group to compel the local chairman and elite to call a Shalish (hearing). The culprit finally confessed, was reprimanded by the Shalish/community and fined Tk. 500 to be paid to Rahima as compensation.

well. This often leads to misunderstandings within the family and the community as a whole. Realizing this, the decision was taken in 1994 to encourage participation of the members' spouses at the meetings.

- ◆ Since the issues for discussion at the meetings are selected at the beginning of the year, they often turn out to be irrelevant during the actual meetings held throughout the year. As a result, the members often lose interest in attending the meetings. It has therefore been decided that from 1996 the issues to be discussed will be selected at the beginning of each meeting.

2. SOCIAL AWARENESS EDUCATION (SAE)

Background

The Social Awareness Education was conceived by BRAC, as a process of conscientization – a participatory learning process that encourages self-reliance and self-confidence to enable the poor to take control of their own lives. The 21 lesson course, divided into two parts, included a social awareness education component and a literacy component. Although the literacy component was not mandatory, completing the social awareness education was a pre-requisite for 20-25 course participants for receiving BRAC loans. The course facilitators were selected from among the VO members and given a week-long training.

3. THE HUMAN RIGHTS AND LEGAL EDUCATION (HRLE) PROGRAMME

Background

BRAC initiated the paralegal programme on the assumption that raising legal awareness among the VO members would help them to protect themselves from illegal, unfair or discriminatory practices. Begun as an experimental programme in 1986 in Manikganj, it was strengthened further with a more focused approach in 1989. The programme today provides group members with information on Muslim Family Law, Fundamental Rights (from the Constitution which are commensurate with the Universal Declaration of Human Rights), some information from Criminal Procedure Code, Muslim Law of Inheritance and Land Law of Bangladesh.

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 para-professionals 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) in 1995. The programme was operating in 89 area offices in December '94. By December '95 training of Shebok/Shebikas (paralegal workers) had started in an additional 113 area offices.

Implementation Process and Management: The programme commences with the selection and training of TARC trainers. The trainers are selected on the basis of communication skills, interest in building her/his career as a trainer, and an in-depth knowledge about social development issues.

Problem Analysis

- ♦ The course contained 21 lessons which took a minimum of more than one/two months to complete with many gaps in between each class. This caused irregular attendance and loss of interest among the participants.
- ♦ Facilitators of the course were selected from among the VO members. Often it was found that they could not function satisfactorily to disseminate the course messages among the participants.
- ♦ Since course completion was a pre-requisite for obtaining BRAC loans, the drawn out duration of the course caused unnecessary delay to the members in getting the loans.

In light of this situation, BRAC began to re-think its approach to the message dissemination system. Towards the end of the RDP Phase III BRAC decided to replace the SAE course with a two hour, six-day organization and credit related orientation course.

Objectives

The purpose of the programme is to increase VO members' knowledge of Law and Human Rights, and their willingness to take up and act on their legal responsibilities. More specifically the programme objectives are to :

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

The programme starts with the selection of volunteers (Shebok/Shebikas) at the Area Office (AO) level. The selection process in each AO takes 6-8 weeks. The volunteers receive training within 4 months of their selection. Four six-day training courses are designed for 24 selected volunteers known as HRLE Shebok/Shebikas. After completion of these courses the HRLE Team (comprising a senior staff, Regional Sector Specialist – or RSS, and PA) organizes 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.

One PA works in an AO under the supervision of the Area Manager. He selects volunteers from the VO members and ensures their presence at the training sessions. The PA closely supervises the courses conducted by the Shebok/Shebikas, and conducts the monthly refresher for the volunteers as well. For each RDP region there is one RSS who is responsible for the PAs in her/his region. Five to ten workshops are organized by the RSS every year in each Area Office.

Field based specialists with sound knowledge of Law and Empowerment issues conduct the community leader workshops. The Programme Manager has the overall responsibility for the programme.

Lessons

In 1993, an evaluation study was carried out to assess the impact of the HRLE programme. The study was designed to investigate the nature and intensity of legal problems faced by VO members. The study focused on those legal issues covered in the course syllabus.

The study acknowledged that the socio-economic conditions of the participants prevent the legal knowledge gained in the classes from having more significant impact upon their lives.

The study made several recommendations :

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

Achievement and Changes During RDP III :

Coverage of the programme expanded during RDP III. The number of Area Offices where the programme was being implemented grew from 15 in 1992 to 89 in 1994. During RDP III a few changes were introduced under the programme, an important one being the requirement for volunteer trainees to have the ability to read and write.

The proposal did not include targets for this programme. The targets were set later based on data collected from the field.

There were 980 active Shebok/Shebikas at the end of 1995. The yearly achievement of HRLE is a hundred per cent. In the period from January-December '95, the programme trained an additional 100,000 students – mostly females.



Table 36 : Achievements of the Human Rights and Legal Education Programme

Particulars	1992		1993			1994			1995		
	Cum. to Dec.		Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
No. of courses	Female	1,687	-	1,538	-	3,541	3,863	109	3,676	4,644	126
	Male	335	-	351	-	379	380	100	218	166	76
	Total	2,042	-	1,889	-	3,920	4,243	108	3,894	4,810	124
No. of learners	Female	37,116	34,625	33,839	98	87,019	93,567	108	90,019	100,603	112
	Male	7,115	10,975	7,036	64	9,242	8,033	87	4,952	3,816	77
	Total	44,231	45,600	40,875	90	96,261	101,600	106	94,971	104,419	110

* The cumulative number of VOs under HRLE in 1993 was 2,790 and in 1994 it was 5,956. In 1995 the programme addressed an additional 2,754 VOs

- ♦ The Kazi (marriage registrars), their assistants, the Union Parishad Chairman & members, other local influential people and village leaders must be motivated to attend seminars and workshops to discuss legal issues and their responsibilities and duties. They must also be supplied with books and pamphlets containing information on Law.
- ♦ Measures should be taken to make people aware of law and human rights from an early age when they are much more receptive to progressive ideas. One such measure could be the introduction of HRLE course components in the Kishore-Kishori (adolescent) school curriculum.
- ♦ It should be made clear to the communities that what is taught through the HRLE classes is not 'BRAC Law', but Law as is practised throughout the country and applicable to all without any discrimination. It should be emphasized that HRLE does not teach anything that contradicts the Shariat Law, and that whatever is taught in the classes is in keeping with the religious and personal laws of different religious communities of the country.

Future Projections

Until now the HRLE training focused solely on VO members. This has created suspicion in certain quarters that what BRAC is teaching through HRLE classes is its own law. The VO members have found it difficult to resolve problems following the rules of Law as opinion leaders have tended to

dismiss them by saying that such law were 'BRAC laws'. A greater outreach to the community as a whole is therefore becoming a new focus of the programme. BRAC will invite the Union Parishad Chairmen, Kazis, the village elders, and other opinion leaders to participate in workshops to discuss legal issues and individual responsibilities. Discussion in the workshops will also clear the confusion about the validity of the HRLE course. In addition to training VO members, the community leaders' training workshops will be held throughout the year in Area Offices. BRAC is expecting community leaders to participate in these workshops over the next five years.

The HRLE programme will carry out its usual activities of developing training materials and training modules. Training will also be given to trainers, POs, PAs, HRLE Shebok/Shebikas and VO members. A total of 180 trainers, 125 POs, 1545 PAs, and 1730 Shebok/Shebikas are expected to be trained over the next five years. The programme will use selected VO meetings as forums for discussion of members' problems and actions available according to their HRLE training.

By the end of the plan period, the programme expects to train 1,000,000 VO members. It is also expected that the HRLE training will be reflected in 50% of the solved problem cases of members in the future.

4. PRIMARY HEALTH CARE (PHC) PROGRAMME

Background

BRAC's Primary Health Care programme was started in 1986 as part of the Child Survival Programme (CSP). In 1991, the PHC activities were functionally transferred to RDP in 27 areas. At present PHC (renamed as EHC – Essential Health Care, in 1995) is working in 170 RDP areas. The major components of the programme include : a) Family planning ; b) Water and sanitation ; c) Immunization ; d) Health and nutrition education ; e) Basic curative services.

Work Process : There are 40 health workers known as Shasthya Shebikas (SS) in every area at the community level. The preventive, promotive and common curative health messages are disseminated by trained Shebikas. The Shebikas are selected by the members of the VOs and then trained by RDP-PHC to cover approximately 300 households each. The government satellite clinics for family planning and EPI outreach centres for vaccines against the six communicable diseases supply monthly services. The SSs provide active assistance to the government workers to organize and operate the satellite clinics, EPI centres and help distribute Vitamin-A capsules. The SSs also play an important role in mobilizing the villagers to use the available services. Clients interested in adopting family planning methods and critical patients are sent to the hospitals and clinics.

Until 1995 a total of 9,058 SSs were given training on basic health issues. These SSs are covering approximately 2.7 million households.

At the area level there are two PAs who work primarily under the supervision of Area Managers. Each PA participates in 20 health forums per month. Moreover, depending on the work load, there are one/two regional POs in every region to impart technical training and supportive supervision to the PAs and SSs at the field level.

Cost Recovery Mechanism : The cost recovery mechanism was introduced through a certain type of service delivery system. For example, RDP-PHC procures contraceptives (oral pills and condoms) from the Social Marketing Company, as well as basic essential drugs from different pharmaceutical companies, vegetable seeds from the Bangladesh Agricultural Development Corporation and tubewells (hand pumps) from wholesalers. The SSs sell these articles to the villagers. RDP-PHC realizes a 5% service charge on basic essential drugs, 7% from

Objectives

- ◆ Promote family planning, particularly among the VO members ;
- ◆ Increase the number of slab-latrines user families to 50% of the target population ;
- ◆ Increase and maintain vitamin-A capsule distribution to 85% of the target children (6 months-6 years).

contraceptives, 11% from vegetable seeds and 2.5% from slab-ring sets. The SSs sell the articles to the villagers at a maximum of 30% mark-up.

RDP-PHC does not have a service charge on tubewell and neem soap sale. The SSs however receive Tk. 50 and Tk. 0.50 from the buyers against each tubewell set and neem soap sold.

Lessons and Future Projections

The past three years have demonstrated that if health service are made available at the door steps of the rural poor they are much more ready to accept and use them. They are even more ready to purchase the services if service delivery is at hand. Furthermore, it has become clear that some components of the health programme need some collaboration with other agencies for better implementation, i.e., collaboration with government agencies for promotion of Family Planning services and EPI mobilization.

The above components were incorporated into the RDP-PHC package for the following reasons:

These components emerged as required public health interventions to deal with diarrhoea, dysentery, tetanus, measles, tuberculosis, malnutrition and other diseases which are responsible for a significant level of morbidity and mortality among the rural poor. Furthermore, they are simple and cost effective interventions and are easy to manage through the RDP organizational frame.

As some have stated that the RDP-PHC are not consistent with the World Health Organization's concept of PHC (as declared in the Alma Ata in 1978) RDP-PHC was renamed as 'Essential Health Care (EHC)' in 1995.

Achievements and Changes During RDP III : Figures show that slab latrine coverage is significantly improving. A total of 234,350 slab latrines were distributed during 1992 to 1995. In the same period, a total of 118,308 hand tubewells were installed. The number of hand tubewells show an excellent increase over the last four years. More than 85% of children (0-1 year) and pregnant women were immunized, while 400,168 couples are reported to have adopted modern methods of family planning, both permanent and temporary.

Changes

Some changes were made in PHC during RDP Phase III to improve the programme.

- ♦ It was felt that if Family Planning services are not made available at the door step of the poor rural people, the number of Family Planning clients cannot be increased. Therefore, since February 1992, Shebikas started distributing three brands of oral pills (Maya, Ovacon, Norquest) and two brands of condoms (Raja, Panther).
- ♦ To improve the nutritional status of the children in RDP working areas, a home gardening project has been started since December 1993 at the homestead of the VO members.
- ♦ In order to promote the use of slab-ring latrines among the VO members, RDP-PHC decided to set up a slab-latrine production centre in each area office since 1993. Two/three VO members in each area office was trained to run the production centres. The products are sold through the intermediary of Shebikas and PAs.
- ♦ Earlier, the SSs would not receive any remuneration from the community members, causing frequent loss of interest and drop-outs among the SSs. As a solution, RDP-PHC introduced a cost recovery mechanism through which the SSs would be able to receive financial benefits for their services.

Table 37 : Achievements of PHC

Subject	Achievement				
	Cumulative Dec. 1992	1993	1994	1995	Cumulative Dec. 1995
Slab-Ring Latrine Installed	38,422	23,013	46,302	126,613	234,350
Hand Tubewell Installed	60,494	25,616	15,951	16,247	118,308
Children (under 1yr.) fully immunized	22,014	16,320	19,018	117,143	174,495
TT to pregnant women	22,495	5,327	14,839	136,240	178,901
Family Planning Acceptors (Modern methods)	211,488	69,146	34,821	84,713	400,168
Vit-A capsule distributed (children 6-72 months old)	219,747	203,011	201,643	610,755	NA
No. of SSs trained	1,345	3,591	2,422	1,700	9,058
Veg. seeds distributed to HHs (in packets)	*NA	60,000	60,000	170,000	290,000

* Not applicable

SSs - Shasthya Shebikas

5. NON-FORMAL PRIMARY EDUCATION PROGRAMME (NFPE)

Background

The purpose of the Non-Formal Primary Education Programme is to provide basic relevant education to poor unserved children. Towards this end, BRAC is operating a network of around thirty five thousand schools for over 1 million children. In 1992 there were 13 million children who were not in the formal network. BRAC is reaching 8% of this figure. Recognizing the fact that female literacy is very important for poverty alleviation and empowerment, BRAC has tried to ensure that the majority of the students in these schools are girls. The present student enrolment in the BRAC school system comprise 70% female.

The NFPE programme is in keeping with the overall philosophy of the Rural Development Programme. The NFPE programme has been created based on the belief that better educated children become better educated parents. Among the poorest this has important ramifications in employment opportunities, productivity, literacy, health, child survival, equity and the rural role of women. Educated parents seek better education for their children. New attitudes and greater demand go hand in hand with increased government investment in improved access to the formal system, better curricula and learning materials, more instructional time and an enhancement of the learning capacity of children.

Programme Features

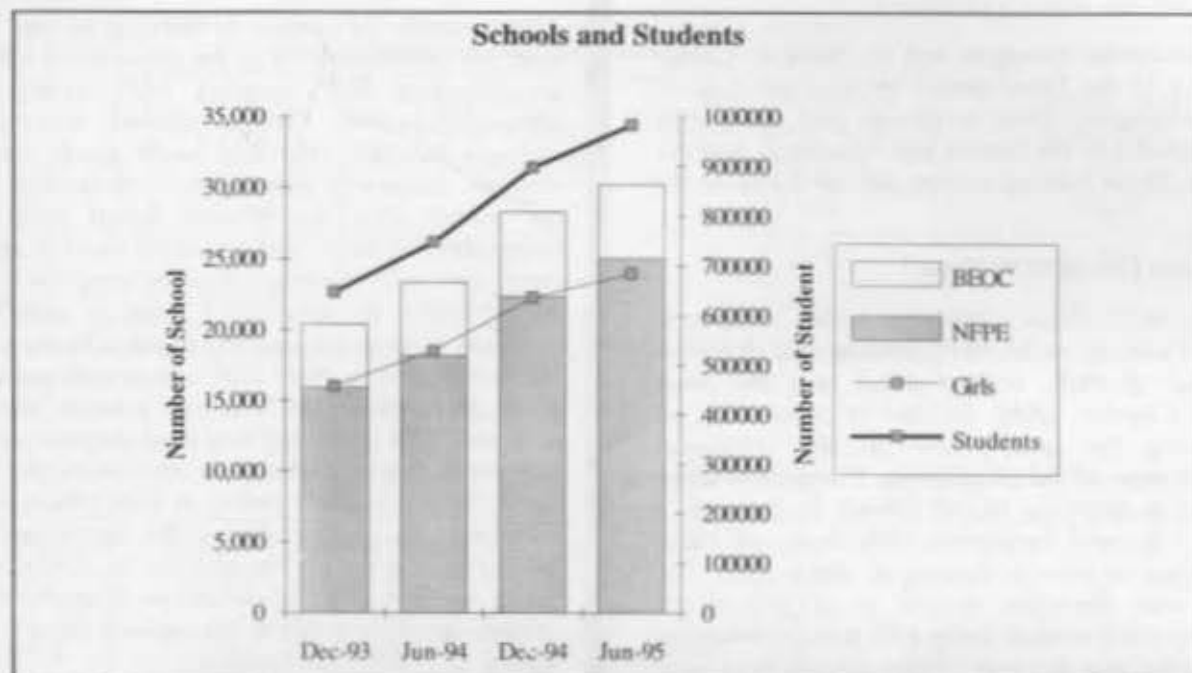
The schools, set up and managed with community involvement, are close to the pupils' homes and are monitored intensively by the programme. What is taught in the schools is relevant to the children's lives and compatible with the formal school curriculum. The teachers, recruited from within the community, are given short training courses and continuous refreshers. The schools have a low drop-out rate. In December 1995 there were over 1,137,767 children enrolled in over 35 thousand schools.

The programme components include :

The Non-Formal Primary Education (NFPE) : These schools run for three years for children between the ages of 8-10 who have never enrolled or have dropped out of formal schools, the curriculum covers the topics on the formal school system for Classes I, II and III. These schools were first started in 1985.

Basic Education for Older Children (BEOC) : In 1987 BRAC started another model of schools for adolescents between the ages of 11-14. The students receive free books and learning materials and do not have to pay tuition fees. The curriculum condenses the formal school curriculum for Classes I-V in the period of three years.

Figure 9



Teachers: As a rule, at least 80% of the BRAC teachers are women. Those selected are, in fact, local, married women with at least nine years of schooling. There is frequent interaction both inside and outside the classroom between the teachers and the students since they reside in the same village.

Curriculum: The curriculum has been designed to conform with the government curriculum of classes I through V since a majority of the BRAC school graduates continue their education in the government schools. The subjects covered include Bangla, Math, Social Studies, English and Religious Education (introduced in 1994, with existing government text books provided to students according to the religion they practice). BEOC curriculum also includes Health and Science during the fourth and fifth phases of the schools. English is introduced in the second year of school.

The curriculum include a range of "fun-to-do" activities (i.e., physical exercise, singing, dancing, drawing, making wall newspapers, games, story telling and book reading) to sustain pupil interest and high attendance. The method of child to child activities are used to teach the three main subjects i.e., language, mathematics and social studies. "Gono Kendro", a children's magazine published by BRAC, is distributed to all schools.

Measuring Learning Progress: Teachers assess students' progress on a continuous basis, keeping

records of the progress through weekly and monthly evaluations. Casual assessments are conducted on a day to day basis at the end of each lesson when children are asked to perform individual activities or write on the board. On the basis of the evaluations students are provided additional guidance or paired with better students. There are no end-of-the-year annual exam. The Programme is recently contemplating the possibilities of using a Standardized Achievement Test for students at the end of class III to explore the viability of the standardized tests.

Training: After selection, teachers undergo 12 days of practical training at the TARC. From 1996 plans to extend the Basic Teacher Training to 15 days is being contemplated. Immediately before the opening of a school and right after the initial training, they receive a 3-day orientation to prepare them further for their first month in school. After this, there are monthly refresher courses which are held at the field offices by the POs. Besides these there are other refreshers if needed.

Programme Assistants receive a total of 40 days of training which includes a 3-day pre-service training, 19-day teachers and operation management training, a 12-day in-service training, and a 6-day training-of-trainers.

Programme Organizers receive a 3-day pre-service training after recruitment, a 12-day Teacher's Basic

Training, a 12-day Operations Management Course and a 12-day training-of-trainers.

Area Education Managers and the Team in Charge attend a 12-day Development Management Course, Area Managers, Team in Charge and senior POs also attend a 6-day Gender and Awareness Analysis course. These training courses are conducted at the TARC.

Expansion During NFPE Phase I

During NFPE Phase I, BRAC proposed to operate 35,500 schools under NFPE funding. But due to a financial shortfall, scaling down was the most practical option. BRAC decided to concentrate on enhancing the quality and on the horizontal consideration of the programme. The revised target was set at operating 16,500 schools by the end of Phase I. By mid September 1995, however, ODA committed to provide funding to the project. The target was, therefore, revised to 19,000 which includes 1941 schools under ESP. It must, however, be clarified that although 19,000 schools have been operating under NFPE funding (NFPE expansion, MPT, ESP), 15,000 schools have been operating under RDP. An additional 1,175 have been operating with funding from HPD (BRAC's Health and Population Division), GEP (General Education Project of the Government) and OXFAM, taking the total number of schools to 35,175.

Important Links with RDP

Approximately 25 percent of BRAC graduates who have not transitioned on to the government schools are linked to RDP activities. NFPE surveys are consolidated with RDP benchmark surveys to increase accuracy regarding target group, age of children, literacy of parents, etc. The students and the school sites are selected based upon the consolidated surveys, and all school space is rented from only RDP members. Furthermore, the NFPE staff conduct an issue-based meeting with RDP members prior to the opening of the schools. NFPE staff are moved to every RDP offices with available space, and meetings are held once a month between RDP and NFPE staff at the field level. Representatives from NFPE (Team in-charge or Area Managers) also attend RDP monthly meeting in field offices. RDP managers are present during the recruitment of NFPE PAs and teachers. In addition to all this, RDP health workers visit the schools on a regular basis as guest speakers to talk to the students about issues related to health and hygiene.



Table 38 : Target and Achievements of NFPE Phase I (December 1992-March 1996)

Fund	No. of School to be opened during NFPE Phase			Actual No. of schools opened as per plan
	Original plan	Plan revised due to fund shortage/ decision adjustments	Plan revised after ODA Fund Commitment in Sept. 1995	
NFPE	35,500	16,500	19,000	19,000
RDP	14,500	15,000	15,000	15,000
Total	50,000	31,500	34,000	34,000*

* In addition to this, 1,175 schools operated under GEP, HPD, OXFAM (UK) funds taking the no. of schools to 35,175 by December 1995.

Table 39 : Achievements of NFPE by Year

Year	Schools Opened	Enrolment in new schools (Thousands)	Total Schools at year end	Total Students (Thousands)	Schools Completed	Graduates (Thousands)
1993	12,795	408	20,388	636	3,515	100
1994	9,611	311	28,274	895	1,725	49
1995	10,822	360	35,175	1,138	3,921	110

* All figures include ESP schools.

Table 40 : Number of NFPE Schools by Type

Schools Operating	Dec-93	Dec-94	Dec-95
NFPE	15,833	22,336	28,853
BEOC	4,555	5,938	6,322
Total	20,388	28,274	35,175

* Including ESP schools

Table 41 : Number of Students Enrolled

Enrolment in Thousands		Dec'93	Dec'94	Dec'95
NFPE	Total Students	494	707	938
	Girls	348	487	635
BEOC	Total Students	142	188	200
	Girls	102	143	150
All schools	Total Students	636	895	1,138
	Girls	449	630	785

* Including ESP schools.

Other Areas Expansion

Urban Schools : The urban non-formal primary education programme began as an experiment in 1992 with 10 schools in the Khilgaon slums of Dhaka. By 1995 there were 847 urban schools in Dhaka, Chittagong, Khulna, Rajshahi, Sylhet, Comilla, Mymensingh, Gazipur (Tongi), Jamalpur, Rangpur, Dinajpur and Bogra.

The urban programmes uses the same NFPE model as the rural programme with slight modifications. Teacher salary and school room rental are slightly higher compared to that in the rural areas. Supervision and monitoring must also be done more intensely here since there seems to be a higher risk of student and teacher drop-out.

Table 42 : Number of Urban NFPE Schools Opened by Year and City

Metropolitan Areas	1992	1993	1994	1995	Total
Dhaka	10	32	148	238	428
Chittagong	0	0	49	48	97
Rajshahi	0	0	50	30	80
Khulna	0	0	60	50	110
Sylhet	0	0	0	21	21
Comilla	0	0	0	31	31
Mymensingh	0	0	0	10	10
Gazipur (Tongi)	0	0	0	20	20
Jamalpur	0	0	0	10	10
Rangpur	0	0	0	20	20
Dinajpur	0	0	0	10	10
Bogra (Naruli)	0	0	0	10	10
Total	10	32	307	498	847

Former NFPE Students Take the Matriculation Examination

Nineteen former NFPE students recently completed their secondary education by taking the matriculation examination this year. Their performance was extremely impressive with ten students securing first division and seven passing in the second division. One of the students, Rashidul Islam Ratan, who secured a first, obtained letter marks.

The schools are located on the fringes of the slum areas but are readily accessible to the children. The Social Studies curriculum designed for the rural children seemed inappropriate for the urban schools so it is being redesigned.

Library Programme : Graduates from BEOC schools, particularly females have little or no access to reading materials. A recent study revealed that only 11% of the country's households have access to newspapers (UNICEF 1995). Therefore, there is a danger that these teenagers may fall back into illiteracy if they do not keep up their reading skills. For this reason BRAC started village libraries (Pathagars) for children in 1992. By December 1995, 2,026 such libraries were operating with 75,563 members.

The libraries, open once a week, are provided each with 100 titles and 3 magazines, and on an average have 30 members. Activities such as vegetables gardening, tailoring courses and poultry rearing training were introduced by request from the VO members. Members bear a third of the training cost for the tailoring course.

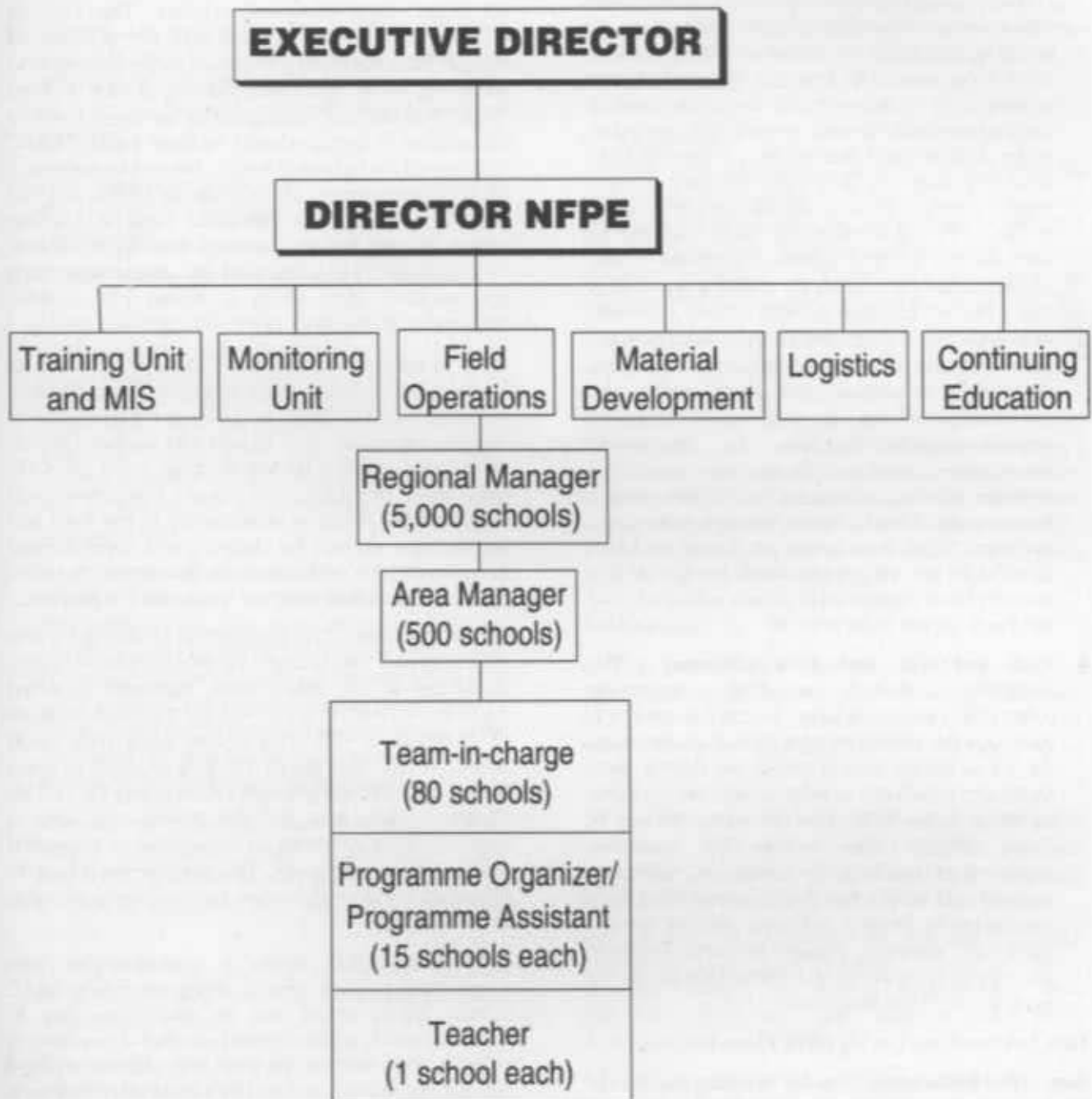
Education Support Programme : Since 1991 BRAC has been supporting other NGOs in providing non-formal education to poor rural children. The Education Support Programme provides other NGOs with training, counseling, financial and material support. In less than three years, ESP has extended its support to 277 NGOs to operate 2,041 schools.

Graduates from NFPE Schools : During the six years between 1988 and 1995, a total of 320,340 children graduating from 11,227 schools are able to read, write and work with numbers.

Operational Changes During Phase I

♦ **Changes in Field Operations :** During 1994 the programme structure was modified. Field Officers re-designated either as Area Managers or as Team in charge depending on performance and experience. This re-designation has reduced the supervisory hierarchy by one tier. The rationale behind this change was to keep fewer number of schools within the jurisdiction of managers and supervisors in order to enable more effective monitoring and supervision of schools.

NFPE FLOW CHART



♦ **Changes in the Curriculum:** Changes were brought about by conducting several field tests on childrens, teachers. Moreover, teachers, programme organizers and trainers were consulted, and feedback from everyone was taken into account before finalizing the curriculum. In teaching language a number of activities have been incorporated to improve the reading and writing skills of learners. My favourite word, a spelling exercise, has been recently introduced to make children learn their spelling more effective. Journal writing has also been introduced from grade I to enhance the creative writing skills of the students. Paired reading has been initiated to increase the reading abilities of children. The social studies curriculum for grades I, II and III is being revised to make it more activity oriented. The skills associated with the new activities are mainly linking cause and effect, communication skills, skills associated with critical ability and analytical thinking. Because such revisions require considerable time the programme introduced several activity manuals associated with the existing primers so that children enjoy learning about social issues through games and exercises. Work is underway to change the Math curriculum for all grades. Math book one has recently been introduced in all new schools. Initial feedback appear to be positive.

♦ **Cost and Cut and Cost Efficiency:** The programme started recruiting Programme Assistants to supervise 12 to 15 schools from 1993. Although the minimum educational qualification for PA is higher school certificate degree their terms and conditions of employment are the same as those under RDP. The efficiency strategy is being looked into further by involving experienced teachers in conducting refresher training and in teacher development. Pilot tests conducted in Phase I indicated positive results. NFPE will, therefore, appoint Resource Teachers in order to bring about qualitative changes in the programme in the next phase.

New Interventions During NFPE Phase I

Interactive Radio Instruction for Teaching English: In September 1994, the students of 4 NFPE schools in Dhaka were provided with English lessons which have been pre-recorded in tapes. These lessons are played back (repeatedly, if necessary) to teach English. The teacher's role is more of a facilitator. In May 1995 a second phase of the pilot test began on 20 schools (ten urban and ten rural). Plans are underway to introduce

this method of teaching on 20% of all second year schools in 1997.

Scholarship Programme: Completion of course itself is no guarantee that graduates will continue their education in government schools. The cost of education in formal schools and the distance of schools from the child's home are major deterrents to schooling. BRAC graduates, coming as they do from "high drop-out risk" backgrounds are more likely to discontinue in formal schools for these reasons. BRAC has created a scholarship fund in the memory of two of BRAC's benefactors, Ms. Catherine Lovell and Mr. Peter Thompson. The Memorial Fund scholarship assists selected female graduates from BRAC schools to continue their education in government high schools from class VI to X. About 144 students received scholarship in 1995.

NFPE in Africa: In October 1994, UNICEF under its Eastern and Southern Africa Regional Office (ESARO) in Nairobi invited BRAC to facilitate the education of children especially girls in east and southern Africa. The process involved networking with UNICEF, Ministries of Education and non-government organizations working prominently in the field and facilitating a strategy for planning and implementing non-formal basic education in the region. A senior BRAC staff was stationed in Nairobi for this purpose.

Union Libraries: The programme conducted a few pilot tests with the concept of setting libraries for larger audiences at the union level. Although expected membership per library is 500 the minimum number of members is 100. This library starts with 1,000 books. A nominal fee of Tk. 5 is charged to users (BRAC students and graduates have to pay Tk. 1). This library is primarily for the community and is responsible for arranging for discussions on issues that interest the community. The programme plans to introduce vocational courses for community member at a later stage.

Path Kendra: 'Path Kendra', or reading circles, cater to small groups of children in villages where the BRAC school library could not be established due to non-availability of the required number of members to make it cost effective. Each reading circle comprises 5-7 readers. By December 1995 there were 850 such circles with more than 5,000 members.

Lessons

- ◆ Continuous refresher courses provided to teachers and regular school inspection are key factors for success of schools.
- ◆ Parents are willing to send their children especially girls to school. Moreover, parents are willing to be involved in school affairs. 80 per cent of parents regularly attend parent teacher meetings.
- ◆ High attendance of students can be maintained as the children are interested in what they learn in class rooms.
- ◆ Eligible female teachers are available.
- ◆ More reading materials, such as story books, reinforce learning. Research studies indicate that BEOC graduates who have completed two years of schooling run the risk of forgetting how to read and write unless they are supported in their newly acquired literacy skills. The programme thus decided to open rural libraries for BEOC graduates and to extend the BEOC school cycle by an additional year.
- ◆ Experiments with the curriculum of grades IV and V (BEOC) showed that 80% of the teachers are able to teach the syllabi for the third year. Training workshops conducted for teachers for Math book IV indicated that teachers get more practice and get a sense of accomplishment as they come to comprehend new concepts. Teachers appear to be motivated to teach concepts that they have recently learnt and mastered themselves.
- ◆ Extension of a calendar year in a school cycle affects attendance and completion rates negatively, primarily when parents are not aware of such an extension from the beginning of the course.
- ◆ During 1994 it became obvious that most parents considered it was essential to include religious education in schools.
- ◆ Most slums are non permanent, and under constant threat of eviction from land owners or by law. Incidents such as fire, toll collection by local muscle groups or unnotified evictions are not uncommon. Under the circumstances BRAC feels that shifting schools to the safety of rented premises on the slum fringe is necessary so that these schools can operate without any interference.

NFPE Phase II, beginning from April 1996 till March 1999, will operate 34,000 schools at any given year, enrolling more than a million children. In its second expansion phase, NFPE intends to place continued emphasis on improving the educational quality and relevance. NFPE will also explore new areas to deliver continuing education to both children and adults in rural areas.

6. TRAINING

Training is an integral part of BRAC programmes. In response to the expanding needs of RDP, BRAC has developed regional training capabilities in selected locations. Fourteen Training and Resource Centres (TARC), including a Centre for Development Management (CDM), are currently in operation.

BRAC has adopted the participatory training process in which trainers play the role of facilitators. The various training courses are designed by BRAC to provide necessary information to the clientele (Village Organization members and development workers both at home and abroad), develop appropriate skills, improve tailored attitudes, and to strengthen management capacity. Many of the courses are also aimed at developing component staff, keeping pace with the rapid growth of both RDP and BRAC itself.

Achievement

i) The Beneficiaries (category-wise): A total of 763,098 beneficiaries were trained during RDP phase III, of which 273,806 were trained in 1993, 291,939 were trained in 1994 and 197,353 were trained in 1995.

Of the total number of participants, VO members comprised 730,137 (95.68%), NFPE teachers comprised 11,260 (1.48%), Programme Assistants 9,250 (1.21%) and BRAC staff 12,451 (1.63%).

Out of 730,137 VO members 226,693 (31.05%) comprised VGD card holders, 75,064 (10.28%) received training on human development, and 428,380 (58.67%) on occupational skills development.

Table 43 shows a little variation between target and achievement of participants number in each category of beneficiaries. Statistics show that among most of the training services provided directly to the VO members, 95.68% (730,137) were provided to the service delivery intermediaries, i.e., NFPE teachers, PAs and BRAC staff.

Table 43 : Number of Participants in Different Training Programmes

Sl. No.	Trainee Category	Revised Target			Total P/N	Achievement			Total P/N
		1993	1994	1995		1993	1994	1995	
A.	Group Members (excl. IGVGD)	191,303 (27.22)	197,265 (86.24)	149,080 (65.82)	537,648 (74.67)	225,615 (82.40)	173,641 (59.48)	103,188 (52.79)	503,444 (65.97)
a.	Human Development	36,493 (13.78)	38,640 (16.89)	43,975 (19.41)	119,108 (16.54)	35,950 (13.13)	31,191 (10.69)	6,923 (3.51)	75,064 (9.84)
b.	Occupational training	154,810 (58.44)	158,625 (69.35)	105,105 (46.41)	418,540 (58.12)	189,665 (69.27)	142,450 (48.79)	96,265 (48.78)	428,380 (56.13)
c.	IGVGD	63,500 (23.97)	20,300 (8.87)	63,200 (27.90)	147,000 (20.41)	38,450 (14.04)	108,889 (37.30)	79,354 (40.21)	226,693 (29.71)
B.	NFPE Teachers	2,826 (1.06)	3,228 (1.41)	5,433 (2.40)	11,487 (1.60)	2,967 (1.08)	3,710 (1.27)	4,583 (2.32)	11,260 (1.48)
C.	Programme Assistants	3,981 (1.50)	4,065 (1.78)	4,878 (2.15)	12,924 (1.79)	4,025 (1.47)	2,721 (0.93)	2,504 (1.27)	9,250 (1.21)
D.	Staff	3,305 (1.25)	3,885 (1.70)	3,912 (1.73)	11,102 (1.54)	2,749 (1.01)	2,978 (1.02)	6,724 (3.41)	12,451 (1.63)
Total (A+B+C+D)		264,915	228,743	226,503	720,161	273,806	291,939	197,353	763,098

Note : Figures within parenthesis indicate percentage

P/N = Participant number

Table 44 : Number of Participants in Different Training Programmes

Sl. No.	Trainee category	Revised Target (P/D)	Achievement			Total (P/D)
			1993	1994	1995	
A.	Group members	2,168,584 (71.67)	930,623 (80.48)	712,144 (60.38)	421,910 (53.48)	2,064,677 (66.07)
a.	Human development	545,000 (18.01)	180,519 (15.61)	152,964 (12.97)	57,272 (7.26)	390,755 (12.50)
b.	Occupational training	1,623,584 (53.66)	750,104 (64.87)	559,180 (47.41)	364,638 (46.22)	1,673,922 (53.57)
c.	IGVGD	451,800 (14.93)	117,428 (10.14)	345,357 (29.28)	234,010 (29.66)	696,795 (20.30)
B.	NFPE teachers	183,792 (6.08)	38,571 (3.33)	48,230 (4.08)	59,579 (7.55)	91,733 (4.68)
C.	Programme Assistants	102,652 (3.39)	39,176 (3.38)	32,535 (2.76)	20,020 (2.54)	125,226 (2.94)
D.	Staff	118,828 (3.93)	30,608 (2.67)	41,261 (3.50)	53,357 (6.77)	3,124,811 (4.01)
Total (A+B+C+D)		3,025,656	1,156,406	1,179,525	788,878	3,124,811

Note : Figures within parenthesis indicate percentage

P/D = Participant days

ii) Target and Achievement (category-wise) : In RDP Phase III, the training programme targeted 720,161 participants involving 3,025,656 participant days. Achievement of the reporting period against the target was 763,098 (105.96%) in participant number and 3,124,811 (103.28%) in participant days.

Categorically, the target for the VO members, NFPE teachers, PAs and BRAC staffs were 684,648 (95.07%), 11,487 (1.60%), 12,924 (1.79%) and 11,102 (1.54%) with the achievement at 730,137 (95.68%), 11,260 (1.48%), 9,250 (1.21%) and 12,451 (1.63%) respectively.

Out of 684,648 VO members, the training target of 119,108 participants was on human development and the rest (418,540) was on occupational skills development. Achievement against this target was 75,064 (63.02%) and 655,073 (95.68%).

Table 44 indicates that the performance of the VO members' occupational skills development training has been satisfactory in view of its targets, but the achievement of the VO members' human development training target lags behind by 36.98%. This is because BRAC has been placing more emphasis on the creation of new income and employment opportunities.

Lessons

- ♦ The training curriculum must be reviewed at least once a year by the course co-ordinators, and must be continued as a part of the co-ordinators' responsibilities.
- ♦ The SAE course should be conducted by PAs instead of Shebok/Shebikas. The course should also be modified in terms of duration. (As discussed earlier in section III of the report, the decision has already been taken to modify the SAE course from RDP Phase IV).
- ♦ Learning materials must be reviewed and upgraded constantly to keep up with programme needs.
- ♦ Structured operations related management courses (operations management, 'Village Organization and Credit Operations', managing sector programmes etc.) were found very effective.
- ♦ The Financial Management course that was developed to sustainably manage the expanding RDP programmes (specially the credit and sector programmes), was found very effective for programme implementation.

Changes : The duration of some of the training courses has been reduced, giving more emphasis on follow-up courses and refresher training. On the other hand, the duration of some of the courses has been increased, particularly for the staff, in order to provide intensive training. BRAC has also introduced some new training courses, such as, training on Shuruchi restaurant management and maize cultivation.



- ♦ The contributions of the programme supervisors/managers/sector specialists who were involved as resource persons in these training courses, were found valuable.
- ♦ The process of building trainers' capacities by sending them to the field, holding forums (capacity building workshops, report writing) with resource persons both inside and outside of BRAC, were found to be very useful and need based.
- ♦ Some new training courses on jobs and skills were developed (Suruchi Restaurant Management, Shupannya Grocery Store Management).

Future Projections

The lessons learned during RDP Phase III are guidelines for implementing the RDP Phase IV.

- ♦ More attention will be given to staff development in RDP Phase III.
- ♦ A number of new courses will be developed to improve staff quality.
- ♦ BRAC will focus on providing training courses for VO members at the village level, enabling more members to benefit. More innovative training methodologies will be developed towards this end.
- ♦ RDP managers will continue to take part in the Operations Management Course.
- ♦ The Financial Management Training Course will be continued for the Managers and the POs.
- ♦ Specific skills related courses will be continued and emerging needs will be addressed through course development.
- ♦ The Gender Awareness and Analysis course for the programme staff will be continued.
- ♦ The training curricula will be reviewed at least once a year. The course co-ordinators will continue to hold the responsibility to developing and upgrading the course. One main co-ordinator will be assigned to co-ordinate all RDP courses.
- ♦ The Development Management Course will be continued for the Managers and POs.

6.1. THE MANAGEMENT DEVELOPMENT PROGRAMME (MDP)

Background

In 1990 the Management Development Programme emerged as a separate project under RDP Phase II. MDP is a professional support service programme of BRAC.

MDP consists of two field units :

1. The Centre for Development Management (CDM), which is the principal unit equipped with all modern facilities necessary for training purposes, meetings, workshops and seminars. CDM also has a Fish Hatchery and a Fish Hatchery Training Centre (FHTC) to provide skills training.
2. The (rented) Uttara Training Centre/Meeting Venue located in the Dhaka city.

Both the Centres—CDM and the Uttara Training Centre, are used by BRAC and rented out to other organizations for academic purposes.

Objectives

MDP's main goal is to develop a cadre of Development Managers in Bangladesh. Its specific objectives are to :

- ♦ strengthen the management capacity of BRAC.
- ♦ develop various learning materials & aids.
- ♦ develop management cases within and outside BRAC programmes.
- ♦ develop different need based training courses for BRAC & other organizations.
- ♦ supplement development process & management capacity of other organizations.
- ♦ provide consultancy services to other organizations to develop management courses.

Achievements

During RDP Phase III, MDP offered a number of courses/programmes for the staff of both BRAC and other organizations, including government bodies and overseas participants.

Courses Offered

A total of 4,258 participants were trained during RDP Phase III both in CDM & FHTC. The participants include BRAC staff, and staff from local, national and international organizations.

Table 45 : Year-wise Capacity Utilization of CDM by BRAC & Others

Sl. No.	Course Name	1993		1994		1995	
		BRAC	Other orgn.	BRAC	Other orgn.	BRAC	Other orgn.
01.	Development Management	158	68	14	45	05	64
02.	Gender Awareness & Analysis	110		137	55	92	
03.	Operations Management	137		43		61	
04.	Managerial Field Operations	18					
05.	Training of Trainers/Facilitators	49		18	13	19	
06.	In-service Foundations	26				19	
07.	Exposure-Cum-Training		68		158		41
08.	Development Management (Health)		18		47		
09.	Utilization Focus Monitoring		10				
10.	Development Communications			55			
11.	English Language			16		15	
12.	Financial Management					139	
13.	Audio Visual					07	
14.	Gender Quality Action Learning (GQAL)					800	
15.	TOF on GQAL					41	
16.	Development Issues					18	
17.	TOF of Human Rights & Legal Education (HRLE)					12	
18.	Accounts Maintenance					35	
19.	VIPP					17	
	Total	498	164	283	318	1,302	64

In RDP Phase III total number of participants of BRAC was 2,083 (79%) and others was 546 (21%) trained by MDP.

Table 46 : Capacity Utilization of MDP Field Units during RDP Phase III

YEAR	CDM	FHTC	UTTARA
1993	49%	107%	94%
1994	82%	105%	83%
1995	79%	82%	88%

Other Performances

- ♦ In addition to conducting training courses during Phase III, MDP developed a number of case studies on different management and social issues.
- ♦ MDP has been very successful in expanding its activities by organizing joint collaboration programmes with UN University, University of Sussex, UK, Queens University, Canada, HABITAT of UNHCR, PRIP/EIL of USA, SEEP, El-TALLER of Tunisia, UNICEF, National Institute of Preventive Social Medicine (NIPSOM) and Directorate of Health Services of Bangladesh.
- ♦ In 1995, CDM, Organization of Rural Association for Progress (ORAP), Zimbabwe and the School for International Training (SIT), USA, joined in a Global Partnership for NGO Studies, Education and Training. The partnership has been formed to initiate a Postgraduate Diploma Programme and Master's in NGO Leadership and Management Programme for both existing and professional development practitioners in Bangladesh and South Asia. The diploma course will be started from February 1997, and will be held at CDM in Rajendrapur.
- ♦ To mobilize partnership in non-formal primary education, BRAC has launched an Educational Support Programme (ESP) under MDP management. The objectives of ESP is to provide technical and financial support to small NGOs who are interested in replicating BRAC's NFPE school model. A total of 1,738 schools based on the BRAC NFPE model are being run by 478 different NGO partners.
- ♦ An Exposure-cum-Training programme was designed to provide exposure to foreign development practitioners on BRAC's development programmes and strategies. During Phase III, 23 Exposure-cum-Training Programmes were designed for the participants of Papua New Guinea, Japan, Iran, India, Central African

Republic, Ghana, China, Lesotho, Pakistan, and some other countries of Eastern and Southern Africa.

Lessons

- ♦ Considering the present staff strength and huge internal requirements of BRAC, the major focus of MDP must be the development of BRAC's management capacity.
- ♦ Faculty development has been a difficult task. Therefore, different alternative strategies had to be tried out.
- ♦ Exposure-cum-Training programmes should be continued for the overseas participants.
- ♦ Efforts should be continued to organize need based courses for BRAC.
- ♦ More cases should be developed as the 'Case method' was found to be very effective in management training.
- ♦ Cooperation with other management institutes is necessary to develop advanced management courses.
- ♦ Short tailor made courses (of 2 weeks) offered to other organizations were found very effective.
- ♦ As the courses that MDP offers to other organizations are expensive, prospective donor agencies within or outside the country should be located for financial support.

SUPPORT SERVICES

1. RESEARCH AND EVALUATION

Background

The Research and Evaluation Division (RED) was created in 1975 to provide necessary research support to the growing programmes of BRAC. Its present strength is over 100 people, stationed both in the field and the Head Office. RED researchers, who number more than 40, 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. Two editors have been recruited to extend editorial support to the researchers and to publish its own journal. It has also set up a panel of poor 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".

BRAC researchers have also been involved in developing new methodologies for development research such as the "Assessment of Basic Competencies" (ABC) methodology. RDP has been taking steps to make its work more gender sensitive and to initiate studies on environmental issues.

Outputs

A number of studies (both long and short-term) have been conducted to measure the impact of RDP.

The following is a summary of RED activities during RDP III :

Impact Assessment Study (IAS) : BRAC has been undertaking an Impact Assessment Study (IAS) since mid-1993 with professional advice from a number of British consultants. The methods adopted in the study are : village profile, household survey of RDP and non-RDP members, and case studies of village organisations. A report has been produced on the main findings and the strategic planning for RDP Phase IV has been based on those findings. The IAS will be an important part of a new system of impact assessment. This will become a baseline to measure change. However, new baseline situation will be needed for new members.

Matlab Study : Since the early 1960s, the International Centre for Diarrhoeal Disease and Research, Bangladesh (ICDDR,B) has been maintaining an up-to-date data base for the population of Matlab Thana in the Chandpur district. A number of health and family planning interventions have also been undertaken. In 1992, BRAC moved into Matlab with RDP, creating a new opportunity for research on the impact of socio-economic interventions. BRAC and ICDDR,B decided to work with each other to achieve the common research objectives of :

- ◆ measuring the impact of RDP on human well-being (defined as reduced mortality and morbidity, increased income, control over fertility, improved gender relations, better nutritional status, and better environment), and creating a new opportunity for research on the joint and separate impact of socio-economic intervention and health inputs ;
- ◆ measuring the mechanisms of the impact.

Some foreign institutions, such as the Harvard University, are also helping BRAC and ICDDR,B in achieving the objectives of the project.

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.

Village Study Project : A 'Village Study Project' was initiated to experiment with a number of new research methodologies. The project also included training for new recruits in research methodologies.

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, known as 'Watch Reports', have been produced on trends in infant and child mortality, fertility, education, immunisation etc.

Nutritional Surveillance Project : BRAC is participating in a multi-agency nutritional surveillance project, co-ordinated by the Helen Keller International (HKI). BRAC's role in the project is to monitor changes in the nutritional status of children in villages spread over four RDP branches.

Other Studies : There are several ad hoc studies commissioned from time to time to inform BRAC management about different aspects of programme implementation (such as the study on RDP member dropout). In addition, there is a village organisation (VO) assessment study, being conducted since 1993. BRAC's Monitoring Department also carries out specific studies, and the MIS reports provide useful information.

Apart from working with ICDDR,B and eight other Bangladeshi NGOs to develop their MIS, RED has also worked or have 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 underway to forge partnerships 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 connections will develop RED's capacities further, and will make BRAC's work and findings more widely known.

2. MONITORING

A monitoring cell was set up in BRAC in late 1988 to develop an effective monitoring system for RDP. The cell was upgraded to a department in late 1990 with the additional responsibility of monitoring RCP. Later, the department also started monitoring BRAC's education programme (NFPE).

Output

The process of monitoring begins with the selection of indicators to be monitored during the year. Indicators are listed from programme personnel, viz., area managers, regional managers and other Head Office programme management. A yearly tentative 'schedule of indicators' is prepared in the beginning of the year which contains all the indicators selected jointly by programme personnel and the Monitoring Department.

Objectives

The department monitors key variables to enable the RDP and NFPE management to assess programme progress. Specific objectives include :

- ♦ identifying key variables of RDP and NFPE to produce both quantitative and qualitative information ;
- ♦ addressing the decentralized management needs while carrying out monitoring services ;
- ♦ addressing the needs of the VO members through these monitoring activities ;
- ♦ comparing actual performances to standards and identifying deviations ;
- ♦ creating a database for cross-sectional analysis of information and future projections ;
- ♦ interpreting data in a manner that the management can immediately use in assessing progress and problems.

Usually monitoring results are presented within 7 days to the Area Manager/Team in-Charge, and within 2 months to the regional managers. Findings are also presented at the regular monthly meetings of managers. Senior managers at the Head Office also receive the same monitoring results.

3. BRAC COMPUTER CENTRE

The BRAC Computer Centre (BCC) has grown into one of the biggest computer centres in the country with an array of hardware, a large team of well qualified staff and a wide range of services. Its services include data entry and processing, software development, consultancy, desktop publication and training.

One of the major activities undertaken by BCC has been its efforts to computerize the RDP system. Around 1.5 million loan data are entered every month into the computer to produce reports on the RDP activities. This gigantic task is completed within only two weeks.

The major management reports that are produced monthly include:

- ❖ Reports on reconciliation of disbursement, realization and outstanding figures with accounting figures;
- ❖ Overdue reports;
- ❖ Reports on on-time recovery rate (OTR);
- ❖ Reports on Delinquency ratio;
- ❖ Reports on ageing with OTR;
- ❖ Area-wise local endowment reports.

Most of these reports are produced area-wise, region-wise and sector-wise. The statistical reports are produced quarterly.

BCC has developed monitoring systems for a number of sector programmes, such as IGVC, SLDP, irrigation and vegetable cultivation.

During 1994, following a management decision to decentralize computerization by installing computers at the regional level, BCC modified the systems and conducted a series of tests in Manikganj. The systems were fine tuned in order to be implemented later in the field.

BCC is being re-organized following a recent change in the management. Based on the changes, a local Area Network will be run beside the existing UNIX-based multi-user system. Data entry responsibility of some of the sectoral programmes

have been decentralized and handed over to RDP. A detailed programme is being worked out to train BRAC management at all levels in computer technology.



SPECIAL PROGRAMMES

1. The IGVGD Programme

The Income Generation for Vulnerable Group Development (IGVGD) Programme is a joint intervention between the government and BRAC, and is supported by WFP. The programme targets disadvantaged women of the rural society. It covers the poorest 10% of the women who, in most cases, own no land, have little or no income, and whose husbands have either deserted or divorced them or are dead or disabled.

The primary selection of VGD cardholders is done by the local Chairman and members of the Union

The aim of the programme is to generate income and create self-sustaining employment opportunities for the target people through poultry and duck rearing activities.

The International Fund for Agriculture Development (IFAD) provides funds for the training of the VO members through the Directorate of Livestock Services (DLS). The funds for the credit operations come through the Bangladesh Krishi Bank; while DANIDA provides the programme's operation cost. So far, SLDP has not faced any major problem during the reporting period. However there were some difficulties related

Table 47 : Achievement of the IGVGD Programme

Particulars	up to 1992	1993	1994	1995	1993-1995
Thana covered	93	93	38	74	74
Trained cardholders	166,740	37,421	53,283	76,214	166,918
Loan disbursed (in Taka)	78,637,250	122,567,500	100,520,120	263,383,724	486,471,344
Loan realized (in Taka)	62,299,924	84,378,325	74,591,267	165,163,984	324,133,576
Loan outstanding (in Taka)	15,807,326	53,996,501	79,925,354	178,145,094	178,145,094
Borrowers	65,075	59,271	56,625	103,211	219,107

N.B. a) In 1992-93 there were about 30 Thanas in RDP and 9 Thanas phased out. In 1994 there were about 20 new Thanas included out of which 18 phased out. At present, (1994-95) there are 74 Thanas.

b) In 1994 there were about 55,593 trained VGD cardholders in the phased out Thanas. The number is deducted from the current position.

Parishad. The selection is finalized by representatives from the DRR, DLS, Local Union Parishad and BRAC based on requirements of: physical fitness, willingness, age group of between 18-45 years and permanent resident of the locality. In each Union Parishad there are usually 150-200 cardholders. Credit funds for the programme are provided by WFP.

2. The SLDP Programme

The Smallholder Livestock Development Programme (SLDP) was launched in the middle of the first year of RDP Phase III (August '93) as a joint project between BRAC and the government. BRAC is working as the implementing agency. A SLDP area office generally covers 75-100 villages with 100 VOs. SLDP's member selection criteria and other activities are similar to that of RDP.

Table 48 : Achievements of SLDP

Particulars	1993	1994	1995	Total of Phase III
District Covered	-	-	-	11
Thana Covered	20	46	-	66
Loan Disbursed (Tk)	471,000	53,522,000	93,833,000	147,826,000
Loan Outstanding	471,000	39,869,892	64,074,438	-
Loan Realized (Tk)	417	14,123,158	69,628,404	83,751,562
Borrowers	79	46,186	71,766	118,031

to the supply of day-old chicks, in response to which BRAC established 192 mini hatcheries under SLDP.

3. Ox-bow Lake (Baor) Fisheries

The IFAD/DANIDA/GOB assisted baor project was undertaken by BRAC in June 1991 with co-operation from the Department of Fisheries and the Project Implementation Unit (PIU) of the Government of Bangladesh.

Culturing fish in an ox-bow 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 ratio also depend 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 provide the groups with guidelines and technical services. They are supported by fisheries specialists and a Baor Manager who looks after technical issues and regular managerial follow-up. Training on Baor management, nursery, and fish culture are provided to the fishermen and fish farmers.

The objectives of the Baor Fisheries programme are to :

- ♦ identify genuine poor fishermen from among BRAC VO members, ensure their participation in the project and establish their rights to use the baor ;
- ♦ generate income and employment of the target people ;
- ♦ increase fish production in project areas.

The project covers the following activities :

- ♦ Selecting and training project participants ;
- ♦ Developing sustainable management of fish production ;
- ♦ Forming Village Organizations ;
- ♦ Supplying fingerlings ;
- ♦ Providing credit support and technical services.



GENDER AND ENVIRONMENT

There is an increasing awareness in BRAC to make its programmes more gender sensitive and environment friendly. During RDP Phase III these two themes played an important role in programme planning.

Gender

Since the mid-80s, BRAC has undergone a tremendous expansion in area coverage and staff strength. However, although BRAC began actively recruiting women staff in the late 80s their retention turned out to be very low. In order to find out the reasons behind this alarming drop-out, BRAC appointed a Women's Advisory Committee (WAC). Following a series of discussions with the women staff, WAC recommended continuous interactions within BRAC staff on behavioural issues. This led to a one-day module, developed by BRAC, on the behavioural aspect of gender awareness named 'Men and Women : Partnership in Development'.

Gender Training Interventions

A six-day long course on gender was started under MDP (Management Development Programme) in 1993 for BRAC's mid level managers with the aim of :

1. developing gender sensitivity and
2. acquiring skills in programme project analysis.

The course, which has been renamed 'Gender Analysis and Awareness Course (GAAC)', has so far trained 700 staff from all BRAC programmes. Senior managers of some other NGOs are also able to receive this course from BRAC. In 1994, a 'Regional Training on Women in Development' was offered to participants from NGOs of India and Bangladesh.

In 1995, a 'BRAC Gender Team' comprising five BRAC staff and 3 foreign consultants, developed a Gender Quality Action Learning (GQAL) Programme. The programme has two broad goals :

1. Improving quality of programmes that address village women ;
2. Improving gender relations within BRAC.

The programme participants learn about gender, gender disparity in the society, personal and organizational change and the tools to analyze and take action on gender quality issues. They are divided into three teams within the Area Offices (AO), with each team consisting of an Area Manager, POs and PAs. Following an initial training of 9 hours, the

participants select an issue, use the tools to analyze it, collect data, and develop an action plan with the help of the GQAL facilitators. The senior managers are informed of the changes the participants design. If they approve, the changes proposed are implemented, and some months later the results are evaluated and the issues revised.

In June 1995, the GQAL programme covered 28 RDP AOs in the northern zone of the country. Fifteen facilitators and three core team members are involved there, with 703 staff – mostly male, actively participating. Earlier, in May the programme was started in 8 HPD AOs (later increasing to 11 AOs) in the Mymensingh region. In this area there are five facilitators and 1 core team member, with a total of 105 staff – mostly female, actively participating. The GQAL programme is expected to extend to NFPE areas from 1996.

Environment

All RDP activities have impacts on the environment as the programmes touch both water and land resources of the country. During RDP Phase III the focus has been on making the programmes more environment friendly. Steps taken to ensure this include :

- ◆ planting more trees under the Sericulture and Social Forestry Programmes ;
- ◆ discussing health and environmental issues at the NFPE schools ; and
- ◆ developing under-utilized land under the Fisheries Programme.

Two staff members (from the Training Division and the Research & Evaluation Division) were sent abroad for training on Environmental Education. Both received their training at the Centre for Environment and Education (CEE) in Ahmedabad, India. A study group on Environment has been formed in RED.

RDP PROGRAMME MANAGEMENT

1. Management of RDP III

The RDP management strategy uses a flat management structure. The key management personnel, and the primary education and village level staff are delegated significant responsibility and authority to implement the RDP activities. They work in liaison with RCP and with the support of a network of field staff in the Regional and Area Offices. The network comprises staff who monitor, evaluate and conduct financial and internal auditing services.

At the field level there are Area Offices or branches that are staffed in the following manner :

- Area Manager (1)
- Programme Organizer (1 for EIG)
- Programme Organizers (2 for Organization Development & Credit Operations – ODCO)
- Programme Assistants (12-13 for ODCO)
- Programme Assistants (4-6 for Sector Programmes)
- Programme Assistants (2-4 for Social Development)

Some Area Offices also include a NFPE Field Officer who looks after 3-4 areas.

The Area Manager is responsible for all activities in his branch. He is in charge of :

- overall supervision ;
- development of all activities, e.g., institution building, income and employment generation, credit operations, sector programmes, etc. ;
- monitoring and instituting remedial measures where required ;
- planning expansion.

The Programme Organizer is responsible for :

- VO formation ;
- institution building ;
- planning credit proposal for group members ;
- preparing feasibility studies for income generating activities of the VO members ;
- supervising the work of GS ;
- supervising and monitoring sectoral activities ;
- conducting issue-based meetings.

The Area Offices are under the jurisdiction of the Regional Manager who operates from a Regional

Office. A Regional Office is staffed in the following manner :

- Regional Manager
- Regional Programme Organizer (EIG)
- Regional Programme Organizer (ODCO)
- Regional Programme Organizer (EHC)
- Regional Programme Organizer (Social Development)
- Regional Programme Organizer (HRLE)
- Regional Programme Organizer (Accountant/Credit)

Two of the RDP regions have an NFPE Regional Manager at the Regional Office.

The Regional Manager is responsible for all activities of the area assigned to him. The Area Managers report to him, and in consultation with them the Regional Manager conducts policy planning, expansion, and monitoring, as well as tackles the volume of loan portfolios and problems, and takes remedial measures.

The Regional Managers report to the Director Field Operations.

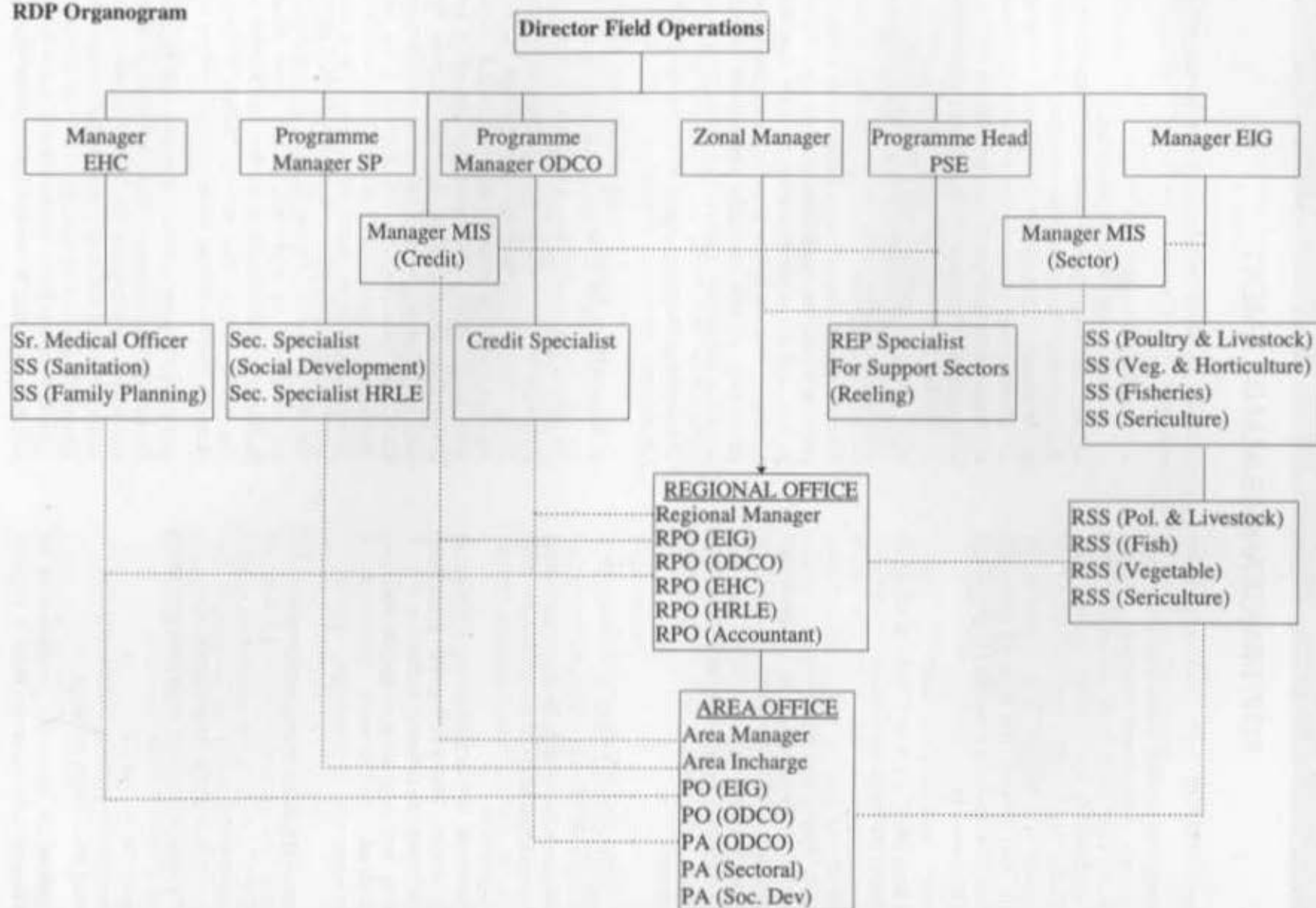
2. Head Office Facilities

As BRAC has grown over the years in terms of programmes and staff so has its requirement for office space. BRAC has begun constructing its own facilities instead of leasing space as it used to. Until now, BRAC Head Office staff were placed in five different locations in town. In order to place the staff in the same premises for better management, BRAC has undertaken the construction of the two buildings.

Construction work on the 21-storied 'BRAC Centre' and the 20-storied 'Aarong Bhaban' is expected to be completed by mid-1996. While some donor funds have been allocated for the construction of the BRAC Centre, the Aarong Bhaban is being financed exclusively by BRAC.

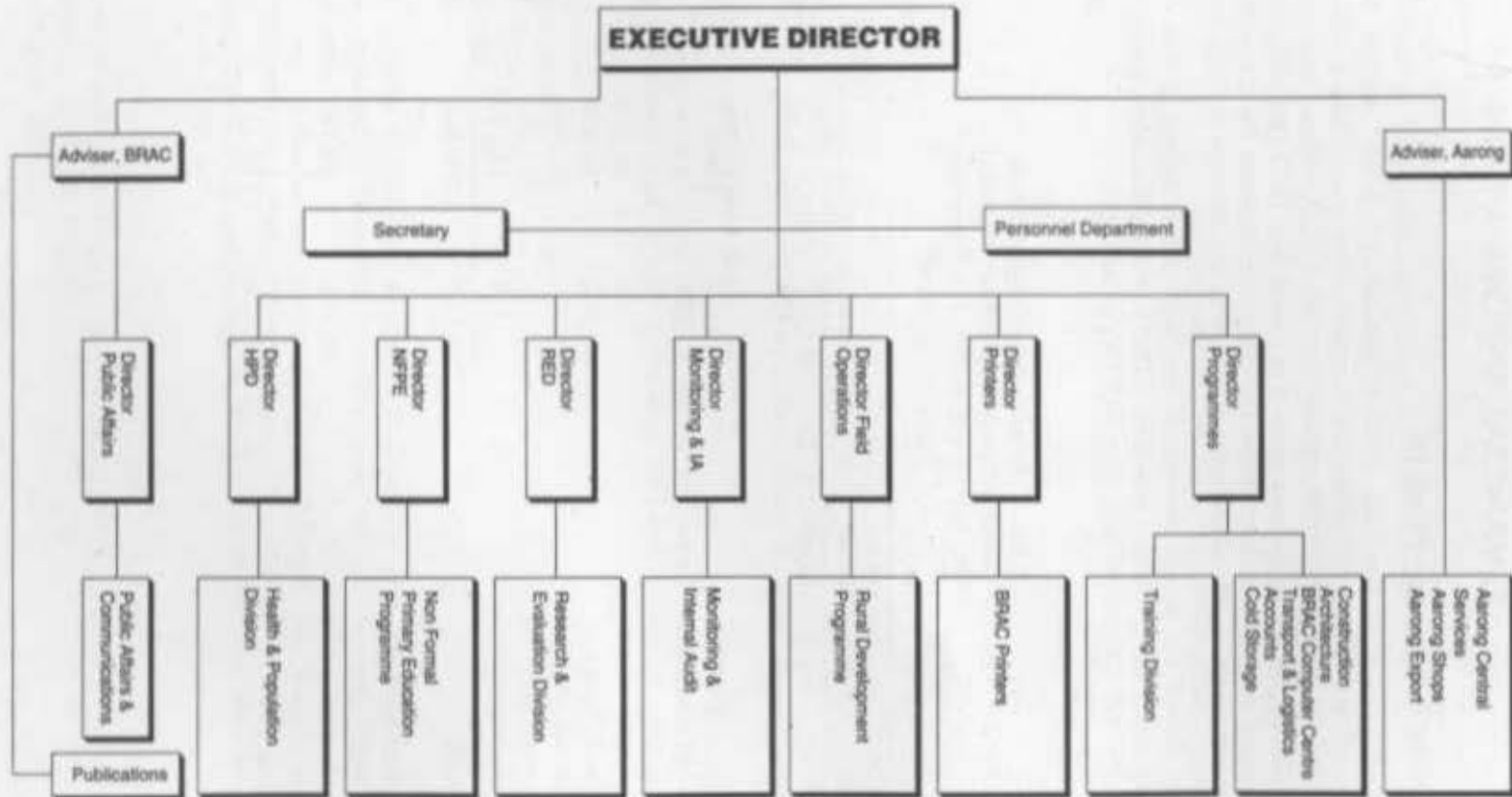
The BRAC Centre will have a library and facilities for training and seminars. There will also be scope to include rental space for income earning. The Aarong Bhaban will house the Central Service and Export Department of Aarong as well as the entire operation of the BRAC Printers. Some floors in this building will also be rented out as office space.

RDP Organogram



SS = Sector Specialist, HRLE = Human Rights & Legal Education, EHC = Essential Health Care, PM = Programme Manager, SP = Special Program, ODCO = Organisation Dev. & Credit Operation, RSS = Regional Sector Specialist, PSE = Programme Support Enterprise, EIG = Employment & Income Generation.

BRAC ORGANOGRAM



FINANCIAL INFORMATION

Rural Development Programme Phase III

The original budget for RDP III was Taka 2,404 million (i.e., US \$ 40.1 million). The original budget was revised and approved on May 1994. The revised budgeted amount was Taka 2,348 million, i.e., US \$ 38.7 million. Out of the total budget Tk. 2,108 million, (i.e., US \$ 32.7 million), was committed by the donors. The amount actually received from the donors for that period was Tk. 2,185 million, i.e., US \$ 32.7 million, and the full committed amount was from them. The difference between the committed amount and realized amount of Tk. (2,108-2,185) = 77 million occurred due to an increase in Taka exchange rate.

During the project period, the actual expenditure was Taka 2,516 million, out of which Tk. 2,185 million was donors' contribution, Tk. 91 million was from BRAC's Internal Resources (yearly net income from BRAC Printers, Aamgi) and Tk. 24 million was from VO Group Savings.

Rural Development Programme III
Receipts and Expenditure Statement
for the period ended 31st December
(Taka in thousand)

	Actual			
	1993 Taka	1994 Taka	1995 Taka	Total Taka
Receipts				
Grants received from ARI/CIDA	0	136,215	168,995	304,810
Grants received from DANIDA	78,000	97,248	58,643	233,891
Grants received from JEC	0	233,119	125,310	408,629
Grants received from JF	0	11,976	0	11,976
Grants received from NORAD	29,230	34,600	32,335	96,165
Grants received from NCVIB	148,077	200,646	236,034	584,757
Grants received from CIDA	0	125,287	138,329	404,816
Grants received from SIDA	0	56,793	90,718	147,511
Total Grants Received	255,327	1,095,882	621,365	2,172,775
Grants receivable from NORAD	0	0	3,615	3,615
Grants receivable from SIDA	0	0	9,000	9,000
BRAC (Internal Resources)	33,183	48,450	9,375	91,219
Group Saving	0	0	240,000	240,000
Total Receipts	288,522	1,144,332	1,080,755	2,516,609

Proposed Expenditure vs. Actual & Explanation

The total budget for 36 months, up to December 1995, of Tk. 2,348,826,665 against the actual expenditure of Tk. 2,516,608,985 shows a negative 7% variance of Tk. 167,782,320. It must be mentioned here that the proposed budget of 1992 was revised once in May 1994, during RDP Phase III. Therefore, variance between the budgeted amount and the actual expenditure of a few line items fluctuated greatly.

Expenditure	Budget	Actual				Variance		Note
	1993-95 Taka	1993 Taka	1994 Taka	1995 Taka	Total Taka	Taka	%	
Institution building	108,370	39,619	41,476	29,410	110,506	(2,136)	-2%	
Income and employment generation	440,752	120,672	179,696	272,788	573,156	(132,404)	-30%	1
Income generating for vulnerable group development	69,353	19,592	25,454	39,303	84,349	(14,996)	-22%	2
Health and family planning	30,340	9,413	15,535	21,778	46,727	(16,386)	-54%	3
Branch operating costs	327,863	91,309	87,661	100,628	279,598	48,265	15%	4
Regional office operating expenses	24,823	6,993	6,164	10,384	23,541	1,282	5%	
Staff training and development	20,203	6,581	4,857	18,171	29,609	(9,406)	-47%	5
Loan fund requirement	320,514	89,799	168,299	269,274	527,373	(206,859)	-65%	6
Capital investment requirement	159,913	25,665	83,537	51,658	160,860	(946)	-1%	
Non formal primary education	803,080	187,373	212,822	256,778	656,973	146,107	18%	7
Management Development Program	78,102	(599)	54,001	20,833	74,235	3,868	5%	
Training and resource centre	71,038	13,112	25,412	22,702	61,227	9,811	14%	8
Research, monitoring & evaluation	30,351	5,562	5,569	15,791	26,922	3,430	11%	9
Total	2,484,702	615,092	910,482	1,129,498	2,655,072	(170,370)	-7%	
Net Interest income on loan	(135,876)	(45,651)	(27,143)	(65,670)	(138,464)	2,588	-2%	
Total expenditure	2,348,826	569,441	883,339	1,063,828	2,516,609	(167,782)	-7%	

Note 1 : Income and Employment Generation :

The budgeted amount of Tk. 440,752,339 against the actual expenditure of Tk. 573,156,355 shows a negative variance of 30%. A sector-wise variance analysis is given as follows :

Note 1.1 : Irrigation :

Budgeted amount = Tk. 10,366,857
Actual expenditure = Tk. 30,319,303
Negative variance = 192%.

Explanation :

- A greater number of PAs were employed to cover the scattered programme locations and for closer supervision. Therefore, travel/transportation and training expenses were higher than expected.
- Service charge realisation was lower during the reported time. Service charge, according to the budget, was 1 mound rice (Approx. Tk. 240 per mound) but following the recommendation of BRAC's Internal Cost Review Committee, the amount was adjusted to Tk. 120 in cash per acre.

Note 1.2 : Fisheries :

Budgeted amount = Tk. 19,743,084
Actual expenditure = Tk. 30,153,087
Negative variance = 53%,

Explanation :

- Area feasibility prompted an increase in Area Office expansion from the originally planned