



RDP IV

Report to Donors
January-June 1997

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LIST OF ACRONYMS

AM	Area Manager
AO	Area Office
APO	Ageing of Principal Outstanding
BINP	Bangladesh Integrated Nutrition Project
DCM	Donor Consortium Meeting
DFL	Disease Free Laying
DOC	Day Old Chick
EHC	Essential Health Care
EIG	Employment and Income Generation
EPI	Expanded Programme on Immunisation
FP	Family Planning
GoB	Government of Bangladesh
GRC	Gender Resource Centre
GQAL	Gender Quality Action Learning
HH	Households
HO	Head Office
HPP	Health and Population Programme
HRLE	Human Rights and Legal Education
IAS	Impact Assessment Study
LFA	Logical Framework Analysis
MIS	Management Information System
MT	Metric ton
NFPE	Non Formal Primary Education
OVI	Objectively Verifiable Indicators
OTR	On-time Recovery Rate
PA	Programme Assistant
PKSF	Palli Karma Shahayak Foundation
PO	Programme Organiser

PSE	Programme Support Enterprise
RCP	Rural Credit Project
RDP	Rural Development Programme
RED	Research and Evaluation Division
RM	Regional Manager
RSS	Regional Sector Specialist
SLDP	Smallholder Livestock Development Programme
SS	Shasthya Shebika
TARC	Training and Resource Centre
TT	Tetanus Toxide
UP	Union Porishad
IGVGD	Income Generation for Vulnerable Group Development
VGD	Vulnerable Group Development
VO	Village Organisation
WFP	World Food Programme

RDP IV: Progress Report end-June '97

This report to the donors cover the period of January to June 1997. It incorporates the decisions and comments made in the July - December 1996 report at the Donors Consortium Meeting on May 4, 1997. The DCM's positive response to the last LFA, which was presented in a new format, is highly encouraging. Together with quantitative information on the different activities, this Report also includes detailed comments on many of the activities and indicators.

1. Overall progress:

The programme has proceeded well during the first half of the year. It was on target against most of the indicators, and was not disrupted by any major event.

2. Village Organisation:

A total of 4,220 new VOs were formed in RDP during the first six months of the year, bringing the total number of VOs to 47,751. Total number VO members initiated was 214,642. Over 80% members are attending the monthly issue based meetings, against a target of 75%. The high attendance have enabled BRAC to involve more members in discussions on key social and economical matters regularly. A number of group members were affected by the cyclone that hit the coast of Chittagong and Cox's Bazar. They have, however, been assisted through BRAC's relief and rehabilitation work and are well on their way in different income generating activities.

3. Credit and Savings:

The Loan Fund Requirement during the first half of the year was 4% higher than expected. The average loan size was 4,100 Taka which was about Taka 500 more than the last reporting period. 86% of the members were covered by credit facilities. During the first half of the year, RDP and RCP group members had saved a total of Taka 1.43 billion, against a target of Taka 1.2 billion by the end of 1997. This was due to higher disbursements and more new members. Currently, BRAC is experimenting with two savings models and the Current Savings Accounts are attracting a considerable number of clients. The APO has also been increasing steadily after the non-cooperation movement and in June, 87 percent of the members had no past due.

4. Jobs:

The EIG Sub-Programme performed well due to a more organised approach and favourable market conditions, and about 73% of the targeted jobs for the year were created by the end of June. Over 16,000 jobs were created in Seasonal and Perennial fisheries, and 31,000 in Poultry rearing. These activities were highly attractive to the participants due to the large profit margin, minimal time commitment, and quality inputs from BRAC. In the fisheries sector, area-wise coverage was also higher than expected. 7,000 jobs were created in Vegetable cultivation, and since it is a seasonal activity, the figure is expected to be less during the second half of the year. During this period, 99% of the participants of the EIG Sub-Programme were women.

The Rural Enterprise Project is currently experimenting with women run laundry services, tailor shops, and bio-gas plants. It is also piloting Apiculture and Agroforestry projects. If successful, these projects are likely to create employment opportunities for more women.

5. Programme Support Enterprises:

PSEs constitute a significant element of RDP IV. The previous 6-monthly Report to Donors described under-expenditure in the EIG area, due largely to the emphasis given throughout 1996 to the preparation of PSE Business Plans. The Business Plans have now been approved, and the indicators presented in these plans will be used in this Report and from now on. According to the plan, BRAC has already established 1 Poultry Farm, 1 Seed Centre, 2 Feed Mills, 4 Prawn Hatcheries, and 3 Grainage Centres. It also expects to set up rest of the enterprises by the year 2000. None of the planned silk reeling centres has been established by the end of June 1997, since the existing reeling centres of the country had enough capacity to absorb the total production.

Work has started with the Market Development Unit. During the period January-June, the Unit spent 0.42 million Taka as opposed to a 1.39 million Taka budget, due to the late hiring of a Marketing Manager to develop the Unit's activities. The Unit is working on marketing the products of BRAC Dairy and Food Project. It is also working with textile and vegetable marketing.

6. Human Rights and Legal Education:

The HRLE programme proceeded during the first half of 1997 as had been planned. Although marriage registrations, official divorces and bride age statistics are unlikely to alter radically over a few months, the indicators from sample surveys are encouraging and HRLE appears to be making a positive effect upon these practices. However, while polygamy is low, it is felt that the OVI: *By 2000, no new cases of polygamy* may be unrealistic, and many of the subtle socio-cultural consequences of HRLE do not readily

lend themselves to measurable reporting. These matters will be revisited with more larger sample surveys and after more substantial monitoring.

9. Health and Environment:

The Health Sub-Programme has performed well, meeting its OVI's. A revised health education curriculum has already been prepared and in use by the health PAs. In addition to basic medicine and contraceptives, the Shebikas are also provided with delivery kit, soap and iodised salt. During the first half of the year, the programme have installed more than 53,000 slab latrines.

Under the Environment Development Programme, RDP has constructed 338 Rural Sanitation Centres, bringing the total number of Centres to 557. Although this element is not included in the Logframe Matrix, it is accounted for in the Financial Report and from now on will be treated as a part of the Health Sub-Programme.

8. Income Generation for Vulnerable Group Development:

By end June 1997: BRAC donors were supporting the training of 150,000 current VGD women within RDP areas. 57,000 women were employed by June 1997. Keeping in mind that new cycle did not come into operation until March of this year, this is an encouraging statistics.

At the same time, GoB/WFP were supporting the training by BRAC of 107,000 women outside RDP areas and credit fund is supplied to 257,000 women (both within and beyond RDP area) by GoB/WFP. At the same time, PKSF had by June 1997 provided loans to 44,160 ex-VGD women.

9. Management capacity and proportion of women:

BRAC is carrying out different programmes to develop its staff capacity, and improve staff communication and assessment. One workshop on Logical Framework was held for the head office based RDP staff and another is planned to be held for the Regional Managers on September. The Regional Managers and some Area Managers also participated in a strategic planning meeting, and their feed back will be the basis for the strategic planning session for the senior BRAC management to be held on August.

BRAC is keen in bringing gender sensitivity among all its staff and the GQAL programme is currently been carried out in 82 RDP Area Offices. As a result of making comprehensive efforts in recruiting female field staff, and retaining the existing staff, the number of female POs have increased to 20% and female PAs to 17% (both 11% in

December '96). Despite some drop-outs, this is a highly encouraging figure and BRAC hopes that a large number of these women will take up higher RDP positions as the programme continues.

10. Partner NGOs:

Six partner NGOs have been selected during this reporting period. These organisations have already received training and will receive loan funds during the second half of the year. A large number of NGOs has shown interest in participating in the partnership programme. However, most of those NGOs did not meet the selection criteria.

11. Assumptions:

As requested by the DCM, the Assumptions of this report have been addressed; and where necessary, they include comments on the preventive actions that are being taken to reduce the risks facing RDP's effective operation. For example, BRAC takes preventive measures against natural disasters by training its staff in the disaster prone regions in disaster response. There is also a Disaster Management cell in the head office that coordinates the relief and rehabilitation activities.

12. Adjustments to the LFA:

Some of the agreed Indicators in this report have been revised in order to reflect the decisions made at the last DCM. The PSE indicators have been changed based on the approved Business Plans. At the same time, some of the IGVD and the Partner NGO indicators have been revised.

The original LOGFRAME MATRIX, which was dated 6 October 1996 and accompanied the previous report, has been slightly changed with respect to the decisions made at the last DCM. The LOGFRAME MATRIX accompanying this report is dated 1 October 1997. It is recognised that the LFAs need to be revised in future in order to reflect the Programme more accurately, and so that gaps and inconsistencies may be remedied.

13. Project Income:

The 'Interest Income over Loan Disbursement' during January-June '97 was Taka 56 million against a budgeted 55 million Taka. Interest income was high due to the larger loan sizes and due to the more frequent disbursement. RCP financing was Taka 137 million, which was Taka 2 million more than anticipated. This was because Branches that came under RCP operation had higher outstanding opening balance than expected. BRAC makes a service charge for its services to the programme participants in order to recover

some of the costs and to increase its accountability to the participants. During this reporting period Taka 10 million was realised through these service charges.

14. Funding of expenditure:

During the first half of 1997, donor funding (Taka 22.5 million) was received on time and the previous deficit has been covered. This have allowed the programme to proceed as planned.

15. Expenditure by Sub-Programme:

The total expenditure for the programme was Taka 301 million which is 5% less than the budgeted amount. There were about 4% under expenditure at the village organisations, credit, health, and BRAC's management capacity Sub-Programme. On the other hand the vulnerable group Sub-Programme had an over expenditure of 6%. Explanations are available in the following matrix and in the financial report.

16. Capital Expenditure:

During the first half of the year, the programme spent Taka 51.2 million against a budgeted amount of Taka 52 million.

Rural Development Programme (RDP IV): Progress to end - June 1997

Narrative Summary	Agreed Indicators	Achievement to end: June 1997	Comments and Recommendations
Programme Purpose: Socio-economic condition of participating families improved	≥ 50% average increase in household assets in 5 years BRAC membership		IAS being conducted by RED. Information to be available end-December '97
	After 5 years, ≥ 20% of RDP members no longer fall within BRAC 'target group' poverty criteria		As above
	≥ 80% of primary school age children of RDP members regularly attend school	Enrolment drive, September '96-February '97, enrolled 95% of the identified school going children of RDP households in local schools	Monitoring on regular attendance to take place as the programme continues
	Women clearly involved in family, business and village decision-making		To be monitored by RED as RDP IV proceeds
	Children in RDP households have significantly higher nutritional status than comparable groups		To be available end-December '97
	Neonatal mortality rate ≤ 74 per 1,000 live births by 2000	60.3 per 1,000 live births	Based on RED Watch Project
	Infant mortality rate ≤ 90 per 1,000 live births by 2000	89.3 per 1,000 live births	As above

Programme-level finance	Budgeted for January-June 1997: Tk. 319,109,413 Cumulative budget to the end June '97: 1,128,287,716	Expenditure for January-June '97: Tk. 301,685,985 Cumulative expenditure to the end-June '97: Tk. 1,110,864,288	Under expenditure due to under spending in the sub programmes. Some capital expenditure did not occur. Annual expenditure is expected to be on target
Output 1: effective village organisations operating	≥ 8,000 new VOs (total of 50,000) functioning by 1997	4,220 established during January-June '97 bringing the total to 47,751	On target
	≥ 1.8 million members by end - 1997	214,642 new members in January-June, bringing the total to 1.73 million	On target
	≥ 95% of members are female	95% end-June '95	On target
	≥ 25% of members have ≥ 2.5 years membership and loans of ≥ Taka 7,500		Information available end-December '97
	Each monthly issue based meeting is attended, on average, by ≥ 75% of members	80% during January-June '97	On target
	On average, ≥ 25% of members are accompanied (by husbands or other male relatives) at each issue-based meeting	29% during January-June '97	On target
Finance of the Village Organisations Sub-Programme	Budgeted for January-June 1997: Tk. 80,130,142 Cumulative budget to end June '97: Tk. 230,257,543	Expenditure for January-June '97: Tk. 76,740,341 Cumulative budget to end-June '97: Tk. 226,867,742	New RDP branches started full operation later than planned. VO workshops not completed as targeted for the first half of the year

Output 2: Self-sustaining credit programmes functioning	Tk. 4.6 billion disbursed by end-1997	Taka 3.0 billion during January-June'97	More funds were available for disbursement due to higher than expected savings. Disbursement target will be revised in December 1997
	Average loan size Tk. 3,400	During January-June '97 the average loan size was 4,100	Majority of the borrowers are repeat borrowers, thus loan sizes are larger. Members demonstrate good repayment record, therefore larger loans are given
	Closing savings balance of Tk. 1.2 billion, end 1997	Taka 1.43 billion, end -June '97	Since more money was disbursed, more savings accumulated
	≥ 80% of VO members covered by credit facilities at some time during 1996-2000	During January-June '97, 86% were covered	This increase accounts, in part, for the higher than planned level of loan disbursement. Loan processing period is shorter; repeat borrowers also get credit relatively quickly
	On Time Realisation ≥ 95% (excluding advances)	Over January-June '97, the average OTR was around 94%	Close to target
	All costs for credit services covered by interest income by end of 4th year of operation	All costs for credit services of the RCP Branches covered by interest income, end-June '97	Achieved
Finance of the Credit Sub-Programmes	Budgeted for January-June 1997: Tk. 229,604,140 Cumulative budget to end June '97: Tk. 916,788,542	Expenditure for January-June '97: Tk. 221,007,322 Cumulative expenditure end-June '97: Tk. 908,191,724	Expenditure accounted for RDP branches only, disbursement is lower due to opening of new branches

Output 3: Income and employment generation increased	<p>≥ 97,096 new IG/jobs created during 1997 comprising at least:</p> <ul style="list-style-type: none"> 39,080 in poultry 33,596 in livestock 6020 in perennial fisheries 7050 in seasonal fisheries 800 in sericulture 1000 in agroforestry 400 in horticulture nursery 150 in grafting nursery 9,000 in vegetables 	<p>Total 71,374 new jobs created during January-June '97:</p> <ul style="list-style-type: none"> 31,510 in poultry 15,029 in livestock 10,366 in perennial fisheries 6,319 in seasonal fisheries 474 in sericulture 0 in agroforestry 500 in horticulture nursery 78 in grafting nursery 7,098 in vegetables 	<p>Coverage in fisheries sector much higher than expected as carp culture is profitable (and requires only 10 to 15 percent of the working day) Vegetable cultivation is a seasonal activity, thus covered more in the first half of the year. Agroforestry programme to be started in the third quarter of the year</p>
	<p>Average monthly income of those IG/jobs ≥ Taka 500 from January 1998 onwards</p>		<p>To be monitored 1998</p>
	<p>≥ 95% of those in the new IG/jobs are women</p>	<p>99 percent</p>	<p>Highly satisfactory</p>
	<p>Income from sale of produce controlled by women</p>		<p>IAS being conducted by RED. Information to be available end-December '97</p>
	<p>Programme Support Enterprises established and operating, in accordance with Business Plans, in the areas of:</p> <ul style="list-style-type: none"> Poultry farms; Feed mills; Seed production centres; Prawn hatcheries; Silk reeling centres; Grainage centres; and Marketing Development Unit 	<p>Operation started as per business plans except for the reeling centre</p>	<p>Existing reeling centres are fulfilling the present requirement</p>

Finance of Income and Employment Sub-Programmeme	Budgeted for January-June 1997 Tk. 89,394,607 Cumulative budget to end June '97 Tk. 259,519,749	Expenditure for January-June '97: Tk. 88,115,274 Cumulative expenditure end-June '97: Tk. 258,240,416	On target
Output 4: Members capable of exercising their legal rights	≥ 80% of VO members demonstrate understanding of basic land law, family law, and citizens' rights, six months after information sessions		To be monitored during 1998
	By end-1997, ≥ 25% of marriages that involve a VO member is registered officially	160 out of 165 marriages during January-June '97 were registered	Based on a survey of 49 VOs in 10 Areas. To be monitored on a wider sample by December '97
	By end-1997, ≥ 25% of divorces that involve a VO member follows proper legal procedure	2 out of 6 divorces were officially registered	Based on a survey of 49 VOs in 10 Areas. To be monitored on a wider sample by December '97
	By 2000, no new cases of polygamy among VO members		To be monitored later in the programme. This OVI may be over optimistic
	By 2000, ≥ 50% of brides in VOs are ≥ 18 years on marriage		To be monitored later in the programme
Finance of the Human Rights and Law Sub-Programme	Budgeted for January-June 1997: Tk. 15,661,649 Cumulative budget to end June '97: Tk. 36,775,018	Expenditure for January-June '97: Tk. 15,022,978 Cumulative expenditure end-June '97: Tk. 36,136,347	On target
Output 5: Improved health	All RDP households use safe water for drinking by 2000	95% end-June '97	Based on a survey of 633 households from 12 areas
	≥ 60% of families using slab latrines by 2000	25% at end-June '97	Close to target. Based on regular MIS information from all RDP areas
	Modern contraceptive use rate ≥ 55% by 2000	16% at end-June '97	As above

	≥ 90% of children < 1 year, and ≥ 95% of pregnant women fully immunised by 2000	90% of children and 87% of pregnant women	Based on regular MIS information on all RDP areas
Finance of the Health Sub-Programme	Budgeted for January-June 1997: Tk. 20,576,960 Cumulative budget to end June '97: Tk. 53,655,966	Expenditure for January-June '97: Tk. 19,917,995 Cumulative expenditure end-June '97: Tk. 52,997,001	Full payment not made for the health education materials
Output 6: Extremely poor women increase their income through VGD	By 2000, ≥ 300,000 members of VGDs employed	57,473 employed	
	Average monthly earnings of VGD members ≥ Taka 300		Information available end-December '97
	By 2000, ≥ 7,500 new VGD groups functioning: 3,750 new groups during 1997	2,966 groups functioning by end-June '97	On target
Finance of the VGD programme	Budgeted for January-June 1997: Tk. 14,595,978 Cumulative budget to end June '97: Tk. 46,972,232	Expenditure for January-June '97: Tk. 15,404,999 Cumulative expenditure end-June '97: Tk. 47,781,253	Slight over expenditure due to increased training in the new IGVD cycle
Output 7: Organisation and management capacity of BRAC improved	RDP planning, implementation, monitoring and evaluation increasingly based on Logical Framework	This is the case	LFA Workshop for Regional Managers to be held during September '97
	BRAC's Long-term Strategic Plan reviewed annually and distributed to RDP managers and supervisors, including Regional and Area personnel	Reviewed during January-June '97	

	All RDP staff assessed, in relation to their job descriptions, at least annually	Assessment occurred during January-June '97	
	RDP organisation structure reviewed annually (internally)	Reviewed during January-June '97	
	≥ 80% Regional Offices have RDP data on their computers by end-1999	Proceeding	It is now proposed that by end-2000 all Area Offices will have RDP data on computers
	By end-1997, Regional Managers have authority to approve disbursement per day per Area of up to Taka 250,000 in loans, and to recruit PAs without reference to headquarters	This is the case	
	By end-2000, ≥ 25% of the senior RDP positions (Regional Manager and above) filled by women	end-June '97: 10 percent	Dependent upon women moving up from lower levels of management
Finance of the BRAC's management capacity Sub-Programme	Budgeted for January-June 1997: Tk. 14,222,921 Cumulative budget to end June '97: Tk. 38,624,343	Expenditure for January-June '97: Tk. 13,338,260 Cumulative expenditure end-June '97: Tk. 37,739,682	Less staff training
Output 8: contribution of partner NGOs improved	Each partner NGO demonstrates significant increases in: -- number of Village Organisations -- Credit activities -- Employment generation; and -- Health/Legal/Vulnerable Groups activities, consequent upon BRAC support		Work started during 1997; to be monitored from 1998

Finance of Partner NGOs Sub-Programme	Budgeted for January-June 1997: Tk. 0.00 Cumulative budget to end June '97: Tk. 0.00	Expenditure for January-June '97: Tk. 0.00 Cumulative expenditure end-June '97: 0.00	Funds to be released from July '97
Activities:			
1.1 The Village Organisations Sub-Programme	During RDP IV, 330 Area Offices, with an average of 6,000 members, in operation	At end-June '97, there were 330 Area Offices with an average of 5,242 members	On target. Average members to reach 6,000 by third year of operation of new branches
1.2	≥ 75% of TG households in RDP villages are in the VO		IAS being conducted by RED. Information to be available end-December '97
1.3	4 general meetings and 1 issue-based meeting each month (per VO)	This is occurring	
1.4	≥ 40,000 orientation courses delivered during 1996-2000; all new members covered	10,732 orientation courses delivered to all new members during January-June '97	On target
2.1 Credit organisations Sub-Programme	≥ 80% of all members contribute savings weekly		To be available December '97
2.2	Ageing of Principal Outstanding ≥ 92%	Jan 86% Feb 86% Mar 86% Apr 85% May 85% June 87%	APO has been increasing after the non-cooperation movement
2.3	Overdue / outstanding ratio < 5%	3.41%	On target
2.4	Dropout / year < 5%	2.30%	On target
2.5	Doubtful loans < 2% of disbursement	South Shore Bank, reviewing this area, reported that BRAC had sufficient funds for doubtful loans	BRAC sets aside Taka 2 as loan loss provision for every Taka 100 of disbursement
3.1 Income and employment Sub-Program	85,000 new rearers in the poultry sub-sector; 32,500 during 1997	31,510 new rearers January-June '97	Most of the rearers developed during the 1st half of 1997

3.2	101,475 new goat and cattle rearers, 33,025 during 1997	14,787 new rearers during January-June '97	Close to target
3.3	Carp / prawn polyculture in 5,738 acre water body producing 15 kg. fish / decimal / year; 1,600 acre for 1997	2,109 acre water body for June '97, productivity 11kg. / decimal during 1996	As the number of programme participants is increasing, coverage area also increased. Programme is in its second year and rapidly expanding; productivity will increase as the programme matures
3.4	1,600 nurseries will produce 10-15,000 seedlings / year / nursery worker; 550 nurseries for 1997	578 nurseries during January-June '97	Achievement high as horticulture nurseries were more profitable in some areas than expected
3.5	1,800 M.T. cocoons to be produced by 14,100 rearers; 864 M.T. for 1997	366 MT during January-June '97	Achievement less than targeted due to poor supply of seasonably resistant varieties
3.6	9,200 acres of land cultivated for vegetable; 3,000 during 1997	2,630 acres cultivated during January-June '97	More farmers covered resulting more areas under cultivation
3.7	4,495 paraprofessionals working in villages; 2,225 during 1997	2,070 end-June '97	On target
3.8	All new participants complete training	This is the case	
3.9	(Poultry) loan sizes are between Tk. 1,000 and Tk. 7,000	This is the case; average loan was Taka 4,100	
3.10	Income within sectors as tabulated: Sector ≥ Tk. per month: Fisheries 500 Poultry & Livestock 200 Sericulture 400 Social Forestry 200 Vegetables 600		As suggested, information from these sectors will be further broken down and achievement will be available from December '97
3.11	By end-2000, 2 poultry farms established; 480,000 chicks produced in 1997	1 poultry farm established; During January-June '97: 197,037 chicks produced	Indicators revised according to the approved PSE Business Plan

	3.12	By end-2000, 2 feed mills established; 5,000 MT feed produced in 1997	2 feed mills established. During January-June '97: 1,640 MT in Manikganj; during May-June '97 188 MT in Nilphamary	As above
	3.13	By end-2000, 2 seed production centre each producing 30 MT seed per year; 30 MT seed in 1997	end-June '97, 1 seed production centre established, 21.61 MT produced	As above
	3.14	By end-2000, 10 prawn hatcheries each producing 1.3 million post larvae annually; 5.2 million in 1997	4 prawn hatcheries established. 0.95 million during January-June '97	As above
	3.15	By end-2000, 10 silk reeling centres each producing 15 tons of raw silk	None will be established during 1997	Excess capacity of the existing reeling centres
	3.16	by end-2000, 16 grainage centres each producing 0.4 million layings of disease free larvae annually; 0.6 million in 1997	1 grainage centre established in January, 2 in March. 0.3 million DFL produced, end-June '97	Indicators revised according to the approved PSE Business Plan. Production started end of first quarter
	3.17	PSEs break even in accordance with Business Plan: Poultry farms: year 3 Feed mills: year 2 Seed production centres: Prawn hatcheries: year 3 Silk reeling centres: Grainage centres: year 4		To be monitored and reported upon as the programme continues. Break even period for seed production centres and silk reeling centres to be available after the approval of the respective Business Plans
Law and human rights Sub-Programme	4.1	≥ 500 sets of materials in use by Trainers during 1997	500 in use	Achieved
	4.2	≥ 1,500 sets of materials in use by volunteers during 1997	1,500 in use	Achieved

	4.3	≥ 250,000 VO members trained during 1997	141,831 trained January-June '97	On target
	4.4	Training modules distributed to trainers, POs, PAs and volunteers from 1997	In use	Achieved
	4.5	At least 1 Workshop for community leaders in each RDP Area annually	268 Workshops held during January-June '97, covering about two-thirds of all areas	
Health Sub-Programme	5.1	Revised health education curriculum in use by January 1998	Already prepared and supplied to the PAs. In effect from May '97	Achieved
	5.2	For every four (or fewer) VOs, one Sebika diagnosing and treating common diseases		Achieved
	5.3	All Sebikas have basic medicines, contraceptives, slab-ring latrines, vegetable seeds to meet reasonable demand	This is the case. Newly included: delivery kit, soap and iodised salt	Achieved
	5.4	By 2000, ≤ 20 households per working tubewell	About 45 households per tubewell at end-June '97	On target
	5.5	By 2000, ≥ 900,000 slab-ring latrines installed	53,682 installed during January-June '97, cumulative 354,142	On target
	5.6	Vitamin A distributed to ≥ 80% of children < 6 years	Distributed to 99% during January-June '97	Achieved
Vulnerable groups Sub-Programme	6.1	Over RDP IV period, ≥ 300,000 VGD women trained and working in relation to poultry; 150,000 during 1997	end-June '97: 57,000 women trained and working	

7.8	≥ 20% AMs are women from 2000	end-March '97: 6%	Percentage went down due to the opening of new Branches for which only male candidates were available. Some female AMs have been transferred to other projects. Dropout of female POs reduced the number of candidates who could be promoted
	Audit and periodical financial reports made available on time	This is the case	
7.9	BRAC senior management and donors receive accurate information in reasonable time		Being addressed
7.10	BRAC involved in joint activities with GOs and NGOs at national / regional / local levels in at least 8 sectors (health, teacher training, fisheries...)	Being achieved (Oxbow Lake Project; SLDP; Education; IGVD; Open Water Fisheries; BINP - nutrition; Family Planning; TB...)	
7.11	Leaders of public opinion demonstrate general understanding of and positive attitude towards BRAC and its activities	Programmes were organised to celebrate BRAC's Silver Jubilee at the thana, district and head office level. They were attended by a large number of political, religious and social leaders, and government officials who showed positive understanding towards BRAC and its activities. Other exposure programmes are also held regularly	

Partner organisations Sub-Programme	8.1	100 small NGOs working with BRAC by 2000; 15 in 1997	By end-June '97, 6 NGOs selected and trained	Of the profiles reviewed, only 7% met the partnership criteria. Since these criteria are not likely to be lowered, overall achievement may be less than planned
	8.2	Relevant training successfully completed by partner NGO personnel (to specific targets from 1997)	12 staff trained: savings and credit; 6 staff trained: accounts management	
	8.3	Credit of \geq Taka 5,000,000 (revolving loan fund) at end-2000		Information available end-December '97
	8.4	Computer based information storage and utilisation operating at each of the participating medium sized NGOs		Computers not necessary as the NGOs are small and work with limited clientele. This indicator may be removed
Assumptions: (Outputs to Purpose)		Political / Economic environment remains favourable	Political situation has been stable	BRAC is less affected by events such as strikes since the lost work-days are compensated for by working on alternate days
		Organisation survive any natural disasters	The organisation was not severely affected by cyclone or flood during January-June '97	Disaster Management team functioning. Staff at the disaster prone region are trained in disaster response
		NFPE and other primary education programmes functioning	They are functioning	
(Activities to Outputs)		Villagers continue to be attracted to and participate in BRAC activities	This is not a problem	BRAC carries out continuous dialogue with the group members and other villagers in order to improve its service. Recently, it has planned to provide a free annual health check-up service to its group members at the AO level.

	Regular supply of GoB inputs (to EIG Sub-Program) available	This is not a problem	BRAC fulfils all the GoB requirements (reports, financial statements) on time to ensure regular supply of inputs
	Favourable market environment	This is not a problem	
	Opposition from fundamentalists does not disrupt programme	This is not a problem	Workshops held at the community level include religious leaders
	No children (< 15 years of age) employed through any RDP activity (for example, PSEs or partner NGOs)	No children under 15 years employed	Regular monitoring is done to ensure that children under 15 years are not employed. BRAC does not take any group member below 18 years. This is also a criteria for selecting partner NGOs.
	BRAC initiatives beyond RDP do not place undue demands upon RDP managers	This is not a problem	
	Staff dropout does not hamper planned activities	This is not a problem	BRAC's large organisational structure enables it to fill vacant positions in a timely manner
	Willingness of other NGOs to participate	Sufficient NGOs have shown interest in the partner initiative; however, not all of them are likely to meet the strict selection criteria	
	Trained personnel in key positions remain with RDP	This is not a problem	Efforts are made to retain them

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LOGFRAME MATRIX:

BRAC RURAL DEVELOPMENT PROGRAMME (RDP) IV

1 October 1997

Period of funding:	1996-2000
Total Project funding:	Taka 4.6 billion (US\$ 116 million)
Internal funds:	Taka 2.5 billion (US\$ 61 million) (53%)
External funds:	Taka 2.2 billion (US\$ 54 million) (47%)
Brief description:	Consolidation and deepening of RDP as an established and successful institution building, income generating, credit building, social awareness building, and essential health care programme directed at the rural poor, especially women.

Narrative summary	Verifiable indicators	Means of verification	Assumptions
<p>Goal:</p> <p>Rural poor achieve sustainable improvement in their lives</p>	<p>Women have increased control over loan/income</p> <p>Members increasingly protect human and legal rights</p> <p>More children going to school</p> <p>Increasing interaction between UP and other local institutions</p>	<p>Impact Assessment Studies (IAS)</p> <p>Other reports (WB, UNDP, BIDS)</p> <p>Monitoring Mission reports</p> <p>RED studies</p>	
<p>Purpose:</p> <p>Socio-economic condition of participating families improved</p>	<p>> 50% average increase in household assets after 5 years BRAC membership</p> <p>After 5 years > 20% RDP members no longer fall within "BRAC Target Group" poverty criteria</p> <p>> 80% of primary school age children of RDP members regularly attend school</p> <p>Women clearly involved in family, business and village decision making</p> <p>Children in RDP households have significantly higher nutritional status than comparable groups</p> <p>Neonatal mortality rate < 74 per 1000 live births by 2000</p>	<p>BRAC Reports</p> <p>Programme Evaluation</p> <p>RDP Reports</p> <p>IAS</p> <p>Monitoring Report</p> <p>RED Studies</p> <p>Participants interview</p> <p>Family/Income survey</p> <p>Accounting records</p>	<p>Political/Economic environment remains favourable</p> <p>Organisation survive any natural disasters</p> <p>Villagers continue to be attracted to and participate in BRAC activities</p>

	Infant mortality rate < 90 per 1,000 live births by 2000		
Output 1: Effective Village Organisations operating	<p>> 8,760 new VOs (total of 42,000) functioning by end-1996</p> <p>> 1.5 million members by end-1996</p> <p>> 95% members are female</p> <p>> 25% of members have > 2.5 years membership and loans of > Taka 7,500</p> <p>Each monthly issue based meeting attended, on average, by > 75% of members</p> <p>On average, > 25% of members are accompanied (by husbands or other male relatives) at each issue based meeting</p>	<p>RDP Reports</p> <p>Social development and health reports</p> <p>BRAC financial and social sustainability monitoring system</p> <p>RDP Reports</p>	Villagers continue to be attracted to and participate in BRAC programmes.

<p>Output 2:</p> <p>Self-sustaining credit programme functioning</p>	<p>Tk. 3.8 billion disbursement by end 1996</p> <p>Average loan size of Tk. 3,300</p> <p>Closings savings balance of Tk. 1 billion</p> <p>> 80% of VO members covered by credit facilities at some time during 1996-2000</p> <p>On time realisation > 95% (excluding advances)</p> <p>All costs of credit service covered by interest income by end of 4th year of operation</p>	<p>Financial reports</p> <p>Credit reports</p> <p>Financial sustainability reports</p> <p>Analysis of credit performance</p> <p>Trend and ratio analysis on key indicators</p> <p>Monitoring</p> <p>Evaluation</p>	
<p>Output 3:</p> <p>Income and employment generation increased</p>	<p>> 107,000 new IG/jobs created during 1996 comprising at least:</p> <p>86,000 in poultry/livestock</p> <p>11,000 in fisheries</p> <p>1,000 in sericulture</p> <p>2,000 in social forestry</p> <p>9,000 in vegetables</p> <p>[Note: Agreed targets for subsequent years are also available]</p> <p>Average monthly income of those IG/jobs > Taka 500 from January 1998 onwards</p> <p>> 95% of those in new IG/jobs are women</p>	<p>RDP reports</p> <p>Monthly closing reports</p> <p>Monitoring reports</p> <p>Sector reports</p> <p>Midterm reports</p> <p>Evaluation</p> <p>Accounting records</p>	<p>Favourable market environment</p>

	<p>Income from sale of produce controlled by women</p> <p>Programme Support Enterprises established and operating, in accordance with Business Plans, in the areas of: Poultry Farms; Feed Mills; Seed production centres; Prawn hatcheries; Silk reeling centres; Grainage centres; and Market Development Unit</p>		
<p>Output 4:</p> <p>Members capable of exercising their legal rights</p>	<p>> 80% of VO members demonstrate understanding of basic land law, family law, and citizens' rights six months after information sessions</p> <p>By end-1996, > 10% of marriages that involve a VO member is registered officially</p> <p>By end-1996, > 10% of divorces that involve a VO member follows proper legal procedure</p> <p>By 2000, no new cases of polygamy among VO members</p>	<p>Training records</p> <p>AO records</p> <p>Marriage Register records</p> <p>RDP reports</p> <p>Sample Surveys</p> <p>Land Office records</p>	

	By 2000, > 50% of brides in VOs are > 18 years on marriage		
Output 5: Improved health	All RDP households use safe drinking water for drinking by 2000 > 60% of families using slab latrines by 2000 Modern contraceptives use rate > 55% by 2000 > 90% of children < 1 year, and > 95% of pregnant women fully immunised by 2000	Health reports RDP reports Monitoring reports RED Studies Sample Surveys	
Output 6: Extremely poor women increase their income through VGD	By 2000, > 300,000 members of VGDs employed Average monthly earnings of VGD members > Taka 300 By 2000, > 7,500 new VGD groups functioning	RDP reports VGD reports Monitoring reports	
Output 7: Organisation and management capacity of BRAC improved	RDP planning, implementation, monitoring, and evaluation increasingly based on Logical Framework BRAC's Long-term Strategic Plan reviewed annually and distributed to RDP managers and supervisors, including Regional and Area personnel	BRAC reports and documents	Trained personnel in key position remain with RDP

	<p>All RDP staff assessed in relation to their job description, at least annually</p> <p>RDP organisation structure reviewed annually (internally)</p> <p>> 80% Regional offices have RDP data on their computers by end-1999</p> <p>By end-1997, Regional Managers have authority to approve disbursement per day per area up to Taka 250,000 in loans; and to recruit PAs without reference to headquarter</p> <p>By end-2000, > 25% of the senior RDP positions (Regional Managers and above) filled by women</p>		
<p>Output 8:</p> <p>Contribution of partner NGOs improved</p>	<p>Each partner NGO demonstrates significant increases in:</p> <p>Number of Village Organisations</p> <p>Credit Activities</p> <p>Employment generation and Health/Legal/Vulnerable Groups activities consequent upon BRAC support</p>	<p>RDP reports</p> <p>NGO reports</p> <p>Sample Surveys</p>	

Activities	Inputs								Assumptions																																																								
1.1 Form village organisation 1.2 Establish organisational discipline 1.3 Raise awareness through I-B and HRLE 1.4 Practice democratic values within the VO 1.5 Participate in critical issues (i.e. polygamy, child marriage, illegal divorce, gender equity) 1.6 Train participants in leadership and human development	<table border="0"> <tr> <td></td> <td>96</td> <td>97</td> <td>98</td> <td>99</td> <td>2000</td> <td>Total</td> <td>%</td> <td></td> </tr> <tr> <td>Org. Dev.</td> <td>6</td> <td>5</td> <td>6</td> <td>7</td> <td>7</td> <td>32</td> <td>1%</td> <td></td> </tr> <tr> <td colspan="9">(Millions of Takas)</td> </tr> </table>		96	97	98	99	2000	Total	%		Org. Dev.	6	5	6	7	7	32	1%		(Millions of Takas)									Villagers continue to be attracted to and participate in BRAC activities Regular supply of GoB inputs (to IEG Sub-Programme) available																																				
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2.1 Develop organisational structure (at AO) for credit /savings operations 2.2 Establish a network of borrowers in the VO 2.3 Mobilise revolving loan fund 2.4 Mobilise savings (Deposit Tk. 1.8 billion) 2.5 Evolve sound credit/savings management system 2.6 Establish credit discipline 2.7 Generate sufficient income through credit to cover costs after four years of operation	<table border="0"> <tr> <td></td> <td>96</td> <td>97</td> <td>98</td> <td>99</td> <td>2000</td> <td>Total</td> <td>%</td> <td></td> </tr> <tr> <td>AO Cost</td> <td>136</td> <td>165</td> <td>123</td> <td>69</td> <td>39</td> <td>533</td> <td>11%</td> <td></td> </tr> <tr> <td>RO Cost</td> <td>15</td> <td>18</td> <td>14</td> <td>8</td> <td>4</td> <td>59</td> <td>1%</td> <td></td> </tr> <tr> <td>Staff Trin</td> <td>10</td> <td>13</td> <td>10</td> <td>6</td> <td>3</td> <td>41</td> <td>1%</td> <td></td> </tr> <tr> <td>RLF Req</td> <td>504</td> <td>515</td> <td>355</td> <td>221</td> <td>141</td> <td>1736</td> <td>37%</td> <td></td> </tr> <tr> <td>Capital Inv</td> <td>76</td> <td>79</td> <td>84</td> <td>20</td> <td>14</td> <td>272</td> <td>6%</td> <td></td> </tr> <tr> <td colspan="9">(Millions of Takas)</td> </tr> </table>		96	97	98	99	2000	Total	%		AO Cost	136	165	123	69	39	533	11%		RO Cost	15	18	14	8	4	59	1%		Staff Trin	10	13	10	6	3	41	1%		RLF Req	504	515	355	221	141	1736	37%		Capital Inv	76	79	84	20	14	272	6%		(Millions of Takas)									Favourable market environment Raw materials (for IEG) available; price changes so not affect the establishment of enterprises RDP services valued by community members
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3.1 Select and train participants	96	97	98	99	2000	Total	%	Donor funds disbursed in a timely fashion Opposition from fundamentalists does not disrupt programme No children (< 15 years of age) employed through any RDP activity (for example, PSEs or partner NGOs)	
3.2 Supply inputs and provide credit	Poultry/Livestk	56	62	46	38	36	238		5%
3.3 Provide technical support and follow-up	Fisheries	34	36	38	32	31	171		4%
3.4 Establish marketing links	Soc Forest	18	18	18	18	18	89		2%
3.5 Co-ordinate activities with GoB and others	Sericulture	88	92	142	27	30	379		8%
3.6 Collect service charges	REP	18	22	30	32	33	134		3%
3.7 Establish Programme Support Enterprises	Vegetable	18	24	32	32	27	132		3%
3.8 Assist inter-enterprise linkages (prod/mkt)	Mkt Dev	14	16	15	6	0	50		1%
3.9 Piloting of new enterprises	Environment	2	3	5	6	8	24		1%
3.10 Define acceptable environmental parameters	(Millions of Takas)								
4.1 Develop training materials on HRLE	96	97	98	99	2000	Total	%	BRAC initiatives beyond RDP do not place undue demands upon RDP managers	
4.2 Train PO, PA and trainers	HRLE	31	33	37	42	45	188		4%
4.3 Train HRLE shebikas and VO members	(Millions of Takas)								
4.4 Organise workshops for community leaders									
4.5 Discuss problems in meetings									
4.6 Take action on issues such as registering of marriage, illegal divorce, child marriage, timely payment of land tax etc.									

5.1 Revise/develop training curriculum and IEC materials	96	97	98	99	2000	Total	%	Staff dropout does not hamper planned activities	
5.2 Train SS and staff	EHC	49	49	56	54	56	264		6%
5.3 Provide health education	(Millions of Takas)								
5.4 Create and support SS service delivery									
5.5 Improve family planning service delivery									
5.6 Increase access to safe water and sanitation									
5.7 Increase Vit A capsule utilisation and vegetable consumption									
5.8 Increase access to and increase of immunisation									
5.9 Supply materials									
6.1 Select and train VGD women	96	97	98	99	2000	Total	%		Willingness of suitable NGOs to participate
6.2 Provide credit, technical support and inputs	VGD	42	39	42	43	44	210	4%	
6.3 Provide wheat	(Millions of Takas)								
6.4 Collect service charges and marketing support									

7.1 Revise and implement new operational guidelines	96	97	98	99	2000	Total	%	Trained personnel in key positions remain with RDP	
7.2 Train staff in management skills	RED	8	10	10	8	5	40		1%
7.3 Orient all staff on BRAC approach/goal	(Millions of Takas)								
7.4 Hold review re-planning workshops									
7.5 Promote women to more senior positions									
7.6 Improve MIS, make sustainable workplan									
7.7 Carry out research and monitoring activities for programme support									
8.1 Identify partners and their needs	96	97	98	99	2000	Total	%		
8.2 Train staff of the partner organisations	NGO Support	3	8	10	10	10	40		1%
8.3 Organisation and monitor activities	(Millions of Takas)								
8.4 Undertake joint activities with partner organisations									
8.5 Help to develop MIS in other partner organisations									

