



RDP IV
Report to Donors
July to December 1997



LIST OF ACRONYMS

AM	Area Manager
AO	Area Office
APO	Ageing of Principal Outstanding
AWP	Annual Workplan
BINP	Bangladesh Integrated Nutrition Project
DCM	Donor Consortium Meeting
DFL	Disease Free Laying
DOC	Day Old Chick
DMC	Development Management Course
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
GWP	Guide Workplan
HH	Households
HO	Head Office
HPP	Health and Population Programme
HRLE	Human Rights and Legal Education
LAS	Impact Assessment Study
LFA	Logical Framework Analysis
MDU	Market Development Unit
MIS	Management Information System
MT	Metric ton
NFPE	Non Formal Primary Education
OMC	Operation Management Course
OVI	Objectively Verifiable Indicators
OTR	On-time Recovery Rate
PA	Programme Assistant
PKSF	Palli Karma Shahayak Foundation
PO	Programme Organiser
PP	Project Proposal
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 (health volunteers)
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-December 1997

As per agreement, RDP produces a progress report for the donors every six months. This report is for the period of July to December 1997, and it incorporates information on the progress the program made in 1997. Feedback on the report, received from the donors at the December DCM, was also taken into consideration while compiling all the information; and some changes have been made as per suggestions. Further feedback is expected at the May DCM.

1. Overall progress:

The program has performed well during 1997 and especially during the second half of the year. As agreed with the donors, the program budget was revised and approved in 1997, based on the program's performance trend. The program has been on target, and often ahead of target, for many of the indicators - and its impacts and achievements were also higher than previously expected. Along with the budget, where necessary, a number of targets have also been revised and approved. From now on, all the six monthly Report to the Donors will be based on these revised targets.

2. Village Organisation:

A total of 9,156 new VOs were formed in 1997, bringing the total number of VOs to 51,239. There were more than 300,000 new members in 1997, and by the end of the year the total number of members stood at 1.84 million against a target of 1.8 million. Member drop-out for the year was 5% and was on target. This figure, however, was 2.3% during the first half of the year and the increase is mainly due to expulsion of inactive members to enhance VO discipline and to make room for new members. Although future VOs will be formed within the existing RDP areas, the program is on target in reaching the poorest women in rural Bangladesh, where there still are a large number of poor households. Recent data (collected for IAS II) shows that nearly 41% of the households who are in BRAC areas and qualify for the program, are not yet involved with BRAC or any other NGOs.

In 1997, BRAC developed a Sustainability Workplan where it has defined a broader role of the VOs under a federation. Work is already under way regarding this, and BRAC is re-emphasising on activities like the Issue Based Meetings to increase the VOs awareness on different social issues and to inform them of their potential roles in the community. A voter education program was carried out in late '97, to inform the group members of their rights and obligations in the now developing democratic practices at the grassroots level.

3. Savings and Credit:

Performance of savings and credit operations was highly satisfactory during 1997. The loan fund requirement for the year was Taka 384 million. During the year, Taka 5.8 billion was disbursed against the revised target of Taka 5.4 billion. This was significantly higher than the previous target of Taka 4.6 billion, and has been the result of a number of factors. Most of the present borrowers of the programs are repeat borrowers. These borrowers have been asking for larger than expected loans, for which most of them qualified due to their good repayment records. On the other hand, higher than assumed inflation trends required some increase on the first-time loans as well (this has also been pointed out by the South Shore Bank's review). Thus, with the availability of the required funds, more loans were disbursed. Disbursement has also been increasing as more women are becoming BRAC group members. This trend also contributed to the increase of average loan size, which was Taka 4,295 in 1997 against a revised target of Taka 4,250 and previous target of Taka 3,400.

Closing savings balance was also higher than expected. By the end of 1997, cumulative savings was Taka 1.5 billion against the revised target of Taka 1.5 billion and previous target of Taka 1.2 billion. This increase is partly attributable to the enrolment of more new members and their larger than expected savings size. For each loan disbursed, BRAC keeps 5% of the amount as the member's savings. Thus, larger loans also increased the savings balance.

In 1997, the program also conducted an assessment of overdue loans, and after collecting some of the overdue loans, the rest were written off. This resulted in a 0% overdue for 1997. The write-off was also suggested by South Shore Bank; and as per their suggestion, this has been done only on the books of records. In order not to disrupt credit discipline, efforts will be made to collect these loans and any collection will be shown as an income for the program.

4. Employment Generation:

With more women becoming members, more than 1.3 million new jobs were created in 1997. This is about 30% more than the revised target and 42% more than the previous target. Most of the targets were revised in 1997 considering this positive trend in job creation. Majority of the new jobs created are in poultry and livestock, which is continuing to attract a large number of rural women because of its simplicity and availability of quality inputs and services. 99% of the new jobs were for women. In order to promote more women into non-traditional activities, the program has been experimenting with a number of projects and is planning on piloting women run tailoring and laundry shops from 1998.

5. Program Support Enterprises:

PSE's provide valuable support for different Income Generating Activities. During the past two years, however, production and expenditure in this area has mostly been less than planned. This is largely due to the emphasis given to the preparation of Business Plans that would address the needs of the program participants most effectively. Except for the Reeling Centres, all the Business Plans have been approved in 1997 and the program is going ahead with setting up the PSE's. Since the existing reeling centres of the country now have enough capacity to absorb the total production, no new reeling centre has yet been set up.

The Business Plans for two seed production centres were approved in 1997 and they will be set up at Meherpur and Dinajpur in 1998. As have been reported, the Market Development Unit started its operation later than planned, and is currently involved in marketing the products of BRAC's textile, vegetable and dairy projects. The under expenditure in the EIG sub-program is primarily due to under expenditure on the seed centres and the market development unit.

6. Human Rights and Legal Education:

The HRLE program has performed well during the year and is on target for most of the indicators. As have been decided, a larger sample survey was conducted during the second half of the year on 153 VOs in 33 Areas. The survey showed that 479 out of 517 marriages involving a VO member were registered while 14 out of 35 divorces were officially registered. Although these statistics are encouraging and are well over the year's target, it needs to be recognised that the overall impact of the program's efforts can, realistically, be measured only in the long term.

7. Health and Environment:

The health sub-program has performed well against most of the OVIs in 1997. It has included rural health check-up as a new component, under which the group members will receive a free health check-up once a year. A sample survey showed that 95% of the households used safe drinking water, while 98% of the children under one and 78% of the pregnant mothers were immunised. The program also initiated a project to identify and prevent arsenic contamination. It has carried out tests in all its Area Offices and has been experimenting with teaching its health volunteers to test arsenic in their community.

8. Vulnerable Group Development:

Despite the late start, due to the delay in signing the GoB/BRAC contract, the vulnerable group program has been performing well and is on target. During 1997, 62,316 women received loans for poultry and 31,555 women were trained and were working with another IGA other than poultry. Monitoring will take place in 1998 to learn about the average monthly earnings of these women.

9. BRAC's Management Capacity:

BRAC is actively looking for ways to improve the capacity of its staff and management, and efforts to this end were made in 1997. The program has started to develop annual global workplans for its management and development partners to facilitate their understanding of past trends and future priorities. A logical framework workshop was also held for the Regional Managers. The series of Strategic Planning workshops - that took place during the year and involved senior staff from both the field and the head office - has developed a Ten Year Strategy for BRAC, which highlights the future objective and priorities of the organisation.

Gender parity and sensitivity has been an important issue for the program throughout the year, and in 1997, the GQAL cycle took place in 48 RDP Area Offices. As this program is continuing, it is hoped that a more favourable work environment will emerge, which will eventually encourage more female staff to remain with BRAC. In order to increase the number of female staff, an intensive effort was carried out during the year to recruit more female PAs and POs. By the end of the year, 24% PAs and 20% POs were female, which is a significant improvement from the previous year's figure of 11% PAs and POs.

10. Partner NGOs:

As per target, 15 Partner NGOs were selected and provided training during 1997. All of them have received their first instalment of funds and will receive their second and third instalments in 1998. It needs to be noted, however, that despite meeting this year's target of 15 NGOs and the continued interest of many small NGOs in this program, most of the applicants are not meeting the strict selection criteria. Nevertheless, in light of the numerous small NGOs working in rural Bangladesh, BRAC will continue to make an effort to identify and involve potential partners.

11. Assumptions:

As requested by the DCM, 'Assumptions' of the logical framework have been addressed; and where necessary, included comments on the preventive actions taken to reduce the risk. Except for 'supply of government inputs' for the EIG sub-program, most of the assumptions were in BRAC's favour, and in 1997, the program did not suffer any setback because of external circumstances.

12. Adjustments to the LFA:

The LOGFRAME MATRIX (summarised RDP IV LFA) in section III of this report is dated December 30, 1997. A number of changes have been made to the matrix as a result of the revised budget, revised LFAs for the sub-programs, and the Business Plans that were approved by the DCM. Consequently, the agreed indicators of section II of this report show the revised targets.

As decided at the DCM, 'job creation' figures of Employment and Income Generation sub-program have been desegregated from the January-June 1997 report and as per target, the 'income' figures will be desegregated in 1998. As already reported, the 'assumptions' have been reviewed and where necessary, preventive actions have been stated. Other indicators, including the ones of Output 3 and 4, have been reviewed. It was found that some of the indicators will need to be revisited in the near future but no immediate changes were necessary. The program will continue to review the indicators in 1998 and will report to the DCM of any needed changes.

13. Project Income:

The 'Interest Income on Loan Disbursement' was Taka 157 million against the revised budgeted figure of 157 million. More interest was earned than previously targeted due to larger loan sizes and more frequent disbursements. RCP financing was Taka 291 million, which was Taka 17 million more than budgeted. This was because branches that came under RCP operation had higher outstanding opening balance than expected. During the year, Taka 25 million was realised as service charge.

14. Funding of expenditure:

During the first half of the year, Taka 22.5 million was received on time as donor fund. Some funds, however, remained pending and, by the end of the year, the program had to borrow Taka 32 million from other sources.

15. Expenditure by Sub-programs:

As per the revised budget, overall expenditure by the sub-programs was Taka 590 million against a budgeted Taka 717 million. Most of the under expenditure was in the savings and credit, while employment and income generation, and partner NGOs sub-programs also spent less than planned. Further comments are available on the following section.

16. Capital expenditure:

Capital expenditure in 1997 was Taka 115 million against a budgeted Taka 107 million, which primarily increased due to high land and construction costs.

Rural Development Programme (RDP IV): Progress to end - December 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	Recent data collected showed that there was a 33.5% increase in household assets in five years	This result was found by interpreting data collected for the IAS II Study
	After 5 years, ≥ 20% of RDP members no longer fall within BRAC 'target group' poverty criteria	11.6% members who were previously in the target group no longer fall within BRAC 'target group' criteria	As above. The findings are based under strict interpretation of the 'target group' criteria. The IAS II however has recommended to re-evaluate the use of 'land' as a criteria
	≥ 80% of primary school age children of RDP members regularly attend school	A recent survey of 15 Areas showed that 78% of the RDP member's children, who are enrolled, are attending school regularly	Enrolment drive, September '96-February '97, enrolled 95% of the identified school going children of RDP households in local schools. Further 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	Proportion of severe malnutrition in children aged less than 5 years was significantly lower among eligible BRAC members households (12%) compared to eligible non-member households (21%)	Based on a joint study by BRAC and ICDDR,B in Matlab on 1,518 children
	Neonatal mortality rate \leq 74 per 1,000 live births by 2000	60.3 per 1,000 live births	Based on RED Watch Project
	Infant mortality rate \leq 90 per 1,000 live births by 2000	89.3 per 1,000 live births	As above
Program-level finance	Budgeted for July-December 1997: Tk. 415,529,694 (717,215,679 for the year) Cumulative budget to the end December '97: 1,526,393,982	Expenditure for July-December '97: Tk. 288,722,811 (590,408,796 for the year) Cumulative expenditure to the end-December '97: Tk. 1,399,587,099	Targets revised and approved in 1997.
Output 1: effective village organisations operating	\geq 8,000 new VOs (total of 59,400) functioning by 1997	9,069 established during 1997 bringing the total to 54,594	Above target
	\geq 1.8 million members by end - 1997	334,644 new members in January-December '97 bringing the total to 1.94 million	On target
	\geq 95% of members are female	95% end-December '97	On target
	\geq 25% of members have \geq 2.5 years membership and loans of \geq Taka 7,500		Information to be available during the next reporting period. Findings will also be discussed at the May DCM

	Each monthly issue based meeting is attended, on average, by $\geq 75\%$ of members	79% during January-December '97	On target Based on regular MIS report
	On average, $\geq 25\%$ of members are accompanied (by husbands or other male relatives) at each issue-based meeting	25% during January-December '97	On target Based on regular MIS report
Finance of the Village Organisations Sub-Program	Budgeted for July-December 1997: Tk. 93,909,094 (170,649,435 for the year) Cumulative budget to end December '97: Tk. 320,776,836	Expenditure for July-December '97: Tk. 103,108,735 (179,849,076 for the year) Cumulative budget to end-December '97: Tk. 329,976,477	Branch operational costs were slightly high due to higher than expected inflation and high recruitment cost
Output 2: Self-sustaining credit programmes functioning	Tk. 5.4 billion disbursed during 1997	Taka 5.8 billion during January-December '97	Above target Disbursement target was revised with donor approval in 1997. (see Section I, 3)
	Average loan size Tk. 4,250	During January-December '97 the average loan size was 4,295	As above
	Closing savings balance of Tk. 1.58 billion, end 1997	Closing savings balance Taka 1.57 billion, end -December '97	As above
	$\geq 80\%$ of VO members covered by credit facilities at some time during 1996-2000	86% VO members were covered by end- 1997	On target. (see Section I,3)
	On Time Realisation $\geq 95\%$ (excluding advances)	Over January-December '97, the average OTR was around 95%	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 5th year or older Branches are covered by interest income, end-December '97	Achieved

Finance of the Credit Sub-Program	Budgeted for July-December 1997: Tk. 235,325,107 (456,332,429 for the year) Cumulative budget to end December '97: Tk. 1,143,516,831	Expenditure for July-December '97: Tk. 163,238,557 (384,245,879 for the year) Cumulative expenditure end-December '97: Tk. 1,071,430,281	Although disbursement was higher, net loan fund requirement did not increase as it was covered by RCP financing
Output 3: Income and employment generation increased	≥ 105,856 new IG/jobs created during 1997 comprising at least: 46,633 in poultry 33,596 in livestock 12,486 in perennial fisheries 10,947 in seasonal fisheries 800 in sericulture 400 in agroforestry 776 in horticulture nursery 196 in grafting nursery 11,036 in vegetables	Total 138,955 new jobs created during January-December '97: 74,991 in poultry 32,649 in livestock 10,566 in perennial fisheries 7,551 in seasonal fisheries 736 in sericulture 0 in agroforestry 827 in horticulture nursery 142 in grafting nursery 11,493 in vegetables	Targets revised in 1997. More members were interested in the poultry sector as it required little investment and was supported by BRAC's technical and input services. Achievement in fisheries is less than the revised targets, as farmer involvement was less than usual during the last quarter. There were also some fisheries farmer drop-out. Agroforestry programme to be started in 1998
	Average monthly income of those IG/jobs ≥ Taka 500 from January 1998 onwards		To be monitored 1998
	≥ 95% of those in the new IG/jobs are women	99 percent	Highly satisfactory
	Income from sale of produce controlled by women		Information to be available in 1998

	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 Marketing Development Unit	Operation started as per business plans except for the reeling centre	Existing reeling centres are fulfilling the present requirement. Seed Processing Centres will start operation during 1998
Finance of Employment and Income Sub-Program	Budgeted for July-December 1997 Tk. 174,946,197 (263,061,471 for the year) Cumulative budget to end December Tk. 433,186,613	Expenditure for July-December '97: Tk. 147,089,381 (235,204,655 for the year) Cumulative expenditure end-December '97: Tk. 405,329,797	Under expenditure in the program as the seed production centres will be set up in 1998. Some poultry farm expenditures will also take place in 1998
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 are registered officially	479 out of 517 (92%) marriages involving a VO member were registered officially during July-December '97	Based on a survey of 153 VO's in 31 Areas
	By end-1997, ≥ 25% of divorces that involve a VO member follows proper legal procedure	14 out of 35 (40%) divorces were official	As above
	By 2000, no new cases of polygamy among VO members		To be reviewed and monitored later in the program. This OVI may be over optimistic

	By 2000, \geq 50% of brides in VOs are \geq 18 years on marriage	63% of the brides in VOs were \geq 18 years on marriage	Based on a survey of 153 VOs in 31 Areas
Finance of the Human Rights and Law Sub-Program	Budgeted for July-December 1997: Tk. 18,133,291 (33,156,269 for the year) Cumulative budget to end December '97: Tk. 54,269,638	Expenditure for July-December '97: Tk. 17,294,323 (32,947,301 for the year) Cumulative expenditure end-December '97: Tk. 54,060,670	On target
Output 5: Improved health	All RDP households use safe water for drinking by 2000	95% in 1997	Based on a survey of 633 households from 12 areas in early 1997
	\geq 60% of families using slab latrines by 2000	27% at end-December '97	Close to target. Based on regular MIS information from all RDP areas
	Modern contraceptive use rate \geq 55% by 2000	26% at end-June '97	As above
	\geq 90% of children < 1 year, and \geq 95% of pregnant women fully immunised by 2000	98% of children and 78% of pregnant women	Highly satisfactory. Based on regular MIS information on all RDP areas
Finance of the Health Sub-Program	Budgeted for July-December 1997: Tk. 22,250,367 (42,168,362 for the year) Cumulative budget to end December '97: Tk. 75,247,368	Expenditure for July-December '97: Tk. 25,748,676 (45,666,671 for the year) Cumulative expenditure end-December '97: Tk. 78,745,677	Some operational cost were more due to expansion into new areas. Recruitment costs were slightly high due to a female first recruitment policy
Output 6: Extremely poor women increase their income through VGD	By 2000, \geq 300,000 members of VGDs employed	62,316 received loans and were rearing poultry in 1997	On target

	Average monthly earnings of VGD members \geq Taka 300		Information to be available in 1998
	By 2000, \geq 7,500 new VGD groups functioning; 3,750 new groups during 1997	4,299 groups functioning by end-December '97	Slightly ahead of target
Finance of the VGD program	Budgeted for July-December 1997: Tk. 16,340,232 (31,745,231 for the year) Cumulative budget to end December '97: Tk. 64,121,485	Expenditure for July-December '97: Tk. 17,093,227 (32,498,226 for the year) Cumulative expenditure end-December '97: Tk. 64,874,480	On target
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 was 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 1997	A series of Strategic Plan workshops took place during the year and a Ten Year Plan has been adopted
	All RDP staff assessed, in relation to their job descriptions, at least annually	Assessment occurred during January-June '97	This served as an important basis for the different staff placement and promotions in 1997
	RDP organisational structure reviewed annually (internally)	Reviewed during the first half of 1997	As above, this review also helps in getting an insight of the program's performance. For example the number of Zonal Sector Specialists were increased in 1997

	≥ 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-December '97: 13 percent	Dependent upon women moving up from lower levels of management
Finance of the BRAC's management capacity Sub-Program	Budgeted for July-December 1997: Tk. 15,472,057 (28,810,317 for the year) Cumulative budget to end December '97: Tk. 53,211,739	Expenditure for July-December '97: Tk. 14,972,705 (28,310,965 for the year) Cumulative expenditure end-December '97: Tk. 52,712,387	On target
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-Program	Budgeted for July-December 1997: Tk. 4,600,000 (4,600,000 for the year) Cumulative budget to end December '97: Tk. 4,600,000	Expenditure for July-December '97: Tk. 1,758,533 (1,758,533 for the year) Cumulative expenditure end-December '97: 1,758,533	Although target was met for the number of NGOs selected, only one NGO received second instalment due to the delayed start of the program

Activities:				
The Village Organisations Sub-Programme	1.1	During RDP IV, 330 Area Offices, with an average of 6,000 members, in operation	At end-December '97, there were 330 Area Offices with an average of 5,588 members	On target. It is expected that average members will reach 6,000 by third year of operation of new branches
	1.2	≥ 75% of TG households in RDP villages are in the VO	During the period of IAS II data collection, 47% of the TG households in RDP villages were BRAC group members	This figure will increase as more VOs are formed
	1.3	4 general meetings and 1 issue-based meeting each month (per VO)	This is occurring	On target
	1.4	≥ 40,000 orientation courses delivered during 1996-2000; all new members covered	12,537 orientation courses delivered to all new members during January-Dec '97	On target
Credit organisations Sub-Programme	2.1	≥ 80% of all members contribute savings weekly	80% members are contributing savings regularly	On target Information from monitoring of 100 VOs in 20 Areas
	2.2	Ageing of Principal Outstanding ≥ 92%	Mar June Sept Dec 89% 89% 89% 90%	Close to target
	2.3	Overdue / outstanding ratio < 5%	end-1997, overdue was 0%	On target All overdue loans were written off in 1997 (see Section I,3)
	2.4	Dropout / year < 5%	5%	On target (see Section I,2)
	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. This fund is used for loan write off

Income and employment Sub-Program	3.1 85,000 new rearers in the poultry sub-sector; 38,000 during 1997	66,042 new rearers January-December '97	As mentioned, achievement in poultry sector is higher since more members were attracted to poultry rearing due to its simplicity and quality support
	3.2 101,475 new goat and cattle rearers, 33,025 during 1997	31,595 new rearers during January-December '97	Close to target
	3.3 Carp / prawn polyculture in 9,065 acre water body producing 15 kg. fish / decimal / year; 2,500 acre for 1997	2,188 acre water body for 1997, productivity 11kg. / decimal during 1997	Target revised in 1997. Coverage is less as fewer jobs were created. Program is in its second year and rapidly expanding; productivity per decimal will increase as the programme matures
	3.4 1,600 nurseries will produce 10-15,000 seedlings / year / nursery worker; 776 nurseries for 1997	827 nurseries during January-June '97	On target
	3.5 1,400 M.T. cocoons to be produced by 14,100 rearers; 756 M.T. for 1997	582 MT during January-December 1997	Achievement less than targeted due to poor supply of seasonably resistant varieties. This was partially due to Bivoltene hybrid worms imported from China on experimental basis, to improve the quality of the cocoons. This variety did not adapt to local conditions
	3.6 13,000 acres of land cultivated for vegetable; 3,000 during 1997	2,687 acres cultivated during January-December '97	Close to target
	3.7 4,495 paraprofessionals working in villages; 3,877 during 1997	4,536 end-December '97	With more poultry rearers, more poultry workers were trained
	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 '98
3.11	By end-2000, 2 poultry farms established; 480,000 chicks produced in 1997	1 poultry farm in operation; During January-December '97: 429,912 chicks produced	Construction of second farm was completed in 1997, production will commence soon
3.12	By end-2000, 2 feed mills established; 5,000 MT feed produced in 1997	2 feed mills established. During January-December '97: 4,430 MT in Manikganj; during May-December '97 1,572 MT in Nilphamary	Production ahead of target
3.13	By end-2000, 2 seed production centres producing a total of 497.5 MT seed		Business Plan for Seed Production Centres submitted and approved. Production to commence in 1998
3.14	By end-2000, 10 prawn hatcheries each producing 1.3 million post larvae annually; 1.69 million in 1997	3 prawn hatcheries established. 1.75 million during January-December '97	On target
3.15	By end-2000, 10 silk reeling centres each producing 15 tons of raw silk	None was established during 1997	Excess capacity of the existing reeling centres

	3.16	by end-2000, 13 grainage centres each producing 0.4 million layings of disease free larvae annually; 2.6 million in 1997	7 grainages established; 3.84 million DFL produced in 1997	Indicators revised according to the approved PSE Business Plan. Grainage production depends on quality seed cocoon production. Although cocoon production was low for the first crop of the year, consecutive crops yield was high, resulting in more DFL production
	3.17	PSEs break even in accordance with Business Plan: Poultry farms: year 3 Feed mills: year 2 Seed production centres: year 2 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 silk reeling centres to be available after the approval of the Business Plan
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	276,181 trained January-December '97	Training was slightly higher due to the formation of more than anticipated VOs
	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	771 Workshops held during January-December '97, covering about two-thirds of all areas	On target

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, \leq 20 households per working tubewell	Approximately 45 households per tubewell at end-December '97	On target
	5.5	By 2000, \geq 900,000 slab-ring latrines installed	59,790 installed during January-December '97, cumulative 413,932	On target
	5.6	Vitamin A distributed to \geq 80% of children $<$ 6 years	Distributed to 99% during 1997	Achieved
Vulnerable groups Sub-Programme	6.1	Over RDP IV period, \geq 300,000 VGD women trained and working in relation to poultry; 150,000 during 1997	end-December '97: 135,462 women trained and working	Less than targeted as the program started late due to the late signing of the GoB/BRAC contract
	6.2	Over RDP IV period, \geq 180,000 VGD women also trained and working in another income generating activity (other than poultry); 45,000 during 1997	31,555 by end- December '97	As above. These other activities include goat and cattle rearing, vegetable plantation etc.

BRAC's management capacity Sub- Programmes	7.1	At least half the POs have > 2 years of service from 1998 onwards	35% POs have more than 2 years of service	A large number of POs were recruited during the year, and some older POs have been promoted into other areas of responsibilities. This reduced the percentage of POs with more than 2 years of service from the previous reporting period
	7.2	At least half of the AMs have > 4 years of service from 1998 onwards	47% AMs have more than 4 years of service	Close to target
	7.3	At least half of the RMs have > 8 years of service from 1998 onwards	60% RMs have more than 8 years of service	On target The decrease from the previous reporting period is due to the re-assignment of some RMs as ZSS and replacing them with newer RMs
	7.4	≥ 80% of POs receive training packages within 2 years of commencing service	About 80% new POs received 2 to 3 weeks of training between January '96 to December '97	On target.
	7.5	By end-1997, all staff possess and understand Job descriptions, Personnel manual; Programme management manual; LFAs and clear accountability system (who will report to whom)	This is the case	
	7.6	≥ 35% PAs are women from 2000	end-December '97: 24%	On target
	7.7	≥ 35% POs are women from 2000	end-December '97: 20%	Efforts are being made to reach this goal
	7.8	≥ 20% AMs are women from 2000	end-December '97: 7%	As above
	7.9	Audit and periodical financial reports made available on time	This is the case	

7.10	BRAC senior management and donors receive accurate information in reasonable time		Being addressed
7.11	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...)	
7.12	Leaders of public opinion demonstrate general understanding of and positive attitude towards BRAC and its activities	Programs 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 programs are also held regularly	
Partner organisations Sub-Programme	8.1 100 small NGOs working with BRAC by 2000; 15 in 1997	By end-December '97, 15 NGOs selected and trained	Of the profiles reviewed, less than 10% are usually meeting 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)	30 staff trained: savings and credit; 15 staff trained: accounts management	
	8.3 Credit of ≥ Taka 5,000,000 (revolving loan fund) at end-2000	1,600,000 Taka disbursed for credit during 1997	14 NGOs received their first instalment while 1 received the second instalment

	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 will be reviewed further in 1998
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. Also, BRAC fulfils all the GoB requirements (reports, financial statements) on time to ensure on-going support from the government
		Organisation survive any natural disasters	The organisation was not severely affected by cyclone or flood during January-December '97	Disaster Management team functioning. Staff at the disaster prone regions are trained in disaster response
		NFPE and other primary education programs 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	Some input supply is inadequate	Although GoB (and private) supply of day old chickens have been regular, the quantity and quality have been inadequate to match the needs of the participants. As a result, BRAC has decided to set up a larger than planned poultry farm
	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

LOGFRAME MATRIX:
BRAC RURAL DEVELOPMENT PROGRAMME (RDP) IV

30 December 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>Infant mortality rate < 90 per 1,000 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>
<p>Output 1:</p> <p>Effective Village Organisations operating</p>	<p>> 26,206 new VOs (total of 59,400) functioning by end-2000; > 8,000 in '97</p> <p>> 2.3 million members by end-2000;</p> <p>> 1.8 million in '97</p>	<p>RDP Reports</p> <p>Social development and health reports</p> <p>BRAC financial and social sustainability monitoring system</p>	<p>Villagers continue to be attracted to and participate in BRAC programmes</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>	RDP Reports	
<p>Output 2:</p> <p>Self-sustaining credit programme functioning</p>	<p>Tk. 29.8 billion disbursement during '96-2000; 5.4 billion in '97</p> <p>Average loan size of Tk. 4,850 by 2000; 4,250 in '97</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>> 419,176 new IG/jobs created by 2000 (105,856 in '97) comprising at least:</p> <p>273,198 in poultry/livestock (67,335 in '97)</p> <p>86,847 in fisheries (24,313 in '97)</p> <p>3,563 in sericulture (800 in '97)</p> <p>8,023 in social forestry (1,372 in '97)</p> <p>47,545 in vegetables (12,036 in '97)</p>	<p>RDP reports</p> <p>Monthly closing reports</p> <p>Monitoring reports</p> <p>Sector reports</p> <p>Midterm reports</p>	Favourable market environment

	<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>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:</p> <p>Poultry Farms; Feed Mills; Seed production centres; Prawn hatcheries; Silk reeling centres; Grainage centres; and Market Development Unit</p>	<p>Evaluation</p> <p>Accounting records</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-2000, 100% of marriages that involve a VO member is registered officially; > 25% by '97</p> <p>By end-2000, 100% of divorces that involve a VO member follows proper legal procedure; > 25% by '97</p> <p>By 2000, no new cases of polygamy among VO members</p> <p>By 2000, > 50% of brides in VOs are > 18 years on marriage</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>	
<p>Output 5:</p> <p>Improved health</p>	<p>All RDP households use safe drinking water for drinking by 2000</p>	<p>Health reports</p> <p>RDP reports</p>	

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

	(Regional Managers and above) filled by women		
Output 8:	Each partner NGO demonstrates significant increases in:	RDP reports	
Contribution of partner NGOs improved	Number of Village Organisations Credit Activities Employment generation and Health/Legal/Vulnerable Groups activities consequent upon BRAC support	NGO reports Sample Surveys	

Activities	Inputs								Assumptions
	96	97	98	99	2000	Total	%		
1.1 Form village organisation	96	97	98	99	2000	Total	%	Villagers continue to be attracted to and participate in BRAC activities Regular supply of GoB inputs (to IEG Sub-Programme) available	
1.2 Establish organisational discipline	4	3	9	8	8	32	1%		
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									
2.1 Develop organisational structure (at AO) for credit /savings operations	130	152	138	80	43	543	11%	Favourable market environment Raw materials (for IEG) available; price changes so not affect the establishment of enterprises RDP services valued by community members	
2.2 Establish a network of borrowers in the VO	17	16	14	8	5	60	1%		
2.3 Mobilise revolving loan fund	8	7	11	9	6	41	1%		
2.4 Mobilise savings (Deposit Tk. 1.8 billion)	687	456	363	184	96	1786	37%		
2.5 Evolve sound credit/savings management system	37	107	71	78	13	306	6%		
2.6 Establish credit discipline									
2.7 Generate sufficient income through credit to cover costs after four years of operation									

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	110	54	36	28	284	5%	
3.3 Provide technical support and follow-up	Fisheries	19	23	45	45	38	170	4%	
3.4 Establish marketing links	Soc Forest	12	14	22	20	21	89	2%	
3.5 Co-ordinate activities with GoB and others	Sericulture	65	67	93	70	51	346	8%	
3.6 Collect service charges	REP	8	12	42	39	33	134	3%	
3.7 Establish Programme Support Enterprises	Vegetable	14	40	40	19	18	131	3%	
3.8 Assist inter-enterprise linkages (prod/mkt)	Mkt Dev	1	5	18	16	9	49	1%	
3.9 Piloting of new enterprises	Environment	0	8	10	10	4	32	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	22	35	44	43	44	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	34	43	81	66	63	287	6%	
5.3 Provide health education	(Millions of Takas)								
5.4 Create and support SS service delivery									
5.5									

5.1 Improve family planning service delivery									
5.2 Increase access to safe water and sanitation									
5.3 Increase Vit A capsule utilisation and vegetable consumption									
5.4 Increase access to and increase of immunisation 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 34	33	48	48	47	210	4%		
6.3 Provide wheat									
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 7	10	10	8	5	40	1%		
7.3 Orient all staff on BRAC approach/goal									
7.4 Hold review re-planning workshops									
7.5 Promote women to more senior positions									
7.6 Improve MIS, make 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 0	5	15	10	10	40	1%		
8.3 Organisation and monitor activities									
8.4 Undertake joint activities with partner organisations									
8.5 Help to develop MIS in other partner organisations									

Notes
