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BRAC – AN ENABLING STRUCTURE FOR SOCIAL AND ECONOMIC DEVELOPMENT

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Abstract

This study introduces and analyzes BRAC, the world's largest non-governmental organization, which pursues the dual objective of poverty alleviation and empowerment of the poor. Having started out in 1972 as an almost entirely donor-funded, small-scale relief and rehabilitation project to help the country overcome the devastation and trauma of the Liberation War, BRAC has developed into an exemplary, independent and largely self-financed organization for sustainable development.

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BRAC – AN ENABLING STRUCTURE FOR SOCIAL AND ECONOMIC DEVELOPMENT

Historical Background¹

In 1947, Britain transferred power to the Indian Congress, and the Indian Independence Act was signed. This separated the Muslim majority areas (in the northwest and northeast) from India to create the independent state of Pakistan. Pakistan came into being as a geographical anomaly; it was separated, by approximately 1,600 kilometres of Indian territory, into today's Pakistan (then "West Pakistan") and Bangladesh (then "East Pakistan" or "East Bengal"). The 1940 Lahore Resolution had called for independent "states" in the northwest and northeast. A 1946 meeting of Muslim League legislators changed this objective to a call for a single state. From the start, this structure caused many problems. The name Pakistan was derived from the letters "P" for Punjab, "K" for Kashmir, and "S" for Sindh; there was no letter for "Bengal". Pakistan lacked the machinery, personnel, and equipment for a new government. Even its capital, Karachi, was a second choice – Lahore was rejected because it was too close to the Indian border.

The socio-cultural diversity between the two wings of Pakistan was enormous. In fact, this diversity extended to the very basis, the ideological pretext, the religion of the people, which was to serve as the unifying force in this country. Islam was understood, interpreted, and practised in different ways in each wing. The history of Islam in "West Pakistan" and "East Bengal" was completely dissimilar. No shared vision, culture or language could serve as a basis for creating a common future.

On June 23, 1949, the Awami Muslim League was established. The Awami Muslim League was the first opposition party to come into being in Pakistan. From 1947 to 1971, when East Bengal was a part of Pakistan, the Bengali bourgeoisie was the smaller shareholder of the Pakistani ruling structure. Its role was much weaker than that of the West Pakistani sections of the industrial, mercantile, military, and civilian bourgeoisie. As a result, East Bengal felt exploited and colonized by the dominant elite of Pakistan and feared economic marginalization.

Consequently, Bengali politics became more radical and the Awami League thrived on the Bengali bourgeois demand for political autonomy. Even after the Awami League's landslide victory in the 1970 elections, the Pakistani ruling elite failed to recognize the Bengali demands. They could not believe that conditions in East Bengal had reached the point where the masses

¹ Sources: Interview, Faruq Chaoudury, BRAC, 2005; US Library of Congress, 2005; Virtual Bangladesh, 2005; other open history sources.

would no longer accept West Pakistani hegemony and, in the event of a military crackdown, would risk their lives to challenge it. On March 25, 1971, the Pakistan Army launched a campaign calculated to intimidate the Bengalis into submission. Bangladeshis remember the date as a day of infamy and liberation. The Pakistan Army came with hit lists and systematically killed several hundred Bengalis.

Various informants, including missionaries and foreign journalists who clandestinely returned to East Pakistan during the war, estimated that by March 28 the loss of life had reached 15,000. By the end of summer as many as 300,000 people were thought to have lost their lives. Anthony Mascarenhas, in *Bangladesh: A Legacy of Blood*², estimates that during the entire nine-month liberation struggle more than one million Bengalis may have died at the hands of the Pakistan Army. The indiscriminate attacks, killings, and rapes and the very attempt to retain East Bengal by military means further escalated the Bengalis' bid for independence.

After the tragic events of March, India became vocal in its condemnation of Pakistan. An immense flood of East Pakistani refugees, between 8 and 10 million according to various estimates, fled across the border into the Indian state of West Bengal. In April an Indian parliamentary resolution demanded that Prime Minister Indira Gandhi supply aid to the rebels in East Pakistan. She complied but declined to recognize the provisional government of independent Bangladesh. The Bengalis received substantial support from the Indian authorities in the form of guerrilla training, facilities, arms and ammunition to fight the military regime.

The dynamics of the international situation altered with the signing of the Indo-Soviet treaty, which guaranteed India's security. The government of India recognized Bangladesh on December 6, 1971. With Indians allying with Bengalis in the National Liberation of Bangladesh, the joint forces of Bangladesh and India were able to overcome the Pakistan army. Realizing the possibility of total annihilation, the Pakistan army surrendered on December 16, 1971 and Bangladesh was liberated.

BRAC's early years³

After independence from Pakistan in 1971, millions of refugees returned to Bangladesh, mostly from India. The after-effects of the war created much social misery; houses were destroyed, relatives killed; violence was prevalent; the government lacked funds for reconstruction. Fazle Hasan Abed decided to do something about this. Mr. Abed had left his executive position with Shell in Chittagong during the war to go to London and devote himself to Bangladesh's war of independence. He returned to Bangladesh in 1972 and with a grant of 96,000 pounds from Oxfam started BRAC – the Bangladesh Rehabilitation Assistance Committee. Abed primarily wanted to establish a temporary relief organization to allay the suffering of the millions of refugees, as the local government lacked the means to help them. There is no indication that he had any kind of long-term vision or plan at that point.

However, already in 1974 the name was changed to Bangladesh Rural Advancement Committee, reflecting a new vision for BRAC. This change was a result of being faced with a multitude of social problems on a national scale and the failure of government agencies to provide sufficient relief. The experience of the early '70s demonstrated to Abed that relief

² Mascarenhas, A., *Bangladesh: a legacy of blood*. London: Hodder and Stoughton, 1986.

³ Main sources: interviews/field visits to Bangladesh, March 2005; BRAC HBS Case 9-504-012 (2003); BRAC Annual Report 2003.

measures failed to impact the poor and that different solutions needed to be found through experimentation and learning. This was a crucial insight that changed his operational mode and became the basis of a development strategy aimed at producing tangible outcomes for the poor.

From providing aid to organising people around opportunities

In the second half of the '70s, the focus shifted towards working more closely and more directly with the poorest people. The centre of engagement became an organisational structure called the "Village Organisation" (VO). After experimenting and learning from this structure, BRAC started to focus on women, owing to their central position in the household. Women were key to health, nutrition, and family planning, and they were reliable savers and borrowers. Furthermore, they were the most vulnerable group and had the fewest rights. Thus, changing the roles and perception of women in Bangladesh's society was key to reduce inequality and promote learning and development. Following are some features of the VO organisational model:

- A closed group of peers who support and monitor each other (an effective means of reinforcing desired behaviour and making unwanted behaviour transparent, thereby creating a cost for individuals to escape from established group norms).
- Six-woman subgroups (SGs), with one woman as SG leader (to develop discipline, responsibility, and accountability).
- Weekly meetings for all microcredit borrowers in a set-up of eight SGs and a BRAC program organizer (PO) to detect problems early and keep the group together, and to collect interest payments and obligatory savings.
- Monthly meetings to deal with general family, social and health issues, provide education in rights and legal issues, and discuss individual problems.
- Sharing of insights and information, collective learning
- A platform for various social and economic activities
- Building of skills and resources (teachers, health volunteers)

Through these activities, a more holistic development effort emerged that combined skills development, improvement of health and education, provision of capital and opportunistic creation of income-generating activities. Entry into the VO for women is through membership of a VO subgroup (SG), comprised of 6 women, one of which is a SG leader. After six weeks' membership of a SG, a woman is appraised by the other SG members and can become eligible for a loan. All women receive a 28-day course in human rights and legal affairs. The course covers issues such as land ownership, divorce, sharing of property, inheritance and others. In many villages, one woman is trained by BRAC to become a paid teacher in this subject.

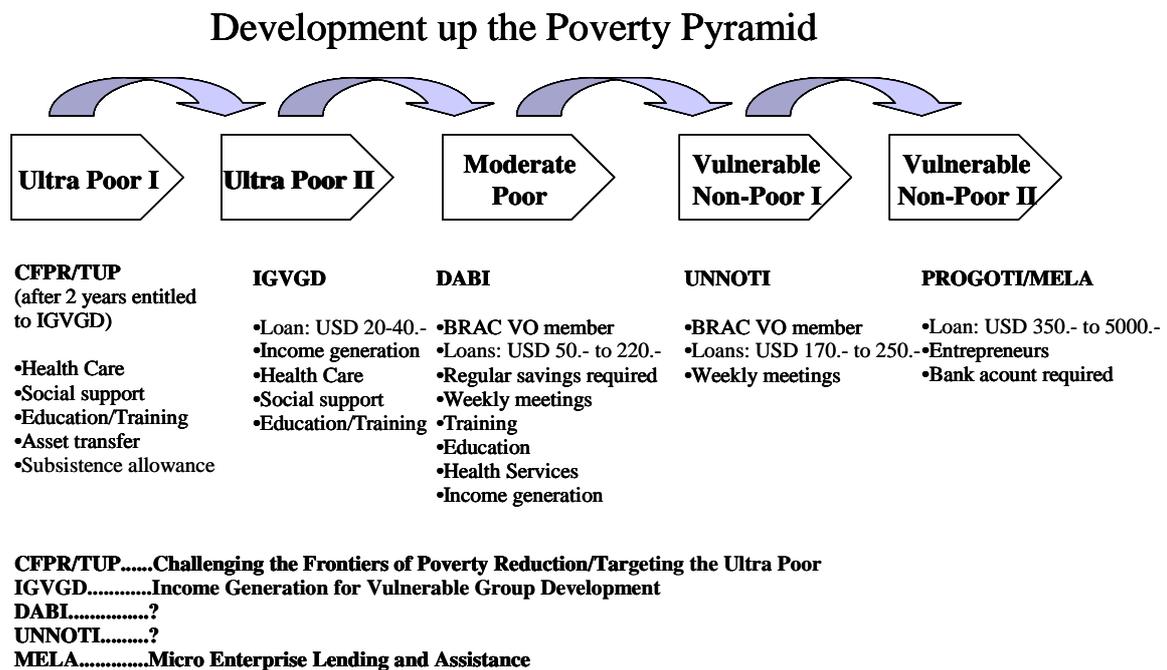
The VO and the dynamics of the group may have been an effective way to quickly institutionalize norms and behaviours that are necessary for socioeconomic development. Also, in the mid-70s, a research and monitoring division (RED) was set up to support systematic prototyping, evaluation, and learning, so as to roll out the programs that worked and limit the risk from failures by detecting ineffective models early. Innovation and learning was thus an integral part of BRAC's culture and organisational set-up from the beginning. By charging

small (sometimes symbolic) fees, the idea was to become economically self-sufficient as far as possible and establish a mindset of ownership and accountability.

Over the years, BRAC became very sophisticated in segmenting the poor into several layers, each characterized by unique needs. Thus, focused programs for all layers of poverty and abilities were introduced (Figure 1). The challenge remains, however, to help the “ultra poor” develop fast enough, given their numbers, special problems and circumstances, and high fertility rates. RED scientists stated in 2003 that much more research is required to understand how the poorest live, how they think and perceive their environment, and what their problems are.

Figure 1

BRAC's social and economic development efforts target all layers of poverty



Economic Development

As early as 1974, a microcredit program was established which, by 2003, had disbursed over US\$ 2 billion to millions of people, with a payback rate of 97.97%⁴. It was needs-targeted according to levels of poverty and individual needs for general purposes, housing, or income-generating programs. Given access to economic and social resources, millions of women facing social, cultural, technological and structural constraints have been able to contribute not only to their families' well-being, but also to national production and development.

It became clear to BRAC management very early on that the absence of markets and opportunities limited people's ability to use micro loans productively. Accordingly, BRAC decided to create those opportunities itself and so established an employment and income generation program. Before people, and women in particular, could be economically productive,

⁴ BRAC Annual Report 2004.

however, there were health and social issues to be taken care of. Consequently, BRAC provided services in all the areas that prevent poor people from participating in economic life.

Over the years, BRAC ventured into six sectors to productively employ large numbers of women: poultry, fishery, livestock, sericulture, agriculture, and agroforestry. For every sector, BRAC manages the whole value chain, from training, organizing the supply chain and quality control, to marketing and sales. Because the market and the government proved to be inadequate suppliers of necessary inputs for these economic activities, BRAC removed the supply bottlenecks by owning and managing the whole supply chain itself.

Nutrition serves as a good example of how BRAC linked basic human needs to economic models. BRAC targeted the problem of insufficient protein sources for human nutrition by developing large fisheries. It bought and developed fish farms and lakes, acquired concessions in rivers, established breeding ponds and laboratories and started to cultivate fish such as tilapia, shrimp and trout. Nine fish and freshwater hatcheries supply high-quality fish spawn and prawn post larvae. BRAC now owns almost 50,000 acres of water for fishing, which are run by around 236,000 people.

According to BRAC's 2003 annual report, the poultry sector alone had generated more than 1.6M jobs by the end of 2003. In 2003, the poultry programme supplied more than one million day-old breed chicks per month to over 24,000 village women, who would raise them until they were two months old. BRAC provided the necessary vaccinations and the enriched feed, and sold the chicks to over a million women throughout the country, who were trained in various aspects of poultry rearing. BRAC's three feed mills ensured a regular supply of quality feed.

Poultry Case Study⁵

Sitting outside the house on the homestead, Ms. Nahar tells us that during the last interview in 1999 she felt poor, but since then the situation has gradually changed. She does not need to beg from anyone any more. The family has what it needs now. There is no poverty anymore, she tells Hanne Nielsen, the sociologist from DARUDEC, conducting the survey in 2001 [...].

Ms. Nahar married when she was only 12 years old. She is now 25, and has two sons, of 9 and 7 years, and a daughter, who is nearly one year old. Now she thinks it's enough. She does not want more children. When she gave birth to her daughter, she lost a lot of blood and has not yet fully recovered. Although a doctor treats her, she still feels dizzy. Luckily, the husband helps her with her poultry production.

In 1999, the Bangladesh NGO BRAC gave Ms. Nahar a loan of taka 8,000 (160 US\$) to rear 80 chickens from 8 weeks up to the age of the first egg laid, when she would sell the birds on to other women. One third of the initial loan was used to buy the chickens, one third was used for feed and the rest was spent on constructing a chicken shed and buying a book for her accounts.

⁵ Excerpt from: Riise, J.C., Permin, A. and Pedersen, G. (2002) Two million women cannot be wrong - The success of the village chicken in rural development for the benefit of poor women. Network for Smallholder Poultry Development, Royal Veterinary and Agricultural University in Copenhagen, Denmark.

Over a period of one year, she paid back the loan with interest in fortnightly instalments. In 2000, she received a new loan of taka 10,000, with which she bought 45 hens and 6 cocks. She now keeps the birds in a shed to produce fertile eggs for other women wanting to produce chickens (Note: BRAC = Bangladesh Rural Advancement Committee, one of the World's largest NGOs, with more than 10 million members. 1 taka = 0.015 USD)

Ms. Nahar's profit on her poultry production is taka 60-70 per day (~1.2US\$). Her income is higher and more reliable than that of her husband, who works as a casual labourer at a sawmill, earning only taka 35 per day. Most of the income is spent on food, but clothes, schooling for the two boys and medicine are also important expenses. Ms. Nahar has managed to save taka 200 (4 US\$) monthly, with which they have bought three ducks, a cow and seeds to cultivate their homestead. The family now spends taka 30-40 per day on food. They eat vegetables and pulses daily and fish weekly and the children get milk from the cow daily.

Ms. Nahar thinks that being a member of a group is very important for women.

The group membership can provide them credit, so they can earn more and develop their families. Ms. Nahar no longer feels restricted as a woman. She thinks that she can do the things that she likes to do. According to traditional rules, she cannot go outside the homestead on her own, but this is not a problem to her. If she wants to go out, she just has to be accompanied by other women from the group.

Access to markets

Apart from ensuring supply chains, BRAC emphasizes the need to forward integrate and build bridges between the poor and markets. Without this there would be little incentive to produce and have a job. And that would mean no incentives to go to school and get an education. BRAC's Dairy Food Project is an example of successful market entry.

BRAC started a livestock program in the '80s to allay Bangladesh's dependence on milk imports. However, the rearers were too small to get an adequate price for the milk. Consequently, development of the BRAC Dairy Food Project started in 1996, with a prototype chilling station for raw milk. The Danish International Development Agency (DANIDA) provided a low interest rate loan, much technical support and machinery for the project.

To avoid finding itself unable to purchase seasonal overcapacities from its farmers, BRAC continues to transform surplus milk into new products. In 2003 it launched Bangladesh's first ultra-heat treated fresh milk under the brand name Aarong UHT Milk. Other products include fruit juices mixed with milk, and it plans to build a milk powder facility. BRAC is involved in and tries to optimize every step of the value chain. This includes providing farmers with high-quality bull semen, feed, medicines and training, as well as constructing cool storage stations and organizing distribution channels that connect rural areas with urban centres.

Artists and Craftspeople

BRAC observed that arts and crafts were dying in Bangladesh, mainly because artists could not generate sufficient income from their work. One of the constraints was the time lag between investment in raw material and payment received at the time of the final sale. Poor artists and craftspeople in rural areas – potters, embroiderers, copper workers, jewellers, jute finishers, basket weavers, silk weavers and many others – needed to get payment immediately. Another

hurdle was lack of access to the market and efficient sales outlets. In Dhaka, BRAC established two shops, known as Aarong, which sell their quality products and quickly acquired a very good reputation. BRAC pays artists immediately but sells their products at a margin. Aarong is also the brand name under which the products are exported to the West. BRAC noted a “tremendous revival of arts and crafts”, with about 35,000 women in craft-related employment.

Agriculture

In collaboration with the Hortex foundation, BRAC gives its small farmers access to international markets and ensures a fair price for the farmers’ produce. The Hortex foundation has become an important institution in Bangladesh for the development and marketing of horticulture products. BRAC, Grameen and Proshika – the largest NGOs in Bangladesh – govern the foundation jointly with private sector firms. Training and assistance is provided to help small farmers meet quality criteria that allow products to be exported to England, France, Belgium, Netherlands, Germany, UAE, Bahrain, Singapore, Hong Kong and Maldives.

Vegetable Exports⁶

Year 2002

French Beans	68.8 tons
Potato	350.0 tons
Broccoli	3.3 tons
Chili	167.2 tons
Bitter Gourd	121.1 tons
Long Beans	221.8 tons
Teasle Gourd	5.9 tons
Okra	8.4 tons
Others	52.2 tons

Corporate Partners

BRAC feels that it is already too big for local companies and that its size creates uneven competition. This concern may be warranted, as the example of BRAC-Renata shows (below). On the other hand, multinational corporations (MNCs) see BRAC mainly as an outlet for charitable activities – education sector, setting up of libraries, etc. There have been very few discussions about strategic partnerships between BRAC and MNCs. BRAC management mentions the issue of trust and a lack of credibility of MNCs when it comes to social issues. However, they are well aware that their established network of more than 70 million people in all regions of Bangladesh is a valuable asset. BRAC is thinking about how to use this network for doing other things that increase the choices available to improve people’s lives.

⁶ Data published by BRAC at www.brac.net.

BRAC-Renata

In September 1997, BRAC formed a joint venture with Renata Limited, a local pharmaceutical company founded and later divested by Pfizer. The rationale behind the joint venture was:

1. Renata's poor financial position did not allow it to make adequate investment in capacity building.
2. An off-take agreement was signed by which BRAC would purchase the entire output of the joint venture.
3. Renata would manage the company.

Several features of the partnership are interesting. For BRAC the deal secured the supply chain for its economic development programs, where millions of people were active in the poultry business. For Renata, the investment hurdle was removed, as was the risk of being unable to sell the output in the market. Management was left entirely to the private sector partner, with little interference by BRAC, a fact that was acknowledged by the Renata board in 2004. However, in 1999, the off-take agreement was terminated because by then BRAC-Renata could earn better prices in the open market. Instead, BRAC further developed its own poultry program. Renata complained about the lack of technology and knowledge transfer between BRAC and BRAC-Renata. Nevertheless, BRAC-Renata (BRAC held 51%, Renata 49% of the equity) expanded the poultry breeding capacity to the fourth-largest in Bangladesh. The success of the venture resulted in a full buy-out by Renata in 2004⁷. The main reason for this was that Renata felt that BRAC-Renata had little strategic importance for BRAC but was essential for Renata. BRAC received Taka 40M for its shares, its original investment having been Taka 21M.

Scojo Vision

Scojo Vision is a company that has an explicit vision of reducing poverty on a global scale. As such it has established the Scojofoundation to develop markets for the poor, in cooperation with local entrepreneurs and social entrepreneurs.

The objectives and activities of the foundation include:

- Develop markets for reading glasses at the base of the economic pyramid.
- Select, train, equip and fund local entrepreneurs to establish new businesses that sell reading glasses.
- Provide high-quality, affordable reading glasses for the programs.
- Bring reading glasses and referral services directly to the customer at the village level.
- Conduct innovative and locally relevant social marketing campaigns to raise awareness about blurry up-close vision.

Scojo foundation works with BRAC to provide poor rural women with reading glasses. BRAC is working on a plan to train women as ophthalmologists and create a market for inexpensive glasses.

⁷ Renata Limited.

Health

In 1972, BRAC's health-related development work began in the Sulla area of Bangladesh, where BRAC had established health centers to serve resettled families displaced in Bangladesh's liberation war. By 1977, BRAC had created and trained a cadre of village health volunteers through its Manikganj Integrated Development Program, which still continues to serve as the health program's core team of front-line health workers. In 1980, BRAC pioneered its nationwide Oral Therapy Extension Program. Oral Rehydration Therapy (ORT) is a cost-effective means of treating most instances of diarrhoea. Based on the lessons learned in Sulla, it rolled out the ORT program on a national scale. Between 1980 and 1990, around 2000 BRAC workers trained 13 million women in the use of ORT. This success story has been acclaimed in the global development community and hugely improved the standing of BRAC vis-à-vis the government of Bangladesh. The recent drop in infant and child mortality is attributed largely to this effort.

Today, the BRAC Health Program has evolved into a comprehensive set of interventions, including preventive, promotive, curative, and rehabilitative health services extending up to the national level. In 2003, BRAC provided health services to more than 31 million people, while actively collaborating with the government of Bangladesh in numerous national health programs. At the core of BRAC's health programs are efforts to be financially viable and sustainable. This is achieved through engaging community volunteers, collecting fees that reflect people's ability to pay, and cooperating with the government and international organizations. About 24,000 community volunteers look after 300 households each through regular visits. They provide education and raise awareness of health issues such as contraception. They also provide simple health services and sell items such as iodized salt, dehydration salts, antibacterial soap, contraceptives, delivery kits and many other practical items. The volunteers are seen as important change agents who institutionalize behaviour to the benefit of the people and communities. This level of organization is effective because it is "owned" by the volunteers, whose incentives include the ability to generate income for themselves.

National Tuberculosis (TB) Programme

In May 2003, the Bangladesh government, BRAC and some other NGOs joined forces to prepare a national TB programme, supported by the Geneva-based Global Fund. The Fund has been launched by a number of international development partners to address health issues globally, including control of tuberculosis in Bangladesh. This was the first time the government and the NGOs had jointly prepared a national programme. BRAC's lead role in this project was a result of its innovative field work. Through its network of village health volunteers, BRAC could specifically target any person who was observed to cough for more than two months. If that person turned out to be TB positive, the health worker was responsible for ensuring treatment and follow-through. This included collecting a small fee from the patient, which would be partly returned only after successful finalization of treatment.

Education

Millions of children in Bangladesh have no access to education at all. In pursuit of its mission to advance human capabilities, BRAC established a number of primary schools, based on a 5-year curriculum that takes account of the needs of the rural poor. For example, the timing of classes considers the need for children to help in their households. As with its economic activities, BRAC decided to expand to cover the whole educational “value-chain”, from pre-primary schools all the way to its own university (see below). To get the necessary funding, BRAC decided to set dynamic prices and charge children from wealthier families to subsidize the poor. One of the innovations was to recruit teachers directly from the villages. BRAC learned to prefer married women because they tended to stay long enough to leverage the investment in training.

Amongst the many hurdles BRAC had to resolve was the absence of books or other teaching and reading materials. BRAC established thousands of libraries and reading clubs in villages all over the country. This also enabled the introduction of computers to communities who had no access to information technology nor skills to use it.

According to Mr. Manzoor Ahmed,

The pace of expansion of the education system has accelerated in the 1990s. Primary education enrollment has increased by 50 per cent since 1990. Secondary and tertiary level institutions and enrollment also have witnessed a similar upsurge. With the government decision to permit establishment of universities in the private sector, there has been a “mushroom” growth of these institutions. Few, however, will dispute the need for widening the door of education even further. In spite of the expansion, one out of five children still do not enter a primary school. Only around 40 per cent of the adolescent population are in high school. Under 5 per cent of the 18 to 24 year olds are in institutions of higher education. Whether we want it or plan for it or not, Bangladesh is a part of today’s global “information society” and the emerging knowledge-based and globalised economy. There is no turning back – the pace of expansion of education has to be even faster. But what is the price of expansion and how can the benefits of expansion be ensured?

However, Mr. Ahmed also noted that the expansion of access had a negative effect on the quality of the education. He quotes a national sample survey of Education Watch, an independent education monitoring and research body set up in 1998 in Bangladesh. The survey revealed that less than two percent of children completing primary education acquired the basic skills and knowledge prescribed in the national primary education curriculum, called “terminal competencies” for primary education. Another Education Watch survey, confirming the earlier finding, found that one-third of the children completing five years of primary education remained illiterate. According to a study of efficiency of secondary education by the World Bank, of every 100 children entering class six, only six completed the secondary stage by passing required examinations.

The large scale of the education-related needs also forced BRAC to rethink some of its modes of operation. Instead of doing everything itself, increasingly it collaborates with the government to achieve scale. Because the quality of secondary education is still considered inadequate, BRAC is now providing training to secondary school headmasters and subject-based training to teachers and members of the management committees of private schools, instead of setting up its own secondary schools, which would have been consistent with its old way of operating. BRAC now focuses more on gaps or areas where the government is inefficient, such as remote

areas or children with disabilities. The future strategy will be to look for areas where BRAC can contribute in a unique way. For example, it has set up pre-primary schools on the premises of government primary schools.

BRAC University

In 2001 BRAC established a university in Dhaka, with the goal of providing students with a broad-based education and professional development. The mission of the BRAC university is

“to foster the national development process through the creation of a centre of excellence in higher education that is responsive to society’s needs, is able to develop creative leaders and actively contributes to learning and creation of knowledge.”

The university offers undergraduate programs in:

- Bachelor of Architecture (B. ARCH)
- Bachelor of Business Administration (BBA)
- Bachelor of Science (BS) in Computer Science and Engineering (CSE),
- Bachelor of Science (BS) in Computer Science (CS)
- Bachelor of Social Science (BSS) in Economics
- Bachelor of Arts (BA) in English.

The University offers graduate programs in:

- Business Administration (MBA)
- Master of Development Studies (MDS)
- Master of Science in Computer Science
- Master of Science in Computer Engineering, Master of Computer Application (MCA)
- Post Graduate Diploma in Bank Management and IT.

In 2005, BRAC University launched a Master of Public Health Programme through the James P Grant School of Public Health. The school was developed on the BRAC University campus, using the 1M dollar grant received in 2004 from the Bill Gates Award for Global Health.

Special Projects

Road Safety

Bangladesh suffers 73 deaths per year per 10,000 registered vehicles. Many accidents involve BRAC employees, who travel frequently. BRAC, a founding member of the UN accredited World Road Safety Network (WRSN), decided to undertake road safety initiatives for societies in March 2001. It hired a director for its road safety projects who had been with the government for 25 years and had taken early retirement. Given BRACs dedication to this project and its

record of success in rolling out programs on a national scale, the government made BRAC a member of the National Road Safety Council and invited it to implement the project throughout Bangladesh.

Housing

Amongst the basic needs of the poor, housing is a difficult issue because of the capital outlay that is usually required. In 1996, BRAC established the Delta BRAC Housing Finance Corporation (DBH). DBH is a joint venture between BRAC, two local insurance companies and two international partners (the International Finance Institution (IFC) of the World Bank and HDFC, a pioneer in the area of housing finance in India). DBH's primary objectives are to channel resources into providing finance for people's basic need for shelter, to enhance the country's housing stock, to promote affordable home ownership and to pioneer the concept of a viable private sector housing finance system in Bangladesh. It offers loans for:

- House construction
- Flat or house purchase
- Extension and improvement of existing houses or flats
- Purchase of housing plots

Relations with the government

BRAC describes its relationship with the government as developing and as having been through several phases: The early 1970s was a period of tension, as the new government was trying to build its own credibility and viewed BRAC largely as a "rival". In the 1980s, the huge number of social problems greatly exceeded the government's capability and capacity and so it tolerated initiatives and NGOs such as BRAC. The 1990s marked a shift towards a better understanding of the unique roles and resources of the NGO and the public sector. The government started to delegate or even outsource certain projects to BRAC.

In 2000, a new period of cooperation and collaboration started. The government does not have the manpower to implement all the necessary social projects and sees BRAC as an important channel to reach the poor. BRAC also realizes that it needs to change its mode of operation and use external resources more efficiently. The training program for secondary school teachers described above is a good example of this.

Success factors – past and future⁸

Learning points from BRAC's experience in the past include:

1. You can't do it with volunteers or "do gooders"; you need professionals and an attractive workplace; training and development and good HR practices are as important as in any organization.
2. Build a rapport with the people you are working with.

⁸ Source: Interviews with various BRAC managers.

3. Listen to the poor and what they really need, don't design from your own paradigms.
4. Learn from solving problems and remain sensitive to related problem areas that always emerge whenever one problem is solved (a feature of complex interconnected systems).
5. Test on a small scale, roll out what works and systematically monitor impact – this highlights the importance of experimentation and discovery and of a systematic learning function (in this case, the BRAC Research and Evaluation Division).
6. Always be prepared to change your approach – don't get locked into a paradigm or dominant logic.

Learning points for the future include:

1. After much focused work on a multitude of problems, it might now be necessary to engage with multiple stakeholders to change the overall social system that produces the problems. This would allow BRAC to focus more on gaps, i.e. areas where markets and governments continue to fail.
2. Build a conglomerate of ideas based on more diversity, including people from outside of BRAC.
3. Much more decentralization, coupled with tight coordination.
4. Building the necessary relationships with partners and finding internal champions within partner organizations, particularly in the public sector, is difficult and time-consuming. The risk is that everything may fall apart when key people leave. BRAC has identified a real need for development research to find better incentive models for government officials to build sustainable relationships with the NGO sector.

Impact

Coverage as of December 2003⁹:

Districts	64 (100%)
Thanas (Sub-districts)	480
Villages	65,02
Urban Slums	4,387
Population Covered	78 million
Water-body under Fisheries	49,000 Acres
Land under Agriculture	410,000 Acres

⁹ Source: BRAC Annual Report, 2003.

Financial self-sufficiency

Dependence on external donations was reduced from about 72% of total expenditures in 1994 to about 18% in 2003. Self-reliance is a goal but not at the cost of being unable to serve as many poor as possible (as long as donations are available). Health and education programs were still largely cash-flow negative and new revenue streams for these services are being considered to further decrease donor dependence.

Challenges

Muslim fundamentalism is still a threat – BRAC schools were attacked because boys and girls were dancing together. A further example was setting mulberry trees in BRAC plants on fire because silk is considered a luxury good that is not compatible with Bangla society. This highlights the importance of institutionalizing norms that enable modern democracies. Recent bombings of BRAC offices, injuring six employees in early 2005, and the large scale bombings in Bangladesh in late 2005 signal the extent of cultural differences. One BRAC manager expressed the opinion that, thanks to BRAC, Bangladesh will never become a Taliban country because the large-scale efforts of BRAC help to resist fundamentalist forces and tendencies. BRAC constantly fights little battles and this continuous engagement is believed to result in slow but ongoing change. Its community approach helped to break cast barriers, and it continues to focus on women. The latter is believed to be essential in breaking social taboos. For example, it is now almost “normal” that girls are riding bicycles and that female BRAC employees can ride motor scooters without being harrassed.

The question of succession is always important in strong values-driven organizations. BRAC has made efforts to structure the organisation in a way that makes it independent of its founder. Already today BRAC’s founder limits his involvement to about 10% of BRAC’s work.

Appendix 1. BRAC Mission Statement¹⁰

BRAC works with people whose lives are dominated by extreme poverty, illiteracy, disease and other handicaps. With multifaceted development interventions, BRAC strives to bring about positive change in the quality of life of the poor people of Bangladesh.

BRAC firmly believes and is actively involved in promoting human rights, dignity and gender equity through poor people's social, economic, political and human capacity building. Although the emphasis of BRAC's work is at the individual level, sustaining the work of the organization depends on an environment that permits the poor to break out of the cycle of poverty and hopelessness. To this end, BRAC endeavours to bring about change at the level of national and global policy on poverty reduction and social progress. BRAC is committed to making its programmes socially, financially and environmentally sustainable, using new methods and improved technologies. As a part of its support to the programme participants and its financial sustainability, BRAC is also involved in various income generating enterprises.

Poverty reduction programmes undertaken so far have bypassed many of the poorest. In this context one of BRAC's main focuses is the ultra poor. With multifaceted development interventions, BRAC strives to bring about changes in the quality of life of these people.

Given that development is a complex process requiring a strong dedication to learning, sharing of knowledge and being responsive to the needs of the poor, BRAC places a strong emphasis on their organizational development, simultaneously engaging itself in the process of capacity building on a national scale to accelerate societal emancipation.

The fulfilment of BRAC's mission requires the contribution of competent professionals committed to the goals and values of BRAC. BRAC, therefore, fosters the development of the human potential of the members of the organization and those they serve.

In order to achieve its goal, wherever necessary, BRAC welcomes partnerships with the community, like-minded organizations, governmental institutions, the private sector and development partners both at home and abroad.

¹⁰ BRAC Annual Report 2004.

Appendix 2. AC Research and Evaluation Division (RED), Publications

1. RED CFPR/TUP Working Paper Series

This working paper series is based on some core research studies on Brac's CFPR/TUP programme. It is an output of the Brac-AKF,C Learning Partnership project for CFPR/TUP funded by CIDA.

Building social capital for the ultra poor: Challenges and achievements Working No. 6

Karishma Huda, Sabeel Rahman, Catherine Guirguis

March - 2005

Based on original research, this qualitative study explores the hypothesis that engaging the village elites to support the ultra poor may provide a form of social capital that did not previously exist, promoting the further development of TUP members. But do these engagements constitute an effective source of social capital for TUP participants?

Health Domain of the Ultra Poor: An Exploration Working Paper No. 5

Shahaduz Zaman, Hasanur Rahman, Ross Edgeworth

October - 2004

There has been an increasing amount of materials surrounding health-seeking behaviour in recent years. However, a relatively small proportion of literature has focused upon health behaviours and types of health services used by the poor in rural Bangladesh, particularly ultra poor households.....

Engaging Elite Support for the Poorest? BRAC's Experience with the Ultra Poor Programme Working Paper No. 4

Naomi Hossain, Imran Matin

September - 2004

This paper describes and draws lessons from the experience of engaging village elites in support of the ultrapoor through the Gram Shahayak Committees (GSC), as part of BRAC's CFPR/TUP programme.....

Exploring Changes in the Lives of the Ultra Poor: An Exploratory Study on CFPR/TUP Members Working Paper No. 3

Imran Matin, Sarah Walker

September - 2004

This paper is based on an exploratory study that wanted to better understand the perceptions of change as defined by the programme members and the underlying factors that explain the changes perceived....

Combining Methodologies for Better Targeting of the Ultra Poor Working Paper No. 2

Imran Matin, Shantana Halder

August - 2004

This paper aims to assess the effectiveness and draw lessons from the targeting strategy used in a new BRAC programme called Challenging the Frontiers of Poverty Reduction-Targeting the Ultra Poor (CFPR/TUP) that aims to experiment with a different type of approach to address extreme rural poverty.....

Stories of Targeting: Process Documentation of Selecting the Ultra Poor for CFPR/TUP Programme Working Paper No. 1

Process documentation: Marufia Noor, Mamun-ur-Rashid, Abu Muhammad Shihab, Rezvina Parveen Consolidation: Hasanur Rahman, Tariq Ali Training and supervision: Shahaduz Zaman, Imran Matin

April - 2004

The targeting process for the CFPR/TUP programme brings together diverse strands of knowledge on poverty in identifying and selecting beneficiaries. The targeting process is, therefore, multi-staged and involves a variety of actors and processes.....

2. Socioeconomic Development and Human Wellbeing: BRAC-ICDDR,B Joint Research Project Working Paper Series

Exploring changes in the lives of BRAC women: A gender perspective Working Paper No. 32

Amina Mahbub

February - 2001

In Bangladesh, patriarchal norms, ideology and social institutions shape women's role and status in the society. Within this patriarchal system, some forces like NGOs may affect the relationship between men and women with respect to prestige, power and control, by enhancing or lowering the status of women in different spheres and locations. Existing studies indicate that BRAC's interventions have rendered substantial changes in women's lives in terms of facilitating their material, perceptual and relational pathways to empowerment, both at the individual and at the family level....

Women's involvement in BRAC's development activities and child nutrition Working Paper No. 30

Masuma Khatun, Abbas Bhuiya, Mushtaque Chowdhury

November - 1998

This study explores the effect of women's involvement in BRAC's income and health development activities on the nutritional status of their children aged 6-72 months. MUAC measurements of 1,518 children aged 6-72 months (using TALC) were taken between April-August 1995....

Assailing poverty and patriarchy: How does small money fare? Working Paper No. 29

Monirul Islam Khan, Mushtaque Chowdhury, Abbas Bhuiya, Masud Rana

October - 1998

This report is based on the findings of the case tracking study of 35 BRAC borrowers from Matlab RDP over a period of one year. Tracking began in July 1996, and in all cases more than three months had elapsed before tracking began....

Pre-lacteal feeding practices in rural area of Bangladesh Working Paper No. 27

Sabah Tarannum, SM Ziauddin Hyder

August - 1998

Any fluid other than breast milk given first time to a newborn is defined as pre-lacteal feeding. Present study describes the extent and nature of pre-lacteal feeding practices among rural mothers in Bangladesh....

Does involvement of women in BRAC influence sex bias in intra-household food distribution? Working Paper No. 25

Rita Das Roy, SM Ziauddin Hyder, Mushtaque Chowdhury, Alyne Adams

March - 1998

This study assessed the sex preferences in intra-household food distribution among school going siblings in a rural area of Bangladesh. The study also examines the effect of women's involvement in BRAC's rural development programme in reducing gender gaps in intra-household food allocation....

Participation in BRAC's Rural Development Programme and the impact of group dynamics on individual outcomes Working Paper No. 24

Simeen Mahmud, Samiha Huda

February - 1998

This study explored women's participation in BRAC's rural development programme to identify some unobserved selecting factors that are believed to influence women's decision to participate or not and, the effect of group dynamics on individual outcomes of women programme participants....

Psychological Well-being Of Rural Women: Developing Measurement Tools
Working Paper No. 23

Mohsina Khatun, Nasreen Wadud, Abbas Bhuiya, Mushtaque Chowdhury

February - 1998

The study was designed with the intention of developing a viable scale, for measuring psychological well-being as an indicator of the quality of life of rural women. A scale was prepared and finalised by applying and analysing it on married women of Matlab....

Two studies on Health care-seeking behaviour and household sanitation practices of BRAC member and non-member households in Matlab, Bangladesh
Working Paper No. 22

Syed Masud Ahmed, Mushtaque Chowdhury, Abbas Bhuiya

January - 1998

Understanding the morbidity profile and health care-seeking behaviour of different socioeconomic strata of the community is important for planning and delivery of appropriate health services, especially for the poor. This paper attempts to explore the effects of the BRAC development interventions on changes in health care-seeking behaviour of the beneficiary households....

An Emic towards well-being
Working Paper No. 20

Amian Mahbub, Rita Das Roy

October - 1997

Usually not much attention has been paid to people's perspective towards their own well being. In fact it is rare to find national level studies on the realities about people's well-being. Further more, people's ideas about development processes usually are not considered in these studies. But people are conscious about their own well-being and they have a transparent idea about their needs and priorities....

Two studies on the Impact of Meghna-Dhonagoda Flood Control, Drainage and Irrigation project
Working Paper No. 19

Saira Y Ansary, Lewis Fulton, Abbas Bhuiya, Mushtaque Chowdhury, Christopher S. Vaughn

September - 1997

The Meghna-Dhonagoda Embankment (MDE) is an example of a flood control scheme which also regulates irrigation and drainage of the area inside it. This intervention in the natural functioning of the environment - intended to reduce the often catastrophic impacts of flooding on mankind - itself may have substantial impacts on the environment and humans in the short and long run. These impacts are not well understood and thus are not fully taken into consideration at the time of inception of the project....

Poverty and BRAC's Microcredit Programme: Exploring Some Linkages
Working Paper No. 18

Hassan Zaman

August - 1997

This paper looks at BRAC's Rural Development Programmes' (RDP) interventions and consumption based poverty using household expenditure data collected from 3518 households in fourteen villages in Matlab between April and August 1995. Poverty lines and measures are constructed to compare the socio-economic status of BRAC members relative to non-members....

Perspective of Women About Their Own Illness
Working paper No. 16

Amina Mahbub, Syed Masud Ahmed

August - 1996

In Bangladesh women's health issues are traditionally neglected and inadequate importance is given by all concerns. A majority of the women experience significant morbidity associated with pregnancy and delivery. The study aimed to understand illnesses from the perspective of women in the community and their health seeking behaviour with respect to some specific illness....

An assessment of clients' knowledge of Family Planning in Matlab
Working Paper No. 13

Hashima-e-Nasreen, Mushtaque Chowdhury, Abbas Bhuiya, AKM Masud Rana, Indrani Pieris-Caldwell

February - 1996

The study aimed to assess the level of effective knowledge of women on different family planning methods to see the impact of quality of care. The study was carried out in two villages chosen from ICDDR,B intervention and comparison areas of Matlab thana where BRAC's Rural Development Programme (RDP) has also been working since 1992....

Vulnerable of the vulnerables: the situation of divorced, abandoned and widowed women in a rural area of Bangladesh
Working Paper No. 11

Mehnaz Momen, Abbas Bhuiya, Mushtaque Chowdhury

November - 1995

Marriage is the only secure institution the society grants a Bangladeshi women. In a society where male dominated institutions tend to shape the life and role of a woman, the situation of a woman after marriage disruption in most cases may become insecure. Although the possibility of such an insecurity is obvious, not much has been systematically documented in this regard....

Problems of women-headed households
Working Paper No. 9

Naomi Hossain, Samiha Huda

October - 1995

Existence of considerable proportion of women-headed households in rural society of Bangladesh insisted us to do this research. The objective of this study was to identify and understand the problems faced by women-headed households....

An inside look at two BRAC schools in Matlab
Working Paper No. 8

Sabina Rashid, Mushtaque Chowdhury, Abbas Bhuiya

August - 1995

Since 1985, BRAC has been implementing its Non-Formal Primary Education (NFPE) Programme for disadvantaged children, primarily in the rural areas. From a modest start, the programme has rapidly expanded and by the end of 1994 it covered over 800,000 children in 28,270 schools. However, setting up these schools over such a short period of time was a stupendous job for the NFPE staff....

Profitability of BRAC-financed Projects: a study of seven microenterprises in Matlab
Working Paper No. 7

Hassan Zaman, Saima Rahman, Shaheed Hussain, Masud Rana

June - 1995

The basic objective of this study was to look at the profit rates made by VO members once they have made investments in projects financed through BRAC loans. BRAC's twin objectives of employment and income generation as part of its poverty alleviating strategy hinge crucially upon the success of its microcredit program....

Formation of Village Organisations: the First Three Months
Working Paper No. 4

Manzurul Mannan, Mushtaque Chowdhury, Abbas Bhuiya and Masud Rana

February - 1995

This study looked at the process of forming of village organizations (VOs) by BRAC. BRAC organizes the poor by initiating the institution building process through which the formation of VOs takes place. The VOs create context within which mobilization, conscientization, and empowerment of the poor and women take place. The study particularly looked at the events, problems and constraints involved in the formation of VOs....

3. RED Monographs

Series No. 25

The wider social impacts of BRAC's group-based lending in rural Bangladesh: Group dynamics and participation in public life

Naila Kabeer, Imran Matin

March - 2005

In a context in which dominant relationships which govern the lives of the poor tend to be vertically organized - explicitly or implicitly – as patron-client relationships, the group-based strategies promoted by microfinance and other non-governmental organizations represent a form of association based on horizontal principles.....

Series No. 21

25 years of Brac research: Achievements, challenges and opportunities

Shayna L Storm

October - 2001

In the difficult time following the war, a small organization known as the Bangladesh Rehabilitation Assistance Committee was founded, aiming to help provide emergency services in the Sullia region of the country. No one could have imagined at that point that the organization, later known as the Bangladesh Rural Advancement Committee and then simply BRAC, would remain in operation and later grow into the largest development Non-Governmental Organization (NGO) in the world....

Series No. 20

Equity Gains in Bangladesh Primary Education

A Mushtaque R Chowdhury, Samir Nath, Rasheda K Choudhury

September - 2001

Equity though a desirable objective of any development intervention, including education, not many studies dwell upon this area of development. Information on trends in equity experiences is even rare. This paper uses recent field level data from Bangladesh to examine the levels and trends in selected indicators of primary education....

Series No. 19

Life in a Health Centre: An Ethnography from Rural Bangladesh

Shahaduz Zaman

July - 2001

This monograph reports an ethnographic investigation done in a rural health centre in Bangladesh, established by BRAC, a non-governmental organization. This study aimed to describe and analyze the social and cultural aspects of a rural health centre in Bangladesh....

Series No. 18

Hybrid Rice Adoption in Bangladesh: A Socioeconomic Assessment of farmers' Experiences

AM Muazzam Husain, Mahabub Hossain, Aldas Janaiah

March - 2001

The study aimed at finding the farm-level adoption pattern, differential performances, relative profitability and constraints to adoption of two hybrid rice varieties - Alok 6201 and Sonar Bangla (CNSGC 6)- introduced during 1999 Boro season in Bangladesh....

Series No. 15

Experiences of deluge: Flood 1998

Syed Masud Ahmed, Hasan Shareef Ahmed (eds)

November - 1999

The devastation and destruction caused by the flood of 1998 was unprecedented in the history of this country. It continued for more than 65 days and affected 100,000 sq. km. areas and destroyed basic infrastructures like roads, bridges, houses, standing crops of the fields, killed birds, animal and cattle heads. The most damaging aspect of the flood was the destruction of people's means of livelihood. Decades-long efforts, both government and non-government, in alleviating poverty were threatened....

4. RED Books and Book Chapters

Shalish and the Role of BRAC's Federation: Improving the Poor's Access to Justice

M Abdul Alim

December - 2004

MA in Development Studies Thesis, Graduate School of Development Studies, ISS Hague

System of informal justice is a reality in almost all countries of the world. Its extent, character and importance vary greatly depending on a wide range of factors. Among those factors are the nature of the state and its capacity; the diversity of the population in terms of ethnicity/race, religion, ideology, language and income. Crucially important are also the levels of urbanisation and the type of economy....

School Management: Learning from successful schools in Bangladesh

National Academy for Educational Management and Brac Research and Evaluation Division

December - 2004

This proceeding is an outcome of a national seminar jointly organised by two Bangladeshi member institutions of the Asian Network of Training and Research Institutions in Educational Planning (ANTRIEP)....

Towards a profile of the ultra poor in Bangladesh: Findings from CFPR/TUP baseline survey

Research and Evaluation Division, Brac

September - 2004

Depending on methods used, recent estimates suggest that as much as 20 to 34% of the population of Bangladesh live in extreme poverty. This is a significant number of people requiring immediate and special attention, if Bangladesh is to fulfill its commitment towards attaining the Millennium Development Goals (MDG) which underpins its Poverty Reduction Strategy Paper (PRSP).....

Managing scaling up challenges of a programme for the poorest: Case study of Brac's IGVGD programme

Imran Matin, Rabeya Yasmin

May - 2004

In: CGAP/WB (ed), 'Scaling up poverty reduction: Case studies in Microfinance'

BRAC approaches microfinance as a key instrument to build ladders of opportunity for the poorest people, who tend to be left out. BRAC's main point of departure from conventional thinking is that, although the poorest do need subsidy-based programs to supply their immediate food needs, microfinance can play a fundamental role in constructing a long-term, sustainable foundation for improving food security and livelihoods....

Fighting Arsenic: Listening to Rural Communities Willingness to Pay for Arsenic-Free, Safe Drinking Water in Bangladesh

A Junaid, BN Goldar, M Smita, M Jakariya

December - 2002

**Water and Sanitation Program- South Asia
The World Bank**

Arsenic contamination of ground water has adversely affected the access to safe drinking water sources for over 30 million people in Bangladesh. Alternative filtering technologies and development of different types of water distribution systems and sources are being proposed as possible solutions.....

Anaemia and iron deficiency in women: Impact of iron supplementation during pregnancy in rural Bangladesh

S M Ziauddin Hyder

February - 2002

Published by: Epidemiology, Department of Public Health and Clinical Medicine, Umeå University, Sweden and Research and Evaluation Division, BRAC

Iron deficiency anaemia is a global public health problem that affects women in all stages of the reproductive cycle. Current iron supplementation strategies in public health settings have met with limited success....

Bangladesh: An intervention study of factors underlying increasing equity in child survival

Abbas Bhuiya, AMR Chowdhury, F Ahmed and AM Adams

August - 2001

**In: Evans T. et al. (eds.), 'Challenging Inequities In Health: From Ethics to Action'
Oxford University Press**

Through a collective effort of researchers and practitioners called the Global Health Equity Initiative (GHEI), a set of in-depth country studies and conceptual analyses on health equity were undertaken. The main findings of this effort are presented in this book with the central claim that issues of equity, or distributive justice, deserve primary consideration in health and social policy deliberations....

Counting the hills: Assessing development in Chittagong Hill Tracts

**M Rafi, AMR Chowdhury (eds)
University Press Ltd.**

June - 2001

Very little was known about the various facets of the development process or of the obstacles to development in the Chittagong Hill Tracts. The signing of the Peace Accord between the Government of Bangladesh and the PCJSS in December 1997 has created a favourable atmosphere for the development of the region. This study by BRAC is one of the pioneering works to understand the development needs of the Chittagong Hill Tracts...

Education Watch 2000:A QUESTION OF QUALITY:State of Primary Education in Bangladesh(Volume II: Achievement of Competencies)

**Samir Nath, AMR Chowdhury (eds)
Campaign for Popular Education and University Press Ltd**

June - 2001

About 18 million of Bangladesh's 130 million populations, are in the primary school age (6-10 years) group. Nearly 80 percent of these children are now attending school. Some studies have raised questions about the quality of education imparted in the schools. This report presents results from a new study that looks at the quality aspect more comprehensively....

A question of quality: state of primary education in Bangladesh. Volume I Major findings: a synthesis

**AMR Chowdhury, RK Choudhury, Samir Nath, M Ahmed, M Alam (eds)
Campaign for Popular Education and University Press Limited**

June - 2001

About 18 million of Bangladesh's 130 million populations, are in the primary school age (6-10 years) group. Nearly 80 percent of these children are now attending school. Some studies have raised questions about the quality of education imparted in the schools. This report presents results from a new study that looks at the quality aspect more comprehensively....

The Effect of Micro-Credit Programmes on the Reproductive Behaviour of Women in Rural Areas of Bangladesh

Abdullahel Hadi, Samir R Nath, AMR Chowdhury

June - 2001

**In: Zeba Ayesha Sathar and James F Phillips (eds), 'Fertility Transition in South Asia'
Oxford University Press**

This compendium of nineteen chapters, written by South Asia scholars and international authorities in the field of population, provides an overview of a range of issues surrounding fertility change in South Asia over the past decade....

Do poverty alleviation programmes reduce inequalities in health? The Bangladesh experience

AMR Chowdhury, Abbas Bhuiya

November - 2000

**In: Leon and Walt (eds.), 'Poverty, inequality and health'
Oxford University Press**

Poverty, Inequality and Health: An International Perspective raises new and critical issues about health inequalities. It is unique in that it provides the first truly international perspective on this problem, with contributions from the developed and developing world....

Hope not complacency: State of primary education in Bangladesh 1999

**AMR Chowdhury, RK Choudhury, Samir Nath (eds)
Campaign for Popular Education and University Press Limited**

June - 1999

In recent times, a number of interventions have been made in public, private and NGO sectors to attain the goal of universal primary education. However, no sector has invested enough in monitoring the progress towards the desired goal. This report projects a generally optimistic picture about the state of primary education in the country....

Poverty alleviation and empowerment: The Second Impact Assessment Study of BRAC's Rural Development Programme

AM Muazzam Husain (edited)

September - 1998

BRAC has been working since early 1990's to evolve an impact assessment system (IAS) for its rural development programme (RDP). The first impact assessment study was conducted in 1993-94. Assessing the impact of RDP is necessary not only to measure the success of the programme in raising the socio-economic status of the participants but also to identify the shortcomings of the programme and to assess its sustainability....

Micro-credit programmes: who participates and what does it matter?

Hassan Zaman

August - 1996

**In: Geoff Wood and Iffath Sharif (eds). 'Who Needs Credit? Poverty and Finance in Bangladesh'
University Press Ltd.**

The book critically examines micro-credit provision in Bangladesh. It critiques the emergence of a panacea formula for credit provision to the poor through the Grameen Bank model, which offer a 'cheaper' attractive option for poverty alleviation avoiding the 'overhead' costs of a broader social development agenda, mobilisation, group formation, support for struggles and campaigns, accessing key resources and opportunities in the market, skills training, and so on.....

Beacon of Hope: An impact assessment study of BRAC's Rural Development Programme

Shams Mustafa, Ishrat Ara, Dilruba Banu, Altaf Hossain, Azmal Kabir, Mohammad Mohsin, Abu Yusuf, Sarwar Jahan

February - 1996

The impact assessment methodology was constructed on the basis of a set of hypotheses, and incorporated a set of key indicators of impact. The IAS hypothesised that various non-RDP factors are likely to influence the impact of RDP's inputs....

5. RED Reports

A large number of reports in the areas of

- Health
- Economics
- Education
- Social
- Environment
- Nutrition

have been published. For details: <http://www.bracresearch.org/reports.php>

Appendix 3. BRAC Timeline: Major Events 1972 - 2002¹¹

1972	BRAC starts at Sulla (Sylhet) as a relief organization.
1973	Transition to a development program.
1974	Relief work among famine and flood victims of Rowmari, Kurigram started.
1974	Microcredit started.
1975	Research and Evaluation Division (RED) established; Jamalpur Women's Project commenced.
1976	Manikganj Integrated Project initiated.
1977	BRAC commences 'targeted' development approach through Village Organizations (VO).
1977	BRAC Printers set up in Dhaka.
1978	Training and Resource Centre (TARC) set up at Savar; Aarong set up in Dhaka.
1978	Sericulture starts in Manikganj.
1979	Outreach, Rural Credit and Training Program (RCTP), Poultry Program commenced.
1980	Oral Therapy Extension Program (OTEP) launched.
1983	Livestock Program initiated.
1985	Non-formal Primary Education Program (NFPE), Income Generation for Vulnerable Group Development (IGVGD) Program launched, Rural Enterprise Project (REP) launched.
1986	Rural Development Program (RDP) formed by merging Rural Credit and Training Program (RCTP) and Outreach; Child Survival Program (CSP) commenced.
1988	Monitoring Department set up.
1990	Rural Credit Program (RCP) commenced; Management Development Program (MDP) set up; Vegetable cultivation becomes a separate program.
1991	Women's Health Development Program (WHDP) commenced.
1992	BRAC Centre for Development Management (BCDM) established.
1993	Training Division, Women's Advisory Committee (WAC) set up.
1994	Non-formal Primary Education program (NFPE) sets up a desk in Nairobi under the auspices of UNICEF to advise some African countries in primary education.
1995	Fifteen Adult Literacy Centres opened under NFPE; BRAC enters Global Partnership for NGO studies, education and training; Gender Quality Action Learning (GQAL) and Gender Resource Centre (GRC) established.
1996	Rural Development Program (RDP) IV commenced; Micro-Enterprise Lending and Assistance (MELA) launched; BRAC BDMail goes into operation.
1997	Urban Development Project starts.
1997	Delta BRAC Housing program launched.
1998	BRAC Dairy and Food Project commissioned.
1998	Chittagong Hill Tracts Development Project underway.
1999	BRAC Information Technology Institute launched.
2001	BRAC University
2001	BRAC Bank
2002	Challenging the Frontiers of Poverty Reduction (CFPR) launched.
2002	BRAC-Afghanistan
2002	Advocacy Unit

¹¹ BRAC Annual Report 2002.

Appendix 4. Overview of the BRAC Structure, Scope and Activities

