



WATER, ENVIRONMENT AND MANAGEMENT

Managing the community for development - BRAC experience

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Introduction: BRAC - The Bangladesh Rural Advancement Committee is the country's largest development organisation which was formed in 1972. Rural Development Program (RDP) is BRAC's major integrated, multi-sectoral program and the front line activity for the implementation of BRAC's strategy.

Features of BRAC's Rural Development Strategy:

1. BRAC's Rural Development strategy stands for poverty alleviation and aims at empowering the rural poor.
2. Empowerment of the rural poor is approached by a multidimensional program covering economic, social and health aspects.
3. Organising the community poor into 'homogeneous' co-operative group makes sense both economically, socially, culturally and politically.
4. Poor are not credit risk.
5. BRAC lends only to the organised poor.
6. Lending to the poor itself is not an end but a means to institution building.
7. Successful lending assumes infrastructural support.
8. BRAC's non-formal primary education program targets the dropout and non-enrolled school age children of the landless household.
9. Promotion of girls' education is one of the main objectives of BRAC schools.
10. Increase income does not automatically improve health and nutritional status of the poor.
11. Considerable coverage of a program is required to bring about any policy change in the interest of the poor.
12. BRAC is committed to poverty alleviation and intends to be significant.

Target people:

- BRAC's target people are those who sell manual labour atleast 100 days' a year for mere survival.
- Self employed skill labourers.
- Agri-labourers who may have land upto 0.50 acres except homestead.

Approach:

Rural development approach focuses on four major types of activities:

1. Institution building
2. Credit operation
3. Income & employment generation
4. Support services.

Institution building is the main of the four major components of rural development program which comprises the building block in the development process involving a number of stages and time for consolidation. Formation of village-based organisation is the initial stage of institution building.

Process of organising and managing community people:

- Target people are organised separately as men and women into a village-based organisation called the village organisation (VO).
- Size of a VO is minimum 45 and maximum 55.
- VO members are conscientised through a life-oriented functional education forum (FE).
- Within a VO, small group with each 5 members are formed headed by a leader. A small group leader is elected or selected for a period of two years.
- A V.O. is managed by a 5-members management committee selected from the small group leaders on the basis of odd and even number at alternate year.
- The group introduces some norms and sets in some discipline such as:

- A regular weekly meeting at pre-schedule time where groups' economic and financial activities are discussed.
- Small group-wise sitting in row with leader in front.
- Charted 17-promises of dos and don'ts being composed by them.
- Maintains attendance.
- Regular weekly saving deposit.
- A regular monthly meeting for discussing social and organisational issues.

Credit, Income and Employment Generation Activities:

After a period of six-months' of organising a VO, credit is given for generating income and creation of employment opportunities. Credit is viewed as a means towards the institution building process as participation and group responsibility are the essential elements of the loan process.

Basic rules which serve as a guideline for granting a loan:

- Priority is given to such schemes/projects which have viable economic and social profitability potentials.
- No collateral in the traditional sense is required.
- Loan is granted on the basis of self-liquidation.
- Regular savings habit and must have savings equivalent to 5% of the loan demand for the first time and another 5% for each consecutive loan cases.
- No loan is sanctioned for purchasing poor man's land.
- No loan is given without completion of F.E.

Speciality of BRAC's program is the maximum

involvement of women folk. The present women-men proportion is 60:40.

Followings are the main income & employment generating activities:

1.	Agriculture and irrigation			
		(includes 37 different items).		
2.	Poultry and livestock	"	13	" "
3.	Fish culture	"	6	" "
4.	Seri-culture	"	4	" "
5.	Social forestry	"	3	" "
6.	Rural transport	"	10	" "
7.	Rural industries	"	26	" "
8.	Rural trading	"	24	" "
9.	Food processing	"	9	" "
10.	Health	"	2	" "

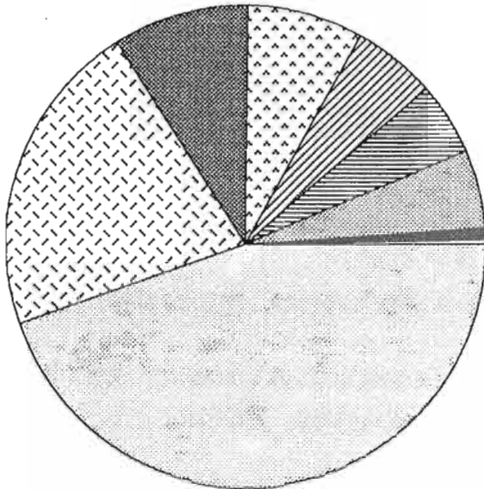
Progress statement upto Sept. '91

No. of village organisation formed :	10,130
No. of membership:	542,571
Members' savings :	Tk.182,339,705
Amount disbursed:	Tk.1,275,926,713
Amount outstanding:	Tk.510,208,380
On time recovery rate:	98%

BRAC's programs are continuously monitored, evaluated and the failures are always treated as learning which in turn generate innovative ideas for undertaking more new programs.

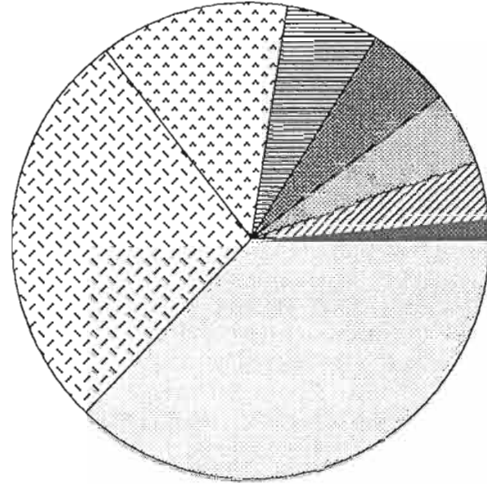
Note: 1 US \$ = Tk.40 (approx.)

SECTORWISE DISTRIBUTION OF DISBURSEMENT AND OUTSTANDING (IN PERCENT)



DISBURSEMENT

▨ Agriculture (5.51%)	▨ Rural Transport (5.18%)
▨ Irrigation (7.75%)	▨ Rural Trade (44.86%)
▨ Fishery (0.95%)	▨ Food Processing (9.26%)
▨ Livestock (21.15%)	▨ Health (0.08%)
▨ Rural Industry (5.18%)	▨ Miscellaneous (0.08%)



OUTSTANDING

▨ Agriculture (3.8%)	▨ Rural Transport (6.48%)
▨ Irrigation (12.90%)	▨ Rural Trade (37.31%)
▨ Fishery (1.22%)	▨ Food Processing (5.85%)
▨ Livestock (27.30%)	▨ Health (0.14%)
▨ Rural Industry (4.97%)	▨ Miscellaneous (0.04%)