

SUMMARY OF FINDINGS

BANGLADESH SHRIMP CULTURE PROJECT

BASELINE SURVEY 1988

Report prepared by the Research and Evaluation Division of Bangladesh Rural Advancement committee under agreement with M/S. Aqua Service, Consulting Engineers in Aqua Culture, Dhaka

April 1989-

SUMMARY OF FINDINGS *

A baseline study has been done as a part of Shrimp culture project of Aqua Service SA of Sete, France, Consulting Engineers in Aqua Culture. The study was conducted in polder no. 20, 20/1 of Khulna and polder no. 66/3, 66/4 and 70 of Cox's Bazar project areas. Aqua Service is carrying out an action project to increase the production of Shrimp through the provision of improved technology. By a contract, BRAC's Research and Evaluation Division (RED) was assigned with certain tasks related to the study such as designing the questionnaires, training of interviewers, data processing and report writing. .

The broad objective of the study was to generate the benchmark information about the socio-economic characteristics of the inhabitants of the project areas which would subsequently make possible the assessment of the impact of the project on the life of the people.

The following is an executive summary of the baseline study. Polderwise information of the Shrimp culture project has been appended herewith as requested by Aqua international

A. GENERAL:

- I) The present baseline study aims to generate benchmark information about the socio economic characteristics of the inhabitants of Shrimp producing areas of Cox's Bazar and Khulna. A total of 1,750 households which is approximately 30% of the total households of all the 32 sample villages were covered from both project and non project areas.

* This report presents the summary of findings of the main 'Baseline Survey - 1988 of the Bangladesh Shrimp Culture Project'. The main report is available in a separate volume in BRAC Library. 160

- II) The average family size in Cox's Bazar (7.3) is much higher than that in Khulna (5.7)
- III) Percentage of pupulation below 15 years of age is very high, particularly in Cox's Bazar. About 52% of the total population in Cox's Bazar and 43.4% of the total population in Khulna is below the age of 15 years.
- IV) Percentage of population in the working age is much higher in Khulna (51%) than in Cox's Bazar (44%). Dependency ratio in Cox's Bazar is 1.29 while it is only 0.98 in Khulna.
- V) With respect to the level of literacy there are wide regional variations. Khulna has a higher literacy rate (40%) compared to Cox's Bazar (36%), both of which are higher than national average of 19.7% (BBS 1985).
- VI) Per acre yield, Per acre cost as well as Per acre Return of both crop and Shrimp are much higher in Cox's Bazar area than in Khulna. Yield, cost and Return Per acre of crop in Cox's Bazar is 1358.15 kg/ac, Tk 4529.3 & Tk 3725.5 as against 642.77 kg/ac, Tk 2434.4 & Tk 1440.8 in Khulna respectively. For Shrimp corresponding figures for Cox's Bazar are 51.28 kg/ac, Tk 5316.3 & Tk 2220 as compared to 44.89 kg/ac, Tk 3414.7 & Tk 1675 for Khulna respectively.
- VII) Production process of Shrimp, salt or crop are all very traditional in nature in all the sampled areas using traditional technology and little modern inputs.
- VIII) Shrimp production brings highest net Return in Khulna followed by crops while in Cox's Bazar highest net Return comes from crops followed by Shrimps.
- IX) At the present level of technology labour productivity is

the highest in crop followed by Shrimp in Cox's Bazar while the situation is reverse in Khulna. Output labour ratio in crop farming is 231.29 and 146.13 in Cox's Bazar and Khulna respectively. For Shrimp culture these are 217.53 and 169.89 in Cox's Bazar and Khulna. Return on investment Per taka is also the highest in crop in Cox's Bazar while it is the highest in Shrimp culture in Khulna. Output capital ratio for crop and Shrimp in Cox's Bazar is 1.82 and 1.32 while for Khulna these are 1.59 and 1.65.

- X) Thirty nine Percent of the households in Cox's Bazar and 25% of the households in Khulna do not have any land nor even the homestead land. The percentage of functionally land less household having land less than .50 acre is 42% in Cox's Bazar and 33% in Khulna.
- XI) Land distribution in both the areas is highly skewed in favour of a limited number of people. Bottom fifty percent of the households have less than 12.3% of the total land while top 10 percent control 40% to 73% of the total operational land.
- XII) Skewness in land distribution is much higher in Cox's Bazar than that in Khulna. Gini coefficients are .701 and .776 in Cox's Bazar intervention and control areas while those of Khulna are .502 and .659.
- XIII) Average net household income in Cox's Bazar (Tk 47411) is much higher than that of Khulna (Tk 23392). So is the case with the Per capita income (Tk 6504 and Tk 4111 respectively). Both average household income and Per capita income of the

- XIV) Largest portion of the household income both in Cox's Bazar (85%) and Khulna (65%) come from sources other than crop, salt or Shrimp.
- XV) The households which are involved in Shrimp cultivation has higher average net income than those which are not involved in Shrimp production.
- XVI) Very strong correlation exists between the quantity of operational land and income Per household as well as between Per capita land and Per capita income. The top landholding categories possess the highest amount of Per capita income.
- XVII) As was the case with income, average household expenditure in Cox's Bazar (Tk 5036) is more than double that of Khulna (Tk 2080). The average household expenditure made on basic household necessities is much higher in Khulna (91.4% of total) than in Cox's Bazar (62.5% of total).
- XVIII) Level of indebtedness is higher in Cox's Bazar compared to Khulna both in terms of borrowing household (55% in Cox's Bazar and 36.6% in Khulna) and average amount of credit (Tk 9925 in Cox's Bazar and Tk 3954 in Khulna). Credit market is much advanced in Cox's Bazar, but it closes to traditional one in Khulna. Lion's share of the credit are invested in Cox's Bazar (74% of total) and consumed in Khulna (64% of total credit).

B. POLDERWISE:

The baseline study aims to generate benchmark information about the socio economic characteristics of the inhabitants of Shrimp producing areas of Cox's Bazar and Khulna. A total of 1750 households

(30% of the total households of 32 sample villages) were covered from both project and non project areas.

<u>The sample size</u>		<u>No. of H.H.</u>
Cox's Bazar	Polder 66/3	479
	Polder 66/4	33
	Polder 70	520
	Control	157
Khulna	Polder 20	261
	Polder 20/1	37
	Control	264

Average family size: Average family size of polders in Cox's Bazar is higher than those in Khulna.

		<u>Average family size</u>
Cox's Bazar	Polder 66/3	7.11
	Polder 66/4	7.79
	Polder 70	7.68
	Control	6.40
	District	6.20 (BBS 1983)
Khulna	Polder 20	5.69
	Polder 20/1	6.76
	Control	5.40
	District	5.90 (BBS 1985)

Sex Ratio: Sex ratio of polders in Cox's Bazar is higher than those in Khulna

		<u>Sex ratio (M/F)</u>
Cox's Bazar	Polder 66/3	107
	Polder 66/4	111
	Polder 70	117
	Control	115
	District (Chittagong)	113 (BBS 1985)
Khulna	Polder 20	109
	Polder 20/1	94
	Control	98
	District	108 (BBS 1985)

Both in Cox's Bazar and Khulna polder areas the percentage of population below 15 years of age is very high.

		<u>% of population below 15 yrs. of age</u>
Cox's Bazar	Polder 66/3	52.2
	Polder 66/4	56.4
	Polder 70	51.5
	Control	53.0
	District (Chittagong)	44.7 (BBS 1985)
Khulna	Polder 20	42.7
	Polder 20/1	40.8
	Control	44.6
	District	45.5 (BBS 1985)

Percentage of population falling within the working age (15-59 years) is much higher in Khulna polder areas than in Cox's Bazar polder areas.

		<u>% of Popn. within the working age</u>
Cox's Bazar	Polder 66/3	43.9
	Polder 66/4	40.5
	Polder 70	44.1
	Control	42.4
	District (Chittagong)	49.5 (BBS 1985)
Khulna	Polder 20	51.7
	Polder 20/1	49.6
	Control	49.6
	District	49.1 (BBS 1985)

Dependency Ratio: Dependency ratio in Cox's Bazar polder areas is higher than in Khulna polder areas.

		<u>Dependency ratio</u>
Cox's Bazar	Polder 66/3	1.28
	Polder 66/4	1.47
	Polder 70	1.27
	Control	1.36
	District (Chittagong)	1.02 (BBS 1985)
Khulna	Polder 20	0.93
	Polder 20/1	1.01
	Control	1.01
	District	1.04 (BBS 1985)

Literacy:

There are wide regional variations with respect to level of literacy. Literacy rate is higher for Khulna polder areas than in Cox's Bazar polder areas.

		<u>Literacy rate</u>
Cox's Bazar	Polder 66/3	35.6
	Polder 66/4	28.8
	Polder 70	27.1
	Control	32.5
	District (Chittagong)	23.4 (BBS 1983)
Khulna	Polder 20	44.8
	Polder 20/1	45.2
	Control	33.9
	District	26.3 (BBS 1983)

Occupation:

Agriculture serves as the major occupation for male population in all the polder areas of both districts.

		<u>% of popn. in agriculture</u>
Cox's Bazar	Polder 66/3	23.7
	Polder 66/4	34.0
	Polder 70	24.6
	Control	24.4
	District (Chittagong)	n.a.
Khulna	Polder 20	35.7
	Polder 20/1	41.3
	Control	26.9
	District	n.a.

Participation of female population in economic activities ignoring household works and students is negligible in all the polder areas of the two districts.

Tenurial Pattern:

Average size of plot varies widely over the polders of Cox's Bazar, but it varies little over the polders of Khulna.

		<u>Average size of plot (ac.)</u>
Cox's Bazar	Polder 66/3	1.33
	Polder 66/4	1.72
	Polder 70	3.24
	Control	2.12
Khulna	Polder 20	1.71
	Polder 20/1	2.13
	Control	1.22
	Bangladesh	1.80 (BRAC, 1984)

Proportion of tenant farmer is higher in the polders of Cox's Bazar than those in Khulna.

		<u>% of households under</u>		
		<u>Owner cultivator</u>	<u>Owner-cum- tenant</u>	<u>Tenant farmer</u>
Cox's Bazar	Polder 66/3	33.3	25.9	40.7
	Polder 66/4	55.6	14.8	29.6
	Polder 70	19.7	38.4	41.9
	Control	25.3	31.6	40.9
	District	n.a.	n.a.	n.a.
Khulna	Polder 20	27.4	42.8	29.8
	Polder 20/1	48.7	32.4	18.9
	Control	48.9	35.1	16.1
	District	n.a.	n.a.	n.a.

Land distribution:

Distribution of operatable land is more skewed in the polder areas of Cox's Bazar than in Khulna.

		<u>% of landless & functionally landless</u>	<u>Gini Co-efficient</u>
Cox's Bazar	Polder 66/3	41.3	.63
	Polder 66/4	21.2	.55
	Polder 70	41.9	.74
	Control	51.6	.78
	District (Chittagong) (land occupancy survey, 1977)	23.0	n.a.
Khulna	Polder 20	25.7	.52
	Polder 20/1	00.0	.49
	Control	34.1	.66
	District (land occupancy survey, 1977)	31.0	n.a.
Bangladesh		n.a.	.75 (BRAC 1984)

Acreage, Yield and production cost of different product:

In Cox's Bazar among crop, Shrimp and salt acreage is highest for salt in polder 66/3 and 66/4 but it is highest for Shrimp in polder 70. In the polders of Khulna acreage under crop is much higher than those under Shrimp.

In Cox's Bazar yield of crop and salt does not vary much over the polders but yield of Shrimp varies tremendously. In Khulna yield of both Shrimp and crop varies considerably over the polders.

		Yield (Kg./acre)		
		<u>Crop</u>	<u>Shrimp</u>	<u>Salt</u>
Cox's Bazar	Polder 66/3	1241.9	137.5	18853.7
	Polder 66/4	1641.5	13.9	20182.0
	Polder 70	1140.0	34.5	19064.5
	Control	1974.0	29.5	17108.0
	District (Chittagong)	830.0 ('86-87)	44.1 ('84-85)	n.a (BBS 1987)
Khulna	Polder 20	450.9	48.8	
	Polder 20/1	766.0	30.3	
	Control	972.9	60.8	
	District	514.8 ('86-87)	50.1 ('84-85)	(BBS 1987)

Per acre cost of Shrimp culture varies considerably over different polders of Cox's Bazar and Khulna.

		<u>Per acre cost of Shrimp (Tk)</u>
Cox's Bazar	Polder 66/3	3564.2
	Polder 66/4	4900.5
	Polder 70	5769.3
	Control	5126.4
	District	n.a.
Khulna	Polder 20	3559.1
	Polder 20/1	2577.1
	Control	4389.2
	District	n.a.

Employment: On-farm employment in crop production is higher in Khulna polder areas than in Cox's Bazar. In Shrimp production employment level are comparable among the polder areas except polder 70 of Cox's Bazar. In general, on-farm employment level is higher in salt production.

		<u>On-farm employment as % of available mandays</u>		
		<u>Crop</u>	<u>Shrimp</u>	<u>Salt</u>
Cox's Bazar	Polder 66/3	7.11	14.39	30.06
	Polder 66/4	10.10	11.98	29.71
	Polder 70	9.13	54.10	35.16
	Control	8.43	127.20	23.69
	District	n.a.	n.a.	n.a.
Khulna	Polder 20	11.11	11.01	-
	Polder 20/1	15.16	18.03	-
	Control	12.68	11.23	-
	District	n.a	n.a	-

Income:

Average net income Per household in Cox's Bazar polder areas is higher than in Khulna polder areas. When imputed wage income from household labour and rental income from self operated household land are included in the net income calculation, the situation remains same as before. In between the polder areas of each district, the difference is large. Largest portion of net household income for all the polder areas come from sources other than crop, salt or Shrimp.

		<u>Average net income Per H/H (Tk)</u>
Cox's Bazar	Polder 66/3	40922
	Polder 66/4	34350
	Polder 70	57638
	Control	36080
	District (Chittagong)	16827 (BBS 1983)
Khulna	Polder 20	22130
	Polder 20/1	51560
	Control	20692
	District	14745 (BBS 1983)

Land-Income Correlation

Strong correlation exists between the quantity of operational land and average net income Per household. The r values are highly significant in almost all the cases of the polder areas of the both districts. The top holding catagories earn higher net income Per household in almost all the polder areas.

		<u>Correlation Co-efficient (r)</u>
Cox's Bazar	Polder 66/3	0.918 **
	Polder 66/4	0.581 *
	Polder 70	0.843 **
	Control	0.982 **
	District	n.a.
Khulna	Polder 20	0.939 **
	Polder 20/1	0.967 **
	Control	0.985 **
	District	n.a.
Bangladesh		0.96 ** (BRAC 1984

Expenditure:

As was the case with income, wide regional variation exist in average household expenditure. Household expenditure in Cox's bazar polder areas are higher than Khulna polder areas. Households of Khulna polder areas made higher expenditure on basic household necessities (92% of total) as compared to Cox's Bazar polder areas. (71.4% of total).

		<u>Monthly household expenditure (Tk)</u>
Cox's Bazar	Polder 66/3	4239
	Polder 66/4	2694
	Polder 70	6424
	Control	5292
	District	n.a.
Khulna	Polder 20	1880
	Polder 20/1	3566
	Control	2090
	District	n.a.
Bangladesh (1983-84)		1686 (BBS, 1988)

Assets:

There exist wide variation in the value of assets owned Per household of the polder areas of the both districts. Livestock number owned Per household is higher in Khulna polder areas while poultry ownership is higher in Cox's Bazar polder areas.

		<u>Total Asset value Per household (Tk)</u>
Cox's Bazar	Polder 66/3	22009
	Polder 66/4	13352
	Polder 70	27216
	Control	10236
	District	n.a.
Khulna	Polder 20	11473
	Polder 20/1	29464
	Control	4994
	District	n.a.

		<u>Livestock/HH</u>	<u>Poultry/HH</u>
Cox's Bazar	Polder 66/3	1.68	8.49
	Polder 66/4	5.09	18.27
	Polder 70	0.82	12.89
	Control	1.94	7.30
	District (Chittagong) (1983-84)	2.65	7.87 (BBS 1986)
Khulna	Polder 20	4.52	6.63
	Polder 20/1	6.73	13.32
	Control	2.28	6.15
	District (1983-84)	3.48	5.91 (BBS, 1986)

Level of Indebtedness: Level of indebtedness is higher in the polders of Cox's bazar compared to that in Khulna.

		<u>% of borrowing household</u>	<u>Average amount of borrowing Per H/H</u>
Cox's Bazar	Polder 66/3	48.9	9751.9
	Polder 66/4	30.3	2030.0
	Polder 70	60.8	11186.7
	Control	59.8	6954.3
Khulna	Polder 20	49.8	3788.9
	Polder 20/1	32.4	6766.7
	Control	24.6	3763.9
Bangladesh		40.9	2077.71 (BRAC, 1984)

Importance of various sources contributing to total borrowing varies considerably over different polders. In general friends and relatives are important as credit supplier in the polders of Cox's Bazar and money lender in Khulna. Role of money lender is

insignificant in the polders of Cox's Bazar. Average amount of credit is directly related to the importance of bank as a source of credit.

		<u>Use of credit as % of total</u>	<u>Consumption</u>	<u>% of total</u>	<u>Investment</u>
Cox's Bazar	Polder 66/3		38.8		61.2
	Polder 66/4		72.4		27.6
	Polder 70		12.6		87.4
	Control		27.0		73.0
	District		n.a.		n.a.
Khulna	Polder 20		68.0		32.0
	Polder 20/1		4.4		95.6
	Control		39.4		60.6
	District		n.a.		n.a.

Lion's share of credit goes to investment in the large polders of Cox' Bazar and to consumption in the large polder of Khulna. However the opposite is observed in the two smallest polder.

References:

- BBS Land Occupancy survey 1977, GOB
- BBS 1983, District Statistics, Chittagong. BBS, GOB
- BRAC 1984, District Statistics, Khulna. BBS, GOB
- BBS 1985, Bangladesh Population Census, 1981, BBS, GOB
- BBS 1986, Bangladesh Census of Agriculture & Livestock, Vol. 1 & 2, BBS, GOB
- BBS 1987, Yearbook of Agriculture Statistics 1985-86, BBS, GOB
- BBS 1988, Household Expenditure Survey, 1983-84, BBS, GOB

Note: Definitions of different terms and the methods of computing different variables are given in the text.

APPENDIX

Table-1: Distribution of Population by Age and Sex
District : Cox's Bazar

Age Group	I N T E R V E N T I O N									Control			Chittagong District		
	Polder 66/3			Polder 66/4			Polder 70			Male	Female	Total	Male	Female	Total
	Male	Female	Total	Male	Female	Total	Male	Female	Total						
0 - 4 Years	326	314	640	30	28	58	402	324	726	96	86	182	450,000	436,000	886,000
5 - 14 Years	546	593	1,139	45	42	87	701	631	1,332	196	158	354	818,000	748,000	1,566,000
15 - 44 Years	675	573	1,248	41	40	81	790	685	1,475	183	174	357	1,217,000	1,037,000	2,254,000
45 - 59 Years	131	118	249	13	10	23	150	136	286	36	37	73	250,000	209,000	465,000
60 + Years	84	48	132	6	2	8	109	65	174	30	17	47	180,000	140,000	320,000
Total	1,762	1,646	3,408	133	122	257	2,152	1,841	3,993	541	472	1,013	2,921,000	2,570,000	5,491,000

Note: Figures For Chittagong District were quoted from Population Census, 1981, BBS 1985.

Table-2: Distribution of Population by Age and Sex
District : Khulna

Age Group	I N T E R V E N T I O N						Control			Khulna District		
	Polder 20			Polder 20/1			Male	Female	Total	Male	Female	Total
	Male	Female	Total	Male	Female	Total						
0 - 4 Years	94	94	188	10	18	28	105	97	202	344,000	342,000	686,000
5 - 14 Years	235	211	446	35	39	74	222	228	450	657,000	625,000	1,282,000
15 - 44 Years	309	305	614	52	51	103	277	316	593	908,000	840,000	1,748,000
45 - 59 Years	87	67	154	10	11	21	71	62	133	211,000	167,000	376,000
60 + Years	50	34	84	14	10	24	49	35	84	131,000	104,000	235,000
Total	775	711	1,486	121	129	250	724	738	1,462	2,251,000	2,078,000	4,327,000

Note: Figures For Khulna District were quoted from Population Census, 1981, BBS 1985.

Table-3: Distribution of Population by Level of Education and Sex
District : Cox's Bazar

Age Group	I N T E R V E N T I O N									Control			Chittagong District (BBS 1981)		
	Polder 63/3			Polder 66/4			Polder 70			Male	Female	Total	Male	Female	Total
	Male	Female	Total	Male	Female	Total	Male	Female	Total						
Illiterate	1,031	1,164	2,195	86	97	183	1,180	1,332	2,512	320	364	684	na	na	na
I - V	525	397	922	43	25	68	727	420	1,147	164	83	247	na	na	na
VI - X	128	72	20	6	0	6	148	82	230	37	23	60	na	na	na
S.S.C.	40	9	49	0	0	0	49	5	54	12	2	14	na	na	na
H.S.C.	18	1	19	0	0	0	33	1	34	7	0	7	na	na	na
Bachelor	11	2	13	0	0	0	14	0	14	1	0	1	na	na	na
Masters	8	1	9	0	0	0	1	0	1	0	0	0	na	na	na
Others	1	0	1	0	0	0	0	1	1	0	0	0	na	na	na
Total	1,762	1,646	3,408	135	122	257	2,152	1,841	3,993	541	472	1,013	2,921,000	2,570,000	5,491,000

* Literacy rate (BBS, 1985) 30.7% 15.1% 23.4%

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Table-4: Distribution of Population by Level of Education and Sex
District : Khulna

Age Group	I N T E R V E N T I O N						Control			Khulna District (BBS 1985)		
	Polder 20			Polder 20/1			Male	Female	Total	Male	Female	Total
	Male	Female	Total	Male	Female	Total						
Illiterate	339	482	821	54	83	137	399	567	966	na	na	na
I - V	288	196	484	34	33	67	231	143	374	na	na	na
VI - X	116	29	145	26	9	35	67	27	94	na	na	na
S.S.C.	20	4	24	1	4	5	20	1	21	na	na	na
H.S.C.	8	0	8	5	0	5	3	3	3	na	na	na
Bachelor	3	0	3	1	0	1	4	0	4	na	na	na
Masters	0	0	0	0	0	0	0	0	0	na	na	na
Others	1	0	1	0	0	0	0	0	0	na	na	na
Total	775	711	1,486	121	129	250	724	738	1,462	2,251,000	2,078,000	4,327,000
							Literacy rate (BBS 1985)			34.2%	17.8%	26.3%

Table-5: Distribution of Population by Sex and First Occupation
District : Cox's Bazar

Age Group	I N T E R V E N T I O N									Control			Chittagong District (BBS, 1985)		
	Polder 66/3			Polder 66/4			Polder 70			Male	Female	Total	Male	Female	Total
	Male	Female	Total	Male	Female	Total	Male	Female	Total						
Agriculturist	413	4	417	46	0	46	530	5	535	132	2	134	na	na	na
Day Labour	134	0	134	11	0	11	84	0	84	43	2	45	na	na	na
Trade/Business	92	1	93	2	0	2	145	1	146	40	0	40	na	na	na
Service	127	7	134	0	0	0	91	6	97	10	3	13	na	na	na
Professional	21	1	22	0	0	0	17	0	17	2	0	2	na	na	na
Fisherman	18	0	18	1	3	4	12	0	12	4	0	4	na	na	na
Housewife	0	786	786	0	54	54	0	907	907	0	222	222	na	na	na
Student	372	293	665	25	16	41	544	348	892	129	78	207	na	na	na
Unemployed	49	44	93	2	1	3	40	27	67	13	11	24	na	na	na
Unable to Work	478	473	951	46	47	93	617	510	1,127	153	139	292	na	na	na
Others	58	37	95	2	1	3	72	37	109	15	15	30	na	na	na
Total	1,762	1,646	3,408	135	122	257	2,152	1,841	3,993	541	472	1,013	2,921,000	257,000	5,491,000

Table-6: Distribution of Population by Sex and First Occupation
District : Khulna

Age Group	I N T E R V E N T I O N						Control			Khulna District (BBS, 1985)		
	Polder 20			Polder 20/1			Male	Female	Total	Male	Female	Total
	Male	Female	Total	Male	Female	Total						
Agriculturist	277	2	279	50	2	52	195	0	195	na	na	na
Day Labour	42	1	43	0	0	0	95	1	96	na	na	na
Trade/Business	27	0	27	2	0	2	32	32	64	na	na	na
Service	11	0	11	1	0	1	26	6	32	na	na	na
Professional	2	0	2	1	0	1	0	0	0	na	na	na
Fisherman	9	4	13	0	0	0	10	6	16	na	na	na
Housewife	0	384	384	0	59	59	0	360	360	na	na	na
Student	215	139	354	34	29	63	147	103	250	na	na	na
Unemployed	15	8	23	4	0	4	11	6	17	na	na	na
Unable to Work	156	150	306	19	36	55	194	202	396	na	na	na
Others	21	23	44	10	3	13	14	22	36	na	na	na
Total	775	711	1,486	121	129	250	724	738	1,462	2,251,000	2,078,000	4,327,000

Table-7: Composition of Land Ownership and Tenurial Structure

Area	Average Operatable Land per Family				TENURIAL STRUCTURES												
	Average own farm land per family	Area		Avrge size of plot (Acre)	Owner Operation				Owner-Cum-Tenant Farm Operation				Tenant Farm				
		(Acre)	% Over total land		Household	Average Land per Household		Household	Average Land Per Household		No. of House-hold	% Over Total House-hold	Average Land from others				
						Total (Acre)	%		Total (Acre)	Own %				Other %			
1	2	3	4	5	Nos.	%	8	9	Nos.	%	10	11	12	13	14	15	16
C O X ' S B A Z A R																	
Polder 66/3	2.41	3.33	125.22	1.33	99	33.33	3.72	37.27	77	25.93	4.59	41.60	58.40	121	40.74	2.20	
Polder 66/4	3.78	2.93	71.75	1.72	15	55.56	2.56	48.55	4	14.81	4.93	59.39	40.61	8	29.63	2.63	
Polder 70	2.57	6.00	178.61	3.24	61	19.68	3.00	9.83	119	38.39	10.35	21.39	78.61	130	41.94	3.43	
All Intervention	2.55	4.62	150.82	2.14	175	27.60	3.37	20.15	200	31.55	8.02	26.31	73.69	259	40.85	2.83	
Control	3.60	3.54	129.91	2.12	22	25.29	2.39	17.08	26	29.89	7.94	21.56	78.44	39	44.83	1.26	
Chittagong Dist. Bangladesh	2.7 (BBS,1981)			na	na	na	na	na	na	na	na	na	na	na	na	na	
				1.80(BRAC,1984)													
K H U L N A																	
Polder 20	2.23	4.78	200.01	1.71	57	27.40	3.05	17.51	89	42.79	6.58	37.58	62.42	62	29.81	3.77	
Polder 20/1	4.97	6.67	125.59	2.15	18	48.65	6.06	44.16	12	32.43	9.24	61.43	38.57	7	18.92	3.85	
All Intervention	2.65	5.06	178.91	1.78	75	30.61	3.77	22.81	101	41.22	6.90	41.37	58.63	69	28.16	3.78	
Control	1.82	3.15	150.40	1.22	85	48.85	1.94	30.10	61	35.06	5.45	37.01	62.99	28	16.09	1.80	
Khulna District	4.3 (BBS, 1981)			na	na	na	na	na	na	na	na	na	na	na	na	na	

** Col-7 - % Over total household

** Col-8 - % Of own operatable land

** Col-11 - % Over total household

** Col-12 - Tota operated land

** Col-13 - Own land as % over total operated land

** Col-14 - Land taken from others as % over total operated land (12)

Table-8: Distribution of Operational Land by Tenurial Status

A r e a	Operatable	Owner	Owner-Cum-Tenant Farm			Tenant
	Land	Operation	Total	Own	Others	Farm
	(Acre)	(Acre)	(Acre)	(Acre)	(Acre)	(Acre)
<u>C O X ' S B A Z A R</u>						
Polder 66/3	989.06	368.60	353.66	147.11	206.55	266.80
Polder 66/4	79.10	38.40	19.70	11.70	8.00	21.00
Polder 70	1859.35	182.83	1231.12	263.34	937.78	445.40
All Intervention	2927.51	589.83	1604.48	422.15	1182.33	733.20
Control	308.00	52.60	206.40	44.50	161.90	49.00
Cox's Bazar Dist.	na	na	na	na	na	na
<u>K H U L N A</u>						
Polder 20	993.44	173.95	585.75	220.12	365.63	233.74
Polder 20/1	246.85	109.00	110.88	68.11	42.77	26.97
All Intervention	1240.29	282.95	296.63	288.23	408.40	260.71
Control	547.71	164.87	332.32	122.99	209.33	50.52
Khulna District	na	na	na	na	na	na

Table-9: Distribution of Household & Quantity of Land by Operational Land Categories by Area

A r e a	Operational land categories (acres)											
	<0.01	0.1-0.5	0.51-1.0	1.01-1.5	1.51-2.0	2.01-2.5	2.51-3.0	3.01-3.5	3.51-4.0	4.01-4.5	4.51-5.0	5.01+
C O X'S B A 2A R												
Polder 66/3	182 (0.00)	16 (5.43)	24 (20.40)	34 (42.95)	62 (110.55)	29 (69.22)	20 (56.00)	16 (51.94)	18 (70.00)	14 (60.67)	15 (72.60)	49 (429.30)
Polder 66/4	6 (0.00)	1 (0.40)	5 (4.20)	6 (7.60)	5 (8.80)	1 (2.40)	1 (2.80)	1 (3.20)	1 (4.00)	1 (4.20)	1 (4.70)	4 (36.80)
Polder 70	210 (0.00)	8 (2.18)	14 (12.80)	56 (70.85)	64 (116.10)	23 (54.20)	26 (73.36)	22 (71.10)	24 (93.00)	5 (21.85)	10 (48.20)	58 (1295.71)
All Intervention	398 (0.00)	25 (8.01)	43 (37.40)	96 (121.40)	131 (235.45)	53 (125.82)	47 (132.16)	39 (126.24)	43 (167.00)	20 (86.72)	26 (125.50)	111 (1761.81)
Control	70 (0.0)	11 (2.80)	16 (13.20)	22 (27.30)	15 (27.20)	6 (13.90)	1 (2.60)	5 (16.20)	4 (14.80)	-	2 (9.60)	5 (180.40)
Chittagong Dist.	na	na	na	na	na	na	na	na	na	na	na	na
K H U L N A												
Polder 20	53 (0.0)	14 (4.63)	12 (9.82)	12 (16.14)	22 (38.69)	10 (22.96)	11 (31.16)	18 (59.00)	13 (49.07)	10 (42.92)	22 (106.78)	64 (612.27)
Polder 20/1	-	-	4 (2.81)	2 (2.70)	3 (5.25)	-	1 (2.64)	7 (23.13)	3 (11.88)	1 (4.05)	3 (14.11)	13 (180.28)
All Intervention	53 (0.00)	14 (4.63)	16 (12.63)	14 (18.84)	25 (43.94)	10 (22.96)	12 (33.80)	25 (82.13)	16 (60.95)	11 (46.97)	25 (120.89)	77 (792.55)
Control	90 (0.00)	26 (8.08)	34 (27.24)	13 (17.24)	16 (27.47)	8 (18.47)	20 (55.78)	6 (20.03)	5 (19.03)	6 (25.39)	3 (14.54)	37 (314.44)
Khulna District	na	na	na	na	na	na	na	na	na	na	na	na

Note: Fig. in the parenthesis represent quantity of land in acres for respective categories

Table-10: Acreage Production and Yield of Crop, Shrimp and Salt of all Household Type by Area.

District: C O X' S B A Z A R

A r e a	C R O P			S H R I M P			S A L T		
	Acreage	Production '000 Kg	Yield Kg/Acre	Acreage	Production '000 Kg	Yield Kg/Acre	Acreage	Production '000 Kg	Yield Kg/Acre
C O X' S B A Z A R									
Polder 66/3	398.84	495.30	1241.85	274.60	37.76	137.50	452.40	8529.43	18853.74
Polder 66/4	26.70	43.83	1641.53	17.00	.24	13.90	38.80	783.06	20181.95
Polder 70	57.50	65.55	1140.04	1160.42	39.98	34.45	696.86	13285.27	19064.47
All Intervention	483.04	604.68	1251.82	1452.02	77.97	53.69	1188.06	22597.76	19020.72
Control	83.40	164.63	1973.96	161.20	4.76	29.53	89.30	1527.74	17107.96
Chittagong Dist. 1055000 (BBS 1987)		875634.80	829.99	57889.39	2553.00	44.10	na	na	na
K H U L N A									
Polder 20	955.61	430.91	450.93	82.90	4.05	48.80	*	*	*
Polder 20/1	236.45	181.12	766.01	150.28	4.56	30.34	*	*	*
All Intervention	1192.06	612.04	513.43	233.18	8.61	36.90	*	*	*
Control	466.97	454.33	973.94	116.90	7.11	60.82	*	*	*
Khulna District 1159000 (BBS 1987)		596653.48	514.80	97448.91	4878.00	50.06			

Note: * Salt is not produced in Khulna.

Table-11: Per Acre Cost of Shrimp Culture by Area (Taka).

Area	Labour		%	Fry	%	Other	%	Value	%	Ferti-	%	Inter-	%	Other	%	Total
	Man	Wage	Over	cost	Over	than	of	over	lizer	Over	est on	Over	cost	Over	cost	
	Days		total	cost	total	fry	leased	total	and	total	loan	total	total	total	total	
			cost	cost	cost	cost	land	cost	pestid	cost		cost		cost	cost	
C O X ' S B A Z A R																
Polder 66/3	42.4	1696.2	47.6	347.0	9.8	288.2	8.1	938.7	26.3	58.2	1.6	14.2	0.4	221.4	6.2	3564.2
Polder 66/4	47.0	1882.3	41.9	597.6	13.3	835.2	18.6	1087.0	24.2	0.0	0.0	0.0	0.0	88.2	2.0	4490.5
Polder 70	28.8	1164.9	20.2	1050.0	18.2	1294.5	22.4	2038.0	35.3	17.0	0.3	0.0	0.0	204.6	3.6	5769.3
All Intervention	31.6	1273.8	23.9	911.8	17.1	1098.8	20.6	1819.0	34.1	24.6	0.4	2.6	0.0	206.4	3.8	5337.3
Control	36.6	1465.0	28.6	764.5	14.9	388.4	7.6	2124.8	41.4	0.0	0.0	0.0	0.0	383.5	7.5	5126.4
Cox's Bazar Dist.	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na
K H U L N A																
Polser 20	42.0	1266.3	35.6	815.4	22.9	97.6	2.7	1363.1	38.3	0.0	0.0	0.0	0.0	16.5	0.5	3559.1
Polder 20/1	32.7	981.5	38.1	229.5	8.1	118.1	4.5	1237.6	48.0	0.0	0.0	0.0	0.0	10.2	0.4	2577.1
All Intervention	36.0	1082.8	37.0	437.8	15.0	110.8	3.8	1282.2	43.8	0.0	0.0	0.0	0.0	12.4	0.4	2926.2
Control	27.3	759.6	17.3	2306.3	52.5	179.7	4.1	983.5	22.4	33.2	0.8	0.8	0.0	125.9	2.9	4389.2
Khulna District	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na

Table-12: Comparative Statement of Per Acre Net Income from Crop Farming, Shrimp Culture and Salt Cultivation by Area (Taka).

Area	Crop farming			Shrimp culture			Salt culture		
	Gross income	Gross cost	Net income	Gross income	Gross cost	Net income	Gross income	Gross cost	Net income
C o x ' s b a z a r									
Polder 66/3	7582.48	4410.52	3171.96	4352.94	3564.25	788.69	12972.80	16629.17	-3656.37
Polder 66/4	10165.17	4950.56	5214.61	4470.59	4490.59	-20.00	13398.20	11777.47	1620.73
Polder 70	6823.81	4060.00	2763.81	7459.73	5769.36	1690.37	16656.32	11805.04	4851.28
All intervention	7634.92	4398.64	3236.28	6837.19	5337.37	1499.82	15147.27	13641.11	1506.16
Control	11844.74	5285.68	6559.06	8379.65	5126.46	3253.19	13469.88	12222.18	1247.70
Cox's Bazar dist.	na	na	na	na	na	na	na	na	na
K h u l n a									
Polder 20	2739.65	2153.09	586.56	5545.21	3559.11	1986.10	*	*	*
Polder 20/1	4400.59	2406.28	1994.31	4797.92	2577.16	2220.76	*	*	*
All intervention	3069.11	2203.31	865.80	5063.60	2926.26	2137.34	*	*	*
Control	5933.09	3024.45	2908.64	6750.05	4389.22	2360.83	*	*	*
Khulna district	na	na	na	na	na	na			

Note: * Salt is not produced in Khulna.

Table-13: Employment Status of Population by Cr. - Farm Activities and by Area

Area	C R O P				S H R I M P				S A L T			
	No. of persons	Avail-able mandays	Actual on Farm Employed	% of Available mandays	No. of persons	Avail-able mandays	Actual on Farm Employed	% of Available mandays	No. of persons	Avail-able mandays	Actual on Farm Employed	% of Available mandays
C O X ' S B A Z A R												
Polder 66/3	607	176030	12524	7.11	279	80910	11643	14.39	684	198360	59622	30.06
Polder 66/4	54	15660	1582	10.10	23	6670	799	11.98	64	18560	5515	29.71
Polder 70	71	20590	1880	9.13	213	61770	33420	54.10	979	283910	99825	35.16
Control	173	50170	4231	8.43	16	4650	5900	127.20	187	54230	12845	23.69
Cox's Bazar Dist.	na	na	na		na	na	na		na	na	na	
K H U L N A												
Polder 20	630	182700	20297	11.11	109	31610	3482	11.01	*	*	*	*
Polder 20/1	124	35960	5453	15.16	94	27260	4914	18.03	*	*	*	*
Control	496	143840	18245	12.68	98	28420	3191	11.23	*	*	*	*
Khulna District	na	na	na		na	na	na					
Note: * Salt is not produced in Khulna.												

Table-14: Average Net Income Per Household from the Various Sources by Area (Taka).

Area	No. of Household	I N C O M E				Total
		Crop Cultivat.	Shrimp Culture	Salt Cultivat.	Other Sources	
C O X ' S B A Z A R						
Polder 66/3	479	2625.23	452.14	-3478.55	26095.26	25694.08
Polder 66/4	33	4219.09	-10.30	1905.58	14072.73	20187.09
Polder 70	520	305.61	3772.19	6469.14	34569.43	45116.37
All Intrvention	1032	1507.40	2103.97	1706.02	29980.74	35298.13
Control	157	34843.24	3340.22	709.68	19880.32	27414.45
Chittagong Dist. (BBS 1983)	910000	na	na	na	na	16827.44
K H U L N A						
Polder 20	261	2130.38	630.84	.00	12039.04	14800.26
Polder 20/1	37	12731.22	9019.89	.00	10677.54	32428.65
All Intevention	298	3599.94	1672.43	.00	11869.99	17142.36
Control	264	5144.30	1045.38	.00	9741.80	15931.48
Khulna District (BBS 1983)	741045	na	na	.00	na	14745.44

Table-15: Average Net Income Per Household from Other Sources by Area (Taka).

Area	No. of HH	All Crops	Wages	Business	Live stock	Others	Total
C O X ' S B A Z A R							
Polder 66/3	479	194.74	13653.38	5782.46	509.52	5955.16	26095.26
Polder 66/4	33	45.45	6169.70	2545.45	645.45	4666.67	14072.73
Polder 70	520	140.48	9886.26	14850.19	401.50	9291.00	34569.43
All Intrvention	1032	162.63	11515.92	10247.97	459.44	7594.81	29980.75
Control	157	436.31	7167.52	5607.64	495.61	6173.25	19880.32
Cox's Bazar Dist. (BBS 1983)	164000	na	na	na	na	na	na
K H U L N A							
Polder 20	261	253.28	4581.13	3887.64	898.81	2418.18	12039.04
Polder 20/1	37	0.00	2118.38	3661.73	1559.46	3337.97	10677.54
All Intevention	298	221.83	4275.35	3859.59	980.84	2532.38	11869.99
Control	264	80.38	4613.33	3142.99	297.80	1607.30	9741.80
Khulna Dist. (BBS 1983)	741045	na	na	na	na	na	na

Table-16: Average Net Income Per Household (including imputed wage income from household labour and rental income from self operated household land) by Area (Taka)

A r e a	I N C O M E						
	Crop Cultivat.	Shrimp Culture	Salt Cultivat.	Other Sources	Imputed Wages	Imputed land rent	Total
C O X'S B A Z A R							
Polder 66/3	2625.23	452.14	-3478.55	26095.26	4600.22	10627.97	40922.27
Polder 66/4	4219.09	-10.30	1905.58	14072.73	7132.73	7030.18	34350.00
Polder 70	305.61	3772.19	6469.14	34569.43	7162.37	5359.64	57638.38
All Intrvention	1507.40	2110.24	1706.02	29980.75	5972.21	7858.34	49134.96
Control	3484.24	3340.22	709.68	19880.32	4367.71	4298.10	36080.26
Chittagong Dist. (BBS 1983)	na	na	na	na	na	na	16827.44
K H U L N A							
Polder 20	2130.38	630.84	*	12039.04	1745.52	5584.70	22130.48
Polder 20/1	12731.22	9019.89	*	10677.54	3975.19	15156.03	51559.86
All Intevention	3446.59	1672.43	*	11869.99	2022.36	6773.08	25784.46
Control	5144.30	1045.38	*	9741.80	1129.43	3631.38	20692.29
Khulna Dist. (BBS 1983)	na	na	*	na	na	na	14745.44

Note: * Salt is not produced in Khulna

Table-17: Distribution of Average Net Income Per Household (including imputed wage income from household labour and rental income from self operated household land) by Area (Taka).

Operational Land (In Acre)	C O X ' S B A Z A R					CHITTAGONG	K H U L N A					KHULNA
	Polder 66/3	Polder 66/4	Polder 70	All Inter-vention	Control	DISTRICT	Polder 20	Polder 20/1	All Inter-vention	Control	DISTRICT	
0.00 - 0.50	24574.11	16614.29	35328.91	29985.05	18721.48	na	12221.69	0.00	12221.69	11396.30	na	
0.51 - 1.00	33958.33	22580.00	32085.71	32025.58	226685.19	na	11392.42	16620.00	12699.31	14787.79	na	
1.01 - 1.50	27579.91	27150.00	31520.95	29851.98	25604.68	na	14703.33	13175.00	14485.00	16329.77	na	
1.51 - 2.00	33140.45	41122.00	43852.08	38678.25	35953.40	na	18398.14	13945.33	17863.56	15940.31	na	
2.01 - 2.50	45745.59	17100.00	44209.00	44538.28	43191.69	na	15855.00	0.00	15855.00	20621.63	na	
2.51 - 3.00	43257.25	67650.00	59609.58	52822.21	29800.00	na	24417.82	15200.00	23649.67	23343.15	na	
3.01 - 3.50	65439.38	52600.00	62926.50	63692.64	84200.00	na	20130.67	21919.00	20631.40	24482.83	na	
3.51 - 4.00	69490.83	26300.00	85549.58	77449.42	54688.75	na	24334.92	41433.33	27540.88	30214.20	na	
4.01 - 4.50	67557.43	77825.00	77281.80	70501.90	0.00	na	20635.20	20900.00	20659.27	30043.50	na	
4.51 - 5.00	78365.00	60000.00	133795.00	98606.67	93000.00	na	21442.52	44467.67	24320.67	28509.33	na	
5.00 & ABOVE	87554.83	58591.25	163139.23	125651.47	313577.80	na	38104.55	101986.08	48751.47	53380.62	na	
TOTAL	40922.27	34350.00	57638.38	49134.96	36080.26	16827.44 (BBS 1981)	22130.48	51559.86	25784.46	20692.29	14745.44 (BBS 1981)	

Table-18: Relation between Operational Land and Average Net Household Income

A r e a	Correlation Coefficient (r)
Cox's Bazar (Polder 66/3)	0.918 **
Cox's Bazar (Polder 66/4)	0.581 *
Cox's-Bazar (Polder 70)	0.843 **
Cox's Bazar (Intervention)	0.891 **
Cox's Bazar (Control)	0.982 **
Khulna (Polder 20)	0.939 **
Khulna (Polder 20/1)	0.967 **
Khulna (Intervention)	0.964 **
Khulna (Control)	0.985 **

X = Operational land in acres
Y = Average net household income in Tk.
** = Highly significant
* = Significant

Table-19: Distribution of Monthly Household Expenditure Per Household by Area (Taka)

A r e a	H E A D O F E X P E N D I T U R E									
	Food	Clothing	Housing	Education	Medical	Marriage	Cases	Gift	Others	Total
C O X ' S B A Z A R										
Polder 66/3	2062.47	177.18	35.98	112.56	261.46	152.62	1088.18	18.97	329.96	4239.36
Polder 66/4	2031.06	237.88	0.00	63.33	167.27	0.00	15.15	3.94	174.85	2693.48
Polder 70	2132.27	448.73	436.54	154.57	616.20	1376.63	706.73	91.07	461.11	6423.85
All Intrvention	2096.67	316.08	236.86	132.17	437.36	765.08	861.45	54.85	391.14	5291.66
Control	1828.79	209.33	248.85	93.95	380.76	3.82	414.01	41.21	184.24	3404.97
K H U L N A										
Polder 20	1518.48	45.89	1.29	54.59	118.50	0.00	46.78	3.23	91.81	1880.57
Polder 20/1	2087.03	187.24	139.73	284.86	564.84	0.00	167.57	4.86	130.22	3566.35
All Intevention	1589.07	63.44	18.48	83.18	173.92	0.00	61.78	3.43	96.58	2089.88
Control	1389.58	150.82	133.13	57.67	138.66	102.27	25.00	12.14	59.51	2068.78
Bangladesh (H.E.S 1983-84)	1098.00	130.00	132.00	na	na	na	na	na	326.00	1686.00

Table-20: Statement of Asset Position and Its Value Per Household by Area

A r e a	No. of HH	T Y P E S O F A S S E T S										
		LIVESTOCK		POULTRY		HOUSEHOLD FURNITURE AND CONSUMPTION GOODS		INVESTMENT		OTHERS		TOTAL VALUE (TAKA)
		NO.	VALUE	NO.	VALUE	NO.	VALUE	NO.	VALUE	NO.	VALUE	
<u>C C X'S B A Z A R</u>												
Polder 66/3	479	1.68	3819.94	8.49	366.66	4.85	2891.75	7.37	12329.02	0.66	2601.96	22009.33
Polder 66/4	33	5.09	5508.48	18.27	775.76	2.33	1232.73	4.73	1603.94	0.94	4231.12	13352.03
Polder 70	520	0.82	1119.71	12.89	557.74	5.42	2596.22	7.12	19491.09	0.81	3451.38	27216.15
All Intervention	1032	1.36	2513.35	11.02	476.02	5.06	2689.79	7.16	15594.87	0.74	3082.06	24356.09
Control	157	1.94	3126.37	7.30	339.68	3.34	1741.66	18.34	4720.86	0.48	307.20	10235.78
Chittagong Dist. 910000 (Census of Ag. 1983-84 & BBS 1983)	2.65	n.a.		7.87	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<u>K H U L N A</u>												
Polder 20	261	4.52	7536.45	6.63	302.41	2.20	759.69	12.39	1921.53	0.40	952.85	11472.94
Polder 20/1	37	6.73	14806.49	13.32	662.16	5.76	3065.41	10.05	6874.32	1.24	4055.24	29463.62
All Intervention	298	4.79	8439.11	7.46	347.08	2.64	1045.97	12.10	2536.48	0.50	1338.04	13706.68
Control	264	2.28	3124.89	6.15	298.28	1.64	519.20	4.11	1007.12	1.22	44.81	4994.30
Khulna District 741045 (Census of Ag. 1983-84 & BBS 1983)	3.48	n.a.		5.91	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Table-21: Distribution of Borrowing Household by Area

A r e a	No. of Brrowing Household	% of Borrowing Household
<u>C O X ' S B A Z A</u>		
Polder 66/3	234	48.85
Polder 66/4	10	30.30
Polder 70	316	60.77
All Intrvention	560	54.26
Control	94	59.87
<u>K H U L N A</u>		
Polder 20	130	49.81
Polder 20/1	12	32.43
All Intevention	142	47.65
Control	65	24.62
Bangladesh (BRAC 1984)	na	40.90

Table-22: Average Amount of Credit Per Borrowing Household by Source and by Area

A r e a	S O U R C E S									
	Relations/Friends		Money Lenders		Bank		Others		Total	
	Taka	%	Taka	%	Taka	%	Taka	%	Taka	%
C O X ' S B A Z A R										
Polder 66/3	5763.39	59.10	304.64	3.12	2752.50	28.23	930.35	9.54	9751.87	100
Polder 66/4	1230.00	60.59	0.00	0.00	800.00	39.41	0.00	0.00	2030.00	100
Polder 70	3847.11	34.39	481.96	4.31	6834.87	61.10	22.79	0.20	11186.74	100
All Intrvention	4601.12	44.14	399.29	3.26	5021.64	48.18	401.61	3.85	10423.65	100
Control	1354.26	19.47	310.64	4.48	5289.36	76.06	0.00	0.00	6954.26	100
District	na	na	na	na	na	na	na	na	na	na
K H U L N A										
Polder 20	876.54	23.12	2234.87	58.98	513.08	13.54	165.39	4.36	3788.88	100
Polder 20/1	316.67	4.68	742.01	10.96	5708.33	84.36	0.00	0.00	6766.66	100
All Intevention	829.23	20.52	2107.75	52.17	952.11	23.56	151.41	3.75	4040.49	100
Control	307.69	8.17	1665.38	44.25	1747.69	46.43	43.08	1.14	3763.85	100
District	na	na	na	na	na	na	na	na	na	na

Table-23: Distribution of Average Credit Per Borrowing Household by Uses and Sources and by Area (Taka)

A r e a	Friends/relatives		Money Lenders		Bank		Others		Total	
	Consump- tion	Invest- ment	Consump- tion	Invest- ment	Consump- tion	Invest- ment	Consump- tion	Invest- ment	Consump- tion	Invest- ment
C O X'S B A Z A R										
Polder 66/3	2482.9 (43.08)	3280.49 (56.92)	103.31 (33.91)	201.33 (66.09)	1177.35 (42.77)	1575.15 (57.23)	23.50 (2.53)	906.83 (97.47)	3787.96 (38.84)	5963.31 (61.16)
Polder 66/4	990.00 (80.49)	240.00 (19.51)	0.00 (0.0)	0.00 (0.0)	480.00 (60.00)	320.00 (40.00)	0.00 (0.0)	0.00 (0.0)	1470.00 (72.41)	560.00 (27.59)
Polder 70	795.14 (20.67)	3051.97 (79.33)	40.03 (8.31)	441.93 (91.69)	570.89 (8.35)	6263.98 (91.65)	5.55 (24.35)	17.24 (75.65)	1411.61 (12.62)	9775.13 (87.38)
All Intervention	1698.23 (36.91)	2902.97 (63.09)	80.04 (20.05)	319.24 (79.95)	919.09 (18.30)	4102.56 (81.70)	14.09 (3.51)	337.52 (96.49)	2711.58 (26.01)	7712.19 (73.99)
Control	1047.87 (77.33)	306.33 (22.62)	130.85 (45.72)	155.32 (54.23)	630.07 (13.05)	4599.29 (86.95)	0.00 (0.0)	0.00 (0.0)	1968.79 (26.97)	5060.99 (73.03)
District	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
K H U L N A										
Polder 20	625.15 (71.32)	251.39 (28.68)	1598.55 (71.53)	636.32 (28.47)	349.23 (68.07)	163.85 (31.93)	3.85 (2.33)	161.54 (97.67)	2576.77 (68.01)	1212.08 (31.99)
Polder 20/1	252.80 (79.83)	63.87 (20.17)	31.51 (4.25)	710.50 (95.75)	0.00 (0.0)	5708.33 (100.00)	0.00 (0.0)	0.00 (0.0)	283.95 (4.38)	6482.71 (95.62)
All Intevention	653.53 (79.42)	170.63 (20.33)	1653.41 (78.44)	454.33 (21.56)	353.82 (37.69)	593.38 (62.31)	3.52 (2.32)	147.89 (97.68)	2674.23 (87.96)	1366.21 (12.04)
Control	131.62 (42.72)	176.07 (57.22)	674.36 (40.49)	991.02 (59.51)	641.87 (36.73)	1105.82 (63.27)	34.53 (80.27)	8.54 (19.83)	1482.33 (39.33)	2281.45 (60.62)
District	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.