THE PRESENT STATUS OF IAS-I
SAMPLE POPULATION

Shantana R Halder

EXECUTIVE SUMMARY

The Research and Evaluation Division (RED) of BRAC recently carried out a quick survey on the present status of the sample population of IAS-I in preparation for the IAS-II to be conducted during 1996-97. It was contemplated that the sample population of the first study could form a panel for subsequent studies for measuring effective impact of RDP one time by following up the achievements of the respondents. However, this could not be made feasible if there were a significant dropout of members and a similar change in the status of the comparison group through their enrolment in GO/NGO poverty alleviation program.

The specific objectives of the study were thus to : (1) determine the present status of both BRAC members and comparison households in terms of their BRAC membership and non-involvement in development programs respectively; (2) ascertain present residential status, (3) find out reasons for dropout of BRAC membership and (4) to identify those sample households which could be considered for preparing a panel of households for the IAS-II.

The present survey was carried out on all 2250 IAS-I sampled households of which 1500 are BRAC members and other 750 are non-BRAC members using a structured questionnaire. Questionnaire was derived mainly to elicit data on dropouts, migration and death of BRAC members since IAS-I survey period, an enrolment of comparison household members in GO/NGO programs and on their migration and death. Data on present status of the sample VOs were also obtained.

Findings
The present status of BRAC member households
Among the 150 sample VOs 18 are presently not operating their normal credit program. Of these 18 VOs, 10 are male and other 8 are female VOs. Many of these VO s are non-functioning. Major reasons for non functioning of VO activities are: 1) conflict among group members; 2) dissatisfaction on maintaining VO discipline; and 3) dissatisfaction on loan repayment performance.

Survey results show that forty two percent of all male sample members have dropped out and another 19% have become inactive. Inactive members are those who are not attending the

i

regular weekly meeting, not paying weekly instalment regularly, but formally are not listed out from the VO list. Considering them as dropout 61% of all male members may now become as dropped out since IAS-I survey. Thirty five percent of all dropout members are male.

The study results show that 34% of female sample BRAC members have either dropped out or have become inactive. This both male and female samples together 40% sample households will have to be excluded from IAS-II in preparing a panel of sample.

The survey result identified different views which came from BRAC field staff and VO members on dropout and expulsion of members from BRAC VOs. Those are mainly irregular payment of weekly instalment, conflict among group members, irregularity in maintaining VO discipline or its violation, attachment with other NGOs, who offer better facilities than BRAC, illness or disables of the member, illness of the earning member, old age, migration, marriage, death ,. over expectation, inefficiency in selection of BRAC target group, restriction on withdrawal of savings and so on.

Out of 1500 member households 95% are now still living in villages where they lived prior to the survey conducted in November 1993. Only five percent (78 households) are not available due to death, migration to towns and cities in search of job or for other reasons.

Present status of the Non-BRAC households

The present survey found that out of 750 non-BRAC member households 61% (455 households) are in the same position as before. They are not yet involved in any formal GO/NGO development program activities. Thirty nine percent have changed their status of which three percent (24 households) joined BRAC, 31% (237 households) joined other NGOs, three percent (25 households) migrated from the village for permanent settlement elsewhere. Three sample respondents were dead.

BACKGROUND OF THE STUDY

The first Impact Assessment Study (IAS) of BRAC's RDP was undertaken in 1993 to measure the socio-economic impact of RDP/RCP programme interventions over time on the programme participants. Impact is a term which refers to sustained structural changes in well-being which have a lasting effect. To assess the impact a set of hypotheses and a set of key indicators were constructed. The IAS hypothesised that the well-being and institutional position of the rural poor will be dependent on any or a combination of factors like: 1) length of RDP membership; 2) strength of RDP support ((number and amount of credit) ; 3) life-cycle situation of the households, educational level and initial endowment on joining RDP, and 4) local economic dynamism.

For the study three instruments were used for data collection: 1) Village Profile to assess the significance of BRAC inputs in relation to other socio-economic conditions and variables, including regional differences; 2) VO Case Studies using informal and a limited number of PRA techniques to obtain qualitative and quantitative information, and 3) Household Survey of BRAC and non-BRAC clientele using a pre-coded questionnaire conducted in two rounds to capture seasonal variations in material well-being. The survey covered a total of 2250 households of which 1500 were BRAC RDP member households and 750 were non-BRAC households socially and economically comparable with RDP member households who can fulfil the status of BRAC target group (households owning less than 50 decimals of land and selling at least 100 person days of manual labour over the previous one year for survival).

RDP member households were selected from 15 RDP area offices stratified into three strata according to their maturity as defined by the programme. Ten VOs from each area office and one VO from each village were randomly selected as sample. Ten member households from each selected VO except in the case of three new AOs which did not have any male VOs, three male VOs and seven female VOs from each AO were selected to represent both male and female BRAC members. The male-female ratio among sample RDP member households finally was 34:76 (360:1140).

For comparison 5 villages located on the outskirts of the command area of each respective AOs were selected. Ten households from each selected villages who fall in the target group

I

household category and had not joined any NGO development activities prior to the interview were selected as comparison sample households.

Due to some communication gap between the RED and the respective AOs in the membership lists sent by the AOs which were also the sampling frame, a total of 124 sample members (of them 58 were male and 66 female), who had discontinued membership before conducting the first survey in November 1993 were included in the survey. Again during the period of data processing one questionnaire was found missing. With the missing case these 125 sample households were excluded from the analysis of impact to avoid the biases of unknown proportions. However, the 124 dropouts were separately analysed. Excluding the dropouts, the number of sample stood at 1375 of which 302 were male and 1073 female. Again, 270 member households had multiple membership which were either male or female or both male female.

Objectives of the study

The Research and Evaluation Division (RED) of BRAC recently carried out a quick survey on the present status of the sample population of IAS-I in preparation for the IAS-II to be conducted during 1996-97. It was contemplated that the sample population of the first study could form a panel for subsequent studies for measuring effective impact of RDP one time by following up the achievements of the respondents. However, this could not be made feasible if there were a significant dropout of members and a similar change in the status of the comparison group through their enrolment in GO/NGO poverty alleviation program.

The specific objectives of the study were thus to : (1) determine the present status of both BRAC members and comparison households in terms of their BRAC membership and non-involvement in development programs respectively; (2) ascertain present residential status, (3) find out reasons for dropout of BRAC membership and (4) to identify those sample households which could be considered for preparing a panel of households for the IAS-II. But IAS-II may face some problems of such panel study if a significant portion of sample population discontinue their BRAC membership over time. Increase of high dropout (if the actual exceeds the acceptance rate) the study would need to replace them by new members whose membership length and loan receipt status may be significantly different from the "old" members. Findings of this survey will help with necessary information whether the idea of such

2

panel study on RDP impact will work or not. For comparison group the debatable question on the similarity of the socio-economic status between control and comparison was raised earlier. In addition if the study finds out their subsequent enrolment with different GO/NGOs then it will create another problem in retaining them for the panel study over time.

Methodology of the survey

The present survey was carried out on all 2250 IAS-I sampled population using a structured questionnaire. Questionnaire was derived mainly to elicit data on dropouts, migration and death of BRAC members since IAS-I survey period, an enrolment of comparison household members in GO/NGO programs and on their migration and death. Data on present status of the sample VOs were also obtained.

Findings

Present status of the VOs

Among the 150 sample VOs 18 are presently not operating their normal credit programme. Of these 18 VOs, 10 are male and other 8 are female VOs. Many of these VO s are non-functioning. Some of them are formally in the BRAC present VO list but majority members of these VOs are inactive. They have a big overdue loans. BRAC officially will not declare them as dissolved VOs until all the overdue loan are collected. Major reasons for non functioning of VO activities are: 1) conflict among group members; 2) dissatisfaction on maintaining VO discipline; and 3) dissatisfaction on loan repayment performance.

Present status of the BRAC sample member households

Status of the male member households

IAS-I report divided all member households by their membership length into five categories by further separating into male and female groups. Table 1 presents IAS-I respondent households by length of membership. Among the 360 male member households which constitute 24% of the total sample, 66% (26+40) came from the 12-47 months age category. On the present status survey results show that forty two percent of all male sample members have dropped out and another 19% have become inactive. Inactive members are those who are not attending the regular weekly meeting, not paying weekly instalment regularly, but formally are not listed out from the VO list. Considering them as dropout 61% of all male members may

now become as dropped out since IAS0I survey. Forty two percent of all dropout male members including inactive are from the 30-47 months age category followed by 36% and 11% from 12-29 and 48-72 months age category respectively. It may also be seen from table 3 that 35% of all dropout members are male.

Status of the female member households

In IAS-I within 1140 female member households data on 1069 female member households on their membership length were analysed. As shown in the table 1 female members were younger than male ones. Forty four percent of them joined BRAC in the last one year previous to the 1st survey conducted in November 1993, and only four percent of them reached membership length of 73+ months - latest was three times higher among male. Among dropout members (Table 2) females like male members dropped out more from the age category of 30-47 months (33%). Compared to male a larger proportion of younger female members (24%) dropped out.

As mentioned in the IAS-I report (Annex C3 AND C4) 20% (270 households) sample households were found with BRAC multiple membership. Of them 20% (53 households) were with more than one female members. Our survey found that 58% (157/270*100) of total respondent households with multiple membership had dropped out. Table 4 presents dropout member households with multiple membership. Twenty six percent (157/603*100) of total dropout member households were with multiple membership. Of them around 13% were with pure female members. Forty one percent of all dropout members with multiple membership were from the age category of 30-47 months which is more or less same for most of all dropout group. From data available one cannot draw any conclusion on whether only sample member from a household with multiple membership or any one else also dropped out from BRAC or the reverse. If only one or only the sample respondent dropped out, it may be due to BRAC's recent policy not to create or retain more than one member in a household.

The study results show that 34% of female sample BRAC members have either dropped out or have become inactive. This both male and female samples together 40% sample households will have to be excluded from IAS-II in preparing a panel of sample.

4

Reasons for Dropout

The survey result identified different views which came from BRAC field staff and VO members on dropout and expulsion of members from BRAC VOs. Those are:

Reasons of Dropout

Views from BRAC field staff	Views from VO members
1. Irregular payment of weekly instalments	1. Irregular payment of weekly instalments because of
2. Conflict among group members	a. illness of earning members
3. Irregularity in maintaining VO discipline or its violation	b. loss in a business
4. Attachment with other NGOs, who offer better facilities than BRAC	c. insufficient source of income
5. Illness or disables of the member	d. expend loan money for emergency purposes
6. Illness of the earning member	2. Irregularity in maintaining VO discipline specially in attending weekly meetings due to
7. Old age	a. overloaded household work
8. Migration to town and cities in search of job	b. none with whom to keep small children
9. Migration to other villages for permanent settlement	c. VO is far from home
10. Marriage of female member in another place	d. sickness
11. Overseas job	3. Living outside the village
12. Death	4. Marriage of the member
13. Over expectation	5. Migration
14. Inefficiency in selection of BRAC target group	6. Failure of their expectation
15. Inefficiency in justifying loan repayment capacity of the borrowers	7. Old age
16. Restriction on withdrawal of savings	8. Corruption of management committee on VGD card distribution
	9. Betterment in other NGOs
	10. Misbehavior of BRAC staff

Present residence status of the member households

Table 5 presents residence status of our member households. Out of 1500 member households around 95% are now still living in villages where they lived prior to the survey conducted in November 1993. Only five percent (77 households) are not available due to

5

death, migration to towns and cities in search of job or for other reasons. Thus for any survey to be carried out now, only 95% of the total sample population would be available.

Present status of the Non-BRAC households

To find out impact of BRAC inputs comparing BRAC members with non members with similar socio-economic status IAS-I studied 750 non-member households from 75 villages as mentioned above. The present survey found that out of these households 61% (455 households) are in the same position as before. They are not yet involved in any formal GO/NGO development programme activities. Thirty nine percent have changed their status of which 3.3% (25 households) joined BRAC, 32.4% (242 households) joined other NGOs, another 3.3% (25 households) migrated from the village for permanent settlement elsewhere. Three sample respondents were dead. More details on village-wise list of all non-BRAC households with present status are given in the table 6.

With these findings it may be concluded that only 61% households can be retained as comparison group for IAS-II.

Table 1: Area-wise Distribution of IAS-I Respondent Households by Length of Membership

AREA	1-11		12-29		30-47		48-72		73+		Total member		Total dropout in the IAS-I sample population	Missing Cases		Total sample
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M+F	M+F
Gunabati	-	14	-	17	23	37	6	2	-	-	29	70	1	-	-	100
Magura	2	13	10	5	18	52	-	-	-	-	30	70	-	-	-	100
Boalmari	-	-	8	36	13	28	-	-	-	-	21	64	8	6	1	100
Kotiadi	-	12	18	52	7	5	-	-	-	-	25	69	5	1	-	100
Mohammadpur	2	55	24	10	1	-	-	-	-	-	27	65	3	5	-	100
Dinajpur	-	97	-	-	-	-	-	-	-	1	-	98	-	1	1	100
Matlab	-	97	-	-	-	-	-	--	-	-	-	97	-	2	1	100
Kulaura	-	100	-	-	-	-	-	-	-	-	-	100	-	-	-	100
Kawalipara	9	13	1	10	3	25	-	9	15	9	28	66	-	3	3	100
Ahladipur	-	18	7	10	8	3	3	28	4	5	22	64	7	6	1	100
Amdia	1	7	-	6	13	36	1	6	7	5	22	60	8	10	-	100
Dapunia	-	11	2	9	5	26	7	4	6	11	20	61	10	9	-	100
Chapainawabgonj	1	18	2	12	7	12	19	27	-	-	29	69	1	1	-	100
Nonni	4	3	3	18	3	5	6	15	1	15	17	56	12	14	1	100
Dhanaidah	-	17	1	1	18	41	8	1	-	-	27	60	3	8	2	100
Total	19 (6)	475 (44)	76 (26)	186 (17)	119 (40)	270 (25)	50 (17)	92 (9)	33 (11)	46 (4)	297 (100)	1069 (100)	58	66	10	1500

Figures in the parenthesis indicate percentage

7

Table 2: Area-wise Distribution of Dropout Members According to 1996 Survey by length of membership as on November 1993

AREA	1-11		12-29		30-47		48-72		73+		Total		
	M	F	M	F	M	M	M	F	M	F	M	F	T
Gunabati	-	2	-	7	15	7	1	-	-	-	16	16	32
Magura	2	-	13	2	10	25	-	-	-	-	25	27	52
Boalmari	1	-	14	26	15	18	-	-	-	-	30	44	74
Kotiadi	-	2	20	32	-	2	-	-	-	-	20	36	56
Mohammadpur	-	32	15	9	-	-	-	-	-	-	15	41	56
Dinajpur	-	12	-	-	-	-	-	-	-	-	-	12	12
Matlab	-	12	-	-	-	-	-	-	-	-	-	12	12
Kulaura	-	8	-	-	-	-	-	-	-	-	-	8	8
Kawalipara		3	-	2	-	8	-	-	-	-	-	13	13
Ahladipur	-	6	9	8	9	4	3	13	5	1	26	32	58
Amdia	1	-	-	-	13	12	-	8	-	8	13	28	41
Dapunia	-	5	2	7	5	17	2	1	9	8	18	38	56
Chapai Nababganj	2	5	1	3	8	2	9	14	-	-	20	24	44
Nonni	2	3	2	7	4	1	3	6	3	6	14	23	37
Dhanaidah	1	2	-	-	11	32	5	1	-	-	18	34	52
Total	8	92	76	103	90	128	23	43	16	24	215	388	*603
	(4)	(24)	(36)	(26)	(42)	(33)	(11)	(11)	(7)	(6)	(35)	(65)	(100)

*included 124 members who discontinued their membership before
Nov. 1993 and one missing cases

Table 3: Area-wise distribution of dropout and inactive members and their rate

Area	Sample population			Dropout			Inactive			Total dropout including inactive			Dropout rate including inactive (%)		
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
1. Gunabati	30	70	100	11	16	27	5	0	5	16	16	32	53	23	32
2. Magura	30	70	100	20	7	27	5	20	25	25	27	52	83	39	52
3. Boalmari	30	70	100	0	15	15	30	29	59	30	44	74	100	63	74
4. Kotiadi	30	70	100	20	35	55	0	1	1	20	36	56	67	51	56
5. Mohammadpur	30	70	100	8	36	44	7	5	12	15	41	56	50	59	56
6. Dinajpur	0	100	100	0	12	12	0	0	0	0	12	12	0	12	12
7. Matlab	0	100	100	0	9	9	0	3	3	0	12	12	0	12	12
8. Kulaura	0	100	100	0	8	8	0	0	0	0	8	8	0	8	8
9. Kawalipara	30	70	100	0	13	13	0	0	0	0	13	13	0	19	13
10. Ahladipur	30	70	100	25	30	55	1	2	3	26	32	58	87	46	58
11. Amdia	30	70	100	13	27	40	0	1	1	13	28	41	53	36	41
12. Dapunia	30	70	100	7	10	17	11	28	39	18	38	56	60	54	56
13.ChapaiNababganj	30	70	100	20	24	44	0	0	0	20	24	44	67	34	44
14. Nonni	30	70	100	6	22	28	8	1	9	14	23	37	47	33	37
15. Dhanaidah	30	70	100	18	34	52	0	0	0	18	34	52	60	49	52
Total	360	140	1500	148	298	450	67	90	155	215	388	603	61	34	40
	(24)	(76)	(100)	(42)	(26)	(30)	(19)	(8)	(10)	(35)	(65)	(100)			

*included 124 members who discontinued their membership before
Nov. 1993 and one missing cases

78

Table 4: Area-wise Distribution of Dropout Member Households with Multiple Membership and Their Membership Length

Area	Multiple membership				Duration					
	Total	M/F	F/F	M/male	1-11	12-29	30-47	48-72	73+	Total
Gunobati	11	8	1	2	-	-	10	1	-	11
Magura	21	20	1	-	-	10	11	-	-	21
Boalmari	16	13	2	1	-	5	11	-	-	16
Kotiadi	12	10	1	1	-	12	-	-		12
Mohammadpur	11	8	3	-	2	9	-	-	-	11
Dinajpur	1	-	1	-	1	-	-	-	-	1
Matlab	1	-	1	-	1	-	-	-	-	1
Kulaura	-	-	-	-	-	-	-	-	-	-
Kawalipara	5	4	1	-	-	1	-	1	3	5
Ahladipur	19	18	1	-	-	3	6	6	4	19
Amdia	7	7	-	-	-	-	2	2	3	7
Dapunia	14	9	3	2	-	1	5	1	7	14
Chapai Nabab gonj	11	8	2	1	1	1	4	5	-	11
Nonni	11	8	1	2	2	2	3	2	2	11
Danaidah	17	15	2	-	1	-	12	4	-	17
Total	157	128	20	9	8	44	64	22	19	157
(%)	100.0	81.5	12.7	5.7	5.1	28.0	40.8	14.0	12.1	100.0

79

Table 5 : VO wise distribution of respondent households on their membership and living status

Area name	Area code	VO code	Dropout members	In village	Out of village	Remarks
Gunoboti	66	2026	6	10	-	-
		2004	1	10	-	-
		2099	-	10	-	-
		2038	-	10	-	
		1010	3	10	-	-
		2079	-	10	-	
		2045	5	10	-	
		*1006	5+5 (in)	9	1	1 dead
		2055	4	8	2	1 migrate
		1002	3	8	2	1 dead
Kawalipara	405	2058	4	9	1	
		*1040	10	10	-	
		2070	2	9	1	
		2055	-	10	-	
		2053	-	10	-	
		1095	-	10	-	
		2112	-	10	-	
		1001	-	10	-	
		2097	4	9	1	
		2080	3	9	·1	
Amdia	412	1034	3	8	2	
		*1040	10	10	-	
		1011	3	8	2	1 overseas Job.
		2051	2+1 in	10		
		2019	6	10	-	-
		2032	3	10	-	-
		2047	1	10	-	-
		2020	7	10	-	-
		2066	2	10	-	-
		2077	3	10	-	-
Matlab	148	2012	2	9	1	1 migrate
		2015	-	10	-	
		2026	1	10	-	-
		2005	-	10		
		2016	3	10	-	-
		2025	2 (in)	10	-	-
		2023	3	10	-	-
		2032	1 (in)	10	-	-
		2037	-	10	-	
		2031	-	10	-	
Nonni	447	2047	1	10		
		1046	9	10		
		2007	5	10	-	
		2021	2	10	-	
		1043	1 + 2 (in)	10		
		2029	4	7	3	
		2077	5	10		
		2061	3	10		
		1074	2	10		
		2075	3	9	1	
Kulaura	153	2023	2	10		
		2043	1	10		
		2003	1	9	1	

80

11

Area name	Area code	VO code	Dropout members	In village	Out of village	Remarks
		2019	-	10	-	
		2013	-	10	-	
		2002	1	10	-	-
		2009	1	9	1	
		2040	1	10	-	-
		2051	-	10	-	
		2006	1	9	1	
Dapunia	422	2029	1+1 (in)	9	1	
		2045	3+5 (in)	8	2	2 migrate
		1021	3+7 (in)	10	-	
		2071	1	10	-	-
		1018	2	10	-	-
		2015	9 (in)	10	-	-
		2102	1 + 9 (in)	10		
		1002	2+4 (in)	9	1	
		2051	3+4 (in)	9	1	
		2109	1	9	1	1 dead
Chapi Nababganj.	435	*1058	10	10	-	
		*2020	10	10	-	
		2084	1	9	1	1 migrate
		2072	1	10	-	
		1046	6	9	1	1 migrate
		2079	3	9	1	
		2030	5	9	1	1 dead
		2042	-	10	-	1 married
		2067	4	10		
		1056	4	8	2	1 migrate
Dinajpur	142	2012	4	10		
		2032	1	9	1	1 dead
		2037	-	10	-	
		2034	1	10	-	
		2093	1	9	1	1 migrate
		2020	1	10	-	
		2064	-	10	-	
		2073	1	9	1	1 migrate
		2029	3	10	-	grameen bank
		2055	-	10	-	
Dhanaidah	455	2050	3	10	-	
		2038	7	9	1	2 another VO
		2107	2	9	1	1 migrate
		2045	2	10		
		2031	9	10		
		2032	4	10	-	
		2059	7	10	-	
		1011	7	10		
		1008	5	9	1	
		1034	6	10		
Boalmari	78	*1047	10	10	-	
		*1044	10	10		
		*1015	10	10		
		2027	9	10		
		2055	4	10		
		2078	5	9	1	
		*2056	6+4 (in)	10		
		*2074	10 (in)	9	1	
		2012	6	9	1	1 dead
		2043	-	10	-	

81

Area name	Area code	VO code	Dropout members	In village	Out of village	Remarks
Mohammadpur	116	1011	5	9	1	1 dead
		1004	2+7 (in)	9	1	
		1005	1	10	-	
		2043	1	10	-	-
		*2020	10	9	1	
		2058	2+1 (in)	10	-	
		2056	6	8	2	
		2049	1	9	1	
		2054	6	10	-	
		*2076	10	6	4	
Magura	75	1077	5+4 (in)	10		
		1044	6	9	1	1 dead
		*1075	10	10	-	
		2012	6 (in)	10		
		*2029	5+5(in)	10	-	
		2018	1	10	-	-
		2069	1	10	-	-
		2021	5 (in)	7	3	
		2019	4 (in)	10	-	-
		2094	-	10	-	
Ahladipur	411	2004	6	9	1	
		1001	8+1(in)	8	2	
		2014	1(in)	10	-	
		2024	7	9	1	
		*1059	10	9	1	
		1047	7	9	1	
		2027	4	10	-	-
		2033	4	10	-	-
		2061	1+1(in)	10	-	-
		2078	8	6	4	-
Kotiadi	087	2085	1	9	1	
		2042	1 (in)	10	-	
		2068	3	9	1	
		*2027	10	10	-	
		*2046	10	10	-	
		2011	8	8	2	
		1008	7	6	4	
		*1007	10	10	-	
		1009	3	9	1	
		2017	3	8	2	
Total	15	150	603 (40.2)	1423 (94.9)	77 (5.1)	

* dissolved VOs

Table 6: Present Status of Non-BRAC Respondent Households

Area Name	Thana	Village	Union	Living areas		Social status		
				In village	Out of village	BRAC member	Other NGO	Same as earlier
	Rupgonj	Kuriail	Bholab	10	-	-	7	3
Amdia	"	Bholab	"	10	-	-	8	2
	Polash	Charan gordi	Ginardi	10	-	-	4	6
	Narshindi	Damar Vaoula	Mohishapur	10	-	1	-	9
	Palash	Rajab	Ghorashal	10	-	-	5	5
	Chodda gram	Bora pukurina	Jagannath dhigi	9	1	-	3	7
Gunoboti	Chodda gramm	Shukhchail	"	10	-	1	3	6
	"	Morkata	"	10	-	-	3	7
	"	Gayara	"	10	-	-	5	5
	"	Ashkania	Alkara	10	-	-	1	9
	Dhamrai	Kalampur	Sutipara	8	2	-	8	-
Kawalipara	"	Sutipara	"	10	-	-	9	1
	"	Goaldi	Sombagh	10	-	-	10	-
	"	Kashipur	"	10	-	-	10	-
	"	Kukutia	"	10	-	-	8	2
	Matlab	Gajra	Kalakanda	9	1	1		8
Matlab	"	Sailkandi	Sangarchar	9	1	-		9
	"	Paschim lalpur	Shatnol	10	-	-	-	10
	"	Uttar shikirpur	Sangarchar	10	-	-	-	10
	"	Gaipur	"	9	1	-	1	8
	Chapai nawabgonj	Chakpara	Chapai Nawabgonj	10	-	-	-	10
Chapai Nababganj	"	Krishna gobindapur	Ram chandrapur	10	-	3	-	7
	"	Ghugudima	Gobra tola	10	-	2	3	5
	"	Mistri para	Ghora pakhia	10	-	-	2	8
	"	Thakur palash (Gucha gramm)	Jhilim	10	-	-	3	7
	Dinajpur kotoali	Borai pur	8 no. Shankarpur	10	-	-	3	7
	"	Purba mohon pur	"	10	-	-	9	1
Dinajpur	"	Pachkar (Hajipara)	"	10	-	-	-	10
	"	Purba moheshpur	"	08	2	3	4	1
	"	Shalki	"	10	-	-	05	05
	Atghoria	Nasirampur	Majpara	10	-	-	-	10
	Lalpur	Pukurpara chilan	Kadam chilan	10	-	-	4	6
Dhanaidah	"	Dangapara	Duari	10	-	-	3	7
	Baroi gramm	Jamai dhigi	Nagar	10	-	-	-	10
	Lalpur	Balgachi	Kadam chilan	10	-	-	-	10
	Rajbari	Charshampur	Sultanpur	9	1	-	2	7
	"	Shailkati	"	10	-	-	1	9
Ahladipur	"	Ratan dia /Mucidha	Basantapur	10	-	1	-	9
	"	Jagatpur	Pachuria	10	-	-	1	9
	"	Pangashia	"	10	-	-	7	3

14

Area Name	Thana	Village	Union	Living areas		Social status		
				In village	Out of village	BRAC member	Other NGO	Same as earlier
	Magura	Isakhada	Hajrapur	10	-	-	8	2
	"	Mirjapur	"	10	-	-	8	2
Magura	"	Marda kuchundi	Kuchundi	10	-	-	-	10
	"	Shaildubi	"	10	-	-	8	2
	"	Ulin nagar	"	7	3	3	4	3
	Mohammad pur	Kanainagar	Mohammedpur	9	1	-	2	7
Moham-madpur	"	Kashipur	"	10	-	-	1	9
	"	Bangashar	"	10	-	-	8	2
	"	Gopalpur	Balia	10	-	1	3	6
	"	Ghushpur	Balia	9	1	-		9
	Boalmari	Barankhola	Shakar	10	-	4+2 (in)	4	-
	"	Baljani	Moina	10	-	-	8	2
Boalmari	"	Dhul pukuria	Chotul	8	2	-	5	3
	"	Chapaldanga	Gunbaha	10	-	1	8	1
	"	Jaladanga	"	10	-	-	8	2
	Trishal	Sonakhali	Dhanikhola	10	-	-	3	7
	"	Lakshipur Modhay para	5 no. Dawkhola	10	-	-	6	4
Dapunia	"	Bhatipara Balishar	Dawkhola	10	-	-	-	10
	"	Chamar bazail	Balian	10	-	-	8	2
	"	Taligram	"	9	1			9
	Kulaora	Shimul tola	Joykar nagar	10	-	-	-	10
	"	Kayatola	Kadirpur	10	-	-	1	9
Kulaura	"	Gupta gramm	"	9	1	-		9
	"	Minar mahal	Kulaora	9	1	-	4	5
	"	Khumia	Brammon bazar	8	2	-	-	8
	Kotiadi	Batal	Mashua	10	-	-	7	3
	"	Ramdi	"	10	-	-	2	8
	"	Charipara	Ashmita	10	-	-	-	10
Kotiadi	"	Ashmita	1 no. Asmita	10	-	-	-	10
	"	Bitadia	Asmita	9	1	-		9
	Nalitabari	Jogania	*Nogania	9	-	-	-	9
	"	Gollarpar	*Kolashpar	8	1	2	-	6
Nonni	"	Balughata	Kalashpar	10	-	-	-	10
	"	Ghachgora	*Rupnarayanku ra	8	1	-	9	
	"	Banpara	Nalitabari	9	1	-	-	9
	Total	Non-BRAC HHs		722 (96.3)	25 (3.3)	25 (3.3)	242 (32.4)	455 (60.9)

* 3 non-BRAC sample members were dead.

84